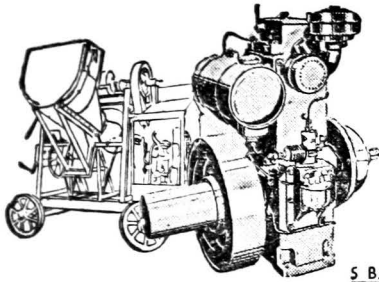


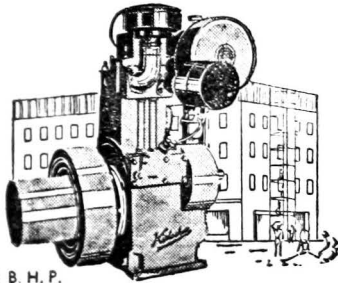
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23rd Nov. 1957

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जमा झालेली रक्कम धरून-)

रु. २१,००,०००।- चे वर

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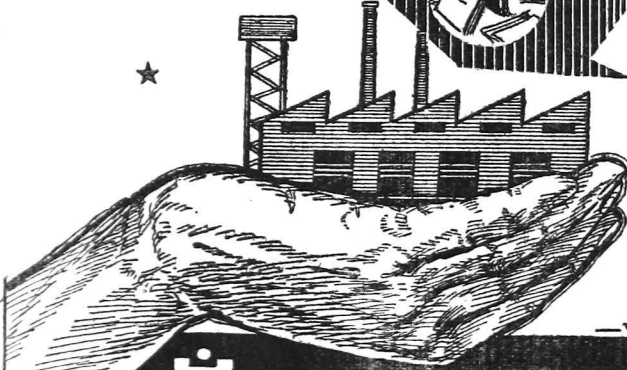
रु. १०,००,०००।-

एकूण खेळते भांडवल :

रु. ८,५०,००,०००।- चे वर

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★



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Foreword

Much literature on Economics and particularly on Banking has dealt with the rise and origin of the Joint Stock Banking in India, its structure and its working. The lacuna in the field of co-operative banking has also been filled to a certain extent in recent years. No attempt was, however, made to study the growth and working of Joint Stock Banks and co-operative banks on a regional basis heretofore.

The Poona Bankers' Association and Deccan Banks' Association have undertaken the onerous responsibility of bringing out the Souvenir on joint stock banking and co-operative banking in Maharashtra on the occasion of the Conference of Banks in Maharashtra and adjoining Region to be held on 23rd and 24th November 1957.

A large part of Maharashtra is economically backward and though banking habit, both joint stock as well as co-operative, is of very recent origin, it has caught the imagination of the large masses and it is reflected in the rapid growth of these two systems of banking. The Souvenir contains very useful information on banking in Maharashtra and the various banking facilities offered both by co-operative and joint stock banking institutions. A notable feature is the inclusion of a chapter on the Pilot Scheme of the State Bank of India for providing credit facilities to small-scale industries. The authors of the Souvenir deserve congratulations in bringing out in a small publication all information relating to Banking in Maharashtra.

Bombay,
6th November 1957

V. P. Varde

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|--|--|
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| 3. Shri F. P. Pocha. | 4. Shri G. K. Naik, B. Sc., B. E. LL. B. |

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- | | | |
|---------------------------------------|-------------------------------------|----------------------------|
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| H. O. 455 Raviwar Peth, POONA 2. } | | G. G. Sathe, Manager |

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6. Gondia (Tel. 177)
7. Hinganghat (Tel. 16)
8. Nagpur-Sitabuldi (Tel. 2655)
9. Nagpur-Itwari (Tel. 2998)
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12. Wardha (Tel. 32)
13. Warora
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4. Seth Badridas Nathani, Raipur.
5. Seth Ramprasad Ramanand, Akola.
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Shri. B. B. Potdar

Shri. N. S. Shirali

Shri. A. R. Naik, *Managing Director.*

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| | |
|-----------------------|---|
| Savings Bank | 2 per cent |
| Home Savings Bank ... | 2½ per cent |
| Fixed Deposits ... | for 1 to 2 years 3% ; |
| | for 3 years 3¼% ; for 4 years 3½% ; for 5 years 4%. |

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The Head Office Building at Belgaum is equipped with Safe Deposit Vault.

Raviwar Peth,
Belgaum.

H. S. Kulkarni, B.A.

Manager.

Introduction

We have great pleasure in publishing this Book "*Banking in Maharashtra and adjoining region*" on behalf of our Associations, giving up-to-date statistical data relating to Joint Stock Banks working in this region. This is the fourth publication of our Associations. An exhaustive list of branches of banks in the cities and towns of this area has been given for ready reference. A list of branches of Banks working in this region but having offices outside this region has also been given in a separate chapter. We trust that this book would be a reference book for bankers and the commercial community.

The figures published in the tables annexed to this book are taken from the audited balance sheets and profit and loss account statements of relative banks. Further, it may be acknowledged that full use has been made of the "*Statistical tables relating to Banks in India, 1956*," published by the Reserve Bank of India and also the data published by the Bombay State Co-operative Banks' Association.

Figures relating to business in Maharashtra and adjoining region, of banks having Head Offices outside this region are not available and therefore cannot be given. These banks, no doubt, play a very important role in the banking structure of this region and do render very valuable service to business, trade and industry of this region since long and on a very big scale. It would have been a valuable addition to this book if the working figures of business of these banks could have been incorporated in this book. But as these figures are not separately shown by these banks, we have no alternative but to express our inability to include them here.

A separate chapter on Co-operative Banking in this region has been added with a view to give the readers a fair idea of the progress made by co-operative banking and its place and importance in the total working of "Banking" in this region. These banks also render very useful services to the community in this region, especially to middle class society in towns and the agricultural class in the rural areas. These banks are

pioneer in this area to encourage banking habit, to facilitate pooling of available funds from middle class society and to channel them into active use for rural and urban finance.

Our Associations are founded with the object of developing and popularising banking in this region and for imparting banking education among the public and the members of the staff. Our other aim is also to improve the standard of banking on sound lines; to give efficient service to society and to help the economic progress of this region.

With this aim in view, we had organised a *Banking Exhibition* in the year 1952 and arranged a series of lectures by banking experts from time to time. A Souvenir "*Banks, Yesterday, To-day and To-morrow*" was published at the hands of Shri. Pranlal D. Nanjee, President, Indian Banks' Association.

In the year 1953, we had arranged a series of lectures and published "Annual Number" 1953 at the hands of Shri. B. T. Thakur, General Manager, the United Commercial Bank Lt., Calcutta. Shri. D. Freeman, Ex. Officer, Lloyds Banks Ltd., London and Manager, Canara Bank Ltd., had delivered a talk on "Indian Foreign Trade and Banking".

We had also organised a Conference of Joint Stock and Co-operative Banks working in this region in 1954 and published a book "*Banking in Maharashtra*," giving complete and up-to-date data of the total working of banking in this area. We have created an opportunity for the Bankers working in this region to come on a common platform to discuss their problems in a friendly atmosphere and find out solutions by mutual help for the development of banking in this region on sound lines for the progress of trade, commerce and industry in this region. We feel happy to note the gradual fulfilment of our aim which is mainly due to the hearty co-operation of all the Bankers working in this region.

On this occasion, we feel it our duty to express gratitude to all those personalities in the banking field who have directly and indirectly helped us in our attempt such as Late Seth Pranlal D. Nanjee, Prin. D. R. Gadgil, Shri. V. P. Varde, Shri. D. V. Potdar, Dr. S. G. Panandikar, Shri. B. T. Thakur, Shri. D. S. Savkar, Shri. Pravinchandra V. Gandhi, Shri. P. S. Nayak, Shri. B. K. Dutt, etc. etc. Several other bankers and sympathisers who are not mentioned here, have also obliged us from time to time.

We also thank Shri. S. V. Kale, Editor, "Artha," for rendering valuable help in our Publications.

We also feel highly obliged by the sympathetic and helpful nature of Shri. N. V. Gadgil, Vice-Chairman, State Bank of India, who has also

kindly consented to inaugurate the present Conference and Dr. S. K. Muranjan, Member, Tariff Board, Government of India to preside over the Conference. Thanks also to Shri. V. P. Varde, Chairman, the Bank of Maharashtra Ltd., for writing a "Foreword" to this Book.

We thank the authorities of the State Bank of India for giving their "Pilot Scheme" to help small-scale industries, for publication in this book.

We also thank all the advertisers who have indirectly contributed to the success of our undertaking.

For Poona Bankers' Association,

C. V. Joag }
K. B. Majumdar } Members,
G. G. Sathe } Ex. Committee.

D. N. Gandekar }
W. G. Altekarkar } Secretaries.

For Deccan Banks' Association.

K. P. Joshi, President
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R. B. Salvekar, Asstt. Secretary.

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pioneer in this area to encourage banking habit, to facilitate pooling of available funds from middle class society and to channel them into active use for rural and urban finance.

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Joint Stock Banking in Marathi Speaking Area of Bombay State & Adjoining Region

Statistical tables relating to Joint Stock Banks in Marathi speaking area of the Bombay State and adjoining parts, are given in a *separate Chapter*. An attempt is made here to split up these tables under suitable items to draw a vivid picture of Banks in this region. We must make it clear that separate figures of Banks incorporated outside this region to which these tables relate, but having a number of branches in this region, are not available and hence they cannot be incorporated in these tables. However, they do play a prominent part in the Banking field of this region. We have, therefore, given elsewhere for ready reference, a list of such Banks, their offices and figures relating to their working.

The total number of Joint Stock Banks, which are the subject matter of this Chapter, is 33, of which 10 are scheduled and 23 are non-scheduled Banks. The total number of branches of these Scheduled Banks is 197 while the number of offices of non-scheduled Banks is 90. Thus there are 287 offices of these Banks in all.

Share Capital

The paid up share capital of these Banks is as under :—

| | | |
|-------------------------|---|-----------------|
| (1) Scheduled Banks | : | Rs. 1,06,27,000 |
| (2) Non-scheduled Banks | : | Rs. 63,10,000 |
| Total | : | Rs. 1,69,37,000 |

Total Reserves of these Banks are as under :—

| | | |
|-------------------------|---|---------------|
| (1) Scheduled Banks | : | Rs. 37,89,000 |
| (2) Non-scheduled Banks | : | Rs. 17,41,000 |
| Total | : | Rs. 55,30,000 |

It will be observed that the percentage of paid-up capital and Reserves to total Deposits is 7% in case of all Banks while the percentage in case of Banks in this region works out to 11.33%, which indicates that Banks in this region have comparatively larger own capital in their total resources which indicates a sign of strength.

| | <i>Paid-up Capital.</i> | <i>Reserves.</i> | <i>Percentage of 1 and 2 to Deposits.</i> |
|----------------------|-------------------------|------------------|---|
| Banks in this region | Rs. 1,69,37,000 | Rs. 55,30,000 | 11.33 |

The ratio of Paid-up Capital and Reserves of All India Banks to total deposits is 7% only.

Deposits

The total deposits with Banks are classified as follows :—

| | <i>Fixed</i> | <i>Savings</i> | <i>Current</i> | <i>Others..</i> |
|------------------------|--------------------|--------------------|--------------------|--------------------|
| | Rs. | Rs. | Rs. | Rs. |
| Scheduled Banks | 5,12,12,000 | 6,49,82,000 | 3,34,07,000 | 1,04,08,000 |
| Non-scheduled Banks | 1,82,61,000 | 1,23,06,000 | 61,58,000 | 14,93,000 |
| Total | 6,94,73,000 | 7,72,88,000 | 3,95,65,000 | 1,19,01,000 |

The above table shows that the Banks in this region hold a large part of their deposits in Fixed and Savings accounts, as compared with current accounts. As the rates of interest on Savings and Fixed Deposits are higher than on current accounts, the total interest paid also amounts to a higher figure, resulting in a smaller margin of profit.

| | <i>Total Deposits</i> | <i>Cash on hand & with Banks</i> | <i>Percentage of 1 & 2 to total Deposits.</i> |
|---------------------|-----------------------|--|---|
| All Banks in India | 12,21,82,00,000 | 1,46,21,00,000 | 11.97% |
| Banks in the Region | 19,82,27,000 | 4,10,63,000 | 20.7 % |

It will be seen from the above that the Banks in this region are required to maintain a comparatively large proportion of cash, owing to the smallness of size, the location of branches in mofussil, and absence of adequate remittance facilities. It can, therefore, be observed that there is a loss of interest as these banks are required to maintain high ratio of cash, which could otherwise be utilised as investments in loans and otherwise.

The 33 Banks in this region are classified according to their size of Deposits as follows :—

- 1 Bank having Deposits above Rs. 6,00,00,000.
- 2 Banks having Deposits between Rs. 2 crores to 2½ crores.
- 3 Banks having Deposits between Rs. 1 crore to 2 crores.
- 3 Banks having Deposits between Rs. 50 lakhs to 1 crore.
- 6 Banks having Deposits between Rs. 25 lakhs to 50 lakhs.
- 9 Banks having Deposits between Rs. 10 lakhs to 25 lakhs.
- 4 Banks having Deposits between Rs. 5 lakhs to 10 lakhs.
- 5 Banks having Deposits between Rs. 1 lakh to 5 lakhs.

The highest paid up capital of a Bank in this region is Rs. 25,00,000/- while the lowest is Rs. 38,000/-.

Loans, Advances and Investments.

| | <i>Loans and advances including Bills discounted.</i> | <i>Investments.</i> |
|---------------------|---|---------------------|
| Scheduled Banks | Rs. 8,53,83,000 | Rs. 6,77,20,000 |
| Non-Scheduled Banks | Rs. 2,35,14,000 | Rs. 1,47,13,000 |
| Total | Rs. 10,88,97,000 | Rs. 8,24,33,000 |

This reflects that the percentage of loans and advances and Investments to total Deposits is 54.9 and 41.5 respectively.

Dividends

Out of 33 Banks, 15 Banks have paid dividend for the year 1956. In all, a paid up capital of Rs. 56,11,000 (33% of total capital) received Dividend at rates varying from 1% to 12%. A paid-up capital of Rs. 1,13,26,000 (i.e. 67% of the total paid-up capital) did not receive any dividend.

Clearing House

Clearing House facilities are available only at three places in this region that is, in Poona, Nagpur and Sangli. Members of the Clearing Houses are :-

Nagpur

- | | |
|------------------------------|------------------------------------|
| (1) Allahabad Bank Ltd. | (9) New Citizen Bank of India Ltd. |
| (2) Bank of Bikaner Ltd. | (10) Punjab National Bank Ltd. |
| (3) Bank of India Ltd. | (11) Reserve Bank of India. |
| (4) Bank of Maharashtra Ltd. | (12) State Bank of India. |
| (5) Bank of Nagpur Ltd. | (13) Vidarbha Pradesh Co-op. |
| (6) Canara Bank Ltd. | |
| (7) Cent. Bank of India Ltd. | Bank Ltd. |
| (8) Laxmi Bank Ltd. | (14) United Commercial Bank Ltd. |

Poona

- | | |
|------------------------------------|----------------------------------|
| (1) Bank of Baroda Ltd. | (8) Poona Central Co-operative |
| (2) Bank of India Ltd. | Bank, Ltd. |
| (3) Bank of Maharashtra, Ltd. | (9) Presidency Industrial Bank |
| (4) Bank of Poona Ltd. | Ltd. |
| (5) Central Bank of India Ltd. | (10) Punjab National Bank. |
| (6) Devkaran Nanjee Banking | (11) State Bank of India. |
| Co., Ltd. | (12) Union Bank of India Ltd. |
| (7) New Citizen Bank of India Ltd. | (13) United Commercial Bank Ltd. |

Sangli

- | | |
|------------------------------------|-------------------------------------|
| (1) Bank of Maharashtra Ltd. | (6) Punjab National Bank Ltd. |
| (2) Bank of Poona Ltd. | (7) Ratnakar Bank Ltd. |
| (3) Canara Industrial and Banking | (8) Sangli Bank Ltd. |
| Syndicate Ltd. | (9) South Satara Dist. Cent. Co-op. |
| (4) Miraj State Bank Ltd. | Bank. |
| (5) New Citizen Bank of India Ltd. | (10) Urban Co-op. Bank Ltd. |

(Managed by Sangli Bank Ltd. with effect from February 1, 1957.)

Branch Banking

A list of Branches of Banks in this region is given elsewhere.

Out of 33 Banks, eight have offices outside this region. Almost all Banks have confined their activities to District and Taluka Towns. Some Banks, however, have got their activities in smaller towns. Special mention may be made in this connection of Belgaum Bank Ltd., the Bank of Citizen, The Bank of Konkan Ltd., The Sangli Bank Ltd., The Bharat Industrial Bank Ltd.

History

The oldest extant Bank in this region is the Satara Swadeshi Commercial Bank which was founded in the year 1907. The Union Bank of Bijapur and Sholapur, The Sangli Bank Ltd., The Phaltan Bank Ltd., The Ganesh Bank of Kurundwad, Saraswati Bank and The Miraj State Bank Ltd. were established in the years 1908, 1916, 1918, 1920, 1922 and 1929, respectively. Out of 33 Banks in this region, 7 were established before 1920, 14 banks in the decade 1930 to 1940 and the remaining 12 banks in the years 1940 to 1950. No new Bank was established after 1950.

Buildings

Many Banks have, in recent years, constructed their own buildings and have made available Safe Deposit Vault facilities with up-to-date and

modern equipment at their Head Offices and in some cases at their branches also. There is a growing tendency among the banks to make such facilities available wherever it is possible.

General

It has not been possible to assess the extent to which the branches of Banks in this region, having their Head Offices out of this region, play a part in the credit structure of this region. But it can be noticed from the figures presented that Co-operative Banks play a larger part in the credit structure of this region than the Joint Stock Banks.

Our Banks are required to keep a large proportion of their deposits in cash and at Banks to meet their day today obligations and this naturally does not yield any good return. Where banking is not fully developed and means of communication and facility for remittances are not adequate, a large part of the resources has to be kept at hand without giving any yield. Further in the absence of good commercial bills of traders and industrialists, Banks are not able to take advantage of this liquid and remunerative line of investment.

Savings and Fixed Deposits have preponderance over current deposits. This results in a large out-go in the shape of interest paid. The average borrowing rate being high, Banks are not always in a position to lend at rates at which other outside banks working in this region can, and thus a large volume of sound business goes to them. Income from commission, discount etc. is comparatively small, as, the clients of our banks have not got that volume of business and that spread of activities, to give the Banks an opportunity to serve them adequately and to mutual advantage.

Contribution to Economic Growth of the Region

In spite of these odds and handicaps, the Banks are serving the community satisfactorily. The growth of several small industries in this region and the development of trade are due to the support from these financial institutions. The local Bankers can understand the local conditions better and they are in an advantageous position to give them liberal treatment and better facilities. The sympathetic approach of the Bankers in this region has contributed a lot to the economic development of this region and there is no doubt that this attitude will ever remain in the minds of the Bankers for the well being of the society at large.



भोर स्टेट बँक लि.

स्थापना १९४४ पुणे फोन नं. २५७६

मुख्य कचेरी:—भोर, जि. पुणे.

शाखा:—पुणे, पाली व शिरवठ.

| | |
|---------------------|--------------|
| अधिकृत भांडवल | रु. ५,००,००० |
| खपलेकें भांडवल | रु. ५,००,००० |
| बसल भांडवल | रु. २,५०,००० |
| गंगाजळी व इतर फंड्स | रु. ८१,००० |

बॉर्ड ऑफ डायरेक्टर्स

श्री. म. व्. शिंगरे, न. भू. ना. पां. धोपटे,
अध्यक्ष. उपाध्यक्ष

रावसाो. य. द. खोले. श्री. चं. रा. राठी

श्री. गो. बा. देवी. श्री. बा. ग. धंदुके.

सरकारी रोले खरेदी-विक्री, व्याजवसुली,

पेंशन कलेक्शन-व इतर बँकिंगचे सर्व व्यवहार

केले जातात. बँक १ ते ४ वर्षे मुदतीसाठी

कायम ठेवी स्वीकारते.

दराबाबत समक्ष चौकशी करावी.

पुणे कचेरी :- बुधवार घ. नं. ३६१-६२,

पासेब्या विठोबानजीक

अधिक माहित,साठी लिहा.

वाय्. एस्. जोशी, मॅनेजर

NAGAR DISTRICT URBAN CENTRAL CO-OPERATIVE BANK LTD.

(Established in 1910)

Head Office : Ahmednagar.

Branches :

Sangamner, Shrirampur, Vambori.

Authorised Share Capital
Rs. 5,00,000

Subscribed and Paid up Share
Capital Rs. 3,88,400

Reserve and other Funds
Rs. 6,43,997

Deposits : Current, Savings and
Fixed Rs. 55,12,175

Safe Deposit Vault.

Lockers of different sizes are available at
Head Office on favourable terms.

For details enquire with Head Office
or Branches.

K. J. Joshi M. M. Bora
General Manager. Chairman.

T. V. Nisal
Manager.

Ested; 1945

Phone: 3497

The Poona Investors Bank Ltd.

179 B, Budhwar Peth, Laxmi Road, Poona 2.

BOARD OF DIRECTORS

| | |
|-------------------------------|----------------------------------|
| Shri G. S. Adkar PLEADER | Shri V. V. Vartak B.SC. |
| Shri M. B. Salvekar | Shri H. M. Bafana |
| Shri S. N. Vaidya B.A., LL.B. | Shri K. B. Salvekar Mg. DIRECTOR |

CAPITAL

| | |
|-------------------------|-------------------------------------|
| Authorised Rs. 1,00,000 | Paid up Rs. 65,000 |
| Reserves Rs 15,000 | Working Funds Rs. 14,00,000 Approx. |

Special Savings Bank deposits accepted at 3%.

Banking business of all kinds transacted.

K. B. Salvekar Mg. Director

**Joint Stock Banks incorporated outside Maharashtra and adjoining region but having
Several offices in this region as on 31-12-56.**

(In Thousands
of Rupees)

| S. No. | Name of the Bank | Paid up Capital | Reserves | Deposits | Investments | Bills Discounted | Loans & Advances | Total No. of offices |
|--------|--------------------------------------|-----------------|----------|------------|-------------|------------------|------------------|----------------------|
| 1 | Allahabad Bank | 45,50 | 1,08,00 | 33,82,89 | 12,71,16 | 1,74,68 | 18,37,13 | 81 |
| 2 | Bank of Baroda | 1,00,00 | 1,28,00 | 45,13,84 | 11,80,33 | 10,00,65 | 25,85,93 | 62 |
| 3 | Bank of India | 3,00,00 | 3,02,00 | 66,05,64 | 18,52,88 | 15,10,62 | 42,10,49 | 37 |
| 4 | Bombay State Co-op. Bank | 78,46 | 17,92 | 13,23,29 | 6,43,49 | — | 5,98,02 | 62 |
| 5 | Canara Bank | 29,00 | 32,00 | 14,32,06 | 5,14,51 | 2,98,71 | 4,74,72 | 51 |
| 6 | Canara Ind. and Banking Syndicate | 27,81 | 18,00 | 8,45,19 | 3,42,55 | 1,25,46 | 3,86,46 | 97 |
| 7 | Central Bank of India | 3,14.54 | 4,02,77 | 1,36,23,76 | 53,07,92 | 17,71,86 | 72,83,29 | 270 |
| 8 | Devkaran Nanjee Bank | 50,00 | 34,50 | 19,28,04 | 8,52,73 | 2,55,98 | 6,59,40 | 63 |
| 9 | Jodhpur Commercial Bank | 50,00 | 7,00 | 65,30 | 83,11 | 3,38 | 62,23 | 12 |
| 10 | Punjab National Bank | 87,50 | 1,25,00 | 1,05,56,75 | 48,35,10 | 8,77,65 | 46,08,36 | 337 |
| 11 | State Bank of India | 5,62,50 | 6,37,50 | 2,35,46,77 | 1,06,87,78 | 32,74,42 | 1,07,41,58 | 538 |
| 12 | United Commercial Bank | 2,00,00 | 1,15,00 | 49,96,39 | 19,43,17 | 15,91,81 | 22,53,51 | 87 |

BANK YOUR CASH AND
INSURE YOUR PROPERTY
FEEL SAFE AND SECURED

For all your needs in Insurance

Consult

The Vulcan Insurance Company Limited

179 Budhwar Peth, Poona 2.

Transacting :

Fire, Motor, W. C. Personal
Accident, Fidelity etc.

H. K. Joshi B. Sc.
Branch Secretary

Maharashtra Regional Co-operative School, Poona

Imparts Special Training to :

Supervisors, Bank Inspectors, Junior
Officers of the Co-op. Department
and the Secretaries of large
Co-operative Societies

Course lasting Six months
includes Practical Training
for Two Months

For full details write to :

The Superintendent
Maharashtra Regional Co-op.
School, B. J. Road,
Poona 1.

The Miraj State Bank Ltd. Head Office, MIRAJ.

Established in 1929.
Scheduled Bank.

Branches :—(1) Pandharpur, (2) Kurduwadi,
(3) Barsi, (4) Karmala (Dist. Sholapur),
(5) Laxmeshwar (Dist. Dharwar), (6) Sangli,
(7) Market-Yard (Sangli).

Authorised Capital : Rs. 25 Lacs.

Called up and Paidup

Capital : RS. 6 Lacs.

Reserve & other Funds

Over Rs. 7 Lacs.

Every type of Banking busi-
ness Transacted. Safe Deposit
Vaults at Head Office.

N. P. Kanitkar, B.A.LL.B.
Chairman

K. D. Shiralkar, B.A.
Manager

First Joint Stock Bank of the KONKAN

means

THE BANK OF KONKAN LTD.

(Head Office : Malvan)

Established 1945

All Kinds of Banking Business
transacted. Please open your
account with this Bank and lend
your support to the economically
underdeveloped part of India.

M. M. Pereira V. A. Ajgaonkar
Manager. Chairman.

THE BANK OF INDIA LIMITED

(Established 7th September 1906)

| | |
|---|-----------------|
| Capital Authorised, Issued & Subscribed | Rs. 5,50,00,000 |
| Capital Paid up | Rs. 3,00,00,000 |
| Reserve Fund | Rs. 3,10,00,000 |

HEAD OFFICE

MAHATMA GANDHI ROAD, FORT, BOMBAY.

Branches in the principal cities of India

BRANCHES OUTSIDE INDIA

LONDON—17, MOORGATE, LONDON, E. C. 2

ADEN. DAR-ES-SALAAM. JINJA. KAMPALA. KARACHI. MOMBASA.

NAIROBI. OSAKA. SINGAPORE. TOKYO.

DIRECTORS

Sir Cowasjee Jehangir Baronet, G.B.E., K.C.I.E. *Chairman*,

Mr. Ambalal Sarabhai,

Sir Joseph Kay, K.B.E.

Mr. Ramniwas Ramnarain,

Mr. Bhagvandas C. Mehta,

Mr. Krishnaraj M. D. Thackersey,

Mr. A. D. Shroff,

Mr. Madanmohan Mangaldas,

Mr. N. K. Petigara,

Sir Vithal N. Chandavarkar.

Every Description of Banking Business Undertaken

T. R. Lalwani,

General Manager

THE RATNAKAR BANK LIMITED



Incorporated in 1943



Head Office : Kolhapur.



BRANCHES

SANGLI

SHAHUPURI

JAYSINGPUR

MIRAJ

The New Citizen Bank of India Limited.

Head Office : 16 Apollo Street,
Fort, Bombay.

(Established in 1937)

43 Branches all over India,
Transacting all kinds of Banking
Business. Attractive rates on
Deposits. For further particulars

Apply to : **B. B. Masani,**
General Manager.

**STATISTICAL TABLES RELATING TO JOINT
AREA OF THE BOMBAY STATE AND**

| S. No. | Name of the Bank | Paid up Capital | Reserve | Deposits | | | Total | |
|-----------|--|-----------------|---------|----------|---------|---------|--------|----------|
| | | | | Fixed | Savings | Current | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| SCHEDULED | | | | | | | | |
| 1. | Bank of Maharashtra (16-9-1935) | 16.00 | 10.00 | 1,93.55 | 2,52.30 | 1,29.95 | 30.42 | 6,06.22 |
| 2. | Bank of Nagpur (13-11-37) | 10.00 | 50 | 21.14 | 23.85 | 15.40 | 37 | 60.76 |
| 3. | Bank of Poona (19-7-45) | 12.50 | 35 | 3.95 | 6.52 | 4.51 | 42 | 15.40 |
| 4. | Belgaum Bank (11-1-30) | 6.00 | 3.64 | 31.75 | 47.45 | 13.22 | 14.98 | 1,12.40 |
| 5. | Laxmi Bank Akola. (26-3-38) | 25.00 | 4.75 | 94.50 | 87.66 | 60.49 | 3.56 | 2,46.21 |
| 6. | Miraj State Bank (30-4-29) | 6.00 | 6.45 | 24.37 | 21.72 | 7.67 | 45 | 54.21 |
| 7. | New Citizen Bank of India, 16, Apollo St., Bombay-1. (31-7-37) | 12.55 | 1.07 | 53.24 | 99.40 | 41.30 | 9.66 | 2,03.60 |
| 8. | Presidency Industrial Bank (19-11-36) | 7.21 | 2.79 | 13.72 | 12.03 | 8.05 | 1.73 | 35.53 |
| 9. | Sangli Bank (5-10-16) | 4.50 | 6.57 | 33.14 | 50.25 | 27.33 | 23.23 | 1,43.95 |
| 10. | United Western Bank. Satara (17-10-36) | 6.50 | 2.76 | 37.76 | 39.64 | 31.15 | 14.26 | 1,21.81 |
| | | 1,06.27 | 37.89 | 5,12.12 | 6,40.82 | 3,34.07 | 104.08 | 16,00.09 |

STOCK BANKS IN MARATHI SPEAKING
ADJOINING REGION AS ON 31-12-56.

(In thousands of Rupees).

| Other liabilities including borrowings | Balance of profit or Loss | Total Liabilities or Assets | Cash in hand & at Banks & short notice | Loans & Advances (including B. D. & B. P.) | Investment in Govt. securities & Others | Premises & im- moveable property | Other Assets | No. of Offices including Head Office | Dividend Declared (percent) |
|---|------------------------------|--------------------------------|--|--|---|-------------------------------------|--------------|--|--------------------------------|
| 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| BANKS. | | | | | | | | | |
| 99.05 | 1.28 (401) | 7,32.55 | 1,09.52 | 2,95.96 | 2,58.21 | 9.53 | 59.38 | 35 | 6 (1) |
| 32.63 | -63 (-8) | 1,03.89 | 10.43 | 47.44 | 37.83 | 54 | 6.92 | 16 | — |
| 2.56 | -39 (-22) | 30.81 | 5.08 | 16.90 | 6.05 | 57 | 1.82 | 5 | — |
| 19.93 | 80 (79) | 1,41.77 | 31.85 | 53.48 | 42.59 | 2.13 | 11.73 | 24 | 5 B (1) |
| 82.08 | 5 (1.51) | 3,58.09 | 84.33 | 1,49.98 | 78.71 | 3.07 | 42.00 | 40 | — |
| 3.73 | 51 (62) | 70.91 | 12.53 | 26.41 | 26.17 | 1.27 | 4.53 | 8 | 6 (1) |
| 47.44 | -634 (-221) | 2,64.67 | 31.71 | 84.60 | 96.05 | 20.45 | 25.52 | 44 | — |
| 14.03 | -20 (-21) | 59.61 | 5.81 | 28.34 | 22.19 | 93 | 2.14 | 2 | — |
| 28.97 | 1 (133) | 1,84.00 | 24.56 | 87.88 | 55.89 | 4.29 | 11.33 | 14 | 12 (1) |
| 8.87 | 65 (65) | 1,40.59 | 17.42 | 62.84 | 53.51 | 85 | 5.97 | 9 | 4½ (1) |
| 3,39.34 | | 20,86.89 | 3,33.29 | 8,53.83 | 6,77.20 | 43.67 | 1,71.29 | 197 | |

**STATISTICAL TABLES RELATING TO JOINT
AREA OF THE BOMBAY STATE AND**

| No. | Name of the Bank | Paid up Capital | Reserves | Deposits | | | | Total |
|---------------|--|-----------------|----------|----------|---------|---------|--------|-------|
| | | | | Fixed | Savings | Current | Others | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| NON-SCHEDULED | | | | | | | | |
| 1. | Bank of Aundh Satara (25-8-33) | 1,71 | 67 | 6,15 | 5,17 | 1,98 | 33 | 13,93 |
| 2. | Bank of Citizen Belgaum (13-1-37) | 4,12 | 1,03 | 6,19 | 10,65 | 4,80 | 4,65 | 26,29 |
| 3. | Bank of Karad, Karad (12-3-46) | 2,18 | 71 | 11,95 | 7,71 | 2,76 | 14 | 22,56 |
| 4. | Bank of Karnatak (Hubli) (23-9-46) | 5,00 | 43 | 18,57 | 8,23 | 2,00 | 1,03 | 29,83 |
| 5. | Bank of Konkan (Malwan) (9-3-45) | 5,16 | 29 | 4,71 | 7,60 | 2,17 | 21 | 14,69 |
| 6. | Bharat Industrial Bank Poona (14-4-33) | 4,00 | 1,05 | 22,68 | 25,51 | 10,79 | 82 | 59,80 |
| 7. | Bhor State Bank Poona (1-8-44) | 2,50 | 77 | 4,91 | 5,91 | 2,95 | — | 13,77 |
| 8. | Commercial Bank Kolhapur (22-4-36)* | 1,88 | 3,23 | 4,12 | 1,87 | 1,66 | 23 | 7,87 |
| 9. | Ganesh Bank of Kurund- wad Kurundwad (18-8-1920) | 38 | 1,16 | 2,26 | 2,58 | 99 | 5 | 5,38 |
| 10. | Hubli City Bank, Hubli (14-4-30) | 1,00 | 39 | 7,76 | 2,00 | 1,19 | 14 | 11,09 |
| 11. | Shri Jadeya Shankarling Bank, Bijapur (10-5-43) | 1,50 | 5 | 40 | 15 | 26 | 36 | 1,17 |
| 12. | Phaltan Bank, Phaltan (1-7-1918) | 56 | 27 | 27 | 38 | 77 | — | 1,43 |
| 13. | Poona Investor's Bank, Poona (15-9-45) | 65 | 15 | 5,19 | 2,73 | 3,96 | — | 11,88 |
| 14. | Ramdurg Bank Ramdurg (18-11-44) | 1,07 | 30 | 1,99 | 80 | 24 | 16 | 3,09 |
| 15. | Ratnakar Bank, Sangli (14-6-43) | 5,03 | 1,50 | 17,42 | 13,99 | 8,03 | 1,92 | 41,26 |
| 16. | Safe Bank, Nagpur (24-2-45) | 10,70 | 25 | 1,45 | 2,75 | 7,15 | 2,22 | 13,59 |

**STOCK BANKS IN MARATHI SPEAKING
ADJOINING REGION AS ON 31-12-56.**

(In thousands of Rupees).

| Other liabilities including borrowings | Balance of profit or Loss | Total Liabilities or Assets | Cash in hand & at Banks & short notice | Loans & Advances (including B. D. & B. P.) | Investment in Govt. securities & Others | Premises & im- movable property | Other Assets | No. of Offices including Head Office | Dividend declared (percent) |
|---|------------------------------|--------------------------------|--|--|---|------------------------------------|--------------|--|--------------------------------|
| 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| BANKS. | | | | | | | | | |
| 1,12 | -(7) | 17,43 | 2,89 | 7,79 | 5,71 | 1 | 1,03 | 4 | — |
| 7,40 | -6 (-6) | 38,83 | 5,36 | 15,33 | 12,08 | 35 | 5,65 | 19 | — |
| 63 | 35 (35) | 26,43 | 2,39 | 13,46 | 10,48 | 40 | 70 | 3 | 4½ |
| 2,54 | -(22) | 37,80 | 9,87 | 15,47 | 9,95 | 12 | 2,39 | 9 | 21 |
| 51 | -39(1) | 20,65 | 1,83 | 8,84 | 8,64 | 20 | 75 | 7 | — |
| 2,35 | 29 (25) | 67,49 | 8,08 | 23,01 | 24,12 | 3,96 | 3,32 | 7 | — |
| 71 | 4 (4) | 17,79 | 1,72 | 6,49 | 8,72 | 25 | 61 | 4 | — |
| 1,55 | -24 (2) | 14,53 | 1,22 | 9,83 | 1,98 | — | 1,26 | 3 | — |
| 19 | 13 (13) | 7,74 | 1,90 | 4,33 | 1,32 | 2 | 17 | 3 | 8 (1) |
| 1,24 | 1 (15) | 13,73 | 2,57 | 4,86 | 5,11 | — | 119 | 1 | 41 |
| 6 | 6 (6) | 2,84 | 36 | 2,16 | 23 | 1 | 8 | 1 | 11 |
| 33 | - (-) | 2,58 | 1,44 | 61 | 15 | 3 | 35 | 1 | — |
| 14 | - (-) | 12,92 | 1,90 | 5,69 | 3,97 | 61 | 65 | 1 | — |
| 13 | 9 (9) | 4,68 | 1,04 | 3,14 | 36 | — | 14 | 1 | 3½ |
| 2,41 | 40 (40) | 50,63 | 12,17 | 26,36 | 9,42 | 22 | 2,46 | 5 | — |
| 2,76 | 10 (50) | 27,39 | 4,48 | 12,84 | 6,10 | 40 | 3,57 | 4 | — |

| No. S. | Name of the Bank | Paid up Capital | Reserve | Deposits | | | Total | |
|----------------------------------|--|--------------------|--------------|---------------|---------------|---------------|---------------|-----------------|
| | | | | Fixed | Savings | Current | | Others |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| BANKS | | | | | | | | |
| 17. | Satara Swadeshi Commercial Bank, Satara (30-8-1907) | 2,39 | 2,53 | 25,93 | 13,63 | 2,45 | — | 49,06 |
| 18. | Sindh National Bank (Kalyan) (20-5-52) | 4,00 | — | 54 | 1,43 | 1,14 | 20 | 3,31 |
| 19. | Umbergaon Peoples' Bank Umbergaon (10 1-46) | 1,00 | 42 | 3,08 | 1,12 | 1,62 | — | 5,82 |
| 20. | Saraswati Bank Gulbarga (8-4-22) | 5,13 | 68 | 11,36 | 89 | 1,88 | — | 14,13 |
| 21. | Shri Guru Govind Specie Bank (Bijapur) (29-1-36) | 55 | 15 | 1,96 | 53 | 19 | 9 | 2,57 |
| 22. | Union Bank of Bijapur & Sholapur (30-10-1908) | 1,65 | 1,05 | 20,02 | 6,29 | 2,21 | 2,18 | 30,70 |
| 23. | United Bank of Karnatak, Bagalkot (23-10-35) | 94 | 34 | 3,79 | 1,09 | 39 | 21 | 5,48 |
| Total. | | 63,10 | 17,41 | 182,61 | 123,06 | 61,58 | 14,93 | 332,18 |
| Total of Scheduled Banks. | | 106,27 | 37,89 | 512,12 | 649,82 | 334,07 | 104,08 | 1600,09 |
| Total of Non-Scheduled Banks. | | 63,10 | 17,41 | 182,61 | 123,06 | 61,58 | 14,93 | 332,18 |
| GRAND TOTAL. | | 169,37 | 55,30 | 694,73 | 772,88 | 395,65 | 119,01 | 1,982,27 |

* Working under a scheme of arrangement sanctioned

Phone No. 2885

PLAN YOUR BUDGET AND SAVE FOR THE FUTURE

Janata Sahakari Bank Ltd.

helps you to do this by various Savings Schemes and by giving
you all sorts of up-to-date banking service.

Address:

**Janata Sahakari Bank Ltd.,
866 Sadashiv Peth, Poona 2.**

**D. S. Jamadagni,
Managing Director**

| Other liabilities including borrowings | Balance of profit or Loss | Total liabilities or Assets | Cash in hand & at Banks & short notice | Loans & Advances (including B. D. & B. P.) | Investment in Govt. securities & Others | Premises & immoveable property | Other Assets | No. of Offices including Head Office | Dividend declared (percent) |
|--|---------------------------|-----------------------------|--|--|---|--------------------------------|--------------|--------------------------------------|-----------------------------|
| 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 2.68 | 31 (54) | 49.97 | 6.50 | 24.83 | 16.46 | 1.45 | 73 | 5 | 6 (1) |
| 1.24 | 1 (1) | 8.56 | 1.70 | 69 | 1.92 | — | 4.25 | 1 | — |
| 40 | 15 (14) | 7.79 | 2.50 | 2.78 | 1.56 | 49 | 51 | 1 | 4 |
| 3.53 | -64(-32) | 23.47 | 64 | 16.96 | 4.44 | 22 | 57 | 3 | — |
| 32 | 3 (3) | 3.62 | 1.09 | 1.53 | 71 | — | 29 | 1 | — |
| 6.08 | 8 (25) | 39.56 | 3.96 | 20.51 | 12.40 | 9 | 260 | 4 | 48 |
| 45 | 8 (8) | 7.29 | 1.73 | 3.68 | 1.30 | 10 | 48 | 2 | 31 1 |
| 39.80 | | 503.62 | 77.34 | 235.14 | 147.13 | 893 | 3375 | 90 | |
| 339.34 | | 2086.89 | 333.29 | 853.83 | 677.20 | 4367 | 171.29 | 197 | |
| 39.80 | | 503.62 | 77.34 | 235.14 | 147.13 | 893 | 33.75 | 90 | |
| 378.14 | | 2590.51 | 410.63 | 1088.97 | 824.33 | 5260 | 205.04 | 287 | |

by the Bombay High Court on March 20, 1953

Phone No. 3477

For All Motor Accessories & Diesels Consult

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CHEVROLET

VIJAY AUTOMOBILES

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Direct Importers of

Spares for Cars-Trucks & Motor Cycles, Cycles etc.

With Best Compliments From:

THE PHALTAN SUGAR WORKS LTD.

HEAD OFFICE

Sangli Bank Building
296, Bazargate Street, Fort, Bombay 1

FACTORY

Sakharwadi, Dist. Satara North

MANAGING AGENTS

Messrs Mafatalal, Apte and Kantilal Private Ltd.

Phone: 253339

Grams: 'Risingsun' Bombay

Estd. 1930

The Hubli City Bank Private Limited, Hubli.

A premier Banking Institution in
the old Bombay Karnatak.

DRAWING ARRANGEMENTS

On important business centres.
All sorts of Banking Business
Transacted.

C. G. Korlahalli Naik
Manager

B. A. Desai
Chairman

The Safe Bank Limited,
H. O. Nagpur City.

Branches :—Nagpur, Bombay,
Bhandara, & Burhanpur M. P.

Authorised Capital ... Rs. 20,00,000 = 00

Issued Capital ... Rs. 15,00,000 = 00

Subscribed & Paid

up Capital ... Rs. 10,71,462 = 42

F. E. Patanwalla,
Chairman

Hatimali Qaiyumi,
General Manager

THE SANGLI BANK LTD.

Head Office: **SANGLI**

| | |
|-------------------------|-----------------|
| Authorised Capital | Rs. 10,00,000 |
| Paid up Capital | Rs. 4,50,000 |
| Reserve and Other Funds | Rs. 7,00,000 |
| Deposits | Rs. 1,50,00,000 |

Working Capital about Rupees Two Crores

Branches

- | | | | | |
|----------------------|-----------------------|--------------|-------------------------|-----------|
| 1 Shahapur (Belgaum) | 2 Rabkavi, | 3 Shirhatti, | 4 Kavathe Mahankal, | 5 Terdal, |
| 6 Mangalwedhe. | 7 Willingdon College, | 8 Karad, | 9 Bombay (Fort) | |
| 10 Ugar Khurd. | 11 Ichalkaranji, | 12 Kolhapur, | 13 Market-Yard (Sangli) | |

Board Of Directors

Shri R. G. Shinde, M.A. LL.B., Collector, South Satara,

Chairman (Ex-Officio Bom. Govt. Nominee)

Shri Mahadeo Hari Godbole, B.A., LL.B.

Shri Anna Babaji Tare

Shri Rajaram Ramchand Shah

Shri Lalchand Nathmal

Shri Hariharao Narayanrao Patwardhan

Shri Shrinivas Ramchandra Malu

Safe Deposit Vaults at Head Office (Sangli) Every type of Banking business transacted

M. K. Gupte M.A., LL. B., C.A.I.I.B.

Manager

THE BANK OF AUNDH LIMITED

(ESTABLISHED IN 1938)

Head-Office :-111-112, Sadashiv Peth, Satara City.

Branches :-Aundh, Bhawaninagar, Ogalewadi.

BOARD OF DIRECTORS

Shri. Narhar Gangadhar Joshi, B.A., LL.B., Pleader, Satara (Chairman)

Shri. Balkrishna Ganesh Chandorkar, B.A., LL.B., Pleader, Satara.

Shri. Balkrishna Ramchandra Vartak, Printers and Stationers, Poona.

Shri. Raghunath Dinkar Majgaonkar, Landlord and Merchant, Satara.

Dr. Madhav Dattatraya Bokil, L.C.P.S. and S.D.O.M.S. Physician and

Surgeon Satara

Shri. Rangrao Pandurang Shalgar, B.Sc., Hardware and General Merchant,

Satara.

All types of Banking Business Transacted.

Fixed Deposits are accepted at the Attractive Rates.

6 Months $2\frac{1}{2}\%$ 1 Year 3% 3 Years $3\frac{1}{2}\%$

5 Years 4% 7 Years $4\frac{1}{2}\%$ 10 Years 5%

On Savings Bank 2%

B. W. Ghamande

Manager

List of Towns Not Served by Joint Stock Banks

A list of places with population over 9000 in the Marathi speaking areas of Bombay State, i.e., Maharashtra, Vidarbha, and Marathawada, where there is no branch of a Joint Stock Bank is given hereunder for ready reference of the readers. This will give some idea for the scope of development of Joint Stock banking in this region.

The figures of population have been taken from the Census Report of 1951 and it is quite likely that several more places may have a population over 9000. But for want of authoritative latest report, the list based on Census report of 1951 has been produced herewith.

There are also several important commercial places in this region, having population less than 9000 and having large potentialities of business. A detailed study and survey of this problem by bankers is necessary for proper development of banking in this region.

| Name of the Town | Population | Name of the Town | Population |
|-----------------------|------------|----------------------|------------|
| West Khandesh (Dist.) | | Nasik (Dist.) | |
| Shirpur (Mun.) | 16,332 | Yeola (Mun.) | 21,378 |
| Taloda (Mun.) | 12,091 | Igatpuri (Mun.) | 14,100 |
| Dondaicha (Mun.) | 10,920 | Sinnar (Mun.) | 13,063 |
| Shahada (Mun.) | 10,437 | Satana (Mun.) | 10,069 |
| Sindkheda (Mun.) | 9,289 | Nandgaon (Mun.) | 9,269 |
| East Khandesh (Dist.) | | Ahmednagar (Dist.) | |
| Chopda (Mun.) | 22,832 | Pathardi | 9,952 |
| Dharangaon (Mun.) | 21,186 | Rahuri | 9,833 |
| Parola (Mun.) | 15,605 | Poona (Dist.) | |
| Erandol (Mun.) | 15,042 | Kalamb | 13,084 |
| Nasirabad (Mun.) | 14,709 | Khed | 11,750 |
| Yawal (Mun.) | 14,370 | Junnar (Mun.) | 11,632 |
| Faizpur (Mun.) | 12,210 | Talegaon Dhamdhare | 9,749 |
| Savda (Mun.) | 11,709 | Satara North (Dist.) | |
| Shendurni | 11,686 | Wai (Mun.) | 16,099 |
| Raver (Mun.) | 11,245 | Mhaswad (Mun.) | 9,145 |
| Jamner | 10,554 | | |
| Bhadgaon | 9,329 | | |
| Bodwad | 9,179 | | |

| Name of the Town | Population | Name of the Town | Population |
|-----------------------------|------------|-------------------------|------------|
| Satara South (Dist.) | | Bhir (Dist.) | |
| Tasgaon (Mun.) | 12,915 | Mominabad U. (T.C.) | 16,013 |
| Ashte (Mun.) | 12,374 | Nanded (Dist.) | |
| Bhilwadi | 9,696 | Deglur T.C. | 11,588 |
| Vite (Mun.) | 9,292 | Bhainsa T.C. | 11,200 |
| Kolhapur (Dist.) | | Parbhani (Dist.) | |
| Shirol | 10,131 | Basmath T.C. | 15,359 |
| Kagal (Mun.) | 9,821 | Gangakhed T.C. | 9,568 |
| Sholapur (Dist.) | | Partur T.C. | 9,429 |
| Akluj | 20,292 | Bhandara (Dist.) | |
| Maindargi (Mun.) | 10,137 | Pauni (Mun.) | 14,389 |
| Mangalwedha Mun. | 9,265 | Amravati (Dist.) | |
| Belgaum (Dist.) | | Badnera (Mun.) | 21,258 |
| Konnur | 15,282 | Daryapur-Banosia (Mun.) | 18,065 |
| Bailhongal | 14,166 | Anjangaon (Mun.) | 12,810 |
| Sadalga | 11,887 | Warud (Mun.) | 11,657 |
| Hukeri | 9,455 | Shendurjana (Mun.) | 10,424 |
| Bijapur (Dist.) | | Morsi (Mun.) | 9,798 |
| Guledgud (Mun.) | 21,972 | Yeotmal (Dist.) | |
| Sulibhavi | 10,762 | Wani (Mun.) | 14,672 |
| Talikoti | 10,154 | Digras (Mun.) | 12,614 |
| Mudhol (Mun.) | 9,886 | Nagpur (Dist.) | |
| Bagewadi | 9,702 | Umrer (Mun.) | 19,185 |
| Mahalingpur (Mun.) | 9,378 | Katol (Mun.) | 12,851 |
| Dharwar (Dist.) | | Ramtek (Mun.) | 9,861 |
| Gajendragad | 12,331 | Khapa (Mun.) | 9,585 |
| Thana (Dist.) | | Narkhed (Mun.) | 9,349 |
| Ulhaspur | 80,861 | Chanda (Dist.) | |
| Mulund | 27,148 | Ballarpur (Mun.) | 12,471 |
| Bassein (Mun.) | 19,640 | Buldana (Dist.) | |
| Pahadi | 16,360 | Buldana (Mun.) | 10,797 |
| Agashi | 14,257 | Jalgaon (Mun.) | 9,764 |
| Kanheri | 13,575 | Mehkar (Mun.) | 9,256 |
| Naupada | 11,612 | Akola (Dist.) | |
| Kolaba (Dist.) | | Balapur (Mun.) | 13,385 |
| Shrivardhan (Mun.) | 10,299 | | |
| Murud (Mun.) | 9,744 | | |

The Bombay State Co-operative Bank Ltd.

9 Bake House Lane, Fort, Bombay 1.

(Established in 1911)

Chairman :—Shri Ramanlal G. Saraiya, O.B.E.

Money deposited with this Bank helps the
Indian Agriculturists and Co-operatives.

Paid up Share Capital :

Subscribed by the
Shareholders. Rs. 40,11,500

Subscribed by the
Govt. of Bombay. 31,00,000Rs. 71,11,500

Reserve & Other Funds Rs. 59,28,100

Total Deposits :
Rs. 10,71,33,200

Working Capital :
Rs. 17,63,73,000

Branches 56 in 11 Districts

Collection arrangements in most of the important Cities of
Indian Union. Banking business of every description transacted.
Deposits of all kinds accepted. Terms on application.

G. M. Laud,
Managing Director.

insist on

QUALITY

insist on

'PAPCO'

paper and board

'PAPCO' brand paper and board conform to the high
standard required by printers and box-makers. At the Papco
mills Khopoli every variety of paper and board is manufactured :

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PAPER, MANILA PAPER, COVER PAPER,
TEA PAPER, COLOURED PRINTING Etc. Etc.

Head Office

PAPER AND PULP CONVERSIONS, LIMITED

376 Shukrawar Peth, Poona 2.

Bombay Office : 126 Delisle Road, Bombay 13.

Co-operative Banking in Maharashtra

Co-operative Banking has made remarkable progress in Maharashtra. The statistical tables produced elsewhere in the Review will substantiate this statement. The figures show that Co-operative Banks surpass the Commercial Banks incorporated in Maharashtra, in paid-up Share Capital, Reserves and Advances. The progress is mainly due to the early start of the Co-operative Structure in Maharashtra. It is also due to the State-aid to Central Financing Agencies.

The Co-operative Movement was ushered in India by the British Rule. The Government of India enacted in 1904 the First Indian Co-operative Societies Act on lines similar to the Friendly Societies in England. The First Urban Society registered in Maharashtra was "No. 1 Military Accounts Mutual Help Co-operative Credit Society Ltd." (Now known as "No. 1 Defence Accounts Co-operative Bank Ltd., Poona"), which was started on 9th January 1906. Soon after another society was registered, "The Cosmos Co-operative Credit Society Ltd., (Now known as "The Cosmos Co-operative Urban Bank Ltd., Poona").

District Central Banks

The District Central Financing Agencies are the back-bone of the Co-operative Finance. These Banks supply funds to the agricultural and other types of societies working in their jurisdiction which is generally co-terminous to a revenue district. These Central Financing Agencies receive deposits both from individuals and societies. The Statistical data reveal that the former plays a preponderent role. The recommendations of the Rural Survey Committee are being implemented in collaboration with the State Bank of India and The Reserve Bank of India, and funds are being made available to agricultural industry at a cheaper rate of interest. The Reserve Bank of India through the State Co-operative Bank Ltd., supplies funds to the District Financing Agencies. The advances are made mainly to agricultural societies through which agency the actual disbursement is made to the agriculturist.

As regards the new regions of the Bombay State viz. Vidarbha and Marathwada, there is no bifurcation of urban and rural banking. The District Central Banks working in these areas do both the businesses.

There is a lacuna in the statistics that are presented here. The Bombay State Co-operative Bank Ltd., though the Apex Co-operative Bank, works as a District Financing Agency in some districts, for instance Ahmednagar, West Khandesh and Konkan Districts.

| | |
|------------------------------------|---------------|
| | (in 1000 Rs.) |
| Paid up Share Capital | Rs. 1,41,86 |
| Reserves | Rs. 1,12,66 |
| Deposits (Inclusive of borrowings) | Rs. 13,63,68 |
| Advances | Rs. 11,35,38 |

The table below indicates the character of deposits received and advances made by the District Financing Agencies.

| Deposits | Rs. | Advances | Rs. |
|-------------|---------------------|-------------|---------------------|
| Individuals | 8,08,98 | Individuals | 1,56,50 |
| Societies | 2,41,93 | Societies | 9,71,18 |
| Total | <u>Rs. 10,50,91</u> | Total | <u>Rs. 11,27,68</u> |

Industrial Banks

Industrial Banking on Co-operative lines is of very recent growth and is yet in its infancy. There is one Co-operative Industrial Bank started in 1949 in Sholapur. The paid-up Share Capital is Rs. 1,55,000 and Reserves amount to Rs. 9,000. The deposits and advances are respectively Rs. 6,07,000 and Rs. 5,27,000.

Land Mortgage Banks

Eight districts are served by the seven primary Land Mortgage Banks. They help agriculturists to raise loans for their long term needs such as purchase of expensive agricultural implements, construction of wells and bunds, purchase of agricultural land. The rest of the districts in Maharashtra are served by the district central banks, working as agents of the Apex Land Mortgage Bank. The primary Land Mortgage Banks are not able to achieve progress as their procedure is highly technical, dilatory and inadequate to the needs of the borrowers. The valuation is made on the basis of the principles laid down in the Bombay Agricultural Lands And Tenancy Act. Loans are advanced only upto half the value so arrived at. So also the banks lack recovery agency and speedy methods of recovery. The amendment introduced in the Co-operative Societies Act by Sec. 59B is not helpful. The recovery is effected through the Revenue Agency. The Revenue Department being beset with various other activities, does not render effective help in the manner anticipated in the Section.

The recent application of the Land-Measure "Land to the Tillers" is not yet complete and the banks will have to watch the effect of the said enactment on the title of the new holdings. The crux of the repayment depends entirely upon the vagaries of the Monsoon. The working of the banks is hampered by drought and untimely rains. Most of the banks

are working at a loss. The work done by these banks is seen from the following figures.

| | |
|---------------------------|---------------|
| Paid up Capital | Rs. 4,67,000 |
| Borrowings from Apex Bank | Rs. 58,20,000 |
| Loans outstanding | Rs. 60,92,000 |

Urban Banks

Looking to the urban side of the Co-operative Banking we find that there are 64 banks in Maharashtra. These banks serve the middle class and lower middle class people in cities and towns.

Prior to Co-operation becoming a Provincial Subject, the Indian Government amended the Act of 1904 and passed a comprehensive Act of 1912. The latter Act enabled registration of various types of societies. In 1919 Co-operation became a Provincial Subject. In the year 1925 the Government of Bombay passed an enactment for the Bombay Presidency, which has been amended several times. The Act is now subject to the scrutiny of the Committee under the Chairmanship of Shri. G. M. Laud. The Co-operative Banks have served small towns and cities and helped the local needs. They gather deposits locally and foster banking habits. The statistical data of their resources and advances is tabulated for reference.

| | |
|-----------------|-----------------|
| Paid up Capital | Rs. 59,59,000 |
| Reserves | Rs. 55,84,000 |
| Deposits | Rs. 7,58,81,000 |
| Advances | Rs. 4,47,95,000 |

These urban banks are mostly managed on commercial lines. The security is mostly personal, precious metals, Government Securities, goods, etc.

From the above discussion and data it will be seen that Co-operative Banking stands divided into two major sections viz. Rural and Urban and serves the vital needs of the people in both these sections.

It can further be said to the credit of Co-operative Banking that it has pioneered the inculcation of the banking habit especially in the rural area. Co-operative Banks, functioning as they do mostly in small towns where commercial banks generally do not choose to do business, get a fair patronage of local clientele who are mostly people of moderate means and who do need banking facilities for the betterment of their business.

The Co-operative Banking structure as it existed in the Bombay State prior to reorganisation was and even now continues to be such as

to facilitate pooling of available funds from big cities and small towns and then to channel these funds into active use for rural and urban finance.

Co-operative Banking institutions function with a service motive rather than profit motive. There is also a limit fixed on the rate of divided viz. 6.25%, which they can pay to their shareholders. It would not, therefore, be fair to judge their progress and stability on the criterion of the rate of their dividends. It is the extremely useful and vital service that they render to the public that needs to be taken into account to make a fair estimate of their importance in the Banking Industry.



THE POONA CONTRACTORS CO-OPERATIVE BANK LTD.

Sugandhi Building, Laxmi Road, Poona City.

(Governed by the Bombay Co-operative Societies Act 1925)

| | | | |
|-----------------------------|-----|-----|----------|
| Authorised Capital | ... | ... | 5,00,000 |
| Paid up Capital and Reserve | ... | ... | 1,16,000 |
| Working Capital | ... | ... | 6,43,000 |
| Dividend | ... | ... | 5% p. a. |

Shri. G. S. Dugal.
Chairman

Shri. Tirath Singh.
B.A.,LL.B.
Managing Director.

KELKAR'S

ESTD.
1922

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Inquiries Solicited

KELKAR BROTHERS

Budhwar Peth, Poona 2. }
Laxmi Road, Poona 2. }

BRANCHES

{ Main Road Nasik
{ Agra Road, Dhulia.

The

**Satara Swadeshi Commercial Bank
Ltd., Satara**
(Established 1907)

| | |
|-------------------------|-----------------|
| Paid up Capital | Rs. 2,40,880/- |
| Reserve and other Funds | Rs. 2,53,470/- |
| Deposits | Rs. 43,03,414/- |
| Working Capital | Rs. 50,00,000/- |

Branches :— Karad, Ogalewadi
Masur, Koregaon (Dist. North
Satara)

Rates of Interest on Fixed Deposits

| | | | |
|---------|-----|---------|-----|
| 1 Year | 3% | 2 Years | 3½% |
| 3 Years | 3½% | 5 Years | 4% |

K. D. Majgaonkar,
Chairman

V. Y. Kulkarni M.A., B.Com.
Manager

The Bank of Karad Limited.

H. O. : Karad (Dist. N. Satara)

Branches : (1) Satara City.
(2) Islampur (S. Satara)

Shri. L. M. Deshpande, Ex. M.L.C.,
Chairman.

Shri. N. B. Budhkar, B.A., LL.B.,
Vice-Chairman

| | |
|---|---------------|
| Paid up Capital | Rs. 2,25,000 |
| Reserve & Other Reserves | Rs. 82,000 |
| DEPOSITS | Rs. 23,00,000 |
| Investment in Government and Trustee Securities etc. | Rs. 10,51,000 |

Hundies, Railway Receipts and all other Bills collected by the Bank at the moderate rates of commission. All other Banking Business transacted.

M. V. Khandkar,
Manager

**Co-operative Banking at a Glance in
Maharashtra, Marathwada and Vidarbha**

MAHARASHTRA

000 omitted

| S. No. | Name of the Bank | No. of Offices | Paid up Capital & Reserves | Deposits | Advances |
|----------------------|---|----------------|----------------------------|----------|----------|
| Central Banks | | | | | |
| 1 | East Khandesh Central Co-op. Bank | 35 | 4,868 | 26,388 | 15,437 |
| 2 | Nasik Dist. Central Co op. Bank | 7 | 439 | 3,422 | 2,596 |
| 3 | Poona Central Co-op. Bank | 18 | 1,932 | 21,073 | 11,715 |
| 4 | Sholapur Dist. Cent. Co-op. Bank Ltd. | 13 | 1,382 | 8,527 | 3,704 |
| 5 | Barsi Central Co-operative Bank | 3 | 264 | 1,778 | 989 |
| 6 | Kolhapur Central Co-operative Bank | 5 | 428 | 2,766 | 2,342 |
| 7 | North Satara Central Co-operative Bank | 6 | 535 | 5,530 | 3,582 |
| 8 | South Satara Central Co-operative Bank | 8 | 572 | 4,328 | 3,116 |
| 9 | Laxmi Central Co-operative Bank | 1 | 331 | 1,820 | 1,083 |
| 10 | Wada Co-op. Banking Union Ltd. (Thana) | 1 | 96 | 249 | 231 |
| | | | 10,846 | 75,881 | 44,795 |

| | | | | |
|-----------------------------------|----|--------|--------|--------|
| Urban Banks in Maharashtra | 64 | 11,543 | 45,569 | 30,733 |
|-----------------------------------|----|--------|--------|--------|

| S. No. | Name of the Bank | No. of Offices | Paid up Capital & Reserves | Borrowings Apex Bank | Advances |
|----------------------------|--|----------------|----------------------------|----------------------|----------|
| Land Mortgage Banks | | | | | |
| 1 | East Khandesh Land Mortgage Bank | 1 | 70 | 528 | 554 |
| 2 | Nasik Land Mortgage Bank | 1 | 66 | 198 | 232 |
| 3 | Pachora Land Mortgage Bank | 1 | 62 | 537 | 580 |
| 4 | Poona Land Mortgage Bank | 1 | 38 | 145 | 154 |
| 5 | Satara Land Mortgage Bank | 1 | 133 | 1,361 | 1,509 |
| 6 | Thana, Colaba & Bombay Sub. L. M. Bank | 1 | 111 | 740 | 746 |
| 7 | West Khandesh Land Mortgage Bank | 1 | 196 | 2,311 | 2,317 |
| | | | 676 | 5,820 | 6,092 |
| | | | 7 | 23,065 | 12,7,270 |

Source : Statistical statements relating to Co-operative Banks in Bombay State. Year 1955-56.

Co-operative Banks in VIDARBHA (1956).

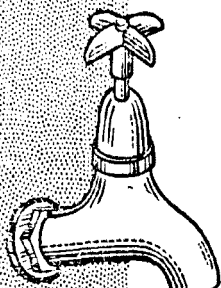
000 Omitted

| Place | Name of the Bank | No. of Branches | Total Paid up Share Capital & Reserves | Deposits | Advances | |
|-------|------------------|-------------------------------------|--|----------|----------|--------|
| 1 | Nagpur | Nagpur Central Co-operative Bank | 4 | 494 | 2,638 | 2,654 |
| 2 | Kalol | Madhya Pradesh Co-operative Bank | 6 | 4,431 | 49,673 | 36,807 |
| 3 | Wardha | Wardha Central Co-operative Bank | 2 | 407 | 1,321 | 1,228 |
| 4 | Brahmpuri | Brahmpuri Central Co-operative Bank | 1 | 501 | 2,031 | 2,143 |
| 5 | Warora | Warora Central Co-operative Bank | 1 | 274 | 874 | 799 |
| 6 | Bhandara | Bhandara Central Co-operative Bank | 2 | 450 | 1,424 | 1,397 |
| 7 | Amaravati | Amaravati Central Co-operative Bank | 1 | 487 | 1,475 | 1,585 |
| 8 | Achalpur | Achalpur Central Co-operative Bank | 1 | 341 | 1,187 | 1,315 |
| 9 | Morsi | Morsi Central Co-operative Bank | 1 | 440 | 1,126 | 1,208 |
| 10 | Yeotmal | Yeotmal Central Co-operative Bank | 1 | 1,090 | 1,876 | 2,042 |
| 11 | Darwah | Darwah Central Co-operative Bank | 1 | 315 | 1,077 | 1,203 |
| 12 | Pusad | Pusad Central Co-operative Bank | 1 | 295 | 831 | 1,037 |
| 13 | Akola | Akola Central Co-operative Bank | 3 | 1,850 | 5,033 | 5,919 |
| 14 | Daryapur | Daryapur Central Co-operative Bank | 1 | 338 | 1,048 | 717 |
| 15 | Buldhana | Buldhana Central Co-operative Bank | 1 | 218 | 983 | 1,083 |
| 16 | Jalgaon | Khamgaon Central Co-operative Bank | 2 | 306 | 1,104 | 1,153 |
| 17 | Nandure | Malkapur Central Co-operative Bank | 2 | 394 | 920 | 1,060 |
| 18 | Mehkar | Mehkar Central Co-operative Bank | 1 | 359 | 1,846 | 1,601 |
| | | | 33 | 12,920 | 76,517 | 65,063 |

Co-operative Banks in MARATHWADA (1956).

000 Omitted

| S. No. | Name of the Bank | No. of Offices | Paid up Capital & Reserves | Deposits | Advances | |
|--------|--------------------------------------|----------------|----------------------------|----------|----------|-------|
| 1 | Aurangabad Central Co-operative Bank | 1 | 367 | 907 | 764 | |
| 2 | Jalga Central Co-operative Bank | 1 | 318 | 439 | 465 | |
| 3 | Hingoli Central Co-operative Bank | 1 | 148 | 263 | 313 | |
| 4 | Parbhani Central Co-operative Bank | 1 | 232 | 545 | 383 | |
| 5 | Nanded Central Co-operative Bank | 2 | 274 | 1,260 | 1,026 | |
| 6 | Bhir Central Co-operative Bank | 2 | 163 | 456 | 472 | |
| 7 | Osmanabad U. Co-operative Bank | 1 | 184 | 100 | 257 | |
| | | | 9 | 1,686 | 3,970 | 3,680 |



This drain
must be
STOPPED!

*It is like wasting water
with a leaking tap...*

India loses twenty five crores
of Rupees of foreign exchange,
by way of remittance of
profits on foreign capital and
perhaps a still bigger amount
by way of remuneration of
foreign personnel. This drain
can be stopped only by
buying pure Swadeshi goods
at least when quality equals
the foreign Brands.

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DISCUITS, COCOA & CHOCOLATES



not only mean quality
products but also made
with 100% Indian capital,
management and labour.

Buy Only Sathe Products.

Provision of Credit for Small Scale Industries

Pilot Scheme

By: State Bank of India, Bombay.

The object of the Pilot Scheme initiated by the State Bank of India is to obviate the difficulties experienced by small scale units in the matter of obtaining credit facilities by extending to them institutional credit on reasonable terms. The pilot scheme was initiated by the Bank at the undernoted centres in 1956:—

| <i>Bengal Circle</i> | | <i>Bombay Circle</i> | | <i>Madras Circle</i> | |
|----------------------|---------------------|----------------------|---------------------|----------------------|---------------------|
| Centre | Scheme initiated in | Centre | Scheme initiated in | Centre | Scheme initiated in |
| Agra | July 1956 | Bombay | Aug. 1956 | Coimbatore | April 1956 |
| Delhi | Sep. 1956 | Kolhapur | May 1956 | Madras | „ |
| Ludhiana | July 1956 | Surat | June 1956 | Vijayavada | „ |

2. When the scheme was first initiated, it was considered that each institutional agency should follow its usual procedure, the question of modifying it to be considered only as a result of experience gained in working the scheme. It was, however, soon realised that unless the State Bank liberalised its procedure and practices, it would not be possible to assist small scale industries to any appreciable extent. Accordingly steps were taken to liberalise the Bank's procedure, as a result of which it is now possible for the Bank to extend at these pilot centres credit facilities to small scale industries for working capital purposes against raw materials and/or finished or semi-finished goods under pledge to the Bank, either on the lock and key or factory type basis. Where raw materials and/or finished goods in the possession of a unit cannot lend themselves to be acceptable for pledge, it is also proposed in appropriate cases to offer clean type accommodation backed by the guarantee of another suitable person. It has also been provided that where possible relaxations should be made in respect of salaries of watchmen and godown keepers and insurance of and margins on goods pledged, suitable to the requirements of the units concerned. The above procedure will be followed provided the products of a unit have an assured market as for instance the goods are being manufactured against Government or other firm orders or whether they are readily salable.

3. While the adoption of the liberalised scheme will enable the State Bank to entertain more applications for working capital than it would

have otherwise done, a number of concerns will still not be in a position to obtain credit facilities. If the experience of the pilot scheme is to prove fruitful from the point of view of evolving a scheme for offering credit facilities to small scale industries by institutional agencies, further steps require to be taken to assist industries not covered by the liberalised scheme contemplated by the Bank.

4. Accordingly, it is proposed to adopt a procedure whereby a unit which cannot at present satisfy the Bank's requirements, but can do so in a short period provided it carries out a technical or organisational improvement programme, can be given adequate credit facilities, subject to the improvement programme being carried out under the supervision of the representatives of the Department of Industries and the Small Industries Service Institute. The units to be chosen for this programme will obviously depend on whether the industry concerned has excellent or good prospects.

5. A proposal has been made by the National Small Industries Corporation (Private) Ltd., that where a unit has secured through their auspices Government or other orders the Bank should advance the full value of the raw materials to be pledged to the Bank, the amount to be given in excess of what the Bank will normally advance, being guaranteed by the Corporation. Details of the scheme are being finalised in consultation with the Corporation and it is anticipated that the scheme will go into operation within a short period.

6. The working of the pilot scheme is expected not only to indicate how commercial and co-operative Banks should assist small scale industries in extending to them credit facilities for working capital, but also to throw light on the problem of utilisation of local banks—commercial and co-operative—as agents of institutions offering credit facilities other than for short term purposes but having no local offices. Unless adequate experience in this behalf is obtained it would not be possible to draw conclusions as to the nature of the agency arrangements proposed. As an experimental measure, it is now proposed that the State Bank should act at the pilot centres, to the fullest extent possible, as agents for State Financial Corporations in their dealings with small scale industries and the necessary steps in the matter in so far as the Bombay State is concerned have been taken. An agency agreement will be signed with the Bombay State Financial Corporation shortly.

7. The Pilot Scheme has now been extended to the undernoted additional centres in the three Circles of the Bank:—

BENGAL CIRCLE: Calcutta Local Head Office, Howrah, Batala, Jullundur, Meerut, Patna.

BOMBAY CIRCLE: Nagpur, Poona, Sholapur.

MADRAS CIRCLE: Madurai, Tiruchirapalli, Adoni, Hyderabad (including Secunderabad), Visakhapatnam, Bangalore (Cantt. and City), Hubli, Kozhikode, Trivandrum.

The Scheme will be extended shortly to the following places.

BENGAL CIRCLE: Kanpur, Moradabad.

BOMBAY CIRCLE: Ahmedabad, Baroda, Indore, Jubbulpore, Jaipur, Rajkot, Gwalior.

8. Limits aggregating Rs. 62,32,000/- have been granted by the Bank to 141 industrial units upto 30-9-1957 as against limits aggregating Rs. 10,65,000/- granted to 25 units upto the end of December 1956. It will appear from these figures that the applications from small scale industrialists have increased at the pilot centres and the working of the pilot scheme has gathered momentum.

9. With a view to exercising closer supervision of the working of the pilot scheme and expeditious disposal of the applications, a separate Local Co-ordination Committee for the Eastern Region covering the States of Assam, Bengal, Bihar and Orissa, with headquarters at Calcutta has been formed.

10. It is hoped that with the liberalisations now introduced and the steps that are being taken to vitalise the working of the scheme, the Bank will be able to bring a large number of industrial units within the orbit of the scheme.



The Muslim National Co-op. Bank Ltd.

203, Raviwar Peth, Poona

Estd. 1931.

Phone No. 4215

| | | | |
|-------------------------|-----|-----|--------------|
| Authorised Capital | ... | ... | Rs. 1,00,000 |
| Reserve and other Funds | ... | ... | Rs. 94,000 |
| Deposits | ... | ... | Rs. 3,80,000 |
| Working Capital | ... | ... | Rs. 6,06,000 |
| Audit Classification | ... | ... | 'A' |

All kinds of banking business are transacted

STATE BANK OF INDIA

Successors to the Imperial Bank

The need of the day

Our country's economy is expanding rapidly and with the progress of the Second Five Year Plan it will gather further momentum. The need for a strong and efficient banking system has never been greater than today as the nation's savings require to be pooled and managed in a resourceful, confident and prudent manner.

The State Bank fulfils these expectations. It has started upon a programme of opening 400 additional branches throughout the country in the first five years of its existence.

The State Bank of India offers to serve you efficiently in many ways. It takes care of your savings and valuables, lends moneys against goods, produce and other approved securities and assists you by accepting appointment as executor and / or trustee of your will or trust. Its wide and varied services are at your disposal.

Why not talk things over with your nearest bank agent, or write for information ?

Estd. 1908

The Union Bank of Bijapur & Sholapur LIMITED

Head Office: Bijapur

Branches: Bagalkot, Athni,
Ilkal & Sholapur

Paid up Capital : Rs. 165000

Reserves : Rs. 124000

Deposits : Rs. 3371000

Working funds exceed Rs. Thirty
Seven Lakhs. All kinds of Banking

Business Transacted

K. S. Kowjalgi,
Managing Director

The Phaltan Bank Ltd.,

PHALTAN (Dist :-N. Satara)

Established in 1918.

Authorised Capital Rs. 1,00,000

Paid up Capital Rs. 55,840

Reserve Fund Rs. 26,596

*All kinds of Banking business
transacted.*

Progressive in helping merchants.
Deposits accepted on attractive rates

M. M. Doshi,

B.A., LL.B. Pleader
Chairman

R. A. Tambe,

Manager

Branches, Sub-Offices and Pay Offices of Banks in Maharashtra & Adjoining Region

A

- Achalpur** (Ellichpur) (Bombay)
—(50,794)
Achalpur Central Co-operative Bank (H. O.)
Laxmi Bank (B)
State Bank of India (B)
- Aduvad** (Bombay)
East Khandesh Central Co-operative Bank (B)
- Ahmednagar** (Bombay) (Cantt. 24, 402; Munc. 80,873)
Bank of Maharashtra (B)
Bombay State Co-operative Bank (B)
Central Bank of India (P. O.)
Devkaran Nanjee Banking Co. (B)
Nagar District Central Urban Co-operative Bank (H. O.)
New Citizen Bank of India (B)
State Bank of India (B)
- Ahwa** (Bombay) (2,013)
Bombay State Co-operative Bank (B)
- Ajra** (Bombay) (5, 353)
Bombay State Co-operative Bank (B)
Ichalkaranji Central Co-operative Bank (B)
- Akalkot** (Bombay) (18,112)
Sholapur District Central Co-operative Bank (B)
State Bank of India (P. O.)
- Akluj** (Bombay) (20,292)
Bombay State Co-operative Bank (B)
- Akola** (Ahmednagar) (Bombay) (5,008)
Bombay State Co-operative Bank (B)
- Akola** (Bombay) (89,606)
Akola Central Co-op. Bank (H. O.)
Allahabad Bank (B)
- Bank of Maharashtra (B)
Central Bank of India (B)
Laxmi Bank 2 (R. O.) (B)
New Citizen Bank of India (B)
Punjab National Bank (B)
State Bank of India (B)
- Akot** (Bombay) (24, 255)
Akola Central Co-operative Bank (B)
Laxmi Bank (B)
- Alibag** (Bombay)
State Bank of India (B)
- Amalner** (Bombay) (44,646)
Amalner Urban Co-opt. Bank (H. O.)
East Khandesh Central Co-operative Bank (B)
State Bank of India (B)
- Ambarnath** (Bombay) (21,498)
Kalyan People's Co-operative Bank (B)
- Amraoti** (Bombay) (1,02,806)
Amraoti Central Co-op. Bank (H. O.)
Bank of Maharashtra (B)
Bank of Nagpur (B)
Central Bank of India (S. B.)
Laxmi Bank (B)
Madhya Pradesh Co-operative Bank (B)
New Citizen Bank of India (B)
Punjab National Bank (B)
State Bank of India (B)
- Arvi** (18,223)
Bank of Nagpur (B)
State Bank of India (P. O.)
Wardha Central Co-operative Bank
- Atpadi** (8,705)
South Satara District Central Co-operative Bank (B)
- Aundh** (1,223)
Bank of Aundh (B)

Aurangabad (66,636)

Aurangabad Central Co-operative Bank (H. O.)
 Bank of Maharashtra (B)
 Central Bank of India (S. B.)
 State Bank of Hyderabad (B)

B**Bamrod**

East Khandesh Central Co-operative Bank (B)

Banda (4,154)

Bank of Konkan (B)

Baramati (17,064)

Bharat Industrial Bank (B)
 Devkaran Nanjee Banking Co. (S.O.)
 Poona District Central Co-operative Bank (B)
 State Bank of India (B)

Barsi (41,849)

Barsi Central Co-opt. Bank (H.O.)
 Belgaum Bank (B)
 Central Bank of India (P. O.)
 Miraj State Bank (B)
 United Western Bank (B)

Bassein (19,640)

Bombay State Co-operative Bank (B)

Bavla (8,374)

Punjab National Bank (P. O.)

Bhadgaon (9,329)

East Khandesh Central Co-operative Bank (B)

Bhalod (6,480)

East Khandesh Central Co-operative Bank (B)

Bhandara (22,640)

Bhandara Central Co-operative Bank (H. O.)
 Laxmi Bank (B)
 Safe Bank (B)
 State Bank of India (B)

Bhavaninagar (1000)

Bank of Aundh (B)

Bhir (25,636)

Bhir Central Co-opt. Bank (H. O.)
 State Bank of Hyderabad (B)

Bhiwandi (25,764)

Bank of Maharashtra (B)
 Bombay State Co-operative Bank (B)
 Jodhpur Commercial Bank (B)

Bhor (7,393)

Bhor State Bank (R. O.)
 Poona District Central Co-operative Bank (B)

Bhusawal (54,346)

Bhusawal People's Co-operative Bank (H. O.)
 East Khandesh Central Co-operative Bank (B)
 Laxmi Bank (B)
 State Bank of India (B)

Bodwad (9,179)

East Khandesh Central Co-operative Bank (B)

Bombay (28,39,270)

Allahabad Bank (2 B)
 American Express Co. Inc. (B)
 Bank of Baroda (6 B) (5 S. B.)
 Bank of Bikaner (2 B)
 Bank of China (S. O.)
 Bank of India 8 (R. O.) (6 B) (S. O.)
 Bank of Indore (2 B)
 Bank of Jaipur (4 B)
 Bank of Konkan (B)
 Bank of Maharashtra (4 B)
 Bank of Mysore (B)
 Bank of Rajasthan (B)
 Bank of Tokyo (B)
 Bhandari Co-operative Bank (H. O.)
 Bombay Accountant General Employee's Co-operative Bank (H. O.)
 Bombay Mercantile Co-operative Bank 3 (H. O.) (2 B)
 Bombay Provincial Co-operative Land Mortgage Bank (H. O.)

Bombay Secretariat Co-operative Bank (H. O.)
 Bombay State Co-operative Bank 2 (H. O.) (B)
 British Bank of Middle East (B)
 C. K. P. Co-operative Bank (H. O.)
 Canara Bank (8 B)
 Canara Banking Corporation (2 B)
 Canara Industrial & Banking Syndicate (B)
 Central Bank of India 13 (R. O.) (12 S. B.)
 Central Railway Employee's Co-operative Bank (H. O.)
 Chartered Bank (B)
 City Co-operative Bank 3 (H. O.) (2 B)
 Comptoir National D' Escompte de Paris (B)
 Daxini Brahmins' Co-operative Bank 2 (H. O.) (S. B.)
 Deccan Merchants' Co-operative Bank 2 (H. O.) (B)
 Devkaran Nanjee Baking Co. 16 (R. O.) (10 S. B.) (5 S. O.)
 Eastern Bank (B)
 First National City Bank of New York (B)
 Gadodia Bank 2 (R. O.) (B)
 Grindlays Bank (B)
 Habib Bank (B)
 Hind Bank (B)
 Hindustan commercial Bank 2 (B) (S. B.)
 Hindustan Mercantile Bank (B)
 Hongkong and Shanghai Banking Corporation (B)
 India United Mill's Staff Co-operative Bank (H. O.)
 Indian Bank (3 B)
 Indian Overseas Bank (2 B)
 Ismalia co-operative Bank (H. O.)
 Jackson Co-operative Bank (H. O.)
 Jodhpur Commercial Bank 4 (C. O.) (3 B)

Kapole Co-operative Bank (H. O.)
 Khudabadi Bhaiband Co-operative Bank (H. O.)
 Laxmi Bank (2 B)
 Lloyds Bank 2 (B) (S. B.)
 Maratha Mandir Co-opt. Bank (H. O.)
 Maratha Market Peoples' Co-operative Bank (H. O.)
 Mercantile Bank of India (B)
 Mitsui Bank (B)
 Moghvir Co-operative Bank (H. O.)
 Municipal Co-operative Bank (H. O.)
 National Bank of India (B)
 Netherlands Trading Society (B)
 New Citizen Bank of India 8 (R. O.) 7 (B)
 North Kanara Goud Saraswat Co-operative Bank 2 (H. O.) (B)
 Presidency Industrial Bank (B)
 Punjab National Bank 10 (7 B) 2 (P. O.) (S. P. O.)
 Reserve Bank of India.
 Safe Bank (B)
 Sangli Bank (B)
 Sanmitra Co-operative Bank (H. O.)
 Saraswat co-operative Bank 4 (H. O.) (3 B)
 Shamrao Vithal Co-operative Bank 3 (H. O.) (2 B)
 South Indian Co-opt. Bank (H. O.)
 State Bank of Hyderabad (2 B)
 State Bank of India 5 (H. O.) (4 B)
 State Transport Co-op. Bank (H. O.)
 Travancore Bank (B)
 Union Bank of India 7 (R. O.) (6 B)
 United Bank of India (B)
 United Commercial Bank 5 (B) (4 S. B.)
 United Western Bank 2 (C. O.) (S. O.)
 Vijaya Bank (B)
 Zoroastrian Co-op. Bank (H. O.)

Borivali

Devkaran Nanjee Banking Co. (S. O.)

Brahmapuri (7,117)

Brahmapuri Central Co-operative Bank (H. O.)

Buldhana (Bombay) (10,797)

Buldhana Central Co-operative Bank (H. O.)

Madhya Pradesh Co-op. Bank (B)

C**Chalisgaon (30,345)**

Bank of Maharashtra (B)

Chalisgaon peoples' Co-operative Bank (H. O.)

East Khandesh Central co-operative Bank (B)

State Bank of India (B)

Chanda (40,744)

Allahabad Bank (B)

Bank of Nagpur (B)

Laxmi Bank (B)

Madhya Pradesh Co-op. Bank (B)

New Citizen Bank of India (B)

State Bank of India (B)

Chandur

Amraoti Central Co-op. Bank (B)

Chimur (6,018)

Warora Central Co-op. Bank (B)

Chiplun (15,847)

Belgaum Bank (B)

Chiplun Urban Co-op. Bank (H. O.)

Chopda (22,832)

Chopda Peoples' Co-op. Bank (H. O.)

East Khandesh Central Co-operative Bank (B)

D**Dahanu (8,904)**

Bombay State Co-operative Bank (B)

State Bank of India (S. P. O.)

Dapoli (3,958)

Bombay state co-operative Bank (B)

Chiplun Urban Co-operative Bank (B)

Darwah (10,074)

Darwah Central Co-operative Bank (H. O.)

State Bank of India (P. O.)

Daryapur (18,065)

Daryapur Central Co-operative Bank (H. O.)

Deglar

Nanded Central Co-op. Bank (B)

Deolali (Cantt : 27,075 Muncd-26,885)

New Citizen Bank of India (S. O.)

State Bank of India (B)

Deorukh (6,470)

Ratnagiri Urban Co-op. Bank (B)

Desai Ganj

Brahmapuri Central Co-op. Bank (B)

Devgad (2,493)

Belgaum Bank (B)

Dhamangaon (10, 883)

Bank of Nagpur (B)

Laxmi Bank (B)

Dharangaon (21, 186)

East Khandesh Central Co-operative Bank (B)

Dhari (5,768)

Bombay State Co-operative Bank (B)

Dharmabad (8,993)

State Bank of Hyderabad (P. O.)

Dhulia (76,880)

Bank of Baroda (B)

Bank of Maharashtra (B)

Bombay State Co-operative Bank (B)

Dhulia Urban Co-opt. Bank (H. O.)

New Citizen Bank of India (B)

Punjab National Bank (S. O.)

Rajwade Mandal Peoples' Co-operative Bank (H. O.)

State Bank of India (B)

West Khandesh Govt. Servants' Co-operative Bank (H. O.)

Dombiwali (8,106)

Kalyan Peoples' co-operative Bank (B)

Dondaicha (10,920)

Bombay State Co-operative Bank (B)

E**Edlabad (4,363)**

East Khandesh Central Co-operative Bank (B)

Erandol (15,042)

East Khandesh Central Co-operative Bank (B)

F**Faizpur (12,210)**

East khandesh Central Co-operative Bank (B)

Fattepur

East Khandesh Central Co-operative Bank (B)

G**Gadhinglaj (8,546)**

Belgaum Bank (B)

Bombay State Co-operative Bank. (B)

Shri Veershaiv Urban Co-operative Bank (B)

Ganespur (2,392)

Ganesh Bank of Kurundwad (B)

Gargoti (Bombay) (3,029)

Bombay State Co-operative Bank (B)

Ghodegaon (6,732)

Poona District Central Co-operative Bank (B)

Ghod-Nadi (sirur) (3,482)

Poona District Centrai Co-operative Bank (B)

Ghoti (4,309)

Nasik District Central Co-operative Bank (B)

Gondia (36,686)

Bank of Nagpur (B)

Bhandara Central Co-op. Bank (B)

Laxmi Bank (B)

Punjab National Bank (S. O)

State Bank of India (B)

Goregaon

Lallubhai Samaldas Co-operative Bank (H. O.)

Guhagar (5,031)

Chiplun Urban Co-operative Bank (B)

H**Halkarni (3,793)**

United Western Bank (B)

Halol (8,091)

Halol Co-operative Bank (H. O)

Hatkalangade (3,914)

Kolhapur District Co-opt. Bank (B)

Hinganghat (32,868)

Bank of Nagpur (B)

Laxmi Bank (B)

Punjab National Bank (P. O.)

State Bank of India (P. O.)

Hupri (7,039)

Commercial Bank (Kolhapur) (B)

I**Ichalkaranji (27,423)**

Commercial Bank (Kolhapur) (B)

Ichalkaranji Central Co-operative Bank (H. O.)

Kolhapur District Central Co-operative Bank (B)

New Citizen Bank of India (B)

Sangli Bank (B)

Indapur (4,981)

Poona District Central Co-operative Bank (B)

Islampur (16,113)

Bank of Karad (B)

Bombay State Co-operative Bank (B)

South Satara District Central Co-operative Bank (B)

J**Jalgaon (68,412)**

Bank of of Baroda (B)

Bank of Maharashtra (B)

- East Khandesh Central Co-operative Bank (H. O.)
 Jalgaon People's Co-operative Bank 2 (H. O.) (B)
 Laxmi Bank (B)
 New Citizen Bank of India (B)
 Punjab National Bank (B)
 State Bank of India (B)
- Jalgaon** (Buldhana) (Bombay) (9,464)
 Khamgaon Central Co-operative Bank (B)
- Jalna** (58,478)
 Bank of Maharashtra (B)
 Central Bank of India (B)
 Jalna Central Co-op. Bank (H. O.)
 State Bank of Hyderabad (B)
- Jamkhed** (Bombay)
 Bombay State Co-operative Bank (B)
- Jamner** (10,554)
 East Khandesh Central Co-operative Bank (B)
- Jath** (7,005)
 South Satara District Central Co-operative Bank (B)
- Jaysingpur** (8,048)
 Belgaum Bank (B)
 Kolhapur District Central Co-operative Bank (B)
 Ratnakar Bank
 Shri Mahavir Co-operative Bank (B)
- Junnar** (11,632)
 Poona District Central Co-operative Bank (B)
- K**
- Kagal** (9,821)
 Kagal Central Co-op. Bank (H. O.)
- Kalwan** (5,018)
 Nasik District Central Co-operative Bank (B)
- Kalyan** (58,900)
 Bank of Maharashtra (B)
 Bombay State Co-op. Bank (B)
 Canara Bank (B)
- Jodhpur Commercial Bank (B)
 Kalyan Peoples' Co-opt. Bank (H. O.)
 Sind National Bank (P. O.)
 State Bank of India (B)
- Kanakaavli** (4,467)
 Belgaum Bank (B)
- Kandivali** (Bombay)
 Devkaran Nanjee Banking Co. (S. O.)
- Karad** (25,721)
 Bank of Karad (R. O.)
 Canara Industrial and Banking Syndicate (B)
 Karad Urban Co-op. Bank (H. O.)
 Sangli Bank (B)
 Satara (North) District Central Co-op. Bank (B)
 Satara (North) District Local Board Primary Teachers' Co-op. Society (H. O.)
 Satara Swadeshi Commercial Bank (B)
 Uttar Satara District Local Board Dakshin Bhag Primary Teachers' Co-op. Bank (H. O.)
- Karanja** (22,098)
 Laxmi Bank (B)
 New Citizen Bank of India (B)
 State Bank of India (P. O.)
- Karjat** (3,744)
 Bombay State Co-op. Bank (B)
- Karmala** (8,206)
 Miraj State Bank (B)
 Sholapur District Central Co-op. Bank (B)
- Kasgaon** (2,928)
 East Khandesh Central Co-op. Bank (B)
- Katol** (12,851)
 Nagpur Central Co-op. Bank (B)
- Kavathe Mahankal** (3,717)
 Sangli Bank (B)
- Khamgaon** (36,734)
 Central Bank of India (P. O.)

- Khamgaon Central Co-op. Bank
(H. O.)
Laxmi Bank (B)
Madhya Pradesh Co-op. Bank (B)
Punjab National Bank (P. O.)
State Bank of India (B)
- Khed (11,750)**
Poona District Central Co-op. Bank
(B)
- Khopoli (1,693)**
Bharat Industrial Bank (B)
- Kirkee (48,552)**
Bank of Maharashtra (B)
Punjab National Bank (P. O.)
- Kirloskarwadi (1,683)**
Bank of Maharashtra (B)
- Kodinar (9,469)**
Kodinar Taluka Co-operative Banking
Union (H. O.)
- Kolhapur (1,36,835)**
Bank of Maharashtra (B)
Bombay State Co-op. Bank (2B)
Canara Industrial & Banking Syndi-
cate (B)
Central Bank of India (P. O.)
Commercial Bank (Kolhapur) (R. O.)
Kolhapur Balbhim Co-op. Bank
(H. O.)
Kolhapur District Central Co-op.
Bank (H. O.)
Kolhapur Govt. Servants' Co-op.
Bank (H. O.)
Kolhapur Maratha Co-operative
Bank (H. O.)
Kolhapur Urban Co-op. Bank (H. O.)
New Citizen Bank of India 2(B) (S. O.)
Ratnakar Bank 2(B) (R. O.)
Sangli Bank (B)
Shri Mahalaxmi Urban Co-op. Bank
(H. O.)
Shri Mahavir Co-op. Bank (H. O.)
Shri Veershaiv Urban Co-op. Bank
(H. O.)
- State Bank of India (B)
United Commercial Bank (B)
United Western Bank (B)
- Kolpewadi**
Bombay State Co-op. Bank (B)
- Kopergaon (11,616)**
Bank of Maharashtra (B)
Bombay State Co-op. Bank (B)
Kopergaon Peoples' Co-op. Bank
(H. O.)
New Citizen Bank of India (P. O.)
State Bank of India (P. O.)
- Koregaon (7,230)**
Koregaon Peoples' Co-op. Bank
(H. O.)
Satara (North) District Central
Co-op. Bank (B)
Satara Swadeshi Commercial Bank (B)
- Kudal (5,852)**
Bank of Konkan (B)
Bombay State Co-op. Bank (B)
- Kurduwadi (10,802)**
Miraj State Bank (B)
Sholapur District Central Co-op.
Bank (B)
- Kurla Kadoda**
East Khandesh Central Co-operative
Bank (B)
- Kurundwad (9,744)**
Ganesh Bank of Kurundwad (R. O.)
Kurundwad Urban Co-op. Bank
(H. O.)
- L**
- Lasalgaon (4,200)**
Bombay State Co-op. Bank (B)
State Bank of India (P. O.)
- Latur (35,374)**
Central Bank of India (S. B.)
State Bank of Hyderabad (B)
- Lonand (5,120)**
New Citizen Bank of India (S. O.)
United Western Bank (B)

Lonavala (16,771)

Bharat Industrial Bank (B)

Loni (3,997)

Bombay State Co-operative Bank (B)

M**Madha (6,805)**Sholapur District Central Co-op.
Bank (B)**Madhavnagar (4,966)**

Sangli Urban Co-operative Bank (B)

Mahad (10,267)Mahad Urban Co-op. Bank (H. O.)
New Citizen Bank of India (B)**Malad**

Devkaran Nanji Banking Co. (S. O.)

Malegaon (55,022)Bambay State Co-operative Bank (B)
Devkaran Nanjee Banking Co. (S. O.)
New Citizen Bank of India (B)**Malkapur (3,299)**Kolhapur District Central Co-op.
Bank (B)**Malvan (29,851)**Bank of Konkan (R. O.)
Belgaum Bank (B)
Canara Industrial and Banking Syndi-
cate (B)
Malvan Urban Co-op. Bank (B)**Manchar (7782)**

Poona Dist. Cent. Co-op. Bank (B)

Mangalvedha (9265)Sangli Bank (B)
Sholapur Dist. Cent. Co-op. Bank (B)**Manmad (18,350)**Bombay State Co-operative Bank (B)
Devkaran Nanjee Banking Co. (S. O.)**Manwath (15,684)**

State Bank of Hyderabad (P. O.)

MarwadEast Khandesh Central Co-operative
Bank (B)**Masur (5,814)**

Satara Swedeshi Commercial Bank (B)

Mehkar (9,256)

Mehkar Central Co-op. Bank (H. O.)

Mehunbara (3,373)East Khandesh Central Co-operative
Bank (B)**Mhaswad (9,145)**East Khandesh Central Co-operative
Bank (B)**Miraj (40,224)**Belgaum Bank (B)
Miraj State Bank (R. O.)
New Citizen Bank of India (B)
Ratnakar Bank (B)
South Satara District Central Co-op.
Bank (B)
State Bank of India (B)**Modasa (10,930)**

Bombay State Co-operative Bank (B)

Modnimb (4,348)Sholapur District Central Co-op.
Bank (B)**Mohol (7,968)**Sholapur District Central Co-op.
Bank (B)**Mominabad**

Bhir Central Co-op. Bank (B)

Morsi (9,798)

Morsi Central Co-op. Bank (H. O.)

Mul

Brahmapuri Central Co-op. Bank (B)

Murbad (4,583)

Bombay State Co-operative Bank (B)

Murgud (5,637)

Bombay State Co-operative Bank (B)

Murtizapur (15,352)

New Citizen Bank of India (B)

N**Nagpur (4,49,099)**

Allahabad Bank (2 B)

- Bank of Bikaner (B)
 Bank of India (2 B)
 Bank of Maharashtra (B)
 Bank of Nagpur 3 (R. O. (2 B)
 Canara Bank (B)
 Central Bank of India 2 (B) (S. B.).
 Laxmi Bank (B)
 Madhya Pradesh Co-operative Bank 2
 (H. O.) (B)
 Nagpur Central Co-opt. Bank (H. O.)
 New Citizen Bank of India (2 B)
 Punjab National Bank 2 (B) (S. O.)
 Reserve Bank of India
 Safe Bank 2 (R. O.) (B)
 State Bank of India 2 (B) (P. O.)
 United Commercial Bank 2 (B) (S. B.)
- Nampur (4,294)**
 Nasik District Central Co-operative
 Bank (B)
 New Citizen Bank of India (B)
- Nanded (65,024)**
 Bank of Maharashtra (B)
 Central Bank of India (P. O.)
 Nanded Central Co-opt. Bank (H. O.)
 State Bank of Hyderabad (B)
 State Bank of India (B)
- Nandgaon (9,259)**
 Bombay State Co-operative Bank (B)
- Nandura (15,722)**
 Malkapur Central Co-opt. Bank (B)
 State Bank of India (S. P. O.)
- Nandurbar (30,144)**
 Bombay State Co-operative Bank (B)
 New Citizen Bank of India (B)
 State Bank of India (B)
- Narayangaon (5,687)**
 Poona District Central Co-operative
 Bank (B)
- Nardana (3,240)**
 Bombay State Co-opt. Bank (P. O)
- Nasik (97,042)**
 Bank of Maharashtra (B)
 Bombay State Co-operative Bank (B)
- Devkaran Nanjee Banking Co. 2 (B)
 (S. O.)
 Nasik District Central Co-operative
 Bank (H. O.)
 New Citizen Bank of India 2 (B) (S.O.)
 Punjab National Bank 2 (B) (S. O.)
 State Bank of India (B)
 United Western Bank (B)
- Nasirabad (15,709)**
 East Khandesh Central Co-operative
 Bank (B)
- Nateputa (3,771)**
 Bombay State Co-operative Bank (B)
- Neri**
 East Khandesh Central Co-operative
 Bank (B)
- Newasa (5,146)**
 Bombay State Co-operative Bank (B)
- Nhavi**
 East Khandesh Central Co-operative
 Bank (B)
- Nimbhora (1,175)**
 East Khandesh Central Co-operative
 Bank (B)
- Nira**
 Poona District Central Co-operative
 Bank (B)
- O**
- Ogalewadi (1,259)**
 Bank of Aundh (B)
 Satara Swadeshi Commercial Bank (B)
- Osmanabad (15,007)**
 Osmanabad Urban Co-operative Bank
 (H. O.)
 State Bank of Hyderabad (B)
- Ozar (6,812)**
 Bharat Industrial Bank (B)
- P**
- Pachora (15,044)**
 Bank of Baroda (B)
 East Khandesh Central Co-operative
 Bank (B)
 State Bank of India (B)

- Palghar (7,168)**
Bombay State Co-operative Bank (B)
- Pali (1,251)**
Bhor State Bank (B)
- Pandharpur (40,514)**
Miraj State Bank (B)
New Citizen Bank of India (B)
Pandharpur Urban Co-operative Bank (H.O.)
Punjab National Bank (P. O.)
Sholapur District Central Co-operative Bank (B)
- Pandhurna (14,037)**
State Bank of India (P. O.)
- Panvel (14,861)**
Bank of Maharashtra (B)
Bombay State Co-operative Bank (B)
- Parbhani (33,446)**
Parbhani Central Co-op. Bank (H.O.)
State Bank of Hyderabad (B)
State Bank of India (B)
- Parner**
Bombay State Co-op. Bank (B).
- Parola (15,605)**
East Khandesh Central Co-operative Bank (B)
- Patan (N. Satara)**
Satara (North) District Central Co-operative Bank (B)
- Pathardi (9,952)**
Bombay State Co-operative Bank (B)
- Patonde**
East Khandesh Central Co-operative Bank (B)
- Paud**
Poona District Central Co-operative Bank (B)
- Pen (8,607)**
New Citizen Bank of India (B)
Pen Urban Co-op. Bank Ltd. (R.O.)
- Phaltan (12,142)**
Phaltan Bank (R.O.)
Laxmi Central Co-op. Bank (H.O.)
- Pimpalgaon (6,555)**
Nasik District Central Co-operative Bank (B)
New Citizen Bank of India (B)
- Pimpri**
United Commercial Bank (S. B.)
- Poona (Cantt. 59,011 ; Muncl. 4,80,982)**
Bank of Baroda (2 B)
Bank of India (2B)
Bank of Maharashtra 4 (R. O.) (3B)
Bank of Poona 3 (R.O.) (2B)
Bharat Industrial Bank 2 (R.O.) (B)
Bhor State Bank (B)
Central Bank of India 2 (B) (S.B.)
Cosmos Urban Co-op. Bank (H. O.)
Diamond Jubilee Co-op. Bank (H.O.)
Devkaran Nanjee Banking Co. 3 (B)
Janata Sahakari Bank (H. O.)
Muslim National Co-op. Bank (H. O.)
New Citizen Bank of India 2 (B) (S,O)
No. 1 Military Accounts Co-operative Bank (H.O.)
Poona Contractors' Co-operative Bank (H.O.)
Poona District Central Co-operative Bank 4(H. O.) (3B)
Poona Co-op. Rubee Bank (H. O.)
Poona Investor's Bank (R. O.)
Poona Merchants' Co-op. Bank (H.O.)
Poona Municipal Employees' Co-operative Bank (H. O.)
Poona Postal Employees Co-operative Bank (H. O.)
Presidency Industrial Bank (R. O)
Punjab National Bank (2B)
Punjab Co-op. Bank Ltd. (R. O.)
Saraswat Co-operative Bank (B)
State Bank of India (2B)
United Commercial Bank (2B) (SB)

United Western Bank (B)
 Union Bank of India (B)
Parali-Vaijanath (16,567)
 State Bank of Hyderabad (P. O.)

Pulgaon (18,979)
 Bank of Nagpur (B)
 Laxmi Bank (B)

Purna (9,163)
 State Bank of Hyderabad (P. O.)

Pusad (15,129)
 Laxmi Bank (B)
 Punjab National Bank (P. O.)
 Pusad Central Co-op. Bank (H. O.)
 State Bank of India (B)

R

Rahata (6,338)
 Bombay State Co-operative Bank (B)

Rahuri (9,833)
 Bombay State Co-operative Bank (B)

Ramtek (9,861)
 Nagpur Central Co-op. Bank (B)

Rander
 Rander People's Co-op. Bank (H.O.)

Ratnagiri (27,082)
 Bank of Konkan (B)
 Bank of Maharashtra (B)
 Canara Industrial & Banking Syndicate (B)
 Ratnagiri Urban Co-op. Bank (H. O.)
 State Bank of India (B)

Raver (11,245)
 East Khandesh Central Co-operative Bank (B)

Risod
 Akola Central Co-op. Bank (B)

S

Sailu (12,819)
 Central Bank of India (S. B.)
 State Bank of Hyderabad (P. O.)

Sakri (3,632)
 Bombay State Co-operative Bank (B)

Sangamner (16,756)
 Bombay State Co-operative Bank (B)
 Nagar District Central Urban Co-operative Bank (B)
 New Citizen Bank of India (B)

Sangli (50,287)
 Bank of Maharashtra (B)
 Bank of Poona (B)
 Canara Industrial and Banking Syndicate (B)
 Central Bank of India (P. O.)
 Miraj State Bank (2B)
 New Citizen Bank of India (B)
 Punjab National Bank (B)
 Ratnakar Bank (B)

Sangli Bank 3 (R. O.) (2B)
 Sangli Urban Co-op. Bank (H. O.)
 Satara (South) District Local Board Primary Teachers' Co-operative Society (H. O.)
 South Satara District Central Co-operative Bank (H. O.)

Sangameshwar (3,494)
 Ratnagiri Urban Co-op. Bank (B)

Sangola (7,697)
 Sholapur District Co-op. Bank (B)

Saoner (8,966)
 Nagpur Central Co-op. Bank (B)

Saswad (6,354)
 Poona District Central Co-operative Bank (B)

Satana (10,069)
 Nasik District Central Co-operative Bank (B)

Satara (41,070)
 Bank of Aundh (R. O.)
 Bank of Karad (B)
 Satara (North) District Central Co-operative Bank (H. O.)

- Satara Swadeshi Commercial Bank (R. O.)
 State Bank of India (B)
 United Western Bank (R. O.)
Savda (11,709)
 East Khandesh Central Co-operative Bank (B)
- Sawantwadi (12,451)**
 Bank of Konkan (B)
 Belgaum Bank (B)
 Bombay State Co-operative Bank (B)
 Sawantwadi Urban Co-operative Bank (H.O.)
- Shahada (10,437)**
 Bombay State Co-op. Bank (B)
- Shahapur (4,485)**
 Kalyan Peoples' Co-operative Bank (B)
- Shegaon (18,655)**
 Laxmi Bank (B)
- Shendurni (11,686)**
 East Khandesh Central Co-operative Bank (B)
- Shevgaon (7,269)**
 Bombay State Co-op. Bank (B)
- Shidhartha**
 Sholapur District Central Co-op. Bank (B)
- Shinkheda (9,289)**
 Bombay State Co-op. Bank (B)
- Shirala (6,046)**
 South Satara District Central Co-op. Bank (B)
- Shiroda (5,373)**
 Belgaum Bank (B)
- Shirpur (16,332)**
 Bombay State Co-operative Bank (B)
 Shirpur Merchants' Co-operative Bank (B)
- Shirur (6,567)**
 Poona District Central Co-operative Bank (B)
- Shirval (4,587)**
 Bhor State Bank (B)
- Sholapur (2,77,087)**
 Bank, of India (B)
 Bank of Maharashtra (2B)
 Canara Bank (B)
 Canara Industrial and Banking Syndicate (B)
 Central Bank of India (B)
 Devkaran Nanjee Banking Co. (B)
 New Citizen Bank of India (B)
 Punjab National Bank (B)
 Sholapur District Central Co-op. Bank (H. O.)
 Sholapur District Industrial Co-op. Bank (H. O.)
 State Bank of India (B)
 Union Bank of Bijapur and Sholapur (B)
- Shrigonda (8,909)**
 Bombay State Co-op. Bank (B)
- Shrirampur (16,311)**
 Bank of Maharashtra (B)
 Bharat Industrial Bank (B)
 Bombay State Co-operative Bank (B)
 Nagar District Central Urban Co-op. Bank (B)
 State Bank of India (B)
- Sinnar (13,063)**
 Nasik District Central Co-operative Bank (B)
 New Citizen Bank of India (B)
- T**
- Talegaon (9,749)**
 Poona District Central Co-operative Bank (B)
- Tasgaon (12,915)**
 South Satara District Central Co-op. Bank (B)
- Thana (50,155)**
 Bank of Maharashtra (B)
 Jodhpur Commercial Bank (B)

State Bank of India (B)
Tumsar (18,250)
 Laxmi Bank (B)
 State Bank of India (P. O.)

U

Udgir (16,522)
 Bidar Central Co-operative Bank (B)
 Saraswati Bank (B)
 State Bank of Hyderabad (P. O.)

Umerkhed (10,596)

Laxmi Bank (B)

Umbarkhede

East Khandesh Central Co-operative Bank (B)

Umhergaon (6,347)

Umhergaon Peoples' Bank (R. O.)

Umrer (19,185)

Nagpur Central Co-op. Bank (B)

V**Vaijapur (10,364)**

State Bank of Hyderabad (P. O.)

Vairag (5,266)

Barsi Central Co-op. Bank (B)

Vambori (7,34)

Bombay State Co-op. Bank (B)
 Nagar District Central Urban Co-op. Bank (B)

Varangaon (8,152)

East Khandesh Central Co-operative Bank (B)

Varkhedi

East Khandesh Central Co-operative Bank (B)

Vaso (9,945)

Vaso Co-operative Bank (H. O.)

Vengurla (22,778)

Bank of Konkan (B)
 Belgaum Bank (B)
 Canara Industrial and Banking Syndicate (B)
 Vengurla Co-operative Bank (H. O.)

Vita (9,292)

South Satara District Central Co-op. Bank (B)
 Vita Merchants' Co-op. Bank (H. O.)

W**Wadgaon (2,512)**

Poona District Central Co-operative Bank (B)

Waduj (6,838)

Satara (North) District Central Co-operative Bank (B)

Wai (16,099)

Satara (North) District Central Co-operative Bank (B)
 Wai Urban Co-op. Bank (H. O.)

Walchandnagar (5,640)

Devkaran Nanjee Banking Co. (S. O.)

Wardha (39,827)

Bank of Nagpur (B)
 Laxmi Bank (B)
 Punjab National Bank (B)
 State Bank of India (B)
 Wardha Central Co-op. Bank (H. O.)

Wani

Bank of Nagpur (B)

Warora (11,517)

Bank of Nagpur (B)
 State Bank of India (P. O.)
 Warora Central Central Co-operative Bank (H. O.)

Washim (18,763)

Akola Central Co-op. Bank (B)
 Laxmi Bank (B)

Wun (14,672)

Bank of Nagpur (B)
 State Bank of India (B)
 Yeotmal Central Co-op. Bank (B)

Y**Yawal (14,370)**

East Khandesh Central Co-operative Bank (B)

Yeola (21,378)

Bombay State Co-op. Bank (B)

Yeola Merchant Co-operative Bank
Ld. (H. O.)**Yeotmal (35,980)**

Bank of Nagpur (B)

Laxmi Bank (B)

New Citizen Bank of India (B)

Punjab National Bank (B)

State Bank of India (B)

Yeotmal Central Co-op. Bank (H. O.)

THE BHARAT INDUSTRIAL BANK

LIMITED POONA CITY.

Established on :—14th April 1938.

Phone No. : 2046

Telegram : BHAIBANK

C A P I T A L

| | |
|-------------------------|---------------|
| Authorised | Rs. 15,43,810 |
| Subscribed and Issued | Rs. 7,93,110 |
| Paid up | Rs. 4,00,195 |
| Reserve and Other Funds | Rs. 1,17,000 |
| Working Capital Over | Rs. 65,00,000 |

*Board Of Directors*Shri K. P. Joshi (*Chairman*)Shri K. M. Mahajan (*Vice Chairman*)

Shri B. B. Walvekar

Shri R. B. Girme (Shrirampur)

Mrs Indumatibai R. Phadake

Shri R. P. Damodare (Baramati)

Shri N. N. Kshirsagar

Shri R. B. Salvekar

*Managing Director**Managing Director**Branches*

Poona Cant. Phone No. 3646

Baramati

Phone No. 41

Shrirampur „ 28

Lonavla

„ 51

Khopoli (*Dist : Colaba*)Ojhar (*Dist : Nasik*)**SAFE DEPOSIT VAULT***Lockers are available at Head Office at moderate rates.*

List of Branches of Banks in this Region and having offices outside the Region of Bombay State.

A

- Alnawar (Mysore) (6,107)**
Bank of Citizen
- Ankola (Mysore) (4,742)**
Bank of Citizen (B)
Canara Industrial and Banking Syndicate (B)
- Athani (Mysore) (17,089)**
Belgaum Bank (B)
Union Bank of Bijapur & Sholapur (B)

B

- Bagalkot (Mysore) (32,288)**
Canara Industrial & Banking Syndicate (B)
Union Bank of Bijapur & Sholapur (B)
- Bailhongal (Mysore) 14,166**
Belgaum Bank (B)
Bank of Citizen (B)
- Balaghat (Madhya Prad.) 16,291**
Laxmi Bank (B)
- Belgaum (Mysore) 1,02,705**
Bank of Citizen 3 (R. O.) (2B)
Bank of Karnatak (B)
Bank of Maharashtra (B)
Belgaum Bank 3 (R. O.) (2B)
Belgaum District Central Co-operative Bank 3 (R. O.) (2B)
Belgaum Maratha Urban Co-operative Bank (H. O.)
Belgaum Muslim Urban Co-operative Bank (H. O.)
Belgaum Pioneer Urban Co-operative Bank (H. O.)
Canara Bank (B)
Canara Industrial & Banking Syndicate (B)
Central Bank of India (S. B.)

- New Citizen Bank of India (B)
Sangli Bank (B)
Saraswat Co-operative Bank (B)
State Bank of India 2 (B) (S. P. O.)
- Betul (Madhya Pradesh) 21986**
Laxmi Bank (B)
- Bijapur (Mysore) 65734**
Bank of Citizen (B)
Bijapur District Central Co-operative Bank (H. O.)
Bijapur Shri Shidheswar Urban Co-operative (H. O.)
Canara Industrial & Banking Syndicate (B)
Corporation Bank (R. O.)
Shri Guru Govind Specie Bank (R. O.)
Shri Jadya Shankarling Bank (R. O.)
State Bank of India (B)
Union Bank of Bijapur & Sholapur (R. O.)

- Bilaspur (Madhya Pradesh) 39099**
Laxmi Bank (B)
- Burhanpur**
Laxmi Bank (B)

C

- Calcutta (W. Bengal) 25,48,677**
Laxmi Bank (B)
- Chindwara (27,652)**
Laxmi Bank (B)
- Chikodi (Mysore) 13713**
Belgaum Bank (B)
Bank of Citizen (B)

D

- Delhi (Delhi) Cant. 40950, Munc. 13,43,261**
New Citizen Bank of India (S. O.)
Laxmi Bank (B)

- Dhamtari** (Madhya Pradesh) 17161
Laxmi Bank (B)
- Dharamgaon** (21, 186)
Bank of Nagpur (B)
- Dharwar** (Mysore) 66571
Bank of Citizen (B)
Bank of Karnatak (B)
Canara Bank (B)
Canara Banking Corporation (B)
Canara Industrial & Banking Syndicate (B)
Karnatak Central Co-op. Bank (H. O.)
Mahalaxmi Urban Co-op. Bank (H.O.)
Raddi Urban Co-op. Bank (B)
Shamrao Vithal Co-op. Bank (B)
State Bank of India (B)
- Dongargarh** (Madhya Pradesh) 12,196
Laxmi Bank (B)
- Durg** (Madhya Pradesh)
Allahabad Bank (P. O.)
Bank of Nagpur (B)
Durg Central Co-op. Bank (H. O.)
Laxmi Bank (B)
State Bank of India (B)
- G**
- Gadag** (Mysore) 65509
Bank of Citizen (B)
Bank of Karnatak (B)
Bettigri Urban Co-op. Bank (H. O.)
Canara Industrial & Banking Syndicate (B)
Central Bank of India (B)
Gadag Urban Co-op. Bank (H.O.)
Karnatak Central Co-op. Bank (B)
Punjab National Bank (B)
State Bank of India (B)
- Gokak** (Mysore) 17694
Belgaum Bank (B)
- Gokak Falls** (Mysore)
Belgaum Bank (B)
- Gulbarga** (Mysore) 77,189
Canara Industrial & Banking Syndicate (B)
- Central Bank of India (S. B.)
Saraswati Bank (R. O.)
State Bank of Hyderabad (R. O.)
- H**
- Hosur** (Mysore State)
Belgaum Bank (B)
- Hubli** (Mysore State)
Bank of Citizen (B)
Bank of Karnatak 2 (R. O.)
Bank of Maharashtra (B)
Canara Bank (B)
Canara Industrial & Banking Syndicate (B)
Canara Banking Corporation (B)
Central Bank of India (S. B.)
Hubli City Bank (R. O.)
Hubli Muslim Co-op. Bank (H. O.)
Hubli Urban Co-op. Bank (H. O.)
Karnatak Central Co-op. Bank (B)
State Bank of India (B)
- Hyderabad** (Andhra) Cant. 57,318
Municip. 8,03,038
Bank of Baroda (B)
Bank of India (B)
Bank of Maharashtra (B)
Canara Bank (B)
Canara Banking Corporation (B)
Canara Industrial & Banking Syndicate (B)
Central Bank of India (B)
Punjab National Bank (B)
Saraswati Bank (B)
State Bank of Hyderabad 4 (R. O.)
State Bank of India (B)
Union Bank of India (B)
- Ilkal** (Mysore)
Union Bank of Bijapur & Sholapur (B)
- J**
- Jubbulpore** (M. P.)
(Cant. 34,225 Munc. 2,22,7737)
Allahabad Bank 2 (B)
Central Bank of India (B)
Jabalpur Central Co-op. Bank

Laxmi Bank (B)
 Madhya Pradesh Central Co-operative
 Bank (B)
 Punjab National Bank 2 (B)
 State Bank of India (B)

K

Karwar (Mysore) 19,764
 Bank of Citizen (B)
 Canara Bank (B)
 Canara Industrial & Banking Syndi-
 cate (B)
 Karwar Urban Co-op. (H. O.)
 Shamrao Vithal Co-op. Bank (B)
 State Bank of India (B)

Khanapur (Mysore) 17487
 Bank of Citizen (B)
 Belgaum District Central Co-opera-
 tive Bank (B)
 Khanapur Co-op. Urban Bank (H.O.)

Khandwa (Madhya Pradesh) 51,940
 Laxmi Bank (B)

Kumtha (Mysore) 14890
 Bank of Citizen (B)
 Canara Industrial & Bank Syndicate (B)
 Kumtha Urban Co-op. Bank (H. O.)
 North Kanara Central Co-operative
 Bank (B)

N

Nandgad (Mysore) (5,356)
 Bank of Citizen (B)
 Belgaum Bank (B)

Nargund (Mysore) (9573)
 Belgaum Bank (B)

Nipani (Mysore) (24,325)
 Bank of Citizen (B)
 Belgaum Bank (B)
 Belgaum District Central Co-op.
 Bank (B)
 Canara Industrial and Banking Syndi-
 cate (B)
 Napani Shriram Co-operative Bank
 (H. O.)

State Bank of India (P. O.)

R

Rabkavi (Mysore) (9136)
 Canara Industrial & Banking Syndicate
 (B)

Sangli Bank (B)

Raigarh (Madhya Pradesh) (29640)

Laxmi Bank (B)

Raipur (Madhya Pradesh) (89,804)

Laxmi Bank (B)

Rajnanagon Mydhya Pradesh) (23,300)

Laxmi Bank (B)

Bank of Nagpur (B)

Durg Central Co-operative Bank (B)

Laxmi Bank (B)

Madhya Pradesh Co-op. Bank (B)

State Bank of India (B)

Ramdurg (Mysore) (13227)

Belgaum Bank (B)

Belgaum Industrial Co-opt. Bank (B)

Ramdurg Bank (B)

S

Sankeshwar (Mysore) 13,186

Belgaum Bank 2 O (B)

Bank of Citizen (B)

Shirhatti (Mysore) 6569

Songli Bank (B)

Sirsi (Mysore) 13226

Bank of Citizen (B)

Canara Bank (B)

Canara Industrial and Banking Syndi-
 cate (B)

North Kanara Central Co-op. Bank
 (H. O.)

Sirsi Urban Co-op. Bank (H. O.)

Sundatti (Mysore) 10,030

Belgaum Bank (B)

Terdac (1038) (Mysore)

Sangli Bank (B)

Tikota (Mysore) 5,686

Ugar khurd (Mysore) 3120

Sangli Bank (B)

Ganesh Bank of Kurundwad (B)

THE LAXMI BANK Ltd.

Head Office :—AKOLA. (Bombay State)

Established 1938.

Chairman :—Diwan Bahadur Seth Gopaldas Mohta,
Banker, Landlord, Mills & Mines Owner.

Branches in Bombay State.

- | | | |
|------------------|---------------|-----------------|
| 1. Akola | 2. Akot | 3. Amravati |
| 4. Achalpur | 5. Bhandara | 6. Chanda |
| 7. Dhamangaon | 8. Gondia | 9. Hinganghat |
| 10. Karanja | 11. Khamgaon | 12. Nagpur City |
| 13. Nagpur Bardi | 14. Pulgaon | 15. Pusad |
| 16. Shegaon | 17. Tumsar | 18. Umarkhed |
| 19. Wardha | 20. Washim | 21. Yeotmal |
| 22. Bombay-Fort | 23. Bombay | 24. Bhusawal |
| 25. Jalgaon | Zaveri Bazar. | |

Branches in Madhya Pradesh

- | | | |
|------------------|---------------|-------------|
| 1. Burhanpur | 2. Betul | 3. Bilaspur |
| 4. Balaghat | 5. Chhindwara | 6. Dhamtari |
| 7. Durg | 8. Dongargarh | 9. Jabalpur |
| 10. Khandwa | 11. Raigarh | 12. Raipur |
| 13. Rajnandgaon. | | |

Branches in Other States

- | | |
|-------------|-----------|
| 1. Calcutta | 2. Delhi. |
|-------------|-----------|

P. N. Vasudeva
General Manager

दि बँक ऑफ सिटिझन्स लि. बेळगांव

फो. नं. ११३]

— स्थापना १९३७ —

[तारेचा पत्ता:—

हे. ऑ. १५१४, मारुतीगल्ली, बेळगांव CITIZENSBANK

शाखा:-टिळकवाडी, ● (परगांव) बेळगांव जिल्हा:-खानापूर, नंदगड, चिकोडी, निपाणी,

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● विजापूर जिल्हा:-विजापूर ● कारवार जिल्हा:-कारवार, अंकोला, सिरसी, कुमठा, हलियाळ.

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मि. आदम ए. बंदुक्वाला; कॅप बेळगांव
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श्री. प्रभप्पा बसप्पा उगारगोळ

B.A., LL.B. वकील-बैलहोंगल

श्री. यशवंत गुंडप्पा नागांवकर, पार्टनर

डी. सी. शहा, नागांवकर अॅण्ड कं. निपाणी.

श्री. चंद्रकांत लिंगप्पा पट्टणशेट्टी B. A.

व्यापारी-रविवारपेठ, बेळगांव.

श्री. बसवण्यप्पा विरप्पा संबरागी

लॅडलॉर्ड, खानापूर.

Factory fitted with up-to-date heavy duty wood working
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Specialists In

Machine made DOORS, WINDOWS & timber flooring

For Quality Furniture in Steel & Wood

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FOUNDER CHAIRMAN

SHRI PRANLAL DEVKARAN NANJEE

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"The key-note of our Swaraj is
in placing all our Insurance
Business with our Indian Compa-
nies....."

—Mahatma Gandhi

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॥ श्री ॥

दि बृहन्महाराष्ट्र शुगर सिंडिकेट लिमिटेड पुणे २.

मी अविवेकाची काजळी। फेड्रनि विवेकदीप उजळी।
तैं योगिया पाढे दिवाळी। निरंतर ॥

— श्री ज्ञानेश्वरी

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स्थापना १९१४.

अधिकृत शेअर भांडवल रु. २,००,०००

वसूल भांडवल रु. १,४८,१००

रिझर्व व इतर फंड्स रु. ६०,६९६

खेळते भांडवल रु. ११,००,०००

मा. सल्लागार मंडळ :—(१) मा. सि. धो. आबनावे, अध्यक्ष. (२) मा. पुं. ना. स्वार,
उपाध्यक्ष. (३) मा. स. ति. स्वामी. (४) मा. रा. द. भट. (५) मा. वि. द. नवले.

मा. कार्यकारी मंडळ :—(१) मा. ना. धों. भोकरे, कार्यध्यक्ष. (२) मा. पां. धो. सोनवणे,
उपकार्यध्यक्ष. (३) मा. रा. ता. कांबळे. (४) मा. कृ. गो. कुंभार. (५) मा. ब. रा. कोतवाल.
(६) मा. म. मा. खोले. (७) मा. द. ना. कुंभार. (८) मा. कृ. द. धारमळकर. (९) मा.
दि. म. जाधव. (१०) मा. आ. ब. टण्टू. (११) मा. भि. वि. पाटील.

या बँकेत सभासद काढकसरफंडाची योजना असून त्यामुळे रु. ५,३५,००० इतकी रक्कम
या खाताजमा आहे.

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स्थापना १९२७

शाखा :—१. जत, २. मिरज, ३. तासगांव, ४. शिराळा, ५. विटें, ६. आटपाडी,
७. इस्लामपूर, ८. मार्केटयार्ड (सांगली).

अधिकृत भांडवल रु. १० लाख वसूल भांडवल रु. ४,४५,५२०

रिझर्व व इतर फंड रु. २,४१,३४७ ठेवी रु. ४१,९५,०००

खेळते भांडवल रु. ६३,४२,०००

* सहकारी संस्थांना शेतांचे व्यवहारासाठी कर्जे दिली जातात.

* बँकिंगचे सर्व व्यवहार केले जातात.

* संस्थेची स्वतःची भव्य इमारत लॉकरच पूर्ण होईल.

पी. बी. टाकवेकर,
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[स्थापना १९३५

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शाखा:- माधवनगर, द. सातारा.

अधिकृत भांडवल रु. ५,००,०००

वसूल झालेले भांडवल रु. १,७८,०३०

रिझर्व्ह फंड रु. १,२९,२५०

इतर फंड्स रु. १,६५,१७७

ठेवी रु. ३४,०१,६८७

एकूण खेळते भांडवल रु. ४१,४५,७९४

ता. ३०-६-१९५७ अखेरचा नफा रु. ४०,०९०

—: व्याजाचे दर :-

चालू खाते द. द. शें. रु. ०=६२

सेव्हिंग खाते द. द. शें. रु. २=००

मुदत ठेव १ वर्ष ते ५ वर्षे व्याज द. द. शें. रु. ३=५० ते रु. ४=२५

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