

# REPORT

ON

# CO-OPERATIVE SOCIETIES IN MYSORE

FOR THE YEAR 1917-18

*WITH THE GOVERNMENT REVIEW THEREON*



BANGALORE:  
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Report on the working of the Mysore  
Co-operative Societies Regulation.

No. 6231-80—E. C. 41-18-6, DATED 8TH JANUARY 1919.

PROCEEDINGS OF THE GOVERNMENT OF HIS HIGHNESS  
THE MAHARAJA OF MYSORE.

GENERAL AND REVENUE DEPARTMENTS.

READ—

Report on the working of the Co-operative Societies Regulation in Mysore during the year 1917-18, received with letter No. 3444, dated the 6th November 1918, from the Officiating Registrar of Co-operative Societies in Mysore.

Order No. 6231-80—E. C. 41-18-6, dated 8th January 1919.

Recorded.

2. The general progress of the Co-operative movement continues to be satisfactory though the number of new societies started during the year was less than in the previous years. From the statement given by the Registrar in paragraph 16 of the report showing a classified list of Societies according to their working capital and total transactions, it will be seen that there has been a steady increase under all the classes of societies, the largest rise being in the number of societies with a capital below Rs. 500. Out of 1,097 societies existing at the end of the year, 140 were new ones. Of these, 593 or 61% were classified as good as against 401 in the previous year. During the year under review the membership increased by about 9,000 and the working capital and total transactions by nearly Rs. 7½ and 8½ lakhs respectively. There was also increase of nearly Rs. 64,000 in total profits, while the total reserve fund was augmented by about one lakh of rupees. The Officiating Registrar reports that the fall in the number of new societies is due to the fact that greater attention was paid to the consolidation of the working of the existing societies during the year.

3. Among the prominent features of the year's administration may be mentioned the following:—

- (a) The amendment of the Co-operative Societies Regulation of 1905. The rules under the new Regulation are under preparation.
- (b) The re-organisation of the department by strengthening both the superior staff and the subordinate establishment. Three new posts of additional Assistant Registrars were sanctioned so that by diminishing the territorial jurisdiction of each officer, the duties of inspection and extension of co-operation may be discharged more efficiently. Two of these have been filled up. The remaining appointment is intended specially for the development of industrial and agricultural co-operation and will be filled up when this branch of co-operative work has sufficiently expanded. The pay and prospects of the inspectorate and the clerical establishment were also improved.
- (c) The passing of a new rule under the Regulation limiting the loans admissible to Committee Members of Co-operative Societies to not more than 25 per cent of the total loans outstanding against all members.
- (d) Development of co-operation in the Malnad areas where the number of societies has been increased from 143 to 173. The bulk of these is of the credit type but attempts are also being made to start co-operative stores.
- (e) *Special encouragement of co-operation among the Depressed Classes.*—The number of Societies for these classes has increased from 7 to 16 during the year while several of the existing societies have also admitted persons belonging to the Depressed Classes into their membership.

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- (f) *Expansion of industrial and agricultural co-operation.*—The measures necessary for effective co-ordination of the efforts made by the Departments of Agriculture, Industries and Commerce, Co-operation and Economic Conference, in further stimulating this form of co-operation and arranging for the better working of the existing institutions are under consideration.
- (g) Arrangements for investigation on a larger scale into the economic condition of the members of Co-operative Societies.

4. The following statement shows the transactions of the Societies under loans during the year.

District	Number of cases in which loans were issued	Amount of loan issued	Repayments during the year	Loans outstanding against the members at the close of the year
1	2	3	4	5
		Rs.	Rs.	Rs.
Bangalore	19,994	19,28,000	15,71,000	26,30,000
Kolar	29,875	8,51,000	7,80,000	5,47,000
Tumkur		7,81,000	7,13,000	9,98,000
Mysore		14,63,000	11,69,000	7,90,000
Hassan	} Figures not furnished	2,57,000	2,38,000	3,70,000
Shimoga		3,24,000	2,59,000	3,36,000
Kadur		....	....	....
Chitaldrug		....	....	....

The figures in the report are incomplete but even these are sufficient to indicate that the outstandings are heavy in all the districts and that there is need for the adoption of special measures for recovering the arrears and enforcing punctuality in repayment. It is also not clear from the report what proportion of the increase in the total profits may be attributed to prompt recoveries of loans due by members and how much to the increase in total transactions. The Registrar of Co-operative Societies is requested to submit a special report on these outstandings and the measures recommended by him to reduce them.

5. Out of the total amount of Rs. 38,08,000 advanced as loans, Rs. 63.2% was for productive purposes, loans for discharging prior debts amounted Rs. 19,08,000 as against Rs. 16,01,000 in the previous year. The percentage of loans granted for miscellaneous purposes, some of which are of an unproductive character, decreased from 7 in the previous year to 4.9 in the year under review.

6. The registration of 18 societies was cancelled during the year, the reason assigned in most of the cases being the indifference of the people and unwillingness on their part to start work. This indicates the necessity for bestowing much care in selecting localities for the formation of new societies and the subordinate officers of the Department should be instructed not to encourage the starting of new societies in future without careful enquiry into their prospects of stability.

7. It is satisfactory to note that despite the adverse conditions of the money market that continued to prevail during the year, there was an increase of 18% in the amount of deposits attracted by the societies. The total amount of deposits outstanding at the end of the year was thus Rs. 20,63,000. The primary rural societies have as a rule not yet succeeded in attracting deposits except on a very limited scale and are mostly dependent on outside borrowings. The increase of deposits and the reduction of outside borrowing should be kept specially in view in future both by the staff of the Department, the office bearers of societies and others interested in the co-operative movement, and systematic efforts made to inculcate habits of thrift and saving among the rural classes through the medium of co-operative societies by more vigorous propaganda.

8. The Registrar estimates that the cheaper credit offered by the Co-operative Societies has resulted in a saving of Rs. 5,20,000 in the shape of interest to the

members of societies during the year. The elaborate investigation into the economic condition of the members of 180 societies conducted during the year has revealed that while the indebtedness of the members has more or less continued to be stationary, their total assets have increased by about Rs. 16 lakhs. The members are stated to have been enabled to pay up nearly half of Rs. 20 lakhs they owed to private money lenders. Though the investigation cannot be said to be of an exhaustive character it has yet shown that the co-operative movement has considerably improved the economic condition of the members during the past ten years. In this connection Government regret to observe that the Malnad Improvement Committee have not yet been able to publish the results of the enquiry into the agricultural indebtedness of the Malnad population conducted in two select hoblis of the Sagar Taluk last year. The Registrar is requested to take action at once in consultation with the Malnad Committee to publish the results before the end of March next.

9. The work of the Central Financing Institutions continued to expand during the year. The question of amalgamating the Bangalore Central and the Mysore Provincial Co-operative Banks and bringing into existence an apex Bank for the whole State is still under consideration. Government agree with the Registrar in his view about the limited scope of work possible for the Federal Banking Unions but as suggested by them in their last year's review it should be possible to convert these Unions into District Banks and in this manner make them more effective financing and supervising bodies and await his further recommendations in this respect.

10. The number of non-agricultural societies increased by 8 during the year, the total number at the end being 152. Of these, 108 were purely credit institutions. The Stores Societies have done very useful work during the year in urban areas chiefly in meeting the difficulties due to high prices and deficient supply of food stuffs and piece-goods. There were 43 special types of productive societies, agricultural and industrial. The work of the Weavers' Societies shows improvement, the value of raw materials purchased and goods manufactured and sold during the year being Rs. 2,90,000 and Rs. 3,06,000, respectively, as against Rs. 1,47,000 and Rs. 1,36,000 in the year previous. The Government consider that the scope for improving the economic condition of the weaver class is still vast. They have recently sanctioned a special loan of Rs. 50,000 for the Weavers' Co-operative Society in Bangalore to enable the weavers in the Bangalore City to tide over the present difficulties when the market for woven goods has lost its equilibrium. On the successful working of the scheme in the Bangalore City will largely depend the course of action which may in future be adopted in helping the weavers in other parts of the State. The Gudigars' Society and the Ivory Inlay Workers' Society are two new departures in societies for productive purposes and their future development will be watched with interest. Only one Lift Irrigation Society at Yelladabagi is working while the other at Kannaikanahalli has confined itself to credit operations owing to the difficulty of obtaining the requisite machinery. The Jaggery Manufacturing and Rice Hulling Societies are reported to be still in the experimental stage, while in a few cases societies newly formed with these objects have not been able to start work for want of machinery. Some of these societies have been in existence for nearly five years. They should no longer be treated as mere experiments and with the combined efforts of the officers of the Co-operative and Industries and Commerce Departments, they should be placed at once in effective working order so that they may play a real part in stimulating agricultural and industrial development in rural areas.

11. There has been a noticeable tendency towards an increase in the number of suits filed in recent years. This is not satisfactory from the co-operative standpoint as recourse to such measures should be very rare. The Managing Committees of societies should be made clearly to understand that the efficiency of a society is in direct proportion to the ease with which obligations are met and that special care should be exercised to see that the amounts given to each individual do not exceed the limits of his credit. The number of suits pending disposal for more than six months and one year is large, being 140 and 112 respectively. The Registrar's recommendations to remedy this state of affairs are under consideration. The Registrar should take early action in communication with the Deputy Commissioners of Districts regarding the large number of decrees pending execution.

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12. The audit work of the societies was as usual mostly done by official agency. The central financing institutions, *viz.*, the two Central Banks at Bangalore and several of the Unions were able to audit the accounts of 213 societies affiliated to them. Separate orders have been passed on the recommendation of the Registrar about deputing some of the Senior Co-operative Inspectors solely for audit work.

13. The annual Provincial Co-operative Conference was held in Mysore during the Dásara Season, 1917, and 8 District and 70 Taluk Conferences were held in connection with the District and Taluk Conferences. An examination in Co-operative subjects was instituted in connection with the Local Service Examinations.

14. Government regret to observe that the bulletin on co-operation has ceased to be published. Though co-operation forms one of the important subjects dealt with in the Mysore Economic Journal and the Arthasadhaka Patrike, Government consider that a separate vernacular Journal exclusively devoted to popularise the movement is very desirable and they trust that the Registrar will, in consultation with the leading persons interested in the movement, take early action to revive the bulletin and to make it more popular and useful.

15. The number of days on which the Registrar (Mr. Chandy) and Officiating Registrar (Mr. R. Ranga Rao) were on tour during the year was only 111 which is scarcely satisfactory. The Officiating Registrar toured for only 21 days as Deputy Registrar, which is also unsatisfactory. The insufficient touring of this officer was commented upon in the last year's review by Government and it is hoped that there will be no room for complaint in future on this score. The number of societies inspected too, was very few being 74 and of these only 36 were rural societies. The movement requires constant supervision over subordinate staff and guidance and propagandist work—requiring frequent tours in rural parts and districts.

16. In conclusion, the Government desire to thank the large body of private individuals who have continued to work and help in promoting the cause of co-operation in the State. The Officiating Registrar (Mr. R. Ranga Rao) also deserves to be congratulated on the clear and concise report he has submitted, which shows that the working of the department during the year was fairly satisfactory. With the re-organisation and strengthening of the Department now sanctioned and with the increased co-operation of the non-official public, Government look forward to a much wider expansion of the movement in the coming year, more especially in the field of agricultural and industrial co-operation, in regard to which the Officiating Registrar is requested to devote particular attention.

P. G. D'SOUZA,

*Secy. to Govt., Depts. of Edn. & Agri.*

To—The Registrar of Co-operative Societies.  
The Deputy Commissioners of Districts.  
The Heads of other Departments.

PRESS TABLE.

Exd.—C.W.B.

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No. 3444 c.

OFFICE OF THE REGISTRAR OF CO-OPERATIVE  
SOCIETIES IN MYSORE,

*Dated Bangalore, 5th/6th November 1918.*

FROM

R. RANGA RAO, Esq., B.A., B.L.

*Offg. Registrar of Co-operative Societies in Mysore.*

TO

P. G. D'SOUZA, Esq., B.A., B.L.

*Secretary to the Government of His Highness  
the Maharaja of Mysore, Departments of  
Education and Agriculture, Bangalore.*

SIR,

I have the honor to submit herewith the annual report on the working of the Co-operative Societies in Mysore during the year 1917-18.

I.—ADMINISTRATION AND TOURS.

*Administration.*—The office of Registrar changed hands several times during the first half of the year. Mr. M. A. Narayan Iyengar held the office from the 1st to the 3rd July 1917, I held it from the 3rd to the 9th July, and Mr. K. Chandy from the 9th July to the 22nd December. On Mr. Chandy's promotion as Excise Commissioner in Mysore, I was appointed Officiating Registrar and have been in charge of the office from the 22nd December 1917.

The post of Deputy Registrar which was held by me till the 22nd December 1917 was not filled up after my appointment as officiating Registrar. Mr. P. A. Krishnaswami Iyer continued to be Personal Assistant to the Registrar throughout the year.

The staff of the Department continued to be governed by Government Proceedings No. 896-945—B. 56-12-7, dated 31st October 1914. As against 30 Inspectors and 21 Clerks at the beginning of the year, there were 33 Inspectors and 23 Clerks at the end. Seventeen Inspectors and fifteen Clerks were permanent and the rest temporary.

2. As a result of the representations made by the Registrar, the Government were pleased to sanction a re-organization of the Department just towards the end of the year in their order No. 12180-6—I. and C. 66-17-53, dated the 18th June 1918. According to that order, the superior staff of the Department will consist of a Registrar and three Assistant Registrars. For the present only two Assistant Registrars will be appointed and placed in subordinate charge of the societies in the State. The Registrar, assisted by the Personal Assistant, will exercise general supervision over the work of the Assistant Registrars and will also be in direct charge of the development of Agricultural and Industrial Co-operation in the State. When the work under this head develops sufficiently, a third Assistant Registrar will be entertained, and the appointment of Personal Assistant will cease.

The Subordinate Establishment has also been suitably revised. A staff of 34 Inspectors and 25 Clerks has been sanctioned and the Registrar has been empowered to entertain an Inspector for every addition of 40, and a Clerk for every addition of



80, societies. The pay of the Inspectors now ranges from Rs. 50 to Rs. 150 per mensem and that of the Clerks from Rs. 30 to Rs. 80. It is hoped that, with these improved prospects, it will be possible to attract a superior set of men for work in the Co-operative Department.

3. Owing to the increase in the number of societies, the charge of the Inspectors had to be revised during the year. As against 28 Circles at its beginning, there were 31 at its close. These Circles consist of 30 to 40 societies each situated in two or three adjoining taluks. A list of the Circles with the names of the Inspectors in charge of them is given in Appendix A.

4. There were 56 Honorary Supervisors working at the beginning of the year. Eight of them were unable to devote sufficient attention to their honorary work and were therefore permitted to retire. One died and 4 new men were appointed. There were thus 51 Honorary Supervisors working at the close of the year. A list is given in Appendix B showing the names and the charges of the Honorary Supervisors.

5. The work of the Honorary Supervisors is confined mainly to organization of societies. They are occasionally called upon to help the Inspectors in the work of audit. The public spirited and unselfish labours of these gentlemen deserve commendation, but one could wish that their work was more systematic and energetic.

6. *Tours.*—The frequent changes in the office of Registrar during the first half, and the absence of an officer in place of the Deputy Registrar during the second half, of the year interrupted the work of the Department to some extent, especially in respect of touring as they necessitated my stay at head quarters. Mr. Chandy as Registrar toured for 56 days. I was on tour for 21 days as Deputy Registrar and 55 days as Registrar. The number of societies inspected by us was 74 of which 36 were rural and 38 urban. A map showing the societies visited by us is enclosed as desired by the Government.

The Inspectors toured on the average for 20 days and the Honorary Supervisors for 15 days in the month.

7. *Cost of administration.*—The cost incurred by the Government on the Co-operative Department, including allowances to the extent of Rs. 8,400 paid to the Honorary Supervisors, was Rs. 84,000 during the year as against Rs. 81,230 last year. This is 37 per cent of the total transactions of the societies, the same as for last year. The cost per society is Rs. 76·6 as against Rs. 83·4 last year. The societies themselves spent a sum of Rs. 1,34,243 on their establishment and contingencies besides about Rs. 30,000 on bonuses to office-bearers and auditors. This comes to about 73 per cent of the total transactions.

## II. SUMMARY OF GENERAL PROGRESS.

8. The year opened with 974 and closed with 1,097 societies. The general position of the movement at the end of the year as compared with that at the beginning is exhibited in the following statement:—

District	Number of societies		Number of members		Working capital			
	At the beginning of the year	At the end of the year	At the beginning of the year	At the end of the year	At the beginning of the year			
					Share capital	Deposits	Other items	Total
					Rs.	Rs.	Rs.	Rs.
Bangalore	198	212	16,485	18,275	7,17,320	10,87,984	5,74,767	23,80,071
Kolar	107	125	9,368	10,245	3,61,235	1,01,539	1,24,979	5,88,153
Tumkur	166	177	15,223	15,850	4,10,719	2,05,834	4,10,946	10,27,499
Mysore	110	139	10,032	12,122	4,14,695	1,86,820	1,09,356	7,10,871
Hassan	139	149	8,680	8,054	1,67,208	70,626	1,18,259	3,56,093
Shimoga	126	152	6,507	7,665	1,79,205	40,342	61,310	2,80,857
Kadur	52	59	4,205	3,693	1,38,096	26,170	54,868	2,19,134
Chitaldrug	76	84	4,406	5,264	1,28,612	20,574	52,160	2,01,346
Total for the State	974	1,097	74,906	81,168	25,17,090	17,40,289	15,06,645	57,64,024

  

District	Working capital				Total transactions		Net profits		Reserve fund	
	At the end of the year				At the beginning of the year	At the end of the year	At the beginning of the year	At the end of the year	At the beginning of the year	At the end of the year
	Share capital	Deposits	Other items	Total						
	Rs.	Rs.	Rs.	Rs.	In lakhs	In lakhs	Rs.	Rs.	Rs.	Rs.
Bangalore	8,97,616	13,04,281	5,66,210	27,68,107	96'30	94'01	80,635	1,10,988	72,199	1,05,028
Kolar	3,92,754	1,34,704	1,16,447	6,43,905	22'51	24'32	34,666	32,548	29,836	42,062
Tumkur	4,38,327	2,33,108	3,75,968	10,47,403	30'50	25'80	44,742	48,131	49,833	67,135
Mysore	5,16,252	1,95,442	1,49,485	8,61,179	34'43	48'32	44,303	70,639	36,193	50,854
Hassan	1,76,992	74,381	1,35,045	3,86,418	10'57	9'39	17,164	14,905	21,503	28,492
Shimoga	2,20,413	57,472	67,211	3,45,096	7'17	9'09	17,455	20,043	9,748	13,854
Kadur	1,38,845	25,748	50,234	2,14,827	6'61	5'48	13,078	15,074	10,200	13,234
Chitaldrug	1,50,363	38,319	49,010	2,37,692	6'93	7'46	11,162	14,146	5,218	9,876
Total for the State	29,31,567	20,63,459	15,09,606	65,04,632	215'02	223'89	2,63,205	3,26,476	2,34,740	3,30,539

9. It will be seen from the statement that the number of societies increased from 974 to 1,097 or by 12.6 per cent, membership from 74,906 to 81,168 or by 9 per cent and working capital from Rs. 57,64,024 to Rs. 65,04,632 or by 13 per cent. Deposits contributed Rs. 20,63,459, and share capital Rs. 29,31,567 towards the working capital, the balance being made up of other items. The average membership of a society which last year was 76 went down to 74 and the average working capital per member increased from Rs. 76.9 to Rs. 80.1. Both of these, though small in themselves, are satisfactory features.

Of the 1,097 societies referred to above 19 were central financing institutions, 926 were agricultural and 152 non-agricultural primary Co-operative Societies.

One thousand and thirty four societies were credit institutions, forty-six were societies for purchase and sale, two were productive societies, twelve undertook sale in addition to production and three were miscellaneous institutions.

10. The net increase in the number of societies was 123 which was the result of the registration of 141 and the cancellation of the registration of 18 societies.

The 141 societies newly registered were for the following purposes:—

For the benefit of depressed classes	...	...	...	9
For the benefit of particular communities	...	...	...	11
Co-operative Grain-Banks	...	...	...	16
Stores	...	...	...	5
Manure supply societies	..	...	...	3
Credit societies	...	...	...	97

The following statement contains the names of the societies the registration of which was cancelled and the reasons therefor:—

Serial No.	Regd. No.	Name of the society	Taluk in which situated	Date of cancellation of registration	Reasons for cancellation
<b>BANGALORE DISTRICT.</b>					
1	855	The Second Mysore Infantry Co-operative Society, Limited.	Bangalore	29th June 1918...	The whole of the infantry was transferred from Bangalore to Shimoga and the work was discontinued.
2	633	The Madivala Sri Someswaraswami Paraspara Sahaya Sangha, Unlimited.	Do	Do	Indifference of members and want of workers.
3	904	The Soranase Co-operative Society, Unlimited.	Do	Do	Do
4	326	The Narasandra Sri Anjaneyaswami Co-operative Society, Unlimited.	Magadi	Do	Do
5	461	The Eregowdana Doddi Co-operative Society, Unlimited.	Do	Do	Do
6	969	The Niduvanda Basaveswara Co-operative Society, Unlimited.	Nelamangala	Do	Unwillingness on the part of the members to work.
<b>KOLAR DISTRICT.</b>					
7	951	Thathakal Co-operative Society, Unlimited	Mulbagal	Do	Work not started and no workers available.
8	472	Kyasamballi Co-operative Society, Unlimited,	Bowringpet	Do	Voluntary liquidation accounts adjusted.
<b>TUMKUR DISTRICT.</b>					
9	976	Hanumanthapur Co-operative Society, Unlimited.	Maddagiri	Do	Unwillingness on the part of the members to start work.
10	1084	Chikkadhalvatta Co-operative Society, Unlimited.	Do	Do	Do
11	624	The Hindasagere Paraspara Sahaya Sangha Unlimited.	Tiptur	5th Nov. 1917	Eachanur Society is in close proximity to this Society and is a well managed institution. The members therefore felt that an amalgamation with the Eachanur Society was likely to be beneficial to their Society.
<b>MYSORE DISTRICT.</b>					
12	1027	Udigal Basaveswaraswami Co-operative Society, Unlimited.	Chamarajagar	29th June 1918...	Work not started for over a year.
13	753	Chamarajagar Naige Co-operative Society, Unlimited.	Do	Do	Unwillingness on the part of the members to work the society.
14	754	Ramasamudra Naige Co-operative Society, Unlimited.	Do	Do	Do
<b>HASSAN DISTRICT.</b>					
15	924	Bandikere Maralu Siddeswaraswami Co-operative Society, Unlimited.	Arsikere	Do	Work not properly conducted.
16	631	Kuruvanka Paraspara Sahaya Sangha, Unlimited,	Do	Do	Indifference of the people.
17	987	Kothanaghatta Co-operative Society, Unlimited.	Channarayapatna	Do	Want of proper workers
<b>CHITALDRUG DISTRICT.</b>					
18	727	Sollapur Co-operative Society, Unlimited...	Chitaldrug	Do	Indifference on the part of the members.

11. The progress achieved during the year was somewhat below that of previous years. This was because the attention of the Department was concentrated, in accordance with orders of Government expressed in their reviews on the

annual reports of the last 2 years, more on the consolidation of the working of the existing societies than on increasing the number of societies. A rough examination was made of all societies and the ones found backward were marked out for special attention. The measures adopted for improving their working were various. Among the more important of them may be mentioned the formation of satisfactory boards of management, the recovery of overdue loans, the expulsion of hopelessly unsatisfactory members, the filing of suits against confirmed defaulters and strenuous attempts to teach Committees of Management their duties, and general bodies their rights with respect to the working of their societies. It is too early to say how far these measures have been successful. I hope to be able to report the results next year. I may state, however, that several societies which were in a moribund condition revived their working, set about collecting capital and overdue loans, and generally made a considerable improvement in their working.

Of the 1,097 societies at the end of the year about 140 were new institutions and were engaged in collecting capital and making preliminary arrangements to start work. Of the remaining 957 societies, 593 or 61·8 per cent were classified as good, 240 or 25 per cent as fair and 124 or 12·9 per cent as bad as against 401 societies considered as good, 327 fair and 132 bad during the previous year. Of the 593 considered good 101 were very good as against 76 last year.

The great European War was another factor which prevented rapid expansion of the movement. It also, to some extent, hampered the working of the existing societies. With respect to credit societies the amount of deposits attracted by them, though in excess of that attracted last year, was still short of what might have been attracted but for the tightness of the money market. With respect to weavers societies, the very high prices of yarn and dyes and the reduced demand for cloths caused by abnormal increase in their prices brought the work of some of them to a stand-still. Several of the societies formed for such purposes as rice-hulling, jaggory-making, lift-irrigation etc., were unable to start work on account of the difficulty of getting the necessary machinery and of the enormous increase in their prices even if they were available.

12. The yearly progress of the Co-operative Movement in Mysore from its inception in 1905 to the end of June 1918, is given below:—

District	Number of Societies												
	1905-06	1906-07	1907-08	1908-09	1909-10	1910-11	1911-12	1912-13	1913-14	1914-15	1915-16	1916-17	1917-18
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Bangalore	2	4	4	5	11	19	37	60	99	136	156	198	212
Kolar	...	...	1	2	3	4	19	35	60	72	78	107	125
Tumkur	...	4	4	9	20	27	43	64	109	184	145	166	177
Mysore	1	5	12	16	20	36	44	61	68	97	102	110	139
Hassan	1	1	1	2	3	10	47	73	74	94	110	139	149
Shimoga	...	...	1	2	2	5	7	26	54	96	103	126	152
Kadur	1	1	2	3	5	5	6	15	24	32	40	52	59
Chitaldrug	...	...	2	6	6	5	5	9	42	64	66	76	84
Total	5	15	27	45	70	111	208	343	530	725	800	974	1,097

13. The following statement classifies the Societies according to their objects and compares the progress achieved during the year in respect of them with that during the last year.

District	I Credit		II Purchase and sale		III Production		IV Production and sale		V Insurance		VI Miscellaneous		Total	
	1916-17	1917-18	1916-17	1917-18	1916-17	1917-18	1916-17	1917-18	1916-17	1917-18	1916-17	1917-18	1916-17	1917-18
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Bangalore	190	203	7	9	...	...	1	1	...	...	...	...	198	212
Kolar	101	118	3	4	...	...	3	3	...	...	...	...	107	125
Tumkur	160	171	3	3	1	1	2	2	...	...	...	...	166	177
Mysore	92	117	13	13	...	...	4	3	...	...	1	1	110	139
Hassan	134	144	3	3	-1	1	1	1	...	...	...	...	139	149
Shimoga	121	146	4	5	...	...	...	...	...	...	1	1	126	152
Kadur	46	54	4	3	...	...	1	1	...	...	1	1	52	49
Chitaldrug	74	82	1	1	...	...	1	1	...	...	...	...	76	84
Total	918	1,034	98	46	2	2	13	13	...	...	3	3	974	1,097

14. The following statement classifies societies into Central societies and Agricultural and Non-agricultural societies and compares their progress during the year with that during the previous year:—

District	Central, Limited		Agricultural, Limited		Agricultural, unlimited.		Non-Agricultural Limited		Non-Agricultural unlimited		Total	
	1916-17	1917-18	1916-17	1917-18	1916-17	1917-18	1916-17	1917-18	1916-17	1917-18	1916-17	1917-18
1	2	3	4	5	6	7	8	9	10	11	12	13
Bangalore ... ..	4	4	4	6	149	159	31	33	10	10	198	212
Kolar ... ..	...	...	22	21	68	86	16	16	1	2	107	125
Tumkur ... ..	6	6	11	13	135	145	11	10	3	3	166	177
Mysore ... ..	1	1	9	12	64	85	22	33	14	8	110	139
Hassan ... ..	4	4	11	14	112	126	10	2	2	3	139	149
Shimoga ... ..	1	2	1	11	113	123	8	5	8	11	126	152
Kadur ... ..	2	2	10	6	37	44	3	7	...	...	52	69
Chitaldrug ... ..	...	...	1	5	65	70	7	8	3	1	76	84
Total ... ..	18	19	69	88	743	838	103	114	41	38	974	1,097

15. The following statement shows the progress in the position of societies from year to year:—

Year	Number of societies	Number of members	Working capital	Total transactions	Total net profits	Total Reserve Fund
1905-06 ... ..	5	362	14,243	48,556	...	132
1906-07 ... ..	15	1,191	28,085	1,60,124	...	160
1907-08 ... ..	27	2,521	64,126	4,77,067	5,295	924
1908-09 ... ..	45	4,551	1,35,499	9,79,650	6,449	2,340
1909-10 ... ..	70	6,301	2,16,261	13,77,278	10,471	5,831
1910-11 ... ..	111	9,043	3,71,194	20,72,413	19,324	9,549
1911-12 ... ..	208	13,148	6,75,312	34,83,955	34,836	18,833
1912-13 ... ..	343	24,538	12,89,338	59,52,091	62,520	30,600
1913-14 ... ..	530	45,479	21,47,340	26,28,522	1,18,604	56,239
1914-15 ... ..	725	56,267	30,85,747	1,31,13,546	1,61,521	96,669
1915-16 ... ..	800	64,857	44,21,688	1,65,24,561	2,17,976	1,59,626
1916-17 ... ..	974	74,906	57,64,024	2,15,02,190	2,63,205	2,34,740
1917-18 ... ..	1,097	81,168	65,04,632	2,23,89,334	3,26,476	3,30,539

16. In their review of the report for the year 1916-17, the Government desired that societies should be classified according to their working capital and total transactions. The following statement gives the information required.

Serial No.	Name of district	Societies with a capital of over 10,000		Societies with a capital of between 5,000 and 10,000		Societies with a capital of between 1,000 and 5,000	
		No.	Total transaction	No.	Total transaction	No.	Total transaction
1	2	3	4	5	6	7	8
			Rs.		Rs.		Rs.
1	Bangalore ...	31	86,14,800	35	3,92,000	62	3,22,000
2	Kolar ...	14	20,69,300	8	1,05,000	40	2,03,000
3	Tumkur ...	31	18,27,600	21	3,16,400	66	3,72,700
4	Mysore ...	19	40,02,000	15	3,69,400	43	4,09,100
5	Hassan ...	8	4,44,000	13	1,81,000	43	2,32,000
6	Shimoga ...	6	5,52,500	12	1,76,400	36	1,46,000
7	Kadur ...	7	3,69,500	6	81,700	17	79,600
8	Chitaldrug ...	3	3,80,500	10	1,79,400	28	1,45,900
	Total ...	119	1,82,60,200	120	18,01,300	335	19,10,600

Serial No.	Name of district	Societies with a capital of between 500 and 1,000		Societies with a capital of below 500		Total		Remarks
		No.	Total transaction	No.	Total transaction	No.	Total transaction	
		9	10	11	12	13	14	15
			Rs.		Rs.		Rs.	
1	Bangalore ...	26	47,400	58	25,500	212	94,02,000	
2	Kolar ...	23	48,100	40	8,600	125	24,34,000	
3	Tumkur ...	24	49,100	35	14,200	177	25,80,000	
4	Mysore ...	13	38,600	49	12,900	139	48,32,000	
5	Hassan ...	30	44,000	55	38,000	149	9,39,000	
6	Shimoga ...	27	25,100	71	9,000	152	9,09,000	
7	Kadur ...	8	9,800	21	7,400	59	5,48,000	
8	Chitaldrug ...	13	22,300	30	17,900	84	7,46,000	
	Total ...	164	2,84,400	359	1,33,500	1,097	2,23,90,000	

17. The following statement shows the progress of the movement in the several districts at the end of June 1918 as compared with that in the previous year.

District	Number of villages in round numbers	Total population in lakhs	Number of societies in		Average number of villages served by a society		Average population served by a society	
			1916-17	1917-18	1916-17	1917-18	1916-17	1917-18
Bangalore ...	2,500	8'48	198	212	13	12	4,280	4,000
Kolar ...	2,800	7'80	107	125	26	22	7,290	6,240
Tumkur ...	2,400	7'35	166	177	14	13	4,430	4,100
Mysore ...	2,800	13'42	110	139	26	20	12,200	9,590
Hassan ...	2,300	5'80	139	149	17	15	4,180	3,867
Shimoga ...	1,700	5'17	126	152	14	11	4,100	3,447
Kadur ...	1,000	3'38	52	59	19	17	6,500	5,633
Chitaldrug ...	1,200	5'64	76	84	16	14	7,400	6,635
Total ...	16,700	58	974	1,097	17	15	5,950	5,182

The following paragraphs contain brief explanations of some of the more important items of information contained in the foregoing statements.

18. *Co-operation in Malnad tracts.*—The spread of the movement in the malnad tracts of the State which are most in need of its benefits is progressing. The number of societies in these tracts increased from 143 to 173. The increase is entirely in the number of credit institutions. The suggestion has once or twice been made that Co-operative Stores should be developed largely in the malnad. But I fear that there are several difficulties in the way of such development. The stores movement has as yet made but little progress in the State. Even in such large places as Bangalore, Mysore and Kolar Gold Fields, where the existence of a large number of individuals with more or less standard requirements, afford favourable conditions, Co-operative Stores have not so far been very successful. Conditions are far less favourable in the malnad where people live in scattered dwellings and the climate makes the stocking of commodities rather difficult. In spite of these difficulties, however, some attempts are being made especially in places like Tirthahalli and its neighbourhood to start Co-operative Stores. Their work will be watched and, if successful, attempts will be made in other parts to develop them.

The large indebtedness of agricultural population in the malnad and the means of relieving it is another point upon which Government have asked this Department to concentrate its attention. A survey of indebtedness in two select hoblies in the Sagar Taluk has been completed but the Malnad Committee to whom the results were made over have not yet published their report. Suitable action will be taken after the publication of a report in the matter.

19. *Membership.*—The total number of members at the end of 1917-18 was 81,168 as against 74,906 at the end of the previous year. The Bangalore District continued to furnish the largest number of members, *viz.*, 18,275. Next in order came Tumkur with 15,850, Mysore with 12,122, Kolar with 10,245, Hassan with 8,054, Shimoga with 7,665 while Chitaldrug and Kadur Districts furnished 5,264 and 3,693 respectively.

20. *Receipts and disbursements.*—The total receipts of all the Societies amounted to Rs. 1,12,19,060 as against Rs. 1,09,08,358 of last year showing an increase of 2·8 per cent. The total expenditure was Rs. 1,11,70,275 as against Rs. 1,05,93,882 or an increase of 5·4 per cent. The total transactions amounted to Rs. 2,23,89,334 as against Rs. 2,15,02,190 or an increase of 4·1 per cent.

21. *Working capital.*—The total working capital of all the Societies during the year was Rs. 65,04,642 as against Rs. 57,64,024 last year. The average working capital per member increased from Rs. 76·9 to 80·1 during the year. The Bangalore District contributed the largest portion of the working capital *viz.*, Rs. 27,68,107. Next came Tumkur District with Rs. 10,47,403. The Mysore and Kolar Districts contributed Rs. 8,61,179 and Rs. 6,43,905 and the Hassan, Shimoga, Chitaldrug and Kadur Districts Rs. 3,86,418, Rs. 3,45,096, Rs. 2,37,692 and Rs. 2,14,827 respectively.

22. *Deposits.*—The total amount of deposits outstanding at the end of the year was Rs. 20·63 lakhs as against 17·39 lakhs which amounts to an increase of 18 per cent. The Societies in the Bangalore District attracted the bulk of these deposits, especially the Bangalore Central Bank which had a deposit of Rs. 6,04,134, the Mysore Provincial Co-operative Bank which had a deposit of Rs. 2,56,749, the Bangalore City Society which had a deposit of Rs. 1,31,532, and the Bangalore City Co-operative Bank which had a deposit of Rs. 1,04,442. The amount outstanding in this district was Rs. 13,04,281 as against Rs. 10,87,632 in the previous year. The following statement shows the amount of deposits outstanding in each district.

District	Amount	
	1917-18	1916-17
	Rs.	Rs.
Bangalore	13,04,281	10,87,632
Kolar	1,34,704	1,01,739
Tumkur	2,33,108	2,05,534
Mysore	1,95,442	1,86,820
Hassan	74,381	70,626
Shimoga	57,472	10,342
Kadur	25,748	26,170
Chitaldrug	38,319	20,574
<b>Total</b>	<b>20,63,459</b>	<b>17,39,437</b>



It will be seen that excepting in the Kadar District, there is an increase in the amount of deposits during the year in all the other districts. In view of the tightness of the money market and the difficulty of attracting deposits, this result may be considered satisfactory. The deposits attracted by central societies was Rs. 10,43,712, by non-agricultural societies Rs. 7,92,397 of which Rs. 5,81,606 was from members and Rs. 2,10,791 from non-members; and by agricultural societies Rs. 2,27,350 of which Rs. 1,31,503 was from members and Rs. 95,847 from non-members.

The average deposit per member works out at Rs. 19·3 in a non-agricultural society as against Rs. 14·3, and Rs. 2·6 in an agricultural society as against Rs. 2·3 in the previous year. The average deposit for the whole population of the State is Rs. 36 per head. These figures show the enormous scope that exists for progress in this direction.

23. *Profits.*—The total profits realized by all the Co-operative Societies during the year was Rs. 6,63,492 as against Rs. 5,47,747 of the year previous. The net profit amounted to Rs. 3,26,476 as against Rs. 2,63,205.

24. *Amount of loans.*—The total loans issued by all the Co-operative Societies during the year amounted to Rs. 60,19,977 in 90,679 cases as against Rs. 58,54,884 in 98,408 cases in the previous year showing an increase of 2·8 per cent.

25. *Kinds of securities on which loans were granted.*—Loans granted on mortgage of immovable property amounted to Rs. 22,47,278 in 13,546 cases as against Rs. 13,00,783 in 11,655 cases in the previous year. The amount of loans granted solely on the security of the honesty and character of the members amounted to Rs. 12,07,959 in 39,171 cases as against Rs. 12,15,716 in 35,529 cases during the previous year. It is a good sign that the number of cases in which such loans are granted is increasing year by year. Loans granted to members up to a certain proportion of their share-capital aggregated Rs. 13,68,282 in 22,932 cases as against Rs. 15,94,856 in 36,404 cases in the previous year. In other words, a sum of Rs. 13,68,282 out of a total share capital of Rs. 29,31,567 or 46·6 per cent was taken out by members as loans as against 63·3 in the previous year. This reduction is satisfactory and attempts are being made to dissuade societies from granting loans on the security of shares. Loans granted on the joint and several responsibility of the borrower and one or more sureties amounted to Rs. 10,10,433 in 13,325 cases as against Rs. 11,58,616 in 13,922 cases. The loans granted on the pledge of movable property amounted to Rs. 1,86,024 in 1,705 cases.

26. *Purposes of loans.*—The total amount of loans granted during the year for productive purposes was Rs. 38,08,806 or 63·2 per cent of the total loans as against Rs. 33,41,653 or 57 per cent in the previous year. Of this amount a sum of Rs. 3,10,979 was given for permanent improvement of land; Rs. 2,05,817 for cultivation expenses; Rs. 1,72,793 for purchase of cattle Rs. 65,277 for purchase of raw materials of industry; Rs. 3,34,500 for building, buying, or repairing houses; Rs. 3,83,463 for purchase of land and Rs. 12,14,811 for purposes of trade. A sum of Rs. 89,592 was given for payment of kadayam due to Government and Rs. 10,31,571 for purchase of food and other necessaries of life.

Loans granted for discharging prior debts amounted to Rs. 19,08,709 as against Rs. 16,01,170 of last year, showing an increase of 19·2 per cent.

The total amount of loans granted for miscellaneous purposes was Rs. 3,02,461 as against Rs. 3,76,910 of last year and this forms about 4·9 per cent of the total loans issued during the year as against 7 per cent during the previous year. Out of the sum of Rs. 3,02,461 a sum of Rs. 1,37,496 was given for marriage purposes and Rs. 1,64,965 for other purposes.

It is satisfactory to note that the amount of loans granted for productive purposes bore to those granted for other purposes a larger proportion than during any previous period.

27. *Rate of interest.*—The average rates of interest charged by Co-operative Societies on loans granted to individual members underwent no change during the year. They were 9 per cent on mortgage loans, 10½ per cent on loans on personal security and 12 per cent on short loans, otherwise called 'hand-loans,' which are granted for periods not exceeding a month. The market rate ranges from 12 to 25 per cent according to the nature of the security offered and the conditions under which the amount is borrowed. The cheaper credit afforded by

the Co-operative Societies thus resulted in a saving of Rs. 5,20,000 as against Rs. 4,35,000 in the previous year in the shape of interest saved by the members of Co-operative Societies.

28. *Investigation of the economic condition of the members of Co-operative Societies.*—A rough survey of about 50 Co-operative Societies was made last year to ascertain how far rural credit societies had improved the economic condition of their members. The results, as given in the Report for 1916-17, were that the indebtedness of the members had not decreased, that the grip of the sowcar on the raiyat had not been appreciably relaxed, and that, beyond conferring some little benefits, Co-operative Societies had not materially improved the economic condition of their members.

A similar survey was conducted during the year under report on a larger and, I think, more accurate scale. The number of societies examined was 180, the operations of which extended over 700 to 750 villages with about 1,00,000 houses. The total population of these villages was 5,00,000 of whom 13,200 were members of Co-operative Societies. Of these, 5,000 members had no debts of any kind either at the time they became members of Co-operative Societies or since, and they were left out of the investigation. The remaining 8,200 members had a total indebtedness, at the time they joined the societies, of Rs. 20,21,400 and their total assets amounted to Rs. 91,32,000. The total indebtedness of these members, at the time of the investigation, was Rs. 21,97,000 of which Rs. 10,50,000 was due to their societies and Rs. 11,47,000 to money-lenders, and their total assets amounted to Rs. 1,07,13,000. It will be seen from these figures that while the amount of the indebtedness of the persons examined remained practically the same, the conditions attaching to that indebtedness altered materially for the better. Out of the twenty lacs and odd due to money-lenders, nearly half was paid up and in place of the high rate of interest and onerous conditions to which that debt was subject, a reasonable rate of interest and easy conditions of repayment were substituted. The men were also put in possession of the means of carrying on their agricultural operations and they have actually increased their assets from 91 lacs and odd to 107 lacs and odd or by about 16 lacs. It is quite true that much more is possible and necessary, but these results are something. It should be remembered, too, that the investigation related to 180 out of a total of 1,097 societies and 8,200 out of a total of 81,168 members. When the investigation is completed, I venture to think that Co-operative Societies will be found to have materially modified the economic condition of the members.

### III. WORKING OF SOCIETIES.

29. *Central Societies.*—The Bangalore Central Co-operative Bank and the Mysore Provincial Co-operative Bank continued to be the two principal central institutions for financing the Co-operative Societies in the State. The desirability of these two institutions amalgamating with each other has been pointed out to them and the matter is under consideration.

*The Bangalore Central Co-operative Bank, Limited.*—The membership of this Bank increased from 286 individuals and 118 Co-operative Societies to 371 individuals and 132 society members, the share-capital from Rs. 1,08,774 to Rs. 1,60,678 and deposits attracted from Rs. 5,03,454 to Rs. 6,31,501. For several reasons, the demand made upon it by societies for loans was considerably less than during the previous years and the Bank had therefore to invest a large part of its funds on loans to individual members. It accordingly granted loans to the extent of Rs. 2,39,277 to individuals and Rs. 99,356 to Co-operative Societies. The total amount outstanding against individual and society members at the close of the year was Rs. 3,01,408 and Rs. 4,53,199 respectively. The net profits of the Bank rose from Rs. 19,179 to Rs. 26,653 and its reserve fund from Rs. 17,377 to Rs. 24,330. A major portion of the reserve fund has been invested in war loan bonds. Towards the close of the year, the Bank applied for and obtained the services of one of the Inspectors of the Department for supervising affiliated societies and investigating loan applications from them. The management of the Bank continued to be very efficient. Lokahithotsuka Mr. D. Appu Rao, Secretary of the Bank, inspected 10 affiliated societies during the year.

*The Mysore Provincial Co-operative Bank, Limited.*—At the close of the year under report, the membership of this Bank was 676 individuals and 456 societies as against 631 individuals and 436 societies in the previous year, its share capital Rs. 1,25,234 as against Rs. 1,01,809 and the deposits attracted Rs. 2,56,749 as against Rs. 2,37,402. It issued loans to Co-operative Societies to the extent of Rs. 70,000. Its reserve fund amounted to Rs. 3,061. One of the Inspectors of Co-operative Societies whose services have been lent to this institution is its Assistant Secretary and he supervises and inspects the affiliated societies and investigates applications for loans from them. The total amount of loans outstanding against the societies affiliated to this Bank amounted to Rs. 4,10,098. The net profits of the Bank during the year was Rs. 14,243 as against Rs. 8,455 in the previous year. The Assistant Secretary of the Bank inspected 23 affiliated societies during the year.

30. *District Central Banks.*—The number of District Central Banks increased from one to two during the year, the addition being the Shimoga District Central Bank.

The Mysore District Central Bank had a membership of 97 individuals and 19 Co-operative Societies, a share capital of Rs. 40,035 and deposits outstanding to the extent of Rs. 68,637 and a reserve fund of Rs. 2,425. It granted loans to the extent of Rs. 20,125 to individuals and Rs. 22,160 to Co-operative Societies as against Rs. 22,870 to individuals and Rs. 16,400 to Co-operative Societies in the previous year. It inspected 5 of its affiliated Co-operative Societies during the year.

The Shimoga District Central Bank was registered in the latter part of the year under report and was engaged in collecting capital.

31. *Federal Banking Unions.*—The number of Federal Banking Unions remained the same as in the previous year, *viz.*, 15. They had a membership of 367 individuals and 209 Co-operative Societies and their share capital amounted to Rs. 19,667. The deposits held by them from individuals and societies amounted to Rs. 2,06,739 and the loans granted by them during the year to Rs. 56,174. The total amount outstanding from the societies affiliated to them was Rs. 2,19,693. They inspected about 180 societies affiliated to them.

In the review on the Administration Report of the year 1916-17, the Government observed that sufficient attention was not being paid to developing the work of Federal Banking Unions, that such institutions were doing good work elsewhere and that it was possible to make them effective financing and supervising bodies. It is doubtful, however, if in Mysore institutions like our Federal Banking Unions which confine their operations to a single taluk can become really effective financing bodies. On the one hand they do not possess the large area of operations available to institutions like the larger central institutions in Bangalore. On the other, they do not possess the close touch with their clientele which primary societies maintain with their members. For these reasons the attraction of funds is necessarily a difficult matter for these institutions. The object could be considerably facilitated if, as the Government suggest, these Unions are converted into District Banks.

But as regards supervision, the Unions possess undoubted advantages over larger institutions. That our existing Federal Banks have not done more in this direction is due mainly to the fact that it is difficult for them to procure the services of a competent Supervisor for the comparatively small remuneration that they are in a position to pay. Here again, some improvement could be effected if by widening the sphere of the institutions, their custom, and consequently their profits, could be increased.

Altogether therefore it appears to me that the existing Federal Banking Unions can usefully be converted into District Banks and attempts will be made to convert the more promising of the existing Federal Banking Unions into District Banks.

32. *Agricultural and Non-Agricultural Societies.*—The bulk of the agricultural and non-agricultural Societies are credit institutions for promoting thrift and self-help and for providing capital to members at cheap rates of interest.

33. *Agricultural Societies.*—There are 926 agricultural societies *i.e.*, those having agriculturists predominating in their membership, at the end of the year as against 812 in the previous year. Their membership increased from 45,021

at the beginning of the year to 48,836 at the end and the working capital from Rs. 22,70,636 to Rs. 24,80,062. Of the 926 agricultural societies, 907 are credit institutions. The majority of these are based on unlimited liability with a system of shares of the value of Rs. 5 to 10 each collected in instalments of annas four to eight. Dividends ranging from  $6\frac{1}{2}$  to  $7\frac{1}{2}$  per cent are paid on these shares. Agricultural Societies other than for credit are dealt with separately below.

34. *Non-agricultural Societies.*—The number of non-agricultural societies increased from 144 at the beginning of the year to 152 at the end. Of these the number of credit institutions remained the same as in the previous year *viz.*, 108. The majority of these are of the limited liability type having shares of the value of Rs. 5 to Rs. 50 payable in monthly instalments of annas 8 to Rs. 2.

35. *Stores Societies.*—The number of stores Societies increased from 21 to 27 during the year. The number of members increased from 5,672 to 7,860. The value of articles purchased during the year amounted to Rs. 1.94 lakhs and the value of articles sold to Rs. 2.95 lakhs as against 2.21 and 2.17 lakhs in the previous year. Many of these stores are institutions which also do banking work. During the present season of high prices, several of the Stores Societies in Bangalore and elsewhere arranged to stock ragi, kerosene oil and fuel and sell them to the public at cost price.

It has been stated in para 18 above that the stores movement has not made as much progress in Mysore as might be expected. In the earlier stages of co-operative development, most of the stores did little or no work. Of late, however, they are getting to be popular and useful. The present period of abnormally high prices of food-stuffs and other articles of life have strikingly demonstrated to the public the advantages of Co-operative Stores and a few new stores have accordingly come into existence. It is intended to take advantage of this favourable change in the attitude of the public and develop the stores side of co-operative work in Mysore.

36. *Special types of agricultural and non-agricultural societies.*—The number of these Societies decreased by one and stood at 43 at the end of the year. The purposes served by these Societies are given below:—

Purposes.	•	Number of Societies.
(1) For weavers and sericulturists	...	26
(2) For lacquerware artizans	...	1
(3) For gudigars (sandalwood carvers)	...	2
(4) For ivory inlayers	...	1
(5) For rice-hulling and jaggory-making	...	10
(6) For dairy-farming	...	1
(7) For lift-irrigation	...	2
	Total	43

37. The Weaver Societies had a membership of about 1,500 and a working capital of Rs. 82,000. They purchased yarn and goods to the extent of Rs. 2.90 lakhs and sold goods to the extent of Rs. 3.06 lakhs on behalf of the members during the year as against Rs. 1.47 lakhs and Rs. 1.36 lakhs respectively in the previous year.

The scope for applying co-operative principles and methods to weavers is vast in Mysore. Weaving forms one of the most important industries in the State and a large proportion of population is engaged in it. But the ignorance, illiteracy, and the backwardness of their general condition have frustrated all the attempts that have so far been made to bring them within the co-operative fold. In view, however, of the importance of improving the weaving industry, it is considered that every effort which at all contains a promise of success should be made to develop co-operation among weavers.

During the year under report it was decided that groups of weavers living in a compact neighbourhood should be taken up, and Societies started not merely for financing them but also for supplying them with yarn, looms, dyes and other materials required by them in their industry, and for finding a sale for the articles made by them. The result of this line of work will be watched and if, as it is hoped, it is found successful the scheme will be tried on a larger scale so as to bring under its operation as many weavers in the State as possible.

33. *Jaggory manufacturing and rice-hulling societies.*—There were 10 Societies of this kind working at the beginning of the year. No new societies were registered. Only three Societies, *viz.*, the Bannur Rice-hulling Society, the Sabbenahalli Jaggory Society and the Sakrepatna Jaggory Society worked part of the year. The Channarayapatna Rice-hulling Society is still putting up its plant. The other Societies have shown no signs of activity.

The working of these societies is still in an experimental stage. Three Societies have been reported above as having been at work during the year under report. Two of them were working during the previous year but the conditions under which they carried on their work were such as were not likely to produce satisfactory or conclusive results. This matter however will form the subject of a separate report to Government.

39. *Lift irrigation societies.*—Of the two lift-irrigation Societies, the one at Yelladabagi continued to work satisfactorily. The loan of Rs. 3,000 due by the society to the Industries Department on account of the machinery bought under hire purchase system has been fully repaid by the Society. The Kannaikanhalli lift-irrigation society has not collected the earnest money required for purchasing the machinery and desires to postpone its work till after the war. In the meanwhile, it proposes to do ordinary credit work.

An investigation was made during the year into the possibility of starting lift-irrigation societies on the banks of the Tungabhadra and the Arkavati. The Agricultural and the Industrial Departments are also investigating the possibility of lift-irrigation in the Tungabhadra valley and necessary action will be taken after their investigation is completed.

40. The Lacquerware Society at Channapatna continued to do good work during the year.

41. The Gudigars Society at Sagar which was started for the benefit of the sandalwood carvers is doing good work. It has a membership of 25 and a share capital of Rs. 124. A loan of Rs. 300 has been sanctioned to it out of State Funds and the Society is being supplied with sandalwood and other raw materials required by it through the Forest Department. The sale of the articles made by it is being effected through the kind assistance of the Director of Industries. The arrangement promises to be a success and it is proposed to extend it to the Gudigar's Society at Sorab and to the Ivory Inlayer's Society at Mysore.

42. *Societies for depressed classes.*—The number of Societies for depressed classes increased from 7 to 16 during the year and several of the existing credit societies admitted persons belonging to the depressed classes into their membership and extended their benefits to them.

43. The Government have observed in their review of last year's report that no special efforts were made by the Department to develop agricultural and industrial co-operation in the State. I beg to point out however that it was not for lack of effort but for the difficulties which beset such development that rapid progress in this direction has not been made. In a note which I have separately submitted I have suggested a co-ordination of the efforts of the Department of Agriculture, Department of Industries and Commerce, the Economic Conference and of this Department. If the main lines of action outlined therein are approved by Government definite action will be taken in the matter. In the meantime Societies for the supply of seed, of manure and of implements, and societies for artisans of different kinds are being started where conditions appear promising.

44. A brief account of the working of the Co-operative Societies in the several districts is given below :—

#### A. BANGALORE DISTRICT.

The number of societies in the district increased from 198 to 212. Of these 2 were Central Banks, 2 Federal Banking Unions, 4 Weavers' Societies, 2 Stores Societies and 5 stores combined with credit, 2 House-building Societies, 1 a Lacquerware Society, 1 a Sericulturists' Society, 1 a Jewellers' Society, 3 Grain Banks and the rest credit institutions.

The membership of all the societies in the district increased from 16,485 to 18,275, share-capital from Rs. 7,17,320 to Rs. 8,97,616 and total working capital from Rs. 23,80,071 to Rs. 27,68,107.

The deposits attracted by the societies during the year amounted to Rs. 16,87,611 and the total amount of deposits held at the close of the year was Rs. 13,04,281 as against Rs. 10,87,632 in the previous year.

Loans amounting to Rs. 19,28,937 were issued to members in 19,994 cases and repayments amounted to Rs. 15,71,099. The total loans outstanding against the members at the close of the year was Rs. 26,30,220.

The total receipts of all the societies in the district amounted to Rs. 48,24,599, their total transactions to Rs. 94,01,517, their net profits to Rs. 1,10,986 and their reserve fund to Rs. 1,05,028.

An account of the working of the two Central Banks in the District is already given in para 29 above.

The Nelamangala and the Magadi Federal Banking Unions in the district did not show any appreciable progress during the year.

#### NON-CREDIT SOCIETIES.

*Stores Societies.*—The 6 stores societies in the District sold food stuffs clothing and other house-hold articles to the extent of Rs. 2,47,760 as against Rs. 1,86,026 in the previous year and realized a net profit of Rs. 17,049. One more such society was registered towards the end of the year, *viz.*, the Closepet Stores.

*House-building Societies.*—The two building co-operative societies, *viz.*, the Bangalore City Building Co-operative Society and the Gavipur Extension Building Co-operative Society did good business during the year. The Bangalore City Building Co-operative Society had a membership of 231 and granted loans amounting to Rs. 28,295 in 40 cases for building purposes. The reserve fund of the society amounts to Rs. 2,500. There is no share capital in the society but every member has accepted a liability of Rs. 250. The society gets all its working capital from the Bangalore Central Co-operative Bank at 7½ per cent interest. The loans due by the society to the Central Bank amounted to Rs. 38,041 at the close of the year.

The Gavipur Building Society had a membership of 82 and a share capital of Rs. 1,571. It granted loans to the extent of Rs. 12,767 during the year. It has so far helped in the building of 32 houses out of the funds supplied by it. The society largely depends upon the Provincial Co-operative Bank for financial help. The amount due by the society to the Bank at the close of the year was Rs. 33,376. The loans granted by the society are repayable in 12 years and the instalments are being collected every month and repaid to the Provincial Bank.

*The Jewellers' Co-operative Society.*—This society was started during the year for the benefit of goldsmiths and silversmiths. It had a membership of 55 and a share capital of Rs. 934. The purchase of raw materials and the sale of articles made by the members form the chief objects of the society. The working of this society is watched with interest.

*The Chennapatna Co-operative Lacquerware Factory.*—This is the only productive society in the district. It had a membership of 18, eleven of whom were artisans engaged in the lacquerware industry. The society sold toys and other articles to the extent of Rs. 2,129 and earned a net profit of Rs. 113 during the year. It has a reserve fund of Rs. 615.

The credit societies continued to do good work during the year and the following societies deserve mention:—

- The Bangalore City Co-operative Society.
- The Bangalore City Co-operative Bank.
- The Malleswaram Co-operative Society.
- The Industrial and Commercial Co-operative Society.
- The Basavangudi Co-operative Society.
- The Bangalore City Chickpet Co-operative Society.
- The Bangalore City Bhavasarakshatriya Co-operative Society.
- The Sitaramamandiram Co-operative Society.
- The Koramarapalya Sri Lakshmi Co-operative Society.
- The Bangalore City Municipal Employees' Co-operative Society.
- The Comptroller's Office Co-operative Society.
- The Kacharkanhalli Co-operative Society (Bangalore Taluk).

The Magadi Co-operative Society.  
 The Daire-E-Islam Co-operative Society, Channapatna.  
 The Chnanapatna Co-operative Society.  
 The Closepet Sri Ramanidhi Co-operative Society.  
 The Doddballapur Co-operative Society.  
 The Thyamagondlu Co-operative Society.

#### B.—KOLAR DISTRICT.

*General statistics.*—The year opened with 107 societies. Twenty new societies were registered and the registration of two was cancelled, leaving 125 societies at the end of the year.

The membership of all the societies in the district was 10,245 as against 9,368, their working capital from Rs. 6,43,905 as against Rs. 5,88,153 during the previous year.

The deposits attracted amounted to Rs. 1,99,504 and the total amount of deposits outstanding at the close of the year to Rs. 1,34,704. Loans of the value of Rs. 8,51,729 were issued in 29,875 cases and repayments of loans amounted to Rs. 7,80,801. The total amount of loans outstanding against the members at the close of the year was Rs. 5,47,896.

The total transactions of all the societies amounted to Rs. 24.34 lakhs, their net profits to Rs. 32,548 and their reserve fund to Rs. 42,062.

*Productive Societies.*—Of the three jaggory manufacturing societies *viz.*, Sabbanahalli (Goribidnur Taluk) Balareddipalli and Mallasandara (Bagepalli Taluk) the two latter did no work and it is intended to wind them up. The Sabbanahalli society did some work but its working is so far a failure. Steps are being taken to recover the sum of Rs. 12,000 advanced to it by Government for purchasing machinery.

*Weavers' Society.*—The Chikballapur weavers' society had 65 members and a share capital of Rs. 805 during the year. It purchased yarn valued at Rs. 5,445 for the use of the members and made a net profit of Rs. 97 in its transactions.

*Sericulturists' Societies.*—There are two such societies in the district.

The Sidlaghatta Sericultural Society which till recently was doing merely banking work took steps during the year for doing practical work in sericulture. The Superintendent of Sericulture rendered necessary assistance by supplying the society with disease-free eggs and giving suitable suggestions for work. The working of the society is promising. The other Sericultural Society at Kurigal is for the present doing only credit business for the benefit of the men engaged in sericulture.

*Stores Societies.*—The stores section of the Kolar Co-operative Society sold goods to the extent of Rs. 6,240 during the year. The membership of the society increased from 205 to 224 and its working capital from Rs. 21,599 to Rs. 23,788 during the year.

A new stores society was started at Bagepalli late in the year.

The Kudiyanoor Society which opened a stores branch during the year did not do any appreciable work.

Among the credit societies, agricultural and non-agricultural, which did good work during the year the following deserve mention :—

The Chikballapur Co-operative Society.  
 The Mysore Mine Co-operative Society.  
 The Nandidrug Mine Co-operative Society.  
 The Oorgaum Mine Co-operative Society.  
 The Mulbagal Co-operative Society.  
 The Viduraswatha Co-operative Society (Goribidnur Taluk).  
 The Manchenahalli Co-operative Society ( do )  
 The Sidlaghatta Co-operative Society.  
 The Goribidnur Co-operative Society.  
 The Bowringpet Co-operative Society.  
 The Malur Co-operative Society.

## C.—TUMKUR DISTRICT.

*General statistics.*—There were 166 Co-operative Societies at the beginning of the year, 14 were newly registered and the registration of 3 cancelled during the year leaving 177 societies at the close of the year. Of these 6 were Federal Banking Unions one a lift-irrigation society, 2 rice-hulling societies, 3 weavers' societies, 5 grain banks and the rest credit societies.

The total membership of all the societies in the District rose from 15,223 to 15,850 and the total working capital increased from Rs. 10,27,499 to Rs. 10,47,403 of which the share capital amounted to Rs. 4,38,327 and deposits to Rs. 2,33,108.

The loans issued to members amounted to Rs. 7,81,116 and repayments to Rs. 7,13,528 and the total amount of loans outstanding against the members at the end of the year was Rs. 9,98,079. The total transactions of all the societies amounted to Rs. 25,80,366, their net profits to Rs. 48,131 and their reserve fund to Rs. 67,135.

*Central Societies.*—The 6 Federal Banking Unions in the district had a total membership of 176 made up of 108 individuals and 68 societies. They financed the primary societies to the extent of Rs. 22,755 during the year chiefly for clearing the prior indebtedness of the members of the societies concerned.

The Tumkur Federal Banking Union continued to take the lead as in the previous years.

*Stores Societies.*—The Tumkur Co-operative Society which is a combined stores and banking institution did good work during the year. It had at the end of the year a membership of 1,003 a share capital of Rs. 53,558 and deposits to the extent of Rs. 47,224. It purchased goods to the value of Rs. 8,784. The value of goods sold amounted to Rs. 8,246 and the net profit in the stores branch to Rs. 496. The total net profit of the society amounted to Rs. 2,664 and its reserve fund to Rs. 8,447. It has resolved to invest about Rs. 5,000 of its reserve fund on a building for the use of the society.

The Sira Varthaka Sangha and the Sira Town Co-operative Society did very good work during the year both in banking and in the purchase and sale of cloths for the use of their members. Their total transactions amounted to Rs. 1,00,095 and Rs. 3,36,414 respectively, their net profits to Rs. 1,650 and Rs. 6,081 and their reserve fund to Rs. 323 and Rs. 7,455.

Three more societies opened stores branches, *viz.*, those at Bellavi, Pavagada and Baragur with a view to afford some relief to the people in supply of necessary articles and provisions the prices of which went up very high towards the latter part of the year.

*Weavers' Societies.*—There were three such societies in the district. They had a membership of 218 and a working capital of Rs. 3,100. They purchased and sold yarn to the value of Rs. 10,782, and made a net profit of Rs. 320. Their reserve fund amounted to Rs. 242.

*Productive Societies.*—The two rice-hulling societies at Maddagiri and Kortagere did no work as they did not purchase the required machinery owing to the increase in the price of machinery on account of war. A mention has already been made about the Yelladabagi lift-irrigation society in the Sira Taluk in para 39 above.

The working of the credit institutions was satisfactory during the year and the following societies may be mentioned as having kept up a high standard of efficiency:—

- The Maddagiri Co-operative Society.
- The Turuvekere Co-operative Society.
- The Tiptur Co-operative Society.
- The Pavagada Co-operative Society.
- The Bellavi Co-operative Society.
- The Amritur Co-operative Society.
- The Kyatasandra Co-operative Society.
- The Tarur Co-operative Society.

## D.—MYSORE DISTRICT.

The working of the Co-operative movement in the district received the special attention of the Department during the year owing to its backward condition in



the previous year. The number of Inspectors in the district was increased and greater supervision was exercised over the backward societies.

There were 110 societies at the beginning of the year, thirty-two societies were newly registered and the registration of 3 was cancelled leaving 139 societies at the end of the year. Of these one was a District Central Bank, 8 stores societies, 9 weavers' societies, 2 rice-hulling societies, 1 a dairy farming society, 1 an ivory inlayers' society, 1 a house-building society, 1 a ladies' society for the improvement of home industries and the rest ordinary credit institutions.

The membership of all the societies rose from 10,032 to 12,122 and their working capital from Rs. 7,10,871 to Rs. 8,61,179 of which the share-capital was Rs. 5,16,252.

The deposits attracted during the year amounted to Rs. 5,44,131 as against Rs. 2,34,436 and the total amount of deposits held at the end of the year was Rs. 1,95,442 as against Rs. 1,86,820 during the previous year.

The loans issued by the societies amounted to Rs. 14,63,143 and repayments of loans to Rs. 11,69,473. The total amount of loans outstanding against the members was Rs. 7,90,969.

The total transactions of the societies amounted to Rs. 46,33,163, their net profits to Rs. 70,632 and their reserve fund to Rs. 50,354.

*Non-credit societies.*—Of the 11 weavers' societies in the district at the beginning of the year, the registration of two was cancelled and the remaining nine had a membership of 621, a share-capital of Rs. 41,694 and a total working capital of Rs. 66,214. They purchased yarn and other raw materials and finished products to the extent of Rs. 2,59,043 and sold them to their members to the extent of Rs. 2,70,296 earning a net profit of Rs. 21,110 in their transactions. The Ramalingeswara Co-operative Society and the Lakshmisahayanidhi Co-operative Society in the Mysore City, the Hosaholalu weavers' society, Krishnarajpete Taluk, and the Thogatagere weavers' society, Heggaddevankote Taluk, did very good work.

Of the two rice-hulling societies, the one at Krishnarajpete did not begin work as another mill formed on joint stock principles has been opened at Krishnarajpete and the members of the rice-hulling society are waiting to see how this mill works. In the meanwhile the society is doing the work of a Stores Society.

The Bannur rice-hulling Co-operative Society did but poor work during the year under report mainly because of a very inadequate supply of paddy to the mill. The management of the mill leaves much to be desired. The question whether it is possible to reorganise the working of this society on sound business-like lines or whether the society should be wound up is under consideration and the result will be separately reported.

The ivory inlayers' society at Mysore began work during the year. The Director of Industries has kindly consented to help the society in the supply of raw materials and the marketing of finished products.

The Mysore City House-building Co-operative Society had a membership of 184 and raised a working capital of Rs. 8,947. The society is full of promise.

A specially interesting society that was formed at Mysore was 'The Mysore Vani-vilas Co-operative Society which is open only to ladies. The society is the first of its kind in the State and was started at the instance of Mrs. Rangamma, Assistant Inspectress of Schools. Its chief object is the encouragement of home industries. It had a membership of 69 ladies, a share capital of Rs. 603 and a deposit of Rs. 125 at the end of the year. The society is likely to become very useful and popular.

Another interesting society formed last year was the Maharaja's College Co-operative Society at Mysore. It was formed at the instance of Prof. Shah of the College and is intended to supply the requirements of the students of the College especially books.

*Credit Societies.*—Several of the credit societies that were languishing in the previous year considerably improved their working during the year. A large portion of the loans outstanding against the members was collected during the year.

and arrangements made for their proper working in the future. The following are among the societies that continued to work efficiently during the year:—

The Mysore Co-operative Society.  
 The Mysore City Co-operative Bank.  
 The Palace Avasarada Hobli Co-operative Society.  
 The Mysore City Muslim Co-operative Society.  
 The Seringapatam Sri Ranganathaswami Co-operative Society.  
 The Seringapatam Sri Krishnarajendra Co-operative Society.  
 The Maddur Co-operative Society.  
 The Periapatna Co-operative Society.  
 The Krishnarajpete Co-operative Society.  
 The Bannur Ramaswami Co-operative Society.  
 The Chamarajnar Co-operative Society.  
 The Kaliyur Co-operative Society, and  
 The Talkad Co-operative Society in the T.-Narasipur Taluk.

#### E—HASSAN DISTRICT.

This district contained 139 societies at the beginning of the year, 13 fresh societies were registered and the registration of 3 cancelled. There were thus 149 societies at the end of the year. Of these, 4 were Federal Banking Unions, 2 Weavers' Societies, one a stores society, one a lift-irrigation society, 4 agricultural societies for supplying manures and implements, one a rice-hulling society, one a house building society and the rest ordinary credit institutions.

The total membership of all the societies decreased from 8,680 to 8,054 while their working capital increased from Rs. 3,56,093 to Rs. 3,86,418 the result, in both cases, of the efforts made by the Department to improve their working. The deposits held by them at the end of the year amounted to Rs. 74,381 as against Rs. 70,626 in the previous year.

Loans issued by all the societies amounted to Rs. 2,57,090 and repayments to Rs. 2,38,804 and the total amount of loans outstanding against the members at the end of the year was Rs. 3,70,651. The total transactions of the societies amounted to Rs. 9,38,817 their net profit to Rs. 14,905 and their reserve fund to Rs. 28,492.

There was no progress in the working of the Unions in general. The Hassan Union inspected 22 primary societies affiliated to it and collected dues from them to some extent

*Non-credit societies.*—The two weavers' societies at Grama and Hole-Narsipur continued to do good work. They had a membership of 114 and purchased yarn and finished products of the value of Rs. 25,000 and sold them to the extent of Rs. 26,000 and made a net profit of Rs. 935 in the transactions.

In addition to the one Agricultural Society for the supply of implements and seed at Hindalahalli, three societies for the supply of manures were started at Hassan, Belur and Halebid. The working of these societies will be developed during the current year.

The working of the Vasavamba Poshita Store Society at Hole-Narsipur which dealt in the purchase and sale of cloths of local manufacture was considerably improved during the year. It paid back all its dues to the Mysore Bank.

*Productive Societies.*—The Channarayapatna Rice-hulling Society has purchased the necessary machinery out of the loan of Rs. 15,000 sanctioned to it by Government and the installation of the machinery is proceeding.

*Credit Societies.*—Among the Credit Societies that did satisfactory work during the year the following deserve mention:—

The Hole-Narsipur Lakshminarasimha Co-operative Society.  
 The Hassan Town Co-operative Society.  
 The Belur Co-operative Society.  
 The Arkalgud Co-operative Society.  
 The Channarayapatna Co-operative Society.  
 The Hirisavè and the  
 Srinivasapur Co-operative Societies } in the Channarayapatna Taluk.

## F—SHIMOGA DISTRICT.

*General statistics.*—The development of the co-operative movement in this district during the year was satisfactory. The number of societies increased from 126 to 152. Of these one was a District Central Bank, one a Federal Banking Union, one a store society, one a weavers' society, two sandal wood carvers' societies, eleven grain banks and the rest ordinary credit societies.

The membership of the societies increased from 6,507 to 7,665 and their working capital from Rs. 2,80,857 to Rs. 3,45,096 of which Rs. 2,20,413 was share capital. The deposits attracted during the year amounted to Rs. 80,311 and the total amount of deposits held at the end of the year was Rs. 57,472 as against Rs. 40,342 in the previous year. Loans granted to members amounted to Rs. 3,24,439 and their repayments to Rs. 2,59,005 and the total loans outstanding against all the members at the end of the year to Rs. 3,36,525.

The total transactions of all the societies amounted to Rs. 9,08,930, their net profit to Rs. 20,043 and their reserve fund to Rs. 13,854.

*Central Societies.*—A District Central Bank was organised during the year at Shimoga and it was engaged in collecting capital.

The Channagiri Federal Banking Union did good work during the year. It had a membership of 79 of which 17 were society members and the rest individuals and a working capital of Rs. 25,804. It had accumulated a reserve fund of Rs. 202. It inspected all the societies affiliated to it.

*Non-credit societies.*—A Store Society was started at Tirthahalli during the year. It had jurisdiction over the whole of that taluk and is expected to supply a long felt want in the malnad in the matter of providing facilities for procuring provisions and articles of consumption. It was engaged in collecting capital during the year. The weavers' society at Isur, Shikarpur Taluk, did some business during the year.

The sandal-wood carvers' society at Sagar made considerable progress during the year. A reference to the working of this society has already been made in para 41 above. Attempts will be made during the year to improve the work of the Sorab Gudigars' Society on the lines of the Sagar Society.

*Credit Societies.*—The Shimoga Co-operative Bank continued to be the best managed non-agricultural society in the district. It had a membership of 919 and a working capital of Rs. 91,031 and earned a net profit of Rs. 6,591.

The Sagar Sri Ganapathi Co-operative Society, the Shikarpur Co-operative Society, the Channagiri Co-operative Society, the Honnali Co-operative Society and the societies at Kogalur, Araga, Kuruvalli, Melige, Jigalgode, Hakre, Nallur, and Thadagani continued to do good work during the year.

## G—KADUR DISTRICT.

*General statistics.*—The number of societies increased from 52 to 59 during the year. Of these 2 were Federal Banking Unions, 3 stores, 1 a Jaggory Manufacturing Society and the rest ordinary credit institutions. The general progress of the movement in the District is very slow. The district was divided into 2 Co-operative Circles each under an Inspector during the latter part of the year with a view to secure a more uniform spread of the movement. The membership of all the societies at the end of the year was only 3,693, their working capital was Rs. 2,14,827 and their total transactions Rs. 5,47,806. Their net profits slightly increased from 13,078 to Rs. 15,074 and their reserve fund from Rs. 10,200 to Rs. 13,234.

*Central Societies.*—The two Federal Banking Unions at Chikmagalur and Kadur did some work. They had a membership of 59 and a working capital of Rs. 26,738. They inspected all the societies affiliated to them during the year.

*Non-credit Societies.*—Of the three stores societies only one, *viz.*, the Basavana-halli Co-operative Stores did good work during the year. It had a membership of 37 and a working capital of Rs. 2,500. It sold goods to members to the extent of Rs. 8,700 and earned a net profit of Rs. 328. The Lakkavalli Stores has not yet commenced stores work and is doing only banking work.

The Chikmagalur Coffee Society which is a stores society did not improve its working during the year. It has a large amount of dues outstanding against the

members and steps are being taken to collect the same and if necessary wind up the society.

The Jaggory Manufacturing society at Sakrepatna is under voluntary liquidation:—

Of the credit societies.

The Chikmagalur Town Co-operative Society.

The Sringeri Sarada Co-operative Society.

The Birur Co-operative Society.

The Kadur Co-operative Society.

The Sakrepatna Co-operative Society among non-agricultural, and

The Hiremagalur,

The Amble,

The Devanur,

The Lakkavalli,

The Lingadahalli,

The Vastara,

The Easvarahalli,

The Belavadi,

The Hiregowja, and

The Kalasa Co-operative Societies among the agricultural societies did good work during the year.

#### H.—CHITALDRUG DISTRICT.

*General statistics.*—The number of societies increased from 76 to 84 and an additional Co-operative Circle was formed during the year to effect a more uniform spread of the movement in the district and the number of Inspectors was increased from two to three in the latter part of the year. Of the 84 societies, 2 were stores combined with banking, one a rice-hulling society, 1 a weavers' society, 4 grain banks and the rest credit institutions. The membership of all the societies increased from 4,406 to 5,264, their working capital from Rs. 2,01,346 to Rs. 2,37,692 and their total transactions from Rs. 6,92,792 to Rs. 7,45,546. The societies earned a net profit of Rs. 14,146 and accumulated a reserve fund of Rs. 9,876 at the end of the year.

*Non-credit societies.*—The Weavers' Society at Molakalmuru (the Zahir-ul-Islam Co-operative Society) steadily progressed during the year. It had a membership of 98 and purchased and sold yarn and finished products to the extent of Rs. 9,271 and earned a net profit of Rs. 226 during the year.

The Rice-hulling Society at Nagasamudra (Molakalmuru Taluk) did not take steps to purchase machinery owing to the increase in the price of machinery due to War.

The stores branches of the Chitaldrug Co-operative Society and of the Chik-byaladakere Co-operative Society (Hosdurga Taluk) purchased and sold goods to the value of Rs. 8,856. The former did particularly good work in having helped the members and the general public in the supply of fire-wood and kerosene oil at considerably cheaper rates than those prevailing in the market when the prices of these articles went up very high during the latter part of the year. The Credit Societies did good work and the following societies deserve mention:—

The Chitaldrug Co-operative Society.

The Hiriur Co-operative Society.

The Challakere Co-operative Society.

The Davangere Co-operative Society.

The Harihar Co-operative Society among the urban societies, and

The Oblapur,

Muradi,

Harihalli,

Talak,

Malebennur,

Kondajji societies among the rural societies.

#### IV.—RESERVE FUND.

45. The Reserve Fund of all the societies increased from Rs. 2,34,740 at the beginning of the year to Rs. 3,30,539 at its close. Of this, total amount accumulated

by central financing institutions was Rs. 31,508, by non-agricultural societies Rs. 1,66,490 and by agricultural credit societies Rs. 1,32,541. The oldest societies have naturally the largest reserve. The following statement shows the accumulation of the Reserve Fund according to districts.

				Rs.
Bangalore District	...	...	...	1,05,028
Kolar District	...	...	...	42,062
Tumkur District	...	...	...	67,135
Mysore District	...	...	...	50,854
Hassan District	...	...	...	28,492
Shimoga District	...	...	...	13,854
Kadur District	...	...	...	13,234
Chitaldrug District	...	...	...	9,876

The question as to how the reserve fund should be utilized has received some consideration. Several of the societies have deposited their reserve fund in central institutions or Government Savings Banks; some of them have, with the Registrars' permission and subject to proper safeguards, invested a portion not generally exceeding 50 per cent of their total reserve fund on providing office buildings. The bulk of the societies are making use of their reserve fund as part of their working capital. It is not proposed to change this system but steps will be taken to see that an adequate amount is always maintained in an easily available form to meet sudden or unexpected demands.

#### V.—RESOURCES.

46. The total working capital of all the societies is Rs. 65,04,632 and the following table analyses the sources from which it is derived:—

	Central	Non-agricultural	Agricultural	Total
	1917-18	1917-18	1917-18	1917-18
1. Share capital ...	3,45,515	14,47,504	11,38,549	29,31,568
2. Loans or deposits held at the end of the year ...				
from members ...	10,43,712	5,81,606	1,31,503	17,56,821
from non-members ...	...	2,10,791	95,847	3,06,638
3. Loans and deposits from Provincial and Central Banks.	1,12,549	80,424	9,42,491	11,35,464
4. Loans from Government ...	...	...	...	43,600
5. Reserve fund ...	31,508	1,66,490	1,32,541	3,30,539
<b>Total ...</b>	<b>15,33,949</b>	<b>24,90,622</b>	<b>24,80,061</b>	<b>65,04,632</b>

The following Statement shows the proportion of working capital contributed by shares, deposits, loans, etc:—

Type of society	Total working capital		Percentage of total working capital derived from										Total
			Share capital	Deposits	Loans from				Reserve fund				
	Other societies and Banks				Government								
	1916-17	1917-18	1916-17	1917-18	1916-17	1917-18	1916-17	1917-18	1916-17	1917-18			
Central ...	14,05,602	15,33,949	18.0	22.5	65.9	68.0	14.7	7.5	.0	.0	1.4	2.0	100
Agricultural ...	22,70,636	24,80,062	47.8	45.8	8.2	9.1	40.2	39.7	.1	.1	3.7	5.3	100
Non-Agricultural ...	20,87,786	24,90,621	60.1	58.2	29.9	31.6	3.5	3.5	.1	.1	6.4	6.6	100
<b>Total ...</b>	<b>57,64,024</b>	<b>65,04,632</b>	<b>43.6</b>	<b>45.0</b>	<b>30.1</b>	<b>31.6</b>	<b>21.7</b>	<b>17.7</b>	<b>.6</b>	<b>.7</b>	<b>4.0</b>	<b>5.0</b>	<b>100</b>

#### VI. DISPUTES AND LITIGATION.

47. At the beginning of the year there were no suits pending disposal by the Registrar and 603 suits of the value of Rs. 96,527-10-2 were pending disposal with

the arbitrators to whom they had been referred. The number of suits filed during the year was 1,031 involving claims to the extent of Rs. 1,51,142-5-5. The total number of suits for disposal during the year was thus 1,634 of the value of Rs. 2,47,669-15-7 as against 973 suits of the value of Rs. 1,14,889 during the previous year. Out of the 1,634 suits on the file, 1,067 cases of the value of Rs. 1,61,728-3-0 were referred for arbitration, of which 431 were disposed of. The Registrar took 242 cases on his file and disposed of 211 cases during the year. The total number of cases disposed of was thus 642 as against 342 during the previous year.

At the close of the year, 992 cases were pending disposal, out of which 31 were pending with the Registrar, and 636 with the arbitrators and, in the remaining 325 cases, preliminary notices had been sent to the societies concerned for being served on the parties. In the 31 cases pending on the file of the Registrar, notices of hearing had been sent to the respective societies for being served on the parties.

48. The number of decrees pending execution with the Deputy Commissioners at the beginning of the year was 166 and 258 more were sent to them during the course of the year, thus making a total of 424 decrees. Of these, 50 were executed and the rest are still pending execution.

The following statement shows the number of cases pending disposal for more than 6 months and one year respectively.—

Suits	Total No. for disposal	No. disposed of	No. pending for more than	
			6 months	1 year
On the Registrar's file	242	211	...	...
With arbitrators	1,067	431	140	112
Total	1,309	642	140	112

Number of decrees sent for execution	....	....	424
Number of decrees executed	....	....	50
Number of decrees pending execution	....	....	374

49. It will be noticed from the statement given above that there is considerable delay in the disposal of suits. It has to be pointed out, however, that the number of suits filed by Co-operative Societies is increasing so rapidly that it has become impossible for the existing staff to cope with the work. Means have to be found, however, for a prompt disposal of suits now in arrears and to ensure a speedy disposal of those that may be filed in the future. The measures adopted with this view are four-fold. Steps are being taken to reduce the number of suits filed by Co-operative Societies by effecting an improvement in their working. The rules relating to the settlement of disputes by or against Co-operative Societies, especially those relating to arbitration proceedings, are undergoing revision with a view to secure greater promptitude in such settlement. The Government have, as stated in para 2 above sanctioned two Assistant Registrars who, when they are appointed and empowered to deal with suits, will be able to bring about a more expeditious disposal of suits. The Government have also recently urged on Deputy Commissioners the necessity of prompt execution of decrees referred to them by the Co-operative Department. The whole matter is receiving careful consideration and a separate report is being submitted to the Government on the subject.

50. There were two cases of criminal prosecutions launched under the Registrar's instructions against the Secretaries of two Co-operative institutions for misappropriation of funds. In one of these cases (Kudiyanoor Co-operative Society, Malur Taluk) the accused was convicted and sentenced to 6 months' rigorous imprisonment. The other case (Cauvery Reservoir Co-operative Society) was under trial during the year.

## VII. AUDIT AND INSPECTION.

51. Audit and inspection work continued to receive attention during the year. The accounts of 692 societies were fully audited and 880 societies were inspected during the year of which 750 were test-audited. Fourteen Federal Banking Unions inspected the accounts of 180 societies and three Central Banking Institutions inspected 33 societies affiliated to them. The question of providing a more satisfactory system of audit is under separate submission to Government.

## VIII. THE MYSORE CO-OPERATIVE SOCIETIES REGULATION AND THE RULES THEREUNDER.

52. In the year under report, a rule was passed by the Government under section 27, 2 (b) of the Mysore Co-operative Societies Regulation No. III of 1905 limiting the loans admissible to the Committee Members of a Co-operative Society to not more than 25 per cent of the total loans outstanding against all the members. The object of the rule is to prevent the loans from being monopolised by Committee Members. To meet possible hardship, the Registrar has been authorised to exempt particular societies from the operation of this rule.

53. The Mysore Co-operative Societies Regulation No. III of 1905 was amended during the year and Co-operative Societies are now governed by the provisions of Regulation No. VII of 1918. The framing of the Rules thereunder is under consideration.

## IX. MISCELLANEOUS.

54. *Statistical tables.*—The statistics appended to this Report are in the form approved by the Government of India and are the same as those of last year.

55. *Provincial Co-operative Conference.*—The Seventh Mysore Provincial Co-operative Conference was held at Mysore during the Dasara of 1917 and was attended by 300 delegates and 200 visitors from 200 Co-operative Societies in the State. His Highness the Yuvaraja graciously opened the Conference and Rajakaryaprasakta Rao Bahadur Mr. M. Shama Rao, M.A., Inspector-General of Education in Mysore, presided at the deliberations. His Highness was at home to the delegates and enquired into the working of several societies.

56. *District and Taluk Conferences.*—The Government ordered during the year under report that Co-operative Conferences should form part of District and Taluk Conferences organized by the District Committees of the Economic Conference every year. Eight District and 70 Taluk Co-operative Conferences were held during the year. A report on the progress of the societies in the respective Districts and Taluks was read at each of those Conferences by the Inspectors of Co-operative Societies concerned and subjects of local interest discussed and doubts and difficulties felt by the societies cleared up at these Conferences.

57. *Departmental Conference.*—The Fourth Departmental Conference was held at the Registrar's office, Bangalore, on the 27th, 28th and 29th August 1917. It was attended by all the members of the Department, a few of the honorary workers, and by the Director of Agriculture, the Director of Industries and Commerce and the Secretary, Economic Conference. A full report has been separately published.

58. *Inspection of Village Improvement Committees.*—The Inspectors of Co-operative Societies inspected in the course of their tours 347 Village Improvement Committees and delivered lectures on Co-operation, Sanitation, Education and other subjects of village improvement.

59. *Training of men in Co-operation.*—The Government have been repeatedly urging on the Registrar the desirability of providing a suitable training for persons who are engaged, or are likely to be engaged, in Co-operative work. A rough scheme was prepared and opportunity was taken of the several Conferences referred to above and of several annual general meetings of societies to consult those interested in the matter. The opinion was almost unanimous that, for the present, there was no scope for a Co-operative School, and that, in its absence, it should be considered an important part of the duties of Co-operative Inspectors to deliver lectures and train Managing Committees in the work of management. This is being done as far as possible and I fear that adoption of more elaborate measures has to be postponed.

In connection with the Mysore Local Service Examinations, an examination has been instituted called the "Co-operative Inspectors' Examination" and a pass in it has been made compulsory on all the Inspectors of Co-operative Societies and the Head Clerk of the Registrar's Office.

60. The Mysore Co-operative Bulletin which was being published during the previous year has ceased publication during the year under report owing to want of suitable men to conduct it. Attempts are being made to revive it under proper management. The "Mysore Economic Journal" and the "Arthasadhaka Patrike" regularly publish articles on Co-operation; the "Mysore Blue Book Quarterly" does so frequently and the English and the Kannada newspapers and magazines in the State do so occasionally.

61. Mr. C. Bhima Rao, Honorary Supervisor of Co-operative Societies, Channagiri Taluk, and Representative Assembly Member was awarded khillats by His Highness the Maharaja during the Dasara Durbar of 1917. The names of the following gentlemen who took special interest in the development of the Co-operative movement in the State was published in the *Mysore Gazette* :—

1. Mr. C. Subba Rao, B.A., B.L.,  
Advocate and Honorary Secretary, Shimoga Co-operative Bank.
2. Mr. S. Venkata Rao,  
Honorary Secretary, Chikballapur Co-operative Society.
3. Mr. G. Subba Rao,  
Honorary Secretary of the Closepet Society and  
Honorary Supervisor of the Sub-Taluk.
4. Mr. K. Parameswariah,  
Honorary Secretary of the Kadur C. S.  
and Honorary Supervisor of the Taluk.

#### X. ATTITUDE OF THE PUBLIC AND ASSISTANCE RECEIVED.

62. The movement continued to receive at the hands of His Highness the Maharaja and His Highness the Yuvaraja the keen personal interest and support which it has been its privilege to enjoy since its introduction into Mysore. Financial assistance, special recognition of co-operative workers, presentation of khillats and other marks of approval, personal inquiries into the working of individual societies are the forms in which this interest is shown, and they serve not merely as gracious marks of appreciation for efforts made but also as powerful incentives for further efforts.

63. The Government of His Highness the Maharaja and its officers are equally sympathetic to Co-operation. During the tours of the Dewan in the districts of Tumkur, Chitaldrug and Shimoga, he inspected several Co-operative Societies and inquired into their working and usefulness. The Members of Council are extending to the movement their very kind support. The interest thus shown by the Head of the administration and by the Members of Council goes a long way in strengthening the confidence of the public in Co-operative Societies and facilitates their progress. The Deputy Commissioners of Districts, particularly Mr. M. A. Narayan Ayangar of Shimoga, Mr. K. Matthan of Mysore and Mr. Zahiruddin Mecci of Chitaldrug are keeping themselves in very close touch with the movement in their districts. Finally, the Director of Industries and Commerce, the Director of Agriculture, and the Secretary of the Mysore Economic Conference with whom the Registrar has to work in close co-operation have been ungrudging in their help and advice to him and the thanks of the Registrar are due to them for their unflinching courtesy and support.

64. The connection of Mr. K. Chandy, Excise Commissioner, with this Department was very short, but in the brief period of 5½ months for which he was Registrar, he introduced several new features into the movement. He systematised the touring of Inspectors, gave a great impetus to the extension of co-operation among backward classes, prescribed a system of periodical survey of economic conditions of members of Co-operative Societies, and introduced a deeper and broader view of the methods and objects of the movement.

65. The attitude of the educated classes and of the general public to the movement is one of approval. The money-lenders, small merchants and people of that class who, not very long ago, were distinctly opposed to the movement, seem to have realised that their opposition does no real and permanent harm to the movement and that they stand to gain more by contracting friendly relations with



Co-operative Societies than by taking up an attitude of hostility to them. Several of them are now members of Co-operative Societies and take a leading part in their working. The gain in prestige and in sound management which the association of Co-operative Societies with men of business produces is of immense value to the societies and it is hoped that before long, this combination will go a step further and that the surplus funds available with these classes will be put into the movement.

66. The frequent change of Registrars, the strenuous attempts made by the Department to improve the working of societies, the introduction of special surveys, and the altered economic conditions brought about by the war rendered the work of the Department during the year under report far more arduous than usual. It is satisfactory to be able to report that, following the example set by the Personal Assistant to the Registrar, the staff of the Department rose to the occasion and discharged their duties efficiently, promptly and cheerfully.

67. Finally, reference has to be made to the public-spirited and unselfish labours of a large body of men who, as office bearers and auditors of societies, have given their time and thought freely and ungrudgingly to the cause of co-operation. Large as has been their work in the past, it has to be larger in the future. The present programme of the Department includes a large number of important questions. Besides consolidation and extension of primary credit societies and the strengthening of their financial position, especially in its higher stages, the development of Agricultural Co-operation, of Industrial Co-operation and of stores, the application of Co-operative principles to house building, cattle insurance and cattle breeding, the extension of Co-operation among the backward classes, the creation of a Co-operative literature in Kannada, and the formation of an un-official agency for Co-operative education, audit and supervision and the conversion of Co-operative Societies into local centres of economic, social and moral development are questions which call for immediate consideration and action. The scope for work is vast, but the workers are few. It is for men of position and of influence in the State to realise that Co-operation has just as good a claim to their support as any other public cause and that service rendered in furtherance of the movement is service of the highest order.

I have the honor to be,  
Sir,

Your most obedient servant,

R. RANGA RAO,

*Officiating Registrar.*

## APPENDIX A.

## List of charges of Inspectors of Co-operative Societies.

Circle	Headquarters	Name of Inspectors
<b>BANGALORE DISTRICT.</b>		
1. Bangalore City ...	Bangalore City ...	Mr. D. Krishna Rao, B.A.
2. Bangalore and Magadi Taluks ...	Bangalore City ...	„ S. Venkatasubbia, B.A.
3. Channapatna and Kankanhalli Taluks and Closepet Sub-Taluk.	Channapatna ...	„ C. N. Ramachandra Rao, B.A.
4. Anekal and Hoskote Taluks ...	Hoskote ...	„ G. Seshadri Iyengar, B.A.
5. Dodballapur and Devanhalli Taluks...	Dodballapur ...	„ A. Swami Rao.
6. Nelamangala Taluk ...	Nelamangala ...	„ M. Garudachar.
<b>KOLAR DISTRICT.</b>		
1. Kolar, Bowringpet, Malur and Mulbagal Taluks.	Kolar ...	„ S. Mahadeva Rao, B.A.
2. Chikballapur, Goribidnur, Bagepalli and Gudibanda Taluks.	Chikballapur ...	„ D. Krishna Iyengar, B.A.
3. Chintamani, Sidlaghatta and Sriniwasapur Taluks.	Chintamani ...	„ B. Suryanarayana Rao, B.A.
<b>TUMKUR DISTRICT.</b>		
1. Tumkur Taluk and Koratagere Sub-Taluk.	Tumkur ...	„ M. Sundararaja Iyengar, B.A.
2. Tiptur and Chiknayakanhalli Taluks	Tiptur ...	„ L. Madava Rao, B. Com.
3. Sira and Maddagiri Taluks ...	Sira ...	„ B. S. Ranga Vittal.
4. Pavagada Taluk ...	Pavagada ...	„ do in charge.
5. Kunigal and Gubbi Taluks and Turuvekere Sub-Taluk.	Kunigal ...	„ G. Singa Iyengar.
<b>MYSORE DISTRICT.</b>		
1. Mysore, Nanjangud and Seringapatam Taluk and French Rocks Sub-Taluk.	Mysore ...	„ T. Venkataramanaiya, B.A., assisted by Mr. N. Devaraj Urs.
2. Malvalli, Nagamangala and Mandya Taluks.	Mandya ...	„ M. Venkatakrishnaiya, B.A.
3. Gundlupet, Heggaddevankote, Yedatore, Krishnarajpete and Hunsur Taluks.	Mysore ...	„ H. Venkataramiah, B.A., assisted by Mr. N. B. Thamanna.
4. T.-Narsipur and Chamrajnagar Taluks and Yelandur Jaghir.	Chamarajnagar ...	„ P. Seshachar.
<b>HASSAN DISTRICT.</b>		
1. Hassan and Manjarabad Taluks and Alur Sub-Taluk.	Hassan ...	„ G. K. Kesavamurti Iyengar, B.A.
2. Arkalgud and Hole-Narsipur Taluks	Arkalgud ...	„ Do in charge.
3. Belur and Arsikere Taluks ...	Arsikere ...	„ B. Krishnamurti Rao.
4. Channarayapatna Taluk ...	Channarayapatna ...	„ D. Venkatanaranappa.
<b>SHIMOGA DISTRICT.</b>		
1. Shimoga, Tirthahalli and Nagar Taluks and Kumsi Sub-Taluk.	Shimoga ...	„ S. Venkataramaiya, B.A.
2. Sagar and Sorab Taluks ...	Sagar ...	„ do in charge.
3. Channagiri Taluk ...	Channagiri ...	„ A. N. Rama Rao, B.A.
4. Honnali and Shikarpur Taluks ...	Honnali ...	„ M. S. Srinivasa Iyengar.
<b>KADUR DISTRICT.</b>		
1. Chikmagalur and Mudgere Taluks ...	Chikmagalur ...	„ B. Srinivasa Rao.
2. Kadur, Tarikere and Koppa Taluks and Sringeri and Narasimharajpur Sub-Taluks.	Tarikere ...	„ S. Nanjappa.
<b>CHITALDRUG DISTRICT.</b>		
1. Chitaldrug, Molakalmuru and Chalkere Taluks.	Chitaldrug ...	„ M. Rama Rao.
2. Davangere and Jagalur Taluks and Harihar Sub-Taluk.	Davangere ...	„ M. Puttuswami, B.A.
3. Holalkere, Hosdurga and Hiriyur Taluks.	Holalkere ...	„ B. Ahmed Shariff.

1. Mr. Abdul Basith,  
 2. „ Kempanna,  
 3. „ B. Ramachandra Sastri. } under training.

## APPENDIX B.

## List of charges of Honorary Supervisors of Co-operative Societies.

No.	District	Names of Honorary Supervisors	Charges
1	Bangalore	Mr. A. Venkappa	Kasaba and Jigani hoblis of Anekal Taluk with Headquarters at Anekal.
2	"	" A. Ramaiya	Sarjapur and Attibele hoblis of Anekal Taluk with Headquarters at Kachanahalli.
3	"	" G. Subba Rao	Closepet Sub-Taluk and Kankanhalli Taluk with Headquarters at Closepet.
4	"	" B. Subbiah	Nelamangala Taluk with Headquarters at Bangalore.
5	"	" Bindu Madhava Rao	Nelamangala Taluk with Headquarters at Nelamangala.
6	"	" Govindaraj Chetty	Thyamagondlu and Somalapur hoblis of Nelamangala Taluk with Headquarters at Thyamagondlu.
7	"	" S. Lakshmanachar	Kankanhalli Taluk with Headquarters at Kankanhalli.
8	"	" M. Singara Iyengar	Channapatna Taluk with Headquarters at Channapatna.
9	"	" Kasi Venkatanarain Sastri.	Magadi Taluk with Headquarters at Magadi.
10	Kolar	" H. Narayana Rao	Kolar and Malur Taluks with Headquarters at Hongenahalli.
11	"	" L. Sankararamaiya	Goribidnur Taluk with Headquarters at Mudgere.
12	"	" Venkoba Rao	Bagepalli Taluk and Gudibanda Sub-Taluk with Headquarters at Gudiband.
13	"	" P. Subba Rao	Chikballapur Taluk with Headquarters at Posettihalli.
14	"	" M. Narayan Rao	Mulbagal Taluk with Headquarters at Marandahalli.
15	Tumkur	" P. Narasinga Rao	Pavagada Taluk with Headquarters at Pavagada.
16	"	" T. B. Lakshmana Rao.	Tumkur Taluk with Headquarters at Tumkur.
17	"	" H. Sriram Sastri	Tiptur Taluk with Headquarters at Honnavalli.
18	"	" D. Venkatasamaiya	Holavanhalli hobli in Koratagere Sub-Taluk with Headquarters at Koratagere.
19	"	" Narasanna	Sira Taluk with Sira as Headquarters.
20	"	" T. Puttanna	Gubbi Taluk with Headquarters at Vakadi, Tumkur Taluk.
21	"	" G. Ramasastri	Channarayadurga hobli of Koratagere Sub-Taluk with Headquarters at Koratagere.
22	Mysore	" G. Nanjappa	Nanjangud and Heggaddevankote Taluks with Headquarters at Mysore.
23	"	" Upadhya Srinivasiengar	Nagamangala Taluk with Headquarters at Nagamangala.
24	"	" Puttaramanna	Chamrajnagar Taluk with Headquarters at Chamrajnagar.
25	"	" K. Srinivasa Iyengar	Mandya Taluk with Headquarters at Mandya.
26	"	" T. Lakshminarasimhachar.	Malvalli Taluk with Headquarters at Talkad.
27	"	" C. Suryanaranappa	T.-Narsipur Taluk with Headquarters at Bannur.
28	"	" K. Sivaiya	Krishnarajpeto Taluk with Headquarters at Kikkeri.
29	Hassan	" Kesava Iyengar	Belur Taluk with Headquarters at Belur.
30	"	" H. R. Ramanna	Hassan and Salagami hoblis of Hassan Taluk with Headquarters at Hassan.

## APPENDIX B—concl'd.

No.	District	Names of Honorary Supervisors	Charges
31	Hassan	Mr. S. Rangachar	Kattaya, Dudda and Grama hoblis of Hassan Taluk with Headquarters at Hassan.
32	"	" C. N. Srikantaiya	Channarayapatna Taluk with Headquarters at Channarayapatna.
33	"	" A. N. Lakshminarayana Rao.	Nuggehalli, Hiresave, Sravanabelagola hoblis and a portion of the Kasaba hobli with Headquarters at Channarayapatna.
34	"	" M. Narasimha Sastri...	Arkalgud Taluk with Headquarters at Arkalgud.
35	"	" G. Kesava Iyengar	Mallipatna and Kasaba hoblis of Arkalgud Taluk with Headquarters at Arkalgud.
36	"	" J. Subba Rao	Manjarabad Taluk with Headquarters at Saklespur.
37	"	" Kondaswami Naidu	Do do
38	"	" H. Narasimhamurti Achar.	Achnakatte and Banavar hoblis of Arsikere Taluk with Headquarters at Banavar.
39	"	" Ramakrishnaiya	Arsikere, Gandasi and Javagal hoblis of Arsikere Taluk with Headquarters at Harnahalli.
40	"	" N. D. Kalappa	Hole-Narsipur Taluk with Headquarters at Hole-Narsipur.
41	Shimoga	" C. Bhima Rao	Channagiri Taluk with Headquarters at Channagiri.
42	"	" Srinivasa Dikshit	Shikarpur Taluk with Headquarters at Shikarpur.
43	"	" A. Krishna Rao	Siralkoppa hobli of Shikarpur Taluk with Headquarters at Siralkoppa.
44	"	" Venkatagiriappa	Tirthahalli Taluk with Headquarters at Tirthahalli.
45	"	" Ramakrishnaiya	Sagar Taluk with Headquarters at Sagar.
46	Kadur	" K. Parameswariah	Kadur Taluk with Headquarters at Kadur.
47	"	" Nittur Mahadevayya...	Chikmagalur and Mudgere Taluks with Headquarters at Chikmagalur.
48	"	" H. Naranappa	Tarikere Taluk with Headquarters at Tarikere.
49	Chitaldrug	" K. Lakshminaranappa..	Holalkere Taluk with Headquarters at Holalkere.
50	"	" L. Narasinga Rao	Challakere Taluk with Headquarters at Challakere.
51	"	" S. Sitharamiah	Hiriyur Taluk with Headquarters at Hiriyur.

**STATEMENT A.**  
**Operations of Central Banks.**

Classification	Number of members		Number of affiliated societies holding shares in Central Banks				Loans made during the year to		Receipts from loans and deposits repaid during the year by		Loans due by		Loans and Deposits received during the year from		
	Individuals	Societies	Central credit	Agricultural credit	Non-agricultural credit	Others	Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Central Banks	Primary Societies
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>CENTRAL BANKS.</b>															
<i>Bangalore District.</i>															
The Bangalore Central Co-operative Bank, Limited ...	371	132	7	114	11	...	Rs. 2,89,277	Rs. 99,336	Rs. 1,18,036	Rs. 87,374	Rs. 3,01,407	Rs. 4,53,198	Rs. 5,91,494	...	Rs. 40,007
The Mysore Provincial Co-operative Bank, Limited ...	676	456	12	876	68	...	...	Rs. 70,001	...	Rs. 70,240	...	Rs. 4,10,098	Rs. 76,542	...	Rs. 47,674
The Magadi Federal Co-operative Banking Union, Limited ...	11	12	...	11	1	...	...	...	...	Rs. 1,925	...	Rs. 16,152	...	...	...
The Nelamangala Federal Co-operative do ...	13	9	...	9	...	...	...	Rs. 5,500	...	Rs. 3,176	...	Rs. 15,814	...	Rs. 5,000	...
<i>Tumkur District.</i>															
The Tumkur Federal Co-operative Banking Union, Limited ...	18	15	...	14	1	...	...	Rs. 17,550	...	Rs. 9,587	...	Rs. 68,037	Rs. 17,439	Rs. 17,250	Rs. 5,014
The Sira Federal do do ...	27	11	...	10	1	...	...	...	...	Rs. 7,840	...	Rs. 18,075	...	...	Rs. 1,464
The Maddagiri Federal do do ...	12	7	...	6	1	...	...	...	...	Rs. 2,600	...	Rs. 4,300	Rs. 80	...	Rs. 56
The Pavagada Federal do do ...	16	17	...	15	2	...	...	Rs. 4,705	...	Rs. 4,407	...	Rs. 17,023	Rs. 54	Rs. 1,400	Rs. 209
The Kunigal Federal do do ...	16	15	...	15	...	...	...	Rs. 500	...	Rs. 970	...	Rs. 5,958	Rs. 400	...	...
The Koratagere Federal do do ...	19	8	...	2	1	...	...	...	...	Rs. 1,988	...	Rs. 6,305	Rs. 10	...	...
<i>Mysore District.</i>															
The Mysore District Central Co-operative Bank, Limited ...	97	19	...	11	8	...	Rs. 20,125	Rs. 22,160	Rs. 13,509	Rs. 15,104	Rs. 23,991	Rs. 81,506	Rs. 13,651	...	Rs. 1,105
<i>Hassan District.</i>															
The Hassan Federal Co-operative Banking Union, Limited ...	9	22	...	20	1	1	...	Rs. 3,665	...	Rs. 1,846	...	Rs. 20,863	Rs. 174	Rs. 4,000	...
The Channarayapatna Federal do do ...	16	14	...	14	...	...	...	...	...	...	...	...	...	...	...
The Belur Federal do do ...	14	10	...	10	...	...	...	...	...	...	...	...	...	...	...
The Arsikere Federal do do ...	10	6	...	5	1	...	...	...	...	...	...	Rs. 1,000	...	...	...
<i>Shimoga District.</i>															
The Shimoga District Co-operative Bank, Limited ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
The Channagiri Federal Co-operative Banking Union, Limited ...	62	17	...	17	...	...	Rs. 1,492	...	Rs. 3,360	...	Rs. 25,872	Rs. 250	Rs. 119	...	...
<i>Kadur District.</i>															
The Chikmagalur Federal Co-operative Banking Union, Limited ...	15	20	...	19	1	...	...	Rs. 600	...	Rs. 2,358	...	Rs. 12,058	...	...	Rs. 1,467
The Kadur Federal do do ...	12	12	...	12	...	...	...	...	...	Rs. 1,025	...	Rs. 8,025	...	...	Rs. 1,782
<b>Total Central Banks ...</b>	<b>1,414</b>	<b>797</b>	<b>19</b>	<b>680</b>	<b>97</b>	<b>1</b>	<b>Rs. 2,59,452</b>	<b>Rs. 2,25,511</b>	<b>Rs. 1,31,545</b>	<b>Rs. 2,13,804</b>	<b>Rs. 3,25,399</b>	<b>Rs. 11,64,495</b>	<b>Rs. 7,00,096</b>	<b>Rs. 27,769</b>	<b>Rs. 98,780</b>
<b>Total Previous Year ...</b>	<b>1,252</b>	<b>740</b>	<b>17</b>	<b>640</b>	<b>82</b>	<b>1</b>	<b>Rs. 1,38,380</b>	<b>Rs. 4,91,519</b>	<b>Rs. 66,652</b>	<b>Rs. 1,91,295</b>	<b>Rs. 1,97,303</b>	<b>Rs. 11,53,753</b>	<b>Rs. 6,85,404</b>	<b>Rs. 7,84,144</b>	<b>Rs. 1,22,443</b>

N.B.—The totals include annas and pies in the body of the statement; but they are not shown in the respective columns as per Government of India Circular.

STATEMENT A—concl'd.

Classification	Sales of goods to members	Purchase of Members' products	Cost of management	Share capitals paid up	Loans and Deposits held at the end of the year from				Reserve Fund	Working capital*	Profit and loss of the year	Usual dividend paid on shares	Most usual rate of interest		Uncalled and sub-scribed share capital
					Individuals	Societies	Provincial or Central Banks	Government					On borrowings	On lendings	
<b>CENTRAL BANKS:</b>															
<i>Bangalore District.</i>															
The Bangalore Central Co-operative Bank, Limited	...	...	2,748	1,60,578	5,31,731	72,403	...	...	24,330	7,89,043	26,653	8 per cent.	5 to 6 p. c.	7 to 7½ p. c.	69,421
The Mysore Provincial Co-operative Bank, Limited	...	...	2,656	1,25,234	1,90,198	66,551	20,000	...	3,061	4,05,045	14,243	6 per cent.	5 to 6½ p. c.	7 to 8 p. c.	2,07,466
The Magadi Federal Co-operative Banking Union, Limited	...	...	5	1,080	...	606	14,800	...	80	16,566	123	Do	7 per cent.	7½ per cent.	...
The Nelamangala Federal Co-operative do	...	...	...	1,468	5,698	...	10,010	...	154	17,332	164	Do	5 to 6½ p. c.	7 to 8 p. c.	...
<i>Tumkur District.</i>															
The Tumkur Federal Co-operative Banking Union, Limited	...	...	93	4,180	58,008	10,982	...	...	727	73,897	662	8 per cent.	7 per cent.	7½ per cent.	2,606
The Sira Federal do do	...	...	2	1,150	...	7,448	9,159	...	191	17,989	210	6½ per cent.	Do	Do	5,250
The Maddagiri Federal do do	...	...	...	190	...	14	4,100	...	24	4,328	59	Do	Do	Do	2,510
The Pavagada Federal do do	...	...	4	1,975	51	1,568	13,170	...	103	16,869	73	Do	Do	Do	3,800
The Kunigal Federal do do	...	...	10	1,250	4,352	707	500	...	31	6,841	85	Do	Do	Do	1,849
The Koratagere Federal do do	...	...	1	280	2	...	6,011	...	11	6,304	42	Do	Do	Do	1,120
<i>Mysore District.</i>															
The Mysore District Central Co-operative Bank, Limited	...	...	523	40,035	67,012	1,625	...	...	2,425	1,11,097	4,968	8 per cent.	4½ to 6½ p. c.	7½ to 9 p. c.	9,565
<i>Hassan District.</i>															
The Hassan Federal Co-operative Banking Union, Limited	...	...	...	1,051	13,842	...	4,578	664	136	20,273	654	6½ per cent.	7½ per cent.	8 per cent.	6,400
The Channarayapatna Federal do do	...	...	...	900	...	...	...	...	9	309	...	...	...	...	2,400
The Belur Federal do do	...	...	...	10	...	...	...	...	...	10	...	...	...	...	1,990
The Arsikere Federal do do	...	...	...	475	...	...	984	...	...	1,459	...	...	...	...	4,275
<i>Shimoga District.</i>															
†The Shimoga District Co-operative Bank, Limited	†	...	...	...	...	...	...	...	...	...	...	...	...	...	...
The Chaunagiri Federal Co-operative Banking Union, Limited.	...	...	72	2,800	6,075	...	16,858	...	69	25,804	531	6 per cent.	7 per cent.	7½ per cent.	...
<i>Kadur District.</i>															
The Chikmagalur Federal Co-operative Banking Union, Limited.	...	...	86	2,036	...	3,092	7,200	...	113	12,441	61	7½ per cent.	Do	Do	...
The Kadur Federal do do	...	...	...	1,420	...	1,700	5,175	...	38	8,833	196	Do	Do	Do	...
Total Central Banks	...	...	6,204	3,45,514	8,76,974	1,66,737	1,12,546	654	31,508	15,33,948	48,731	...	...	...	3,18,552
Total Previous Year	...	...	5,796	2,53,715	7,77,971	1,48,692	2,03,854	1,000	20,867	14,05,602	33,056	...	...	...	3,53,420

\* For the purposes of this statement the working capital is taken to be the total of columns 20 to 25.

† Work not started.

N.B.—The totals include annas and pies in the body of the Statement, but they are not shown in the respective columns as per Government of India Circular.

STATEMENT B.—Operations of Agricultural Societies.

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from loans and deposits repaid during the year by		Loans due by			Loans and deposits received during the year from			Sales of goods to Members	Purchase of Members' Products
			Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Of which over due (1)	Banks and Societies	Individuals	Central Banks	Primary Societies		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>CLASS I—CREDIT.</b>														
<i>(a) Limited—</i>			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Bangalore District	6	899	11,729	...	11,460	...	96,163	857	...	4,976	...	...	...	...
Kolar	17	1,990	81,079	...	64,106	...	69,502	14,715	...	17,427	...	...	...	...
Tumkur	10	1,481	80,881	...	70,671	...	94,900	10,646	...	72,748	...	...	...	...
Mysore	7	895	62,791	...	61,867	...	49,686	12,546	...	4,862	...	...	...	...
Hassan	13	1,848	1,29,610	15,226	1,09,934	17,000	1,28,829	47,151	...	55,793	460	...	1,183	...
Shimoga	10	816	...	...	...	...	...	...	...	...	...	...	...	...
Kadur	4	628	56,864	...	50,189	...	45,846	6,738	...	6,702	...	...	...	...
Chitaldrug	4	81	...	...	...	...	...	...	...	...	...	...	...	...
Total Limited	71	6,758	4,22,956	15,226	3,68,299	17,000	4,24,829	92,655	...	1,62,005	460	...	1,183	...
<i>(b) Unlimited—</i>			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Bangalore District	159	6,957	2,05,116	...	1,64,846	...	4,59,287	99,428	...	22,960	56,440	4,800	...	...
Kolar	86	3,486	68,482	...	62,217	...	1,30,391	64,592	...	8,856	3,950	...	...	...
Tumkur	145	9,747	3,72,526	...	3,27,267	...	5,18,968	76,597	...	55,372	48,453	350	...	...
Mysore	85	4,634	2,24,571	...	1,92,770	...	2,53,463	56,588	...	40,593	17,200	...	...	...
Hassan	125	5,849	1,07,605	...	98,663	...	2,13,149	68,706	...	19,440	5,573	...	639	...
Shimoga	123	4,904	1,18,667	2,471	99,455	1,100	1,58,939	20,640	1,495	9,874	10,183	565	...	...
Kadur	43	2,296	74,716	...	66,099	...	1,11,956	28,151	...	9,836	1,779	...	...	...
Chitaldrug	70	3,548	1,09,217	...	1,02,340	...	1,32,391	81,153	...	12,608	...	...	...	...
Total Unlimited	836	41,421	12,80,904	2,471	11,13,661	1,100	19,78,487	4,45,799	1,495	1,78,942	1,43,579	5,715	639	...
Total Class I	907	48,179	17,03,860	17,697	14,81,901	16,100	24,03,317	5,38,454	1,495	3,40,948	1,44,039	5,715	1,823	...
Total Previous year	792	44,001	18,41,427	22,747	12,60,385	57,046	21,94,065	3,58,148	121	3,19,887	3,78,102	24,777	1,337	213
<b>CLASS II—PURCHASE AND PURCHASE AND SALE.</b>														
<i>(a) Limited—</i>			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Kolar District	1	21	...	...	...	...	...	...	...	...	...	...	...	...
Mysore	2	168	27,686	...	26,719	...	12,098	882	...	3,723	...	...	5,781	...
Total Limited	3	189	27,686	...	26,719	...	12,098	882	...	3,723	...	...	5,781	...

STATEMENT B—contd.

C. O. S.	Classification	Cost of management	Share Capital paid up	Loans and deposits held at the end of the year from					Reserve Fund	Working Capital (2)	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest		Remarks
				Members	Non-members	Societies	Provincial or Central Banks	Government					On borrowings	On lendings	
				18	19	20	21	22					27	28	
		16	17	18	19	20	21	22	23	24	25	26	27	28	9
	<b>CLASS I—CREDIT.</b>	Rs.	Rs.	Rs.	Rs.		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
	<i>(a) Limited.</i>														
	Bangalore District ...	268	10,442	232	3,074	...	21,200	...	2,023	86,973	1,045	6 to 7½ per cent.	7 to 7½ per cent.	9 to 12 per cent.	(1) The term "Loans overdue" means loans due for payment which have not been paid and for which extension has not been granted by competent authority.  (2) For the purposes of this statement the working capital is taken to be the total of columns 17 to 23.
	Kolar " ...	625	54,785	8,543	2,376	...	...	...	3,267	68,973	5,265	Do	Do	Do	
	Tumkur " ...	1,043	51,559	14,491	8,021	...	8,693	...	9,645	92,410	6,935	Do	Do	Do	
	Mysore " ...	710	39,388	1,889	5	...	...	...	4,820	46,103	3,765	Do	Do	Do	
	Hassan " ...	1,195	71,898	20,761	21,247	...	4,660	666	11,745	1,30,979	6,014	Do	Do	Do	
	Shimoga " ...	...	...	...	...	...	...	...	...	...	...	Do	Do	Do	
	Kudur " ...	287	85,947	3,786	713	...	...	...	2,239	42,687	4,304	Do	Do	Do	
	Chitaldrug " ...	...	431	...	...	...	...	...	...	481	...	Do	Do	Do	
	<b>Total Limited</b> ...	4,130	2,64,452	49,704	35,438	...	84,553	666	33,743	4,18,559	27,330	.....	.....	.....	
	<i>(b) Unlimited.</i>														
	Bangalore District ...	1,880	1,17,925	10,329	5,188	...	3,19,053	...	15,947	4,68,444	11,786	6 to 7½ per cent.	7 to 7½ per cent.	9 to 12 per cent.	
	Kolar " ...	660	59,812	4,678	562	...	62,383	...	7,102	1,34,539	693	Do	Do	Do	
	Tumkur " ...	3,753	1,80,165	22,325	23,479	...	2,61,426	...	26,754	5,14,150	22,309	Do	Do	Do	
	Mysore " ...	2,017	1,34,996	17,416	8,371	...	76,322	...	12,160	2,49,267	16,869	Do	Do	Do	
	Hassan " ...	1,051	94,177	10,136	6,851	...	88,497	3,000	15,496	2,18,159	6,492	Do	Do	Do	
	Shimoga " ...	1,008	1,13,681	6,181	6,365	...	36,496	...	6,531	1,69,257	9,689	Do	Do	Do	
	Kadur " ...	995	70,693	2,093	5,368	...	24,624	...	7,807	1,10,588	7,539	Do	Do	Do	
	Chitaldrug " ...	885	79,990	7,182	3,590	...	39,132	...	6,012	1,35,848	7,595	Do	Do	Do	
	<b>Total Unlimited</b> ...	12,252	8,51,385	80,343	59,776	...	9,07,937	3,000	97,812	20,00,255	82,925	.....	.....	.....	
	<b>Total Class I</b> ...	16,383	11,15,837	1,30,048	95,214	...	9,42,491	3,666	1,31,555	24,18,814	1,10,256	.....	.....	.....	
	<b>Total Previous year</b> ...	13,977	9,89,377	1,05,141	79,253	...	9,55,255	2,548	83,435	22,15,013	97,898	.....	.....	.....	
	<b>CLASS II—PURCHASE AND PURCHASE AND SALE.</b>														
	<i>(a) Limited.</i>														
	Kolar District ...	...	152	...	...	...	...	...	...	152	...	6½ per cent.	7 to 7½ per cent.	9 to 12 per cent.	
	Mysore District ...	198	10,044	807	500	...	...	...	936	12,288	80	Do	Do	Do	
	<b>Total Limited</b> ...	198	10,196	807	500	...	...	...	936	12,440	80	.....	.....	.....	



STATEMENT B—contd.

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from loans and deposits repaid during the year by		Loans due by			Loans and deposits received during the year from			Sales of goods to members	Purchase of members' products
			Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Of which over-due (1)	Banks and Societies	Individuals	Central Banks	Primary Societies		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<i>(b) Unlimited.</i>														
Kadur District	1	...	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Total Unlimited	1	...	...	...	...	...	...	...	...	...	...	...	...	...
Total Class II	4	189	27,686	...	26,719	...	12,098	882	...	8,723	...	...	5,781	...
Total previous year	4	186	15,541	...	14,113	...	5,543	250	...	8,126	...	...	5,751	1,484
<b>CLASS III—PRODUCTION.</b>														
<i>(a) Limited.</i>														
Tumkur District	1	12	...	...	...	...	...	...	...	...	...	...	...	...
Total Limited	1	12	...	...	...	...	...	...	...	...	...	...	...	...
<i>(b) Unlimited.</i>														
Hassan District	1	35	...	...	...	...	...	...	...	...	...	...	...	...
Total Unlimited	1	35	...	...	...	...	...	...	...	...	...	...	...	...
Total Class III	2	47	...	...	...	...	...	...	...	...	...	...	...	...
Total previous year	3	68	...	10	...	...	421	...	...	...	...	...	...	...
<b>CLASS IV—PRODUCTION AND SALE.</b>														
<i>(a) Limited.</i>														
Kolar District	3	77	...	...	...	...	...	...	...	...	...	...	...	...
Tumkur do	2	23	...	...	...	...	...	...	...	...	...	...	...	...

STATEMENT B—contd.

Classification	Cost of management	Share capital paid-up	Loans and deposits held at the end of the year from					Reserve fund	Working capital (2)	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest		Remarks
			Members	Non-members	Societies	Provincial or Central Banks	Government					On borrowings	On lendings	
	16	17	18	19	20	21	22	23	24	25	26	27	28	29
<i>(b) Unlimited—</i>														
Kadur District ... ..	Rs. ...	Rs. ...	Rs. ...	Rs. ...	Rs. ...	Rs. ...	Rs. ...	Rs. ...	Rs. ...	Rs. ...	6½ per cent.	7 to 7½ per cent.	9 to 12 per cent	
Total Unlimited .....	...	...	...	...	...	...	...	...	...	...	.....	.....	.....	
Total Class II .....	198	10,196	807	500	...	...	...	936	12,440	80	.....	.....	.....	
Total previous year ...	138	6,078	499	839	...	...	...	132	7,550	729	.....	.....	.....	
CLASS III—PRODUCTION.														
<i>(a) Limited—</i>														
Tumkur District ... ..	1	3,105	...	52	...	...	463	1	3,623	-552	6½ per cent.	6 per cent	.....	
Total Limited ... ..	1	3,105	...	52	...	...	463	1	3,623	-552	.....	.....	.....	
<i>(b) Unlimited—</i>														
Hassan District ... ..	...	301	...	...	...	...	...	...	301	...	6½ per cent.	6 per cent.	.....	
Total Unlimited ... ..	...	301	...	...	...	...	...	...	301	...	.....	.....	.....	
Total Class III ... ..	1	3,407	...	52	...	...	463	1	3,924	-552	.....	.....	.....	
Total previous year ...	2	3,048	52	802	...	...	...	...	3,902	-16	.....	.....	.....	
CLASS IV—PRODUCTION AND SALE.														
<i>(a) Limited—</i>														
Kolar District ... ..	...	1,200	...	...	...	...	12,000	...	13,200	-622	6½ per cent.	6 per cent.	.....	
Tumkur District ... ..	...	1,263	...	...	...	...	...	...	1,263	...	Do ...	Do ...	.....	

STATEMENT B—contd.

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from loans and deposits repaid during the year by		Loans due by			Loans and deposits received during the year from			Sales of goods to members	Purchase of members' products
			Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Of which over-due (1)	Banks and Societies	Individuals	Central Banks	Primary Societies		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Mysore District ... ..	2	91	...	...	...	...	...	...	...	...	...	...	...	...
Hassan do ... ..	1	46	...	...	...	...	...	...	...	2,660	...	...	...	...
Kadur do ... ..	1	...	...	...	...	...	...	...	...	...	...	...	...	...
Chitaldrug District ... ..	1	18	...	...	...	...	...	...	...	...	...	...	...	...
<b>Total Limited</b> ... ..	<b>10</b>	<b>254</b>								<b>2,660</b>				
<b>Total Class IV</b> ... ..	<b>10</b>	<b>254</b>								<b>2,660</b>				
<b>Total previous year</b> ... ..	<b>10</b>	<b>278</b>								<b>2,295</b>				
<b>CLASS VI—OTHERS.</b>														
<i>(a) Limited.</i>														
Mysore District ... ..	1	...	...	...	...	...	...	...	...	...	...	...	...	...
Shimoga do ... ..	1	167	...	18	...	...	...	...	887	...	...	...	...	...
Kadur do ... ..	1	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>Total Limited</b> ... ..	<b>3</b>	<b>167</b>		<b>18</b>					<b>887</b>					
<b>Total Class VI</b> ... ..	<b>3</b>	<b>167</b>		<b>18</b>					<b>887</b>					
<b>Total previous year</b> ... ..	<b>3</b>	<b>493</b>					<b>115</b>	<b>115</b>		<b>17</b>				
<b>Grand Total</b> ... ..	<b>926</b>	<b>48,836</b>	<b>17,81,546</b>	<b>17,716</b>	<b>15,08,620</b>	<b>18,100</b>	<b>21,15,416</b>	<b>5,89,337</b>	<b>2,833</b>	<b>3,47,331</b>	<b>1,44,039</b>	<b>5,715</b>	<b>7,604</b>	

STATEMENT B—concl'd.

C. O. S.	Classification	Cost of management	Share Capital paid up	Loans and deposits held at the end of the year from				Reserve Fund	Working Capital	Profit and Loss for the year	Usual dividend paid on shares	Most usual rate of interest		Remarks	
				Members	Non-members	Societies	Provincial or Central Banks					From Government	On borrowings		On lendings
		16	17	18	19	20	21	22	23	24	25	26	27	28	29
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.				
	Mysore District	...	2,261	2	...	...	...	20,000	...	22,263	...	6½ per cent.	6 per cent.	...	
	Hassan	70	1,500	645	...	...	...	3,000	...	5,145	37	Do	Do	...	
	Kadur	...	...	...	...	...	...	...	...	...	...	Do	Do	...	
	Chitaldrug	...	2,041	...	...	...	...	...	...	2,041	...	Do	Do	...	
	Total Limited	70	8,265	647	...	...	...	35,000	...	43,912	-584	...	...	...	
	Total Class IV	70	8,265	647	...	...	...	35,000	...	43,912	-584	...	...	...	
	Total previous year	331	8,144	1,265	...	...	...	33,000	171	42,581	68	...	...	...	
	CLASS VI—OTHERS.														
	(a) Limited.														
	Mysore District	...	...	...	...	...	...	...	...	...	...	6½ per cent.	...	...	
	Shimoga	...	812	...	80	...	...	...	48	970	18	Do	...	...	
	Kadur	...	...	...	...	...	...	...	...	...	...	Do	...	...	
	Total Limited	...	842	...	80	...	...	...	48	970	18	...	...	...	
	Total Class VI	...	842	...	80	...	...	...	48	970	18	...	...	...	
	Total Previous year	25	1,492	...	97	...	...	...	...	1,589	58	...	...	...	
10	Grand Total	16,653	11,38,549	1,31,503	95,847	...	9,42,491	39,130	1,32,541	24,80,062	1,09,218	...	...	...	

N. B.—The totals include annas and pies in the body of the Statement; but they are not shown in the respective columns as per Government of India Circular.

**STATEMENT C.**  
**Operations of Non-agricultural Societies.**

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from loans and deposits repaid during the year by		Loans due by		Loans due by Banks and Societies	Loans and deposits received during the year from			Sales of goods to members	Purchase of Members' products
			Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Of which overdue		Individuals	Central Banks	Primary Societies		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>CLASS I—CREDIT.</b>														
			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(a) <i>Limited—</i>														
Bangalore District ... ..	25	6,326	11,56,965	...	9,82,450	...	8,47,267	85,192	...	6,95,009	86,707	.....	49,605	.....
Kolar do ... ..	15	5,014	6,89,164	...	6,41,783	...	3,30,845	65,993	...	1,56,334	...	.....	.....	.....
Tumkur do ... ..	10	4,280	3,01,142	...	2,84,536	...	2,62,167	47,810	...	1,16,493	...	20	.....	.....
Mysore do ... ..	23	4,824	7,71,278	...	7,08,147	...	3,02,597	34,051	...	1,56,417	160	4,510	82,523	.....
Hassan do ... ..	1	21	568	...	1,778	...	4,145	4,040	...	5,945	...	.....	6,488	.....
Shimoga do ... ..	4	1,295	1,70,230	10,119	1,30,890	5,625	1,18,919	16,436	4,494	49,610	...	.....	.....	.....
Kadur do ... ..	5	534	46,542	...	46,627	...	83,212	11,493	...	8,223	...	.....	.....	.....
Chitaldrug do ... ..	7	1,528	1,16,194	...	97,016	...	81,918	15,677	...	62,635	...	.....	.....	.....
<b>Total Limited</b> ... ..	<b>90</b>	<b>23,825</b>	<b>32,52,086</b>	<b>10,119</b>	<b>28,93,230</b>	<b>5,625</b>	<b>19,81,072</b>	<b>2,80,694</b>	<b>4,494</b>	<b>12,50,665</b>	<b>86,867</b>	<b>4,530</b>	<b>82,616</b>	<b>.....</b>
(b) <i>Unlimited—</i>														
Bangalore District ... ..	8	969	43,049	...	36,231	...	42,091	5,132	...	10,538	700	.....	.....	.....
Mysore do ... ..	1	263	5,198	...	4,711	...	12,694	7,496	...	3,077	...	.....	.....	.....
Hassan do ... ..	1	37	349	...	217	...	507	400	...	53	...	.....	.....	.....
Shimoga do ... ..	7	817	19,506	18	17,732	...	24,864	8,389	...	9,067	...	.....	2	.....
Chitaldrug do ... ..	1	41	315	...	295	...	593	200	...	.....	...	.....	.....	.....
<b>Total Unlimited</b> ... ..	<b>18</b>	<b>2,127</b>	<b>68,418</b>	<b>18</b>	<b>59,236</b>	<b>...</b>	<b>80,751</b>	<b>21,617</b>	<b>...</b>	<b>22,736</b>	<b>700</b>	<b>.....</b>	<b>2</b>	<b>.....</b>
<b>Total Class I</b> ... ..	<b>108</b>	<b>25,952</b>	<b>33,20,504</b>	<b>10,137</b>	<b>29,52,467</b>	<b>5,625</b>	<b>20,61,824</b>	<b>3,02,311</b>	<b>4,494</b>	<b>12,73,401</b>	<b>87,567</b>	<b>4,530</b>	<b>82,619</b>	<b>.....</b>
<b>Total previous year</b> ... ..	<b>108</b>	<b>24,955</b>	<b>31,11,151</b>	<b>230</b>	<b>27,69,641</b>	<b>...</b>	<b>17,44,891</b>	<b>3,79,695</b>	<b>2,786</b>	<b>10,53,627</b>	<b>65,849</b>	<b>1,88,267</b>	<b>88,792</b>	<b>25,657</b>
<b>CLASS II—PURCHASE AND PURCHASE AND SALE.</b>														
(a) <i>Limited—</i>														
Bangalore District ... ..	7	1,887	96,356	...	93,765	...	45,893	700	...	95,366	...	.....	1,87,527	.....
Kolar do ... ..	1	224	13,053	...	11,973	...	17,216	2,571	...	12,577	...	.....	5,644	.....
Mysore do ... ..	9	894	2,81,640	253	1,02,275	250	34,154	5,199	9,072	2,74,700	...	2,979	2,26,445	.....
Hassan do ... ..	1	...	...	...	...	...	...	...	...	...	...	.....	.....	.....
Shimoga do ... ..	1	...	...	...	...	...	...	...	...	...	...	.....	.....	.....
Kadur do ... ..	2	176	5,861	...	5,012	...	6,486	114	...	2,099	...	.....	8,684	.....
Chitaldrug do ... ..	1	98	3,160	...	2,524	...	4,708	708	...	968	...	.....	993	.....
<b>Total Limited</b> ... ..	<b>22</b>	<b>3,279</b>	<b>4,00,072</b>	<b>253</b>	<b>2,15,550</b>	<b>250</b>	<b>1,08,459</b>	<b>9,293</b>	<b>9,072</b>	<b>3,85,713</b>	<b>...</b>	<b>2,979</b>	<b>4,29,294</b>	<b>.....</b>

STATEMENT C—contd.

Classification	Cost of management	Share Capital paid-up	Loans and deposits held at the end of the year from					Reserve Fund	Working Capital	Profit and Loss for the year	Usual dividend paid on shares	Most usual rate of Interest		Remarks
			Members	Non-Members	Societies	Provincial or Central Banks	Government					On Borrowings	On Lendings	
			18	19	20	21	22					27	28	
<b>CLASS I—CREDIT.</b>			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.				
(a) <i>Limited—</i>														
Bangalore District	13,137	3,98,881	2,77,235	85,348	...	73,918	1,000	50,102	8,86,485	46,818	6½ to 7½%	5½ to 6%	9 to 12%	(1) The term "Loans overdue" means loans due for payment which have not been paid and for which extension has not been granted by competent authority. (2) For the purposes of this statement the working capital is taken to be the total of columns 17 to 23.
Kolar do	5,650	2,59,865	1,08,879	4,918	...	...	...	28,679	4,02,343	26,626	do	do	do	
Tumkur do	3,249	1,91,241	59,016	22,431	...	5,306	...	29,537	3,07,532	18,069	do	do	do	
Mysore do	4,118	2,25,993	47,289	22,896	4,680	...	...	19,472	3,20,333	22,772	do	do	do	
Hassau do	...	3,108	244	54	...	...	...	862	4,270	706	do	do	do	
Shimoga do	768	85,178	15,230	12,461	...	...	...	5,112	1,17,982	8,066	do	do	do	
Kadur do	376	22,644	2,191	5,729	...	...	...	2,991	33,556	2,238	do	do	do	
Chitaldrug do	901	63,797	18,190	8,385	...	...	...	3,133	93,507	6,299	do	do	do	
<b>Total Limited</b>	<b>28,202</b>	<b>12,60,710</b>	<b>5,28,279</b>	<b>1,62,225</b>	<b>4,680</b>	<b>79,224</b>	<b>1,000</b>	<b>1,99,891</b>	<b>21,66,011</b>	<b>1,31,597</b>	...	...	...	
(b) <i>Unlimited—</i>														
Bangalore District	406	31,163	3,609	5,746	...	1,200	1,000	2,022	43,742	2,916	6½ to 7½%	6 to 6½%	9 to 12%	
Mysore do	156	9,291	2,416	...	...	...	...	204	11,942	311	do	do	do	
Hassan do	...	181	...	283	...	...	...	5	471	9	do	do	do	
Shimoga do	352	16,876	9,398	361	940	...	...	2,093	29,670	1,624	do	do	do	
Chitaldrug do	...	590	...	...	...	...	...	22	612	24	do	do	do	
<b>Total Unlimited</b>	<b>914</b>	<b>58,103</b>	<b>15,455</b>	<b>6,391</b>	<b>940</b>	<b>1,200</b>	<b>1,000</b>	<b>4,448</b>	<b>86,438</b>	<b>4,867</b>	...	...	...	
<b>Total Class II</b>	<b>29,117</b>	<b>13,08,813</b>	<b>5,43,735</b>	<b>1,68,616</b>	<b>5,620</b>	<b>80,424</b>	<b>...</b>	<b>1,44,239</b>	<b>22,52,450</b>	<b>1,36,484</b>	...	...	...	
<b>Total previous year</b>	<b>23,681</b>	<b>11,50,774</b>	<b>3,55,490</b>	<b>2,10,826</b>	<b>...</b>	<b>73,049</b>	<b>...</b>	<b>1,12,896</b>	<b>19,19,088</b>	<b>1,16,440</b>	...	...	...	
<b>CLASS II—PURCHASE AND PURCHASE AND SALE</b>														
(a) <i>Limited—</i>														
Bangalore District	7,695	47,910	25,181	21,139	...	...	300	6,529	1,00,761	7,064	6½%	5½ to 6%	9 to 12%	
Kolar do	400	16,058	4,725	...	...	...	...	3,004	23,738	476	do	do	do	
Mysore do	1,822	43,252	5,978	10,357	...	...	...	9,528	69,417	19,049	do	do	do	
Hassan do	...	...	...	...	...	...	...	...	...	...	do	do	do	
Shimoga do	...	...	...	...	...	...	...	...	...	...	do	do	do	
Kadur do	264	6,102	959	112	...	...	...	44	7,219	735	do	do	do	
Chitaldrug do	49	3,572	257	712	...	...	...	707	5,250	226	do	do	do	
<b>Total Limited</b>	<b>10,231</b>	<b>1,16,896</b>	<b>37,102</b>	<b>32,322</b>	<b>...</b>	<b>...</b>	<b>300</b>	<b>19,815</b>	<b>2,06,436</b>	<b>27,552</b>	...	...	...	

STATEMENT C--contd.

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from loans and deposits repaid during the year by		Loans due by		Loans due by Banks and Societies	Loans and deposits received during the year from			Sales of goods to members	Purchase of Members' products
			Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Of which overdue		Individuals	Central Banks	Primary Societies		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Unlimited—</i>														
Bangalore District ... ..	2	98	1,294	...	1,255	...	2,204	1,158	...	.....	...	.....	77	.....
Kolar do ... ..	2	93	.....	.....	.....	.....	.....	.....	.....	858	...	.....	5,294	.....
Tumkur do ... ..	8	182	8,811	...	8,658	...	2,397	.....	.....	168	...	.....	.....	.....
Mysore do ... ..	7	286	47,438	...	44,120	...	11,802	8,276	...	18,217	...	8,434	53,536	.....
Hassan do ... ..	2	114	65	...	9,362	...	2,156	.....	...	827	...	.....	13,522	.....
Shimoga do ... ..	4	87	1,914	...	842	...	1,101	.....	...	640	...	.....	.....	.....
Total Unlimited ...	20	860	54,523	...	59,248	...	19,692	4,480	...	19,707	...	8,484	72,430	.....
Total Class II ...	42	4,139	4,51,595	253	2,74,799	250	1,28,152	19,723	9,072	4,05,420	...	6,418	5,01,725	.....
Total previous year ...	34	2,920	2,77,786	50	2,76,172	...	93,158	18,182	727	1,51,771	4,720	3,892	2,62,710	98,569
CLASS IV PRODUCTION AND SALE.														
<i>Limited—</i>														
Bangalore District ... ..	1	19	310	...	268	...	351	.....	...	.....	...	.....	2,129	675
Total Limited ...	1	19	310	...	268	...	351	.....	...	.....	...	.....	2,129	675
<i>Unlimited—</i>														
Mysore District ... ..	1	11	.....	...	.....	...	.....	.....	...	.....	...	.....	.....	.....
Total Unlimited ...	1	11	.....	...	.....	...	.....	.....	...	.....	...	.....	.....	.....
Total Class IV ...	2	30	310	...	268	...	351	.....	...	.....	...	.....	2,129	675
Total previous year ...	2	18	.....	...	194	...	95	.....	188	.....	...	.....	1,880	1,780
Grand Total ...	152	30,121	37,75,409	10,390	32,27,534	5,875	21,90,328	8,16,035	13,566	16,78,821	87,567	10,913	5,86,474	675

STATEMENT C—concl'd.

Classification	Cost of management	Share Capital paid-up	Loans and deposits held at the end of the year from					Reserve Fund	Working Capital	Profit and Loss for the year	Usual dividend paid on shares	Most usual rate of Interest		Remarks
			Members	Non-Members	Societies	Provincial or Central Banks	Government					On Borrowings	On Lendings	
	16	17	18	19	20	21	22	23	24	25	26	27	28	29
(b) <i>Unlimited—</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.				
Bangalore District ... ..	16	2,059	5	...	...	...	...	162	2,227	107	6½ %	5½ to 6%	9 to 12%	
Kolar do ... ..	61	890	21	...	...	...	...	7	909	109	do	do	do	
Tumkur do ... ..	25	1,968	23	92	...	...	...	107	2,191	234	do	do	do	
Mysore do ... ..	497	10,946	234	3,879	...	...	2,006	1,306	18,423	2,320	do	do	do	
Hassan do ... ..	167	3,988	82	231	...	...	500	235	5,038	990	do	do	do	
Shimoga do ... ..	14	1,035	348	28	...	...	...	...	1,412	112	do	do	do	
Total Unlimited ... ..	782	20,878	766	4,231	...	...	2,506	1,819	30,202	4,375	...	...	...	
Total Class II ... ..	11,014	1,37,774	37,869	36,554	...	...	2,806	21,634	2,36,639	31,928	...	...	...	
Total previous year ... ..	5,619	1,03,570	35,737	13,569	...	1,572	2,125	16,656	1,73,230	15,018	...	...	...	
CLASS IV—PRODUCTION AND SALE.														
(a) <i>Limited—</i>														
Bangalore District ... ..	...	872	...	...	...	...	...	615	1,487	113	6½%	...	...	
Total Limited ... ..	...	872	...	...	...	...	...	615	1,487	113	...	...	...	
(b) <i>Unlimited—</i>														
Mysore District ... ..	3	44	...	...	...	...	...	...	44	...	...	...	...	
Total Unlimited ... ..	3	44	...	...	...	...	...	...	44	...	...	...	...	
Total Class IV ... ..	3	916	...	...	...	...	...	615	1,531	113	...	...	...	
Total previous year ... ..	1,089	888	...	...	...	...	...	580	1,468	101	...	...	...	
Grand Total ... ..	40,135	14,47,504	5,81,605	2,95,170	...	80,424	3,806	1,66,489	24,90,620	1,68,526	...	...	...	

N.B.—The totals include annas and pies in the body of the statement; but they are not shown in the respective columns as per Government of India circular.

C. O. S.



**STATEMENT D—Operations of Unions.**

District	Number of unions	Number of societies affiliated to unions in column 2	Total number of individual members in societies affiliated	Total working capital of affiliated societies	Expenditure in year	Percentage of column 6 on column 5 (one place of decimals)	Number of supervising staff maintained by unions	Remarks
1	2	3	4	5	6	7	8	9

Nil

**STATEMENT E—Operations of Insurance Societies (Class V).**

Classification	Amount of risk insured	Premia collected	Supplementary contributions collected	Number of animals		Claims paid	Cost of management	Funds in hand at end of year	Amount of risk re-insured	Amount of premia paid for re-insurance	Remarks
				Insured	Lost						
1	2	3	4	5	6	7	8	9	10	11	12

Nil

**STATEMENT F—Operations of Central Re-insurance Societies.**

Classification and name	Number of affiliated societies	Proportion of risk of affiliated societies re-insured	Amount of risk re-insured	Premia collected	Number of animals covered by affiliated societies		Claims paid to affiliated societies	Cost of management	Funds in hand at end of year		Government subscriptions, loans, etc.	Remarks
					Insured	Lost			General Fund	Reserve Fund		
1	2	3	4	5	6	7	8	9	10	11	12	13

Nil

**STATEMENT G.**  
**Central Banks.—Receipts and Disbursements.**

Classification	Share receipts	Receipts											Opening balance	Grand Total including the opening balance (columns 2 to 9, 13 and 14)	Share capital withdrawn
		Receipts by loans and deposits from				Loans and deposits recovered from			Income realized						
		Non-members and members in an individual capacity	Provincial and Central Banks	Societies	Government	Individual members	Provincial and Central Banks	Societies	Interest received	Sale of goods to members	Other items	Total income of year (columns 10 and 12)			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>CENTRAL BANKS.</b>															
<b>BANGALORE DISTRICT.</b>															
The Bangalore Central Co-operative Bank, Limited ...	52,889	5,91,494	...	40,007	...	1,18,036	...	87,374	58,428	...	3,26,010	3,84,468	46,641	13,20,910	1,085
The Mysore Provincial Co-operative Bank, Limited ...	23,829	76,542	...	47,674	...	...	...	70,240	32,575	...	67,321	99,900	1,267	3,19,454	405
The Magadi Federal Co-operative Banking Union, Limited...	...	...	...	...	...	...	...	1,925	953	...	2,962	3,915	389	6,230	...
The Nelamangala Federal Co-operative Banking Union, Ltd.	160	...	5,000	...	...	...	...	3,176	1,294	...	30	1,325	215	9,876	...
<b>TUMKUR DISTRICT.</b>															
The Tumkur Federal Co-operative Banking Union, Limited	575	17,439	17,250	5,014	...	...	...	9,587	4,106	...	110	4,217	1,374	55,458	25
The Sira do do ...	...	...	...	1,464	...	...	...	7,810	1,504	...	120	1,624	1,689	12,619	10
The Maddagiri do do ...	10	80	...	56	...	...	...	2,600	500	...	1	502	240	3,488	...
The Pavagada do do ...	65	54	1,400	209	...	...	...	4,407	926	...	17	914	403	7,483	...
The Kunigal do do ...	112	400	...	...	...	...	...	970	110	...	81	195	2	1,679	...
The Koratagere do do ...	...	10	...	...	...	...	...	1,968	487	...	...	487	10	2,496	20
<b>MYSORE DISTRICT.</b>															
The Mysore District Central Co-operative Bank, Limited ...	15,791	13,651	...	1,105	...	13,509	...	15,104	6,826	...	37,143	43,970	533	1,43,665	240
<b>HASSAN DISTRICT.</b>															
The Hassan Federal Co-operative Banking Union, Limited	129	174	4,000	...	...	...	...	1,846	1,731	...	5,509	7,241	724	14,115	...
The Channarayana Federal do do ...	...	...	...	...	...	...	...	...	...	...	...	...	17	17	...
The Belur Federal do do ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
The Arsikere Federal do do ...	...	...	...	...	...	...	...	...	...	...	...	...	13	13	...
<b>SHIMOGA DISTRICT.</b>															
The Shimoga District Co-operative Bank, Limited	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
The Channagiri Federal Co-operative Banking Union, Limited.	25	250	119	...	...	...	...	3,360	2,031	...	173	2,204	570	6,530	25
<b>KADUR DISTRICT.</b>															
The Chikmagalur Federal Co-operative Banking Union, Limited.	164	...	...	1,467	...	...	...	2,358	800	...	247	1,048	99	5,137	158
The Kadur Federal Co-operative Banking Union, Limited ...	...	...	...	1,782	...	...	...	1,025	660	...	1	662	57	3,526	...
<b>Total Central Banks</b> ...	<b>93,750</b>	<b>7,00,096</b>	<b>27,769</b>	<b>98,780</b>	<b>...</b>	<b>1,31,545</b>	<b>...</b>	<b>2,13,804</b>	<b>1,12,939</b>	<b>...</b>	<b>4,39,768</b>	<b>5,52,707</b>	<b>54,247</b>	<b>18,72,703</b>	<b>1,968</b>

STATEMENT G—Concl'd.

Classification	Disbursements													Closing Balance	Grand Total disbursements including closing balance (columns 16 to 23, 29 and 30)	Remarks
	Loans and deposits repaid to				Loans to			Expenses								
	Non-members and members in an individual capacity	Provincial and Central Banks	Societies	Government	Individual members	Provincial and Central Banks	Societies	Interest paid on loans and deposits	Dividend and bonus paid	Stock bought	Establishment and contingencies	Other items	Total expenditure (columns 24 to 29)			
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	
<b>CENTRAL BANKS.</b>																
<b>BANGALORE DISTRICT.</b>																
The Bangalore Central Co-operative Bank, Limited ...	4,90,814	40,150	40,536	...	2,89,277	...	99,896	27,882	8,270	...	2,748	3,09,521	3,48,422	61,788	13,20,910	
The Mysore Provincial do ...	63,002	1,47,853	5,761	...	...	...	70,001	23,674	3,670	...	2,656	2,191	82,192	237	3,19,454	
The Magadi Federal Co-operative Banking Union, Limited ...	...	2,275	...	...	...	...	900	...	...	...	5	3,085	3,910	15	6,230	
The Nelamangala Federal Co-operative Banking Union, Ltd. ...	...	1,180	...	...	...	...	5,500	1,114	...	...	17	13	1,145	2,051	9,876	
<b>TUMKUR DISTRICT.</b>																
The Tumkur Federal Co-operative Banking Union, Limited. ...	11,950	15,902	5,010	...	...	...	17,550	4,166	855	...	97	96	4,716	803	55,458	
The Sira do do ...	...	7,128	3,857	...	...	...	...	1,288	73	...	23	92	1,478	645	12,619	
The Maddagiri do do ...	...	8,138	...	...	...	...	...	127	...	...	2	...	129	220	3,488	
The Pavagada do do ...	14	1,629	...	...	...	...	4,705	997	105	...	4	24	1,131	2	7,483	
The Kunigal do do ...	...	...	...	...	...	...	600	...	...	...	10	209	219	960	1,679	
The Koratagere do do ...	...	1,988	...	...	...	...	...	442	11	...	1	...	456	80	2,496	
<b>MYSORE DISTRICT.</b>																
The Mysore District Central Co-operative Bank, Limited ...	18,000	...	12	...	20,125	...	22,160	5,737	1,976	...	523	33,851	42,088	1,039	1,03,665	
<b>HASSAN DISTRICT.</b>																
The Hassan Federal Co-operative Banking Union, Limited. ...	6,014	421	...	895	...	...	3,665	1,517	201	35	92	1,230	3,077	602	14,115	
The Channarayana Federal do ...	...	...	...	...	...	...	...	...	...	...	...	...	...	17	17	
The Belur Federal do ...	...	...	...	...	...	...	...	...	...	...	...	...	...	13	13	
The Arsikere Federal do ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
<b>SHIMOGA DISTRICT.</b>																
The Shimoga District Co-operative Bank, Limited ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
The Chennagiri Federal Co-operative Banking Union, Limited. ...	25	2,692	...	...	...	...	1,492	1,377	...	...	96	189	1,662	632	6,530	Work not started.
<b>KADUR DISTRICT.</b>																
The Chikamagalur Federal Co-operative Banking Union, Limited. ...	...	1,300	1,304	...	...	...	600	670	199	...	71	289	1,231	542	5,137	
The Kadur Federal Co-operative Banking Union, Limited ...	...	1,025	1,482	...	...	...	...	465	...	...	...	1	467	554	3,526	
<b>Total Central Banks ...</b>	<b>5,89,320</b>	<b>2,26,685</b>	<b>57,463</b>	<b>335</b>	<b>2,59,402</b>	<b>...</b>	<b>2,25,511</b>	<b>70,362</b>	<b>14,864</b>	<b>35</b>	<b>6,351</b>	<b>3,50,747</b>	<b>4,42,360</b>	<b>69,655</b>	<b>18,72,703</b>	

B.—The totals include annas and pias in the body of the statement, but they are not shown in the respective columns as per Government of India Circular.

**STATEMENT H.**  
**Central Banks—Balance Sheet.**

C. O. S.

Classification	Assets								Liabilities												
	Cash in hand and Bank	Market value of investments	Loans due by members (individuals)	Loans due by Banks and Societies	Interest accrued to the Bank	Present value of stock in Bank	Other items	Total	Loans and deposits from non-members and members in an individual capacity	Loans and deposits from Provincial and Central Banks	Loans and deposits from Societies	Loans from Govt.	Share capital paid up	Interest due by the Bank	Cost of management due	Other items	Reserve Fund under Section 83 of Act 2 of 1912	Other Funds e.g., building funds, etc.	Other undistributed profits carried forward	Total	Profit + Loss — (column 14 profit and Loss statement)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
<b>CENTRAL BANKS.</b>																					
<b>BANGALORE DISTRICT.</b>																					
The Bangalore Central Co-operative Bank, Limited ...	Rs. 86,488	Rs. ...	Rs. 3,01,407	Rs. 4,53,198	Rs. 8,700	Rs. ...	Rs. 733	Rs. 8,50,528	Rs. 5,31,731	Rs. ...	Rs. 72,403	Rs. ...	Rs. 1,60,578	Rs. 26,300	Rs. ...	Rs. 8,531	Rs. 24,930	Rs. ...	Rs. ...	Rs. 8,23,874	Rs. 26,653
The Mysore Provincial Co-operative Bank, Limited ...	11,040	...	...	4,10,098	1,185	...	1,318	4,23,643	1,90,198	20,000	66,551	...	1,25,234	2,397	...	498	3,061	...	1,459	4,09,400	14,243
The Magadi Federal Co-operative Banking Union, Limited	15	100	...	16,352	75	...	425	16,968	...	14,800	606	...	1,090	...	...	83	80	...	194	16,844	123
The Nelamangala Federal Co-operative Banking Union, Limited	2,054	38	...	15,814	56	...	...	17,963	5,695	10,010	...	...	1,468	...	...	195	151	...	271	17,799	164
<b>TUMKUR DISTRICT.</b>																					
The Tumkur Federal Co-operative Banking Union, Limited	7,174	...	...	68,087	914	...	62	76,188	58,008	...	10,982	...	4,180	949	10	371	727	204	93	75,526	662
The Sira Federal Co-operative Banking Union, Limited	645	...	...	18,075	...	...	93	18,814	...	9,159	7,488	...	1,150	423	...	106	191	...	84	18,604	210
The Maddagiri Federal Co-operative Banking Union, Limited	220	50	...	4,300	...	...	...	4,570	...	4,100	14	...	190	...	...	156	24	75	...	4,560	59
The Pavagada Federal Co-operative Banking Union, Limited	22	94	...	17,028	...	...	8	17,153	51	13,170	1,568	...	1,975	91	...	...	103	93	25	17,079	73
The Kunigal Federal Co-operative Banking Union, Limited	916	449	...	5,958	...	...	...	7,323	4,352	500	707	...	1,250	...	...	84	31	...	312	7,283	85
The Koratagere Federal Co-operative Banking Union, Limited	30	...	...	6,306	...	...	51	6,388	2	6,011	...	...	280	...	...	41	11	...	...	6,345	42
<b>MYSORE DISTRICT.</b>																					
The Mysore District Central Co-operative Bank, Limited	1,039	8,134	23,991	81,506	1,975	...	48	1,16,696	67,012	...	1,625	...	40,035	60	...	569	2,425	...	...	1,11,727	4,968
<b>HASSAN DISTRICT.</b>																					
The Hassan Federal Co-operative Banking Union, Limited	602	125	...	20,863	...	35	...	21,625	13,842	4,578	...	664	1,051	676	...	21	136	...	...	20,971	654
The Channarayana Co-operative Banking Union, Limited	17	278	...	...	...	...	14	309	...	...	...	...	360	...	...	...	9	...	...	309	...
The Belur Federal Co-operative Banking Union, Limited	...	11	...	...	...	...	...	11	...	...	...	...	10	...	...	1	...	...	...	11	...
The Arsikere Federal Co-operative Banking Union, Limited	...	476	...	1,000	...	...	...	1,477	...	984	...	...	475	...	...	17	...	...	...	1,477	...
<b>SHIMOGA DISTRICT.</b>																					
The Shimoga District Co-operative Bank, Limited	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
The Channagiri Federal Co-operative Banking Union, Limited	632	127	...	25,872	...	...	...	26,632	6,075	16,858	...	...	2,800	...	...	4	69	4	288	26,101	531
<b>KADUR DISTRICT.</b>																					
The Chikmagalur Federal Co-operative Banking Union, Limited	548	168	...	12,058	...	...	28	12,803	...	7,200	3,092	...	2,036	185	5	109	113	...	...	12,742	61
The Kadur Federal Co-operative Banking Union, Limited	552	51	...	8,025	...	...	...	8,629	...	5,175	1,700	...	1,420	...	...	...	38	...	98	8,432	196
<b>Total Central Banks</b>	<b>1,12,003</b>	<b>10,103</b>	<b>3,25,399</b>	<b>11,64,495</b>	<b>12,906</b>	<b>35</b>	<b>2,783</b>	<b>16,27,726</b>	<b>8,76,974</b>	<b>1,12,548</b>	<b>1,66,737</b>	<b>664</b>	<b>3,45,514</b>	<b>31,083</b>	<b>15</b>	<b>10,792</b>	<b>31,505</b>	<b>377</b>	<b>2,828</b>	<b>15,79,045</b>	<b>48,731</b>

\* Work not started.

N.B.—The total include annas and pies in the body of the statement; but they are not shown in the respective column as per Government of India Circular.

**STATEMENT I--Central Banks--Profit and Loss.**

Classification	Profit brought forward from last year	Profit					Loss					Net profit + or Loss (Column 22 of balance sheet)	Amount of column 7 actually received	Amount of column 13 actually disbursed	
		Interest accrued	By sale of goods to members	By purchase and sale of members' products	Other items	Total	Interest due	Cost of management paid and due	Provision for bad and doubtful debts	Depreciation of stock and buildings	Other items				Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>CENTRAL BANKS.</b>															
<b>BANGALORE DISTRICT.</b>															
The Bangalore Central Co-operative Bank, Limited ...	88,068	60,628	...	...	707	94,404	47,682	2,748	...	...	17,321	67,761	26,653	71,604	47,951
The Mysore Provincial Co-operative Bank, Limited ...	10,527	33,760	...	...	181	44,420	27,228	2,656	...	...	296	30,176	14,243	13,234	27,779
The Magadi Federal Co-operative Banking Union, Limited ...	...	958	...	...	75	1,028	900	5	...	...	...	905	123	953	905
The Nelamangala Federal Co-operative Banking Union, Limited.	...	1,848	...	...	92	1,880	1,106	...	...	...	110	1,216	164	1,324	1,026
<b>TUMKUR DISTRICT.</b>															
The Tumkur Federal Co-operative Banking Union, Limited ...	...	4,106	...	...	2,171	6,278	4,166	93	...	...	1,955	5,615	662	6,278	5,615
The Sirsa Federal Co-operative Banking Union, Limited ...	...	1,604	...	...	135	1,640	951	2	...	...	475	1,429	210	1,634	1,429
The Maddagiri Federal Co-operative Banking Union, Limited.	...	600	...	...	...	600	811	...	...	...	129	441	59	600	129
The Pavagada Federal Co-operative Banking Union, Limited.	...	926	...	...	...	926	91	4	...	...	757	853	73	912	761
The Kunigal Federal Co-operative Banking Union, Limited	...	110	...	...	132	232	137	10	...	...	...	147	85	110	147
The Koratagere Federal Co-operative Banking Union, Limited.	...	487	...	...	...	487	442	1	...	...	...	444	42	487	444
<b>MYSORE DISTRICT.</b>															
The Mysore District Central Co-operative Bank, Limited ...	...	9,269	...	...	2,023	11,292	4,098	523	...	...	1,701	6,323	4,968	9,269	6,260
<b>HASSAN DISTRICT.</b>															
The Hassan Federal Co-operative Banking Union, Limited ...	...	1,656	...	...	...	1,656	...	...	...	...	1,002	1,002	654	1,656	1,002
The Channarayapatna Federal Co-operative Banking Union, Limited.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
The Belur Federal Co-operative Banking Union, Limited ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
The Arsikere Federal Co-operative Banking Union, Limited	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>SHIMOGA DISTRICT.</b>															
The Shimoga District Co-operative Bank, Limited ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
The Channagiri Federal Co-operative Banking Union, Limited.	...	2,031	...	...	...	2,031	1,377	72	...	...	50	1,500	631	2,031	1,500
<b>KADUR DISTRICT.</b>															
The Chikmagalur Federal Co-operative Banking Union, Limited.	...	800	...	...	85	885	730	86	...	...	7	821	61	885	821
The Kadur Federal Co-operative Banking Union, Limited...	...	660	...	...	1	662	465	...	...	...	...	465	196	662	465
<b>Total Central Banks</b> ...	<b>43,596</b>	<b>1,18,746</b>	...	...	<b>5,436</b>	<b>1,67,828</b>	<b>89,684</b>	<b>6,201</b>	...	...	<b>23,907</b>	<b>1,19,097</b>	<b>48,731</b>	<b>1,41,536</b>	<b>96,215</b>