



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

For the twelve months ending March 31, 1925

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No. A.N.R. of 1925.

From

J. A. MADAN, ESQUIRE, I.C.S., M.L.C.,
Registrar, Co-operative Societies,
Bombay Presidency, Poona ;

To

THE SECRETARY TO GOVERNMENT,
Revenue Department, Bombay.

.Poona, 27th September 1925.

Sir,

I have the honour to submit the 21st Annual Report on the working of the Co-operative Societies Act in this Presidency. The report is for the year ending 31st March 1925.

I.—ADMINISTRATION AND TOURING.

I held charge of the Office of the Registrar throughout the year. I toured for 253 days.

The sanctioned strength of the Department excluding the clerical staff was practically the same as last year's and consisted of a Registrar, 7 Assistant Registrars, 3 Special Auditors, 37 Auditors, 9 Agricultural Organizers, and 1 Industrial Organizer. Out of the 9 Agricultural Organizers however, only 7 were actually working as two posts have been held in abeyance. Six of these Agricultural Organizers worked under the control of the Deputy Directors of Agriculture and one under the Assistant Registrar in Sind as the latter was carrying on agricultural propaganda in addition to his ordinary work. There were also 3 Special Mamlatdars working during the year. One of these was engaged on the Pravara Canal and another in the Bhil tract of Dohad. These two Special Mamlatdars were entertained at the joint expense of the Government and the Provincial Co-operative Bank. The third Special Mamlatdar was working in the Sholapur District. He was appointed to assist the societies in clearing off arrears and in doing co-operative propaganda and training. There were also 4 Propaganda Officers working in the districts of Poona, Bijapur, Surat and the City of Bombay. These officers worked under the control of the Institute in some of the worst talukas in the four districts mentioned above. The expenditure for their entertainment was divided equally between the Government and the Bombay Central Co-operative Institute.

Out of the 7 Assistant Registrars, two, viz., Khan Bahadur Azimkhan Inayatlikhan in Sind and Mr. N. P. Bhagwat, M.A., LL.B., in Poona were in charge of their respective divisions throughout the year.

Mr. A. C. Desai, L.Ag., M.A., was transferred from the Nasik Division to Bombay early in May and was succeeded by M. R. W. Patwardhan, B.A., who had served as Special Mamlatdar on the Deccan Canals before. Mr. D. A. Shah, M.A., LL.B., Assistant Registrar, Northern Division, was away on leave for a month, Mr. S. G. Almoula, B.A., LL.B., acting for him. In the Southern Division, Mr. C. B. Huli B.A., returned from his tour in Europe and took over charge, just before the Christmas Holidays from Mr. Shetti, B.Ag. I regret to have to record the sad death of Mr. Shetti, shortly after his relief. In him the Department has lost a keen and zealous officer who showed promise of doing very useful work especially in connection with the development of the non-credit movement.

As the work of agricultural propaganda was again entrusted to Khan Bahadur Azimkhan in addition to his own duties, he was, as in the previous year, given the assistance of Mr. M. A. Awan, B.A., LL.B., as Deputy Assistant Registrar.

Honorary Staff.

The Movement continued to receive valuable assistance from a number of honorary workers. Owing to the reduction in the number of Honorary Organizers and the restrictions which have been placed on their travelling, they could not naturally do as much work as before, but there is no doubt that the services they are rendering are very useful for the proper growth of the movement. I think it would be wrong to minimise, as is sometimes done in certain quarters, the importance of the work that they are capable of doing. It has to be remembered that there is in this Presidency practically no official staff for the work of propaganda and organisation except the small number of Agricultural Organizers who do non-credit work, but even these latter are not now working under the control of this Department. The work of propaganda and organization is now being more and more taken up by the Bombay Central Co-operative Institute, but it will be a long time before the Institute will be sufficiently strong, particularly as regards finance, to reach most parts of the Presidency and until then, at any rate, the need for these Honorary Organizers would remain as great as at present.

I give below the names of some of these gentlemen who, in spite of the restrictions on their activities, continued to render effective assistance in helping the movement in this Presidency. I should, however, like to make special mention of the names of four or five gentlemen who were conspicuous for their zeal and efforts in furthering the cause of Co-operation.

Mr. G. K. Devadhar, in spite of many other engagements, devoted a considerable part of his time to the carrying out of his very important duties as Vice-President of the Bombay Central Co-operative Institute and he was ably seconded in this by Rao Bahadur S. S. Talmaki, B.A., LL.B., Honorary Secretary of the Institute. Rao Bahadur Ambashankar Uttamram Malji, Divisional Honorary Organizer, Co-operative

Societies, has been responsible for making the Institute Branch in Gujarat a success, and being in constant touch with other workers and societies in Gujarat has been able to give valuable advice both to them and to the Department. The Kankaria and Bombay Branches of the Bombay Central Co-operative Institute have also been rendering useful service under the able guidance of their two energetic Chairmen Mr. F. T. Nalavadi and Professor H. L. Kaji, M.A., I.E.S., respectively.

The other gentlemen whose names I should like to mention are the following :—

1. Mr. Desai bhai Shankar bhai Patel, District Honorary Organizer, Jamaitpur, District Ahmedabad.
2. Rao Saheb P. H. Banatwalla, District Honorary Organizer, Jambusar, District Broach.
3. Mr. H. R. Thanaki, District Honorary Organizer, Ankleshwar, District Broach.
4. Mr. C. D. Patel, District Honorary Organizer, Traj, District Broach.
5. Mr. C. A. Pandya, District Honorary Organizer, Borsad, District Kaira.
6. Mr. P. I. Patel, District Honorary Organizer, Sonsek, District Surat.
7. Mr. C. M. Gandhi, B.A., LL.B., Surat District.
8. Mr. V. C. Jadhav, B.A., District Honorary Organizer, District Surat.
9. Mrs. Shantabai Kashalkar, Bombay.
10. Mr. G. N. Sahasrabudhe, Honorary Organizer, Bombay.
11. Mr. S. K. Bole, M.L.C., Honorary Organizer, Bombay.
12. Mr. Ganpatsing R. Patil, Taluka Honorary Organizer, Pimpas, Ahmednagar District.
13. Mr. V. V. Athalye, District Honorary Organizer, Shiposhi, Ratnagiri.
14. Mr. A. A. Deshmukh, District Honorary Organizer, Pachora, East Khandesh District.
15. Mr. S. Y. Sontakke, District Honorary Organizer, Bodwad, East Khandesh District.
16. Rao Bahadur S. D. Garud, District Honorary Organizer, Dhulia, West Khandesh District.
17. Mr. D. R. Kale, Senior Inspector, Bombay Provincial Co-operative Bank, Dhulia, West Khandesh District.
18. Mr. M. M. Gavane, B.A., LL.B., District Honorary Organizer, Sholapur.
19. Mr. Eknath P. Patil, District Honorary Organizer, Sholapur.
20. Mr. B. K. Rashinkar, District Honorary Organizer, Temburni, District Sholapur.
21. Dr. S. D. Jathar, Bagalkot, District Bijapur.
22. Professor S. R. Bhagwat, L.C.E., President, Maharashtra Branch of the Institute.
23. Rao Saheb G. G. Kale, Hadapsar, District Poona.

24. Mr. R. N. Rajadnya, District Honorary Organizer, Aitawade Khurd, Satara District.
25. Khan Saheb M. G. Khudavand, District Honorary Organizer, Nava'gund, Dharwar District.
26. Diwan Bahadur S. V. Mensinkai Chairman, Karnatak Central Co-operative Bank, Dharwar.
27. Mr. Veerappa P. Chawadi, Managing Director, Gadag Branch of the Karnatak Central Co-operative Bank.
28. Mr. S. P. Pandit, Chairman, Kanara District Central Co-operative Bank, Sirsi.
29. Rao Bahadur V. V. Kalyanpurkar, B.A., LL.B., Chairman, Kumta Branch of the Institute.
30. Rao Saheb C. S. Shirahatti, Managing Director, Hubli Cotton Sale Society.
31. Mr. M. V. Koti, Chairman, Gadag Co-operative Cotton Sale Society, District Dharwar.
32. Mr. G. K. Hegde, District Honorary Organizer, Hegde, District Kanara.
33. Rao Bahadur Pritamdas, President, Sind Branch of the Bombay Central Co-operative Institute, Hyderabad.
34. Mr. Kewalram Shahani, Hyderabad, Sind.
35. Mr. Mian Mahomed Baksh, Honorary Organizer, Hatri, Sind.
36. Wadero Dost Mahomed, Honorary Organizer, Kahi Kassim, Sind.
37. Wadero Mahomed Sidik, District Honorary Organizer, Wagan, Sind.
38. Wadero Misri Khan, Taluka Honorary Organizer, Tando Allahyar, Sind.
39. Mr. Sayyad Nurshah, District Honorary Organizer, Jam Rao, Sind.

A good many of the District Officers showed considerable interest in the progress of the movement and their help and advice have been very valuable. I may be allowed to mention the names of the following :--

1. Mr. J. L. Rieu, C.S.I., I.C.S., Commissioner, Sind.
2. Mr. J. Monteath, I.C.S., Collector, Dharwar.
3. Mr. Hammid Ali, I.C.S., Collector, Thar and Parkar, Sind.
4. Mr. R. G. Gordon, I.C.S., Collector, Bijapur.
5. Mr. J. Abbott, I.C.S., Collector, Kolaba.
6. Mr. H. F. Knight, I.C.S., Collector, West Khandesh.
7. Mr. W. Jenkins, M.A., B.Ag., Deputy Director of Agriculture, North Central Division, Nasik.
8. Mr. V. H. Naik, M.A., Bar.-at-Law, Acting Collector, Bijapur.
9. Mr. K. B. Bhadrapur M.A., District Deputy Collector, Dharwar.
10. Mr. S. S. Salimath, Deputy Director of Agriculture, Dharwar.
11. Mr. Shaikh Mohiyuddin Shaikh Wazir, B.Ag., District Deputy Collector, Sholapur.
12. Mr. M. M. Hymannavar, Mamlatdar, Haveri.
13. Khan Saheb Mahomed Baksh, District Deputy Collector, Rohri, Sind.
14. Mr. Nuruddin Sidik, District Deputy Collector, Thar and Parkar, Sind.

In the New Year's Honours list was included the name of Rao Saheb K. R. Walwekar, the Chairman of the Hubli Urban Bank who has frequently been mentioned in these reports. He was made a Rao Bahadur.

As regards the staff working directly under me, I continued to receive the same loyal and active help as in the previous year. My Personal Assistant, Rao Saheb Gunvantrai H. Desai, B.A., continued to render very useful service both in looking after the office and by his advice on various questions. The other Assistant Registrars also did good work. Khan Bahadur Azimkhan, in addition to his work as Assistant Registrar, continued to work as Agricultural Propaganda Officer in Sind and was able to do a considerable amount of good work both in improving and in increasing the number of societies and in introducing agricultural improvements through the Taluka Development Associations started by him. Mr. C. B. Huli has been trying with his usual energy to see how far the experience gained by him in Europe can be practically applied to the conditions of the Southern Division.

II—SUMMARY OF GENERAL PROGRESS.

While the season was on the whole fairly good, there were several disturbing factors in some parts of the Presidency. In Sind, late inundation and subsequent heavy rain caused floods and did a considerable amount of damage to the kharif crops. In Khandesh, the monsoon started late and retarded sowing operations; and heavy rains later in the season also decreased the out-turn of cotton. In the Deccan, the rainfall was fairly good, but in some of the worst parts of the Nagar and Sholapur districts, it was not well distributed; while frost in the cold weather damaged the rabi crop. In the Karnatak, long breaks in September and October followed by unfavourable winds considerably reduced the out-turn of cotton. What affected the cultivators perhaps more was the prevailing low price of cotton and of gur—the two most important money crops in the Presidency.

In spite of the above facts, however, the movement made appreciable progress during the year as will be seen from the statement given below :—

Types of Societies.	Number of Societies.		Number of Members.		Working Capital.	
	1924.	1925.	1924.	1925.	1924.	1925.
					Rs.	Rs.
Central Banks	20	21	9,025	10,044	2,23,14,876	2,36,04,521
Agricultural Societies ..	3,050	3,377	220,610	242,674	1,97,61,813	2,49,98,442
Non-Agricultural Societies ..	600	640	127,657	139,445	1,98,89,927	2,25,63,048
Total ..	3,670	4,044	357,298	392,163	6,19,66,716	7,11,66,611
Unions	64	73	..	..	....	....
Insurance Societies	9	9	..	..	....	....
Total ..	73	82	..	..	....	....
Grand Total ..	3,743	4,126	357,298	392,163	6,19,66,716	7,11,66,611

It will be noticed that there was an increase of 383 in the number of societies and nearly 35,000 in the number of members. There has also been a very satisfactory increase of about Rs. 92 lakhs in the working capital. This mounted up from Rs. 619 lakhs last year to Rs. 711 lakhs this year : an increase of nearly 15 per cent. As Government are aware, during the last three or four years much greater attention has been paid to the work of improving existing societies than to the formation of new ones, with the result that the addition to the total number of societies has been comparatively smaller during that period than in the previous years. It was very necessary to adopt this policy as it was thought that in view of our limited resources it was more important to devote more attention to quality than to quantity. That our resources are limited can be easily seen from the fact that except in the audit staff there has been very little increase in the official staff in recent years in any way corresponding to the large increase in the number of societies. Some of the Assistant Registrars' charges are now unduly large. The Assistant Registrar in Southern Division has as many as 909 societies ; while the Central Division charge now comprises 784 societies. It has to be remembered that the Assistant Registrar has not only to inspect societies and supervise audit work but that at present he is practically the only official to initiate and guide the movement in his charge in all its branches. As regards credit societies he is helped by Honorary Organizers but owing to the restrictions mentioned above their activities have become limited. As regards non-credit work the Agricultural Organizers are now working under the Deputy Directors of Agriculture and the Assistant Registrar has in consequence no staff under him for this very important work. The question of re-transfer of Agricultural Organizers to this Department is now pending before Government. The Institute is developing, but its progress is hampered for want of funds, although the Government grant to it has been very substantially increased.

There is, however, no doubt that the effect of the continued propaganda carried on during the last few years and the concentration of efforts on improvement of existing societies has produced marked results in many places. People now understand co-operative principles much better than they used to do in the past ; and in the case of many a society they look upon it as a living organization rather than as a mere agency for borrowing. That there is still much lee-way to be made is unfortunately true. In some of the famine-stricken districts like Nagar, for instance, there are societies which are merely stagnating, and in other places too much power is sometimes left in the hands of the Chairman or the Secretary. In the case of the former, recurrence of a few good seasons and the initiation of a sound policy on the part of the central financing agency can help in improving matters ; in the case of the latter propaganda, and more propaganda, combined with training of secretaries and managing committee members is the only effective remedy. Action in this direction is being taken with the assistance of the Institute.

The result of this propaganda work is seen in the fact that compared with the last two years there has been a comparatively larger increase

both in the number of societies and in the number of members. The increase during the last three years in the number of societies has been 120, 210, and 383, the increase in members 8,000, 21,000 and 35,000 respectively. The working capital which showed an increase of one crore three years ago went up by Rs. 86 lakhs in 1924 but the increase last year was nearly Rs. 92 lakhs. These increases have taken place almost entirely in districts where conditions have been favourable. Very few new societies have, for instance, been registered in the famine tracts or in places where the movement could not be effectively supervised. The increases have taken place most in districts like Khandesh, Dharwar and notably in Sind. As regards the general progress it would not be out of place to quote the following remarks from a report received from Mr. D. A. Shah, M.A., L.L.B., Assistant Registrar, Northern Division :—

“The exact amount of material good that credit or even certain other societies have done to their members cannot be gauged definitely. There is little doubt, however, that almost all societies—agricultural and urban credit and other societies—do as a rule better the financial position of their members either by saving them some money by way of higher interest, etc., or by increasing their income. On the other hand, societies like Cotton Sale and Ginning which are increasing and whose representatives met at fairly regular intervals had a morally good effect which few other institutions could have achieved. Ordinary agriculturists are not only trained in business which but for societies would hardly have been possible, but by coming together for business purpose, consciously or unconsciously learn from and teach to one another, a great deal. They realise the strength that lies in their unity, and have increasing and stronger faith in their institutions. Such faith induces them to ignore even a few small material losses that they may have to suffer, if any. The movement is creating leaders from rural areas. One concerted action leads to another. From a cotton sale society to a cotton sale federation, cotton ginning, wheat sale, supply of agricultural and other requisites of members, etc., are natural steps which some of the leaders in the societies are thinking of, and are sure, would be taken in the near future. In urban areas, so far as the lower class is concerned the material good that they reap from societies is obvious, because the private money-lending rate for Bhangis or an ordinary Police Constable, is hardly less than 6 times the ordinary rate of the society, and is often 24 or more times that rate. The feelings that they are managing their own affairs to some extent, and that they have some savings of their own are great moral assets for the class of people for whom the societies are working.”

I attach three graphs showing progress as regards number of societies, number of members and working capital; the first giving the information about all societies, the second restricted to Agricultural Societies, and the third to Urban Banks. (Printed as an appendix).

III—WORKING OF SOCIETIES.

A. Resource Movement.

(1) *Agricultural.*

The number of agricultural societies went up from 3,050 to 3,377, an increase of 327 as against 181 and 116 in the previous two years. The number of new societies registered was 435, while 74 bad societies were cancelled. Very few societies were organized in famine or backward tracts, the chief increases being shown by the three districts of Dharwar (43), East Khandesh (41), West Khandesh (30), and the province of Sind. The membership increased from 220,000 to 243,000; while the working capital went up to Rs. 249 lakhs as against Rs. 198 lakhs in 1924 and Rs. 176 lakhs in 1923. The reserve fund also shows a similar satisfactory increase. It amounts now to Rs. 24,60,000 as against Rs. 18,70,000 last year. The owned capital of credit societies is now Rs. 91 lakhs, that is, 36 per cent. of the total capital. The share capital amounts to Rs. 11 lakhs as against Rs. 6,36,000 last year. I need hardly mention that it is only in the province of Sind that credit societies are formed on a share basis. Members' deposits amounted to Rs. 55 lakhs as against Rs. 49 lakhs last year. The system of compulsory deposits which has now been introduced in many of the societies automatically increases the amount under this head. These compulsory deposits are fixed usually for a period of five years but in some cases they are for ten years, while in others again they are withdrawable at the end of the year. Every encouragement is given to deposits being made voluntarily. A commencement has already been made with the introduction of the system of savings deposits; but the number of societies which have taken to this is still very small. Considerable attention to the introduction of these savings deposits is now being paid by both the official staff and honorary workers, for it is realized that by learning to deposit his surplus, especially at harvest time, in his own society and drawing sums therefrom gradually according to his needs the agriculturist would be considerably benefited economically. In some districts a large percentage of the Society's capital is composed of deposits from non-members. In many places this is a valuable sign showing as it does the confidence which the general public have in the village societies. There are, however, cases especially in the famine districts where such non-members have been attracted to place their deposits by being offered a comparatively heavy rate of interest, which is some times as high as 8 per cent., the ordinary rate for a deposit being $6\frac{1}{4}$ per cent. A few societies round about Poona have consequently come into trouble, being unable to repay their non-members' deposits on account, partly, of bad seasons and partly of wilful default on the part of the members. As such non-payment is likely to affect the credit of the movement in the neighbourhood, attempts are being made to get these societies financed by the Central Banks and measures have been adopted also to see that these societies do not offer in future such high rates to attract deposits.

Amongst the districts, Dharwar again easily stands first, having 585 societies dealing with various kinds of co-operative activities. The percentage of societies to the villages in the district is now 45, and it is believed that nearly 30 per cent. of the population is within the fold of the co-operative movement. In Broach 39 per cent. of the villages have now a co-operative society, while 16 per cent. of the population is now affected by the movement. Other districts in which Co operation has made rapid strides during recent years are East and West Khandesh which have now 294 and 173 societies respectively. As regards working capital per head, it is the highest in the Naga and in the Poona Districts, where the average capital per head is Rs. 188 and Rs. 210 respectively. This is due to the fact that large capital is required for sugarcane plantation on the canals.

The amount of overdues varies from Division to Division. In Gujarat the percentage is now 12·8; in Khandesh it is about 16; while in the Central Division it is 29, the highest being in the Poona District where the percentage goes up to 47. In the three districts of the Southern Division the overdues at the end of the year amounted to 11 per cent.

For the whole Presidency, the percentage of arrears in the case of agricultural societies is 20·3; in the case of non-agricultural societies it amounts to 7·7; and in the case of District Banks 11·5. The percentage is still high in the first and the third cases. Considering the case only of primary societies both agricultural and non-agricultural the percentage of arrears comes to 14·6; which compares favourably with last year's figure.

The end of the financial year is not the proper time for considering the question of arrears, as in several districts recoveries are made after that date and this was the case especially this year when owing to the season being late, recoveries also began to come in very late, and as these were in progress, the societies did not think it necessary to grant formal extensions to members who promised to pay their debts within a short time.

The principal work done in the year as regards agricultural societies consisted, first, in providing for the training of managing committee and other members of societies; secondly, in getting the system of normal credit statements introduced as widely as possible, thirdly, in the progress made in the provision of adequate finance, and fourthly, in the co-ordination of the work of supervision. As regards the first, there was a considerable amount of propaganda both by officials and the Institute. The system of preparation of normal credit statements is now introduced in almost all the societies financed by the Provincial Co-operative Bank and in several other districts also the same example is being followed. The preparation of such statements, it need hardly be pointed out, facilitates the work of timely and adequate finance. As regards this last point, wherever it was found that the present individual limits were not sufficiently high the same were increased if the society had been working satisfactorily; and by the sanction of special limits to individuals

for whom the general limits were not sufficient every attempt was made to see that no good member was forced to go outside to supplement his borrowings from the society. As regards supervision the work of the official staff small, as it is, was co-ordinated with that of the Honorary Organizers, Inspectors of Banks and Supervising Unions. This was especially done with a view to the improvement of bad societies and the recovery of arrears. There were also four Propaganda Officers working under the Institute. At least three of them have been able to do substantially good work and have justified their appointments. It is not, however, proposed to make these Propaganda Officers a permanent feature of the Movement. They are placed in charge of tracts which have gone bad. Their duty consists in doing propaganda work, helping the societies as much as possible to improve themselves and to prepare the way for the formation of a Supervising Union. As soon as such a Supervising Union is formed the Propaganda Officer can be transferred to some other tract where his services are needed.

There are now 73 Unions in the Presidency, as against 64 last year, comprising 497 societies. As regards the Guaranteeing Unions, except in about half a dozen cases which were mentioned in last year's report they have not proved a great success. It was therefore decided to start Supervising Unions instead, each Union comprising a sufficient number of societies to enable it to engage a well-paid and well-trained man as its Supervisor. It was realized that in the beginning these Supervising Unions cannot raise sufficient funds for this purpose. A scheme was therefore approved of under which some financial assistance is given to such Unions under certain circumstances by Government and by the central financing agencies. Twenty Supervising Unions were registered during the last year, but most of them could start work only after the close of the year.

With improved supervision the condition of the societies has also improved as will be seen from their audit classification. This classification is now stricter than it used to be before. To mention only one instance, under present orders no society can be placed in Class A unless it has been preparing normal credit statements for its members. The last year's classification shows that 487 societies were placed in Class A, 2,670 in Class B, 443 in Class C and 114 in Class D. There has been an increase this year of 36 societies under the first head, more than 300 under the second, while there has been a decrease of nearly 70 societies in the third class, while the number of D Class societies remains the same as in the previous year. The C and D Class societies were in many districts distributed among official and non-official workers and each of them was made responsible for improving those entrusted to his care. In East Khandesh only 10 out of the 248 societies audited have come under the last two classes. In Satara there are 44 societies in Class A, and 131 in Class B as against 51 in Classes C and D. In the Kanara District only 5 out of the 98 societies fell in the last two classes. In the Poona District while the number of the best societies has fallen down from 33 to 27, those in Classes C and D still remain large in number, viz., 80, a sure sign

that the movement is not progressing well in that District. Similarly in Nagar, while there are 11 societies in Class A and 41 in Class B, there are as many as 42 in Class C and 16 in Class D. The classification of these societies serves more or less as a good index to show the relative progress of the societies in the various districts.

In the Panch Mahals, the Bhil societies showed a distinct improvement over last year when the state of overdues was causing some anxiety. In the previous year the recoveries had been poor, but, thanks to better supervision, the progress made this year was more satisfactory and the recoveries at the end of the year amounted to nearly 50 per cent. of the demand for both the seasons.

The circular issued last year for preparing schemes for debt redemption is producing its effect and several societies during the year undertook to prepare schemes for all their members and to undertake the work of redemption in the case of suitable members every year. The preparation of these schemes and their examination by the Bank require a considerable amount of time and so only a few of these could be carried out during the course of the year and others were held over till after the completion of the year. Unfortunately I have not got figures to show what amounts were advanced for this purpose by the various Banks concerned but these figures must have been appreciably larger than those in the previous year. The amounts thus advanced under the scheme are in addition to those which the societies lend out of their own funds up to the limits laid down in their bye-laws. It can, however, be said that only a commencement has been made to tackle this all important question, great caution being necessary to see that efforts are made only in societies which have been in good working order for a certain number of years and only in cases where people have learnt habits of thrift.

The takavi grant placed at the disposal of the Provincial Co-operative Bank for land improvement loans last year amounted to Rs. 3½ lakhs. A large number of applications were received and disposed of, but it was noticed that most of these works were works to be carried out by individuals. It has not been possible to finance any important joint scheme as the investigation of such schemes requires the employment of a special officer and consequently requires a considerable amount of time. The amount utilized, however, was Rs. 170 thousand. The system of taking tagavi through co-operative societies has become popular and it is expected that more and more demand for land improvement loans will be made in the future.

Regarding the general improvement of societies Mr. Bhagwat, M.A., LL.B., Assistant Registrar, C. D., remarks as follows :—

“ Various factors have contributed to the general improvement and growth of the agricultural credit societies. The agriculturists have begun to understand and appreciate the advantages of credit societies and the members of societies are taking keen interest in their work. Greater attention has been paid by the Department to consolidating the work already achieved than to expansion of the credit movement.

The Central Financing Agencies have kept themselves in closer touch than they did before with the societies and have tried to make the fullest enquiries into the character, condition and the general management of the societies to whom they entrusted their funds. The societies were required to prepare normal credit statements and submit them to the Banks for getting their requirements. Training and supervision were provided on a wider scale by means of training classes and general lectures on co-operative subjects."

(2) *Agricultural Non-credit.*

The number of non-credit societies has increased from 190 to 223, an increase of 33 as compared with the increase of 31 during the last year. Experience has shown that small village societies for non-credit purposes do not prove a success as partly owing to the limited number of transactions the societies are not able to secure good rates and partly owing to the smallness of profits it is not possible for them to entertain a well-paid staff. It is now being considered whether in cases where, owing to these causes, the societies are not working well it would not be desirable to amalgamate them either with the local credit societies or with the Taluka Development Associations which are undertaking some of the work done by these non-credit societies, *e.g.*, distribution of seed and implements; or if it would not be desirable to start agricultural requisite supply societies for bigger areas. In Khandesh especially, it has been found that most of the non-credit societies which are organised on the village basis have not been able to function properly. There are, however, circumstances in which local village societies have proved successful. Seed societies in Sind for instance, as well as the two similar societies in Devi Hosur and Betgiri in the southern division have been able to do good work in the matter of seed distribution. This kind of work is also being done on a fairly large scale by some of our sale societies. The Hubli and Gadag Cotton Sale Societies for instance, distribute a large quantity of improved cotton seed. In Sind, the seed society at Malir indented for potato seed directly to the extent of about Rs. 45,000 and distributed it amongst its members. It also improved and expanded its business in the distribution of other kinds of seed.

As regards implement societies, owing to the fall in the price of ploughs many members are now going in for purchase of ploughs outright and therefore the scope for hiring them out has diminished. Implement societies which keep more expensive machinery like cane-crushers, can still hire them out and work at a profit. There are now three Power Pump Societies in Gujarat, out of which one was registered towards the end of the year. Another did not work satisfactorily as something went wrong with the machinery. The third at Anklav is in an experimental stage. Provided expert mechanical assistance is immediately available, there is good scope for this class of societies, especially in some parts of Gujarat. The Co-operative Ginning Society at Parola worked at a loss owing to the fact that the cotton season being unfavourable, the produce which came to it was smaller in quantity than

what was required to make its working profitable. The joint stock ginning factories at Parola are also said to have worked at a loss during the year. The newly started Ginning Society at Kareli in Gujarat had a more successful year and was able to work at a profit, although it started rather late in the season. The success was due mainly to the initiative and energy of its founder Mr. Shivashanker Vyas and the honorary services rendered to the society by his son who is a Mechanical Engineer.

As regards supply of manure, the work is principally done by the shops managed by the Provincial Co-operative Bank in irrigated tracts. There are also 17 local societies in the various parts of the Presidency. The total quantity of manure sold by these societies came to over $7\frac{1}{2}$ lakhs of pounds and the price was nearly Rs. 47,000. The largest business was done by the Kelwa Mahim Manure Supply Society which realized over Rs. 25,000 by its sales to members and made a profit of Rs. 900. The next two were the Manjari and the Hadapsar Societies, sales of which came to Rs. 9,000 and Rs. 5,000 respectively. Good progress was made in the development of sale societies, of which the most important are the Cotton Sale Societies. The total produce sold by these sale societies was worth nearly Rs. 46 lakhs. This figure is appreciably less than the last year's figure though the business done in 1924-25 was decidedly larger. The discrepancy is due to the fact in 1924 the cotton season commenced earlier than usual, while in 1925 it began late. In consequence, the quantity of cotton sold before 31st March 1924 was larger than the average, while in 1925 the quantity was less. Another important factor was the considerably lower prices fetched by cotton in 1925 as compared with those in 1924. If the sales during the season of 1925 are compared with those in 1924 it will be found that, as stated above, the business done last year very appreciably exceeded that of the previous year. In the case, for instance, of our two biggest cotton sale societies the quantity of cotton sold during the season of 1925 exceeded in each case 82 thousand maunds as compared with 79 thousand and 72 thousand respectively in the previous year. In the case of the six cotton sale societies in the Southern Division the quantity sold was 245 thousand maunds as against 207 thousand and the prices realised exceeded Rs. 25 lakhs. Similarly in Gujarat where the number of cotton sale societies went up from 9 to 17 during the year, the quantity of cotton and cotton seed sold during the cotton season of 1925 was approximately 22,500 and 44,000 maunds respectively, and the total value, Rs. $12\frac{3}{4}$ lakhs. The increase in quantity, which is the real test of expansion of the business, was 14,000 maunds in the case of cotton and 31,000 Bengali maunds in the case of cotton seed. Although the business increased, the year was a trying one for societies in Gujarat which pool their members' cotton and get it ginned before selling it. It was trying because prices went down almost steadily during the latter part of the season. As, however, the sales were spread over the whole season the average price realized by members was on the whole satisfactory. In one case, however, owing to the fact that the man who was empowered to sell cotton did not sell it at the proper time and the price fell later, the members suffered some loss. In Gujarat the increase

in the number of societies and in their business led the members to think of concerting measures for formulating a common policy of work and development. A Cotton Sale Societies' Conference was convened in December at Jambusar where the question of the organization of a Federation was considered. It was, however, decided that the actual organization of such a Federation should be postponed, but that representatives of the societies should meet from time to time to discuss matters. Three such meetings were held during the year, and it is not unlikely that a Federation of these societies would be formed before long.

There was a combined opposition from middlemen in two cases. At Gadag, the dalals and the trade combined and refused to buy from the sale society. Luckily this boycott came only at the fag end of the season; but even then the society received the support of Mr. Hirjibhoy Belgaumwala who purchased all its cotton at the subsequent sales at rates favourable to the cultivators. The Agricultural Co-operative Movement in the Dharwar District owes a debt of gratitude to Mr. Hirjibhoy for the support that he has consistently given to the sale societies at Hubli and Gadag even in times of difficulty. At Barsi when the Agricultural Sale Society tried to start business there was a combination of dalals and merchants against it and there were no buyers. This being the first year of the society's starting work, the boycott acted as a great set-back. Although the society was able to export some quantity outside for sale, its business was very much restricted.

The shop at Kolhapur conducted by the Yeloor Union was able to expand its business and sell garden produce to the extent of 1½ lakhs of rupees and also did business of supplying oil cakes and other manure to its members. This is the only Union in the Presidency which has undertaken this kind of work, and, thanks to the energy and initiative shown by the Union Committee, and the assistance given by the Provincial Bank, it has set an example which other Unions may well follow to the advantage of the members of their constituent societies.

Amongst the other types of sale societies may be mentioned the Malir Sale Society. Thanks to the assistance given by its Honorary Managing Director, Mr. N. D. Malik, it was able to sell nearly 36,000 maunds of potatoes and vegetables and to make a profit of over Rs. 9,000. The Shikarpur Grain Sale Society managed by Mr. Gul Hasan Khan sold various kinds of grain to the value of Rs. 1,61,000 and made a profit of Rs. 3,700. In the Presidency proper, the Haveli Sale Society has gained considerable popularity and was able to sell gul to the value of nearly Rs. 3 lakhs during the season. Its business was managed with a small share capital of Rs. 3,500 and a deposit of Rs. 5,000 from the Hadapsar Credit Society.

There are 9 Fencing Societies, out of which six have completely constructed their walls and thus afforded protection to the lands of their members from the ravages of pigs and other animals. What good results these societies can produce, can be seen from the example of the Huihond Fencing Society. The wall constructed by this society encloses an area of 320

acres. Before the formation of the society there were only two families living in the village and these too were on the point of removing elsewhere. In 1922-23 only 97 acres were cultivated. Today the area has increased to 194 and additional land to the extent of 150 acres is now being made fit for cultivation during the next year. Before the wall was constructed, lands could not be sold for anything and the rent was only equal to the land assessment. The value of land has now gone up to Rs. 100 per acre owing to the fact that the produce per acre has doubled though the expenditure and trouble are now much less than before. Formerly, at most, only one crop could be taken, now it is possible to raise two crops and there is no necessity of watching crops day and night as before. It is, however, necessary in the case of these fencing societies to see that proper arrangements are made not only to supervise the construction of the wall but also to see that it is afterwards maintained in good order. Even a single breach may give entry to pigs or other animals and cause loss to the cultivators. It is therefore proposed to form, if possible, a union of these societies so that a Supervisor who will look after these walls during and after construction can be engaged.

The two joint cultivation societies at Bhambhora and Arjunsoda have not proved a success. The former has already been cancelled. The cattle breeding societies in the Southern Division are giving promise of success. Nine societies are now working in this division, which served 272 cows, 120 calves were born during the year of a much better breed than the ordinary cattle in the village. The success of two of these societies has led them to undertake the work of constructing separate sheds for their cows.

There are 35 Taluka Development Associations now registered throughout the Presidency. About the good work done by those in Sind reference has been made elsewhere. In the Presidency proper there are a few which are doing useful work but their progress is hampered in most cases by inadequate finance and in several owing to want of good workers as well. Very few of these have taken up co-operative organization work or carry on agricultural improvement through co-operative societies. If the financial position of these associations could be improved and if they were to work mainly through co-operative societies, there would be great scope for the expansion of their useful activities.

(3) *Sind.*

In spite of an unfavourable kharif season there was a satisfactory expansion of the Movement in Sind. The number of societies increased from 558 to 666. Three new tracts were tapped, *viz.*, the Nara, the Rohri and the Tando Muhammad Khan divisions, and through organized work and concentrated efforts 61 societies were started in these areas. The progress could have been even more rapid in the Province, if there had been a sufficient staff available for doing the preliminary propaganda and the subsequent work of supervision. Although the number of societies in Sind at the beginning of the year was 558, the number of

Auditors was only 4. It is only from the commencement of the current year that two more Auditors were appointed. For the work of supervision there now exist 9 Supervising Unions, and three more Supervisors have been entertained at the expense of the societies concerned by the Divisional Branch of the Institute.

Membership of the societies at the end of the year was 29,000 showing an increase of 6,000 over the previous year's figure. A very satisfactory feature, however, was the increase in the working capital which now amounts to Rs. 72½ lakhs. Compared with Rs. 51 lakhs of the previous year this shows an increase of 41 per cent.

If one takes into consideration the progress made only in Agricultural Societies it will be noticed that the number has increased by nearly 100 and now comes to 614. 41 per cent. of the capital of these societies is the members' own: the shares form 27 per cent., deposits of members 5 per cent., and the reserve fund 9 per cent. of the working capital: 56 per cent. of the capital is provided by the Central Banks, while the non-members' deposits amount to only 2 per cent. This last item compares very unfavourably with the corresponding percentage for the Presidency proper. But it has to be remembered that in Sind the ordinary non-Muhammedans in villages go in usually for trading or money-lending while the Muhammedan Zamindars are not inclined to deposit owing to their reluctance to receive interest. It is, however, interesting to note that the capital invested by the Muhammedan Zamindars in Sind in the shares and deposits in Co-operative Societies and Banks amounts in the aggregate to about Rs. 17 lakhs, that is, a quarter of the working capital in the Co-operative Movement in the Province.

The average working capital per member in agricultural societies has gone up during the year from Rs. 129 to Rs. 153 owing partly to the fact that members are being financed more adequately than heretofore. The increase in the limits of loans to individuals as well as the special limits which are being fixed in the case of individual members in good societies have been very popular, as members are now able to get adequate finance. It was noticed last year that the ordinary societies were not in a position to finance the bigger Zamindars. A Zamindari Bank has, therefore, been started in the Thar and Parker District through the assistance of the Collector, Mr. Hamid Ali, and has already justified its existence. This class of Zamindars in Sind is often in debt and has to borrow at usurious rates of interest from money-lenders even for current agricultural needs. The Zamindari Bank, which now has a share capital of Rs. 60,000 and an equal amount as deposits at present enjoys a cash credit of Rs. 75,000 from the Sind Central Bank and is able to give considerable assistance to its members.

As regards District Banks, their progress has also been satisfactory; a new Bank being added this year for the Thar and Parker District. The working capital has increased from Rs. 25 lakhs to Rs. 33½ lakhs, an increase of 26 per cent. As every district in Sind, except the small district of Upper Sind Frontier, has now got a District Bank of its own, it was

found necessary to make arrangements to see that finance by them and the Sind Central Bank did not overlap and that each District Bank had opportunity to develop on its own lines. A conference was therefore called and a definite policy laid down with the consent of all the Banks concerned. The Sind Central Bank would henceforth work as an apex bank for the Province of Sind and also as a District Bank for the district of Karachi. Other District Banks would finance all the societies in their own district. As, however, the Hyderabad Bank and the newly started Mirpurkhas Bank are not in a position to finance all their societies at once, some of the talukas in these two districts have been given over to the Sind Central Bank for finance until the District Banks are in a position themselves to undertake the work. All the District Banks continue to be ably directed by various gentlemen well known in Sind. I may mention the names of Mr. Jamshed N. R. Mehta to whom the success of the Sind Central Bank is mainly due; of Khan Bahadur Bhutto and Mr. Muhammad Ayub Khuro, both M.L.C.S. who look after the Larkana Bank; of Rao Bahadur Pritamdas of the Hyderabad Bank; of Mr. Abdul Hamid Khan of the Sukkur Bank; and of Shet Radhakisan and Divan Tekchand Gidwani of the Nawabshah District Bank, who have all been doing successful work in making their respective banks popular.

In the development of non-credit work, special mention must be made of the 8 Taluka Development Associations which play an important part in the development of agricultural and co-operative activities in Sind. They have been entrusted with the agricultural propaganda work in these areas. Khan Bahadur Azimkhan was able efficiently to look after these associations and to see that they functioned properly. These associations did a considerable amount of work, mainly in introducing agricultural improvements and in some cases in supervising co-operative societies. Their work consisted in the distribution of good seed and implements, training particularly members of co-operative societies in the use of improved implements and in improved methods of cultivation and in arranging for the manufacture of implements, especially of the Egyptian plough which has now become very popular in Sind. The Taluka Development Associations have also become centres for enabling agriculturists to meet together and talk on matters of common interest.

Amongst the non-credit activities might be mentioned the seed and sale societies of which there are now 11. The seed societies have been useful in distributing improved varieties of seed recommended by the Agricultural Department. The most important of these are the Malir Seed Society which has been mentioned in another place, as also the two sale societies at Malir and Shikarpur.

Amongst the interesting events which took place during the year in Sind was the visit of the Commissioner to the Branch of the Institute at Hyderabad where he had an opportunity of meeting representatives of the various agricultural and non-agricultural societies. His Excellency the Governor also was graciously pleased to accept, during his visit to Sind, an address from the Branch of the Institute.

Writing about the general effects of the Co-operative Movement in Sind, Khan Bahadur Azimkhan mentions the following :—

“ Instances were not wanting wherein members of societies had improved their economic condition to such an extent that leaving aside the question of their dealing with Banias they had ceased to borrow even from their societies.”

and again

“ A distinct change is now visible in the manner of living and of work of the members of well-developed societies. They have now realized that it is to their direct and distinct advantage to use good implements and good seed and above all to have no dealings with Sawkars.”

(4) *Non-Agricultural Credit Societies.*

There are now 448 societies of this kind in the Presidency as against 411 last year, and 385, the year before. Out of these 30 are unlimited liability societies, most of which, including the Debt Redemption Societies for the depressed classes in Bombay are doing badly. There has been a certain improvement in the working of some of the Debt Redemption societies, but the state of a majority of them is very unsatisfactory and they are now a standing lesson about the undesirability of undertaking wholesale redemption of debts without proper training in co-operative principles of members who have not got any property and who have not sufficient character to carry out their obligations in pecuniary matters. Members of these depressed classes paid fairly regularly during the first few years, but when owing to the outbreak of the war prices went high and their economic condition became unsatisfactory, they began to default and the difficulty of recovering the defaulted amount had a very demoralising effect both on the defaulters and on the other members, with the result that many of them failed to repay in spite of the strong moral pressure brought to bear on them by the promoters of the societies who have been working selflessly and at considerable sacrifice in the interest of these people. At present over 50 per cent. of the outstanding are in arrears and in the case of some societies, the dues are still heavier, several members not even paying interest.

The membership of non-agricultural credit societies is now 1,20,000. Their share capital has increased from 32½ lakhs to 35½ lakhs, the working capital from 146 lakhs to 161 lakhs. The Reserve Fund now amounts to 8½ lakhs as compared with 6·9 lakhs last year. 133 lakhs were loaned out to individuals in the course of the year and 123 lakhs were repaid by them. There are now 43 credit societies which are classed as Urban Banks each with a working capital of over Rs. 50,000. The two largest are the Great Indian Peninsula and Bombay Baroda and Central India Railway societies with a working capital 25 lakhs and 22 lakhs respectively. The Shamrao Vithal Society has now a working capital of nearly 10 lakhs while two Urban Banks in Dharwar and one at Hubli have a working capital of 5 to 6 lakhs each.

Out of the 43 banks, the membership of 7 is confined to persons of a particular kind of employment like Government or Railway Service, 12 are communal and 24 are Peoples' Banks of the Luzzatti type. [The share capital of these banks is now 23½ lakhs showing an increase of 1½ lakhs over last year's figures, with a reserve fund of 6½ lakhs showing an increase of 1 lakh. Last year, deposits from members had shown a decrease over the previous year's figure. This year there has been an increase from 68 to 72 lakhs, while there has been a corresponding increase in the non-members' deposits from 19½ lakhs to 24 lakhs. The banks lent out 135 lakhs and the sums paid back by members amounted to 122 lakhs. - These banks serve a very useful purpose not only owing to the fact that they are in a position to finance petty trade and industry at a moderate rate of interest, but they are also able to familiarise the people with banking methods. They do a large amount of banking business, by introducing saving and current accounts and the use of cheques; and with the strong support that they get from the Provincial Bank in the matter of cash credits and over-drafts, they are able to do cheque and hundi business in some cases on a fairly large scale. -

Some of these banks are however, subject to certain defects. In the case of a few communal banks a tendency has been noticed towards weakness in granting extensions or in not bringing defaulters to book. Such a tendency is to a certain extent natural as the committee being composed of members of the same community, is not often inclined to take severe measures and thus court unpopularity. Luckily, this tendency is not noticeable to any large extent except in the case of two societies. As regards the Urban Banks while some of them like the Hubli Urban Bank and the Surat Peoples' Bank can stand comparison with some of the best Luzzatti Banks in Europe, there are others which have not realised that to do business at a profit, they should give short term loans and aim at rapidity of turnover and not lock up their capital in long term loans. In the case of two of the bigger urban banks in the Southern Division, the business is being done more in the way of long term loans on the security of lands and houses without proper regard to the purpose of the loan or to the ability of the borrower to repay out of his income. This has resulted in large overdue though the security is perfectly sound. The share-holders have been looking more to their own interests and the security on which the loans have been advanced and not to the purpose or the utilisation of loans. Both have been warned to put their house in order and some good results are expected during the course of this year as a consequence of the orders issued. —

The Hubli Urban Bank has continued to prosper while the Surat People's Bank has also become more popular. The latter had a very successful year making a profit of Rs. 6,000 with a share capital of Rs. 27,000. Most of its business was in the shape of short term loans, over-drafts and exchange. It was able to lend out as much as Rs. 9,30,000 to its members. Amongst the other good banks may be mentioned the Cosmos at Poona, the Southern Maratha at Dharwar, the Sirsi, the Karwar

and the Honawar in Kanara and the Khanapur Urban in the Belgaum District, and the Broach and Jambusar Banks in the Broach District. Some of the employees societies have been doing very good business. Amongst the biggest are the two Railway Societies mentioned above as well as the Post and Telegraph Office societies. Police societies which are now being formed in many districts in the Presidency have been working very satisfactorily. Special mention may be made of the East Khandesh Government Servants society which with a share capital of Rs. 17,000 has collected by way of subscriptions over a lakh and 85 thousand from members, which amount forms a kind of a Provident and Savings Fund. There is room for development of this kind of societies amongst the employees of the various big firms in Bombay but not much progress has been made so far chiefly for want of workers. There is great scope for the development of the Institute's activities in this direction.

The amount received by these Urban Banks as well as by District Banks by means of cheques was 232 lakhs, while the amount remitted by them in this year was 243 lakhs.

(5) *District Central Co-operative Banks.*

The District Banks showed an all round progress. One more such bank was registered during the course of the year, bringing the total number to 20. This new bank was organised and registered towards the close of the year in the district of Thar and Parkar in Sind. Each District in Sind has now got a separate bank of its own with the exception of the small district of the Upper Sind Frontier. About the same time, the Daskroi Federation at Ahmedabad was changed into a Banking Union which has undertaken the work of financing the societies in certain talukas of the Ahmedabad District. This is the first Union of its kind registered in the Presidency. In the Presidency proper there are now only five districts which are without any central financing agency of their own. It is likely that a sixth will be added during the current year. The Thana District Central Bank, inspite of the efforts of its energetic Chairman, Mr. Manilal Thakore, has not been able to make any head-way. It therefore, decided during the course of the last year to amalgamate itself with the Provincial Bank. As soon as the terms were agreed to by the parties, it stopped its work of financing which is now being done by the Provincial Co-operative Bank. The actual amalgamation which is now permissible under the new Act will, it is expected, take place shortly.

The share capital of the District Banks showed an increase of 2½ lakhs over last year's figures and now amounts to 17½ lakhs. There is a satisfactory increase in the amount of deposits from individuals which at the end of the year, were a little over 1 crore as against 80 lakhs last year. Deposits from societies showed an increase of 1 lakh and amounted to 12 lakhs. It may be noticed that the amount of deposits held from individuals has nearly doubled itself in the course of the last two years, showing the confidence which these District Banks have succeeded

in instilling in the public mind. As a matter of fact, except in the case of two banks, District Banks find little difficulty in raising the amount they require and in some cases, they actually have to refuse deposits as their working capital in proportion to their share capital has already reached the limit fixed under the rules. The difficulty felt is as regards increase in share capital in proportion to the relative increase in deposits. With the exception of two banks all have been paying a dividend of 6 per cent. and over. There are several which pay even more than 7 per cent. The difficulty of selling these shares in the open market comes in the way of getting subscription to share capital commensurate with the increase in deposits. The banks however, have now begun to depend more and more, for their share capital on societies rather than on individuals. This is also desirable from another point of view as too much dependence on share capital from individuals might lead to conflict amongst individual and Society shareholders. It is but right that societies should gradually hold a greater and greater portion of the share capital in the District Banks and have thus greater and greater control over its working. There are very few District Banks however, which can at present, do without the assistance of individual shareholders, especially on the Board of Directors. In the case of one of our oldest Banks, there are already signs of conflict between the interests of individual shareholders and "Society" shareholders, and the same might sooner or later, occur in the case of other banks as well. Fortunately, most of the Directors representing individual shareholders on the Boards of our District Banks are keen Co-operators and can be trusted, in collaboration with other Directors, to watch carefully the interests of societies for whose benefit the banks, after all, exist.

The profits of the banks amounted to Rs. 2,14,000 as against Rs. 1,64,000 last year. The working capital has increased to 141 lakhs as compared with 118 lakhs and 84 lakhs during the two previous years. Loans to societies amounted to a little over 1 crore as against 75 lakhs in the previous year, and 48 lakhs in the year before, testifying to the greater investment which the District Banks are now making with the societies in their charge. Repayment of loans by societies during the course of the year amounted to 67 lakhs and the arrears amounted to 7 lakhs as against 7½ lakhs last year. The District Banks never found themselves in want of funds to meet the applications for loans. If a larger amount is not advanced to societies it is not for lack of funds, but it is because some of the societies are not quite businesslike and are not properly working. Some of the District Banks have undertaken the work of debt redemption in accordance with the circular orders issued last year. The progress made in this direction is however, slow as the staff necessary to prepare and check these applications is limited.

The Banks have been paying more attention to the employment of an efficient staff. There is still considerable room for improvement in the selection and pay of Inspectors. The Managers who were not

already trained are being trained in the Managers' Training Classes held in Bombay every year under the auspices of the Institute. The Inspectors also receive similar training, but it is very necessary that the Boards of these District Banks should fully realise that unless these Inspectors are well-paid, the work is bound to suffer. The Provincial Bank has been following in this matter, a very far sighted policy in employing good men as Inspectors and paying them well. Most of the Sind Banks have been following the same example, but there are certain banks in the Presidency which are not still alive to the risk, and employ underpaid men for the responsible work which the Inspectors have to do. It is not however, suggested that there has been no improvement in this respect. That there has been appreciable advance will be seen from the fact that the cost of management of District Central Banks has risen to a little over 1 lakh as against Rs. 78,000 and Rs. 58,000 in the two previous years, but this figure can appreciably be increased with considerable benefit both to the societies and to the banks as well. As regards the salary of Inspectors, Government and the Provincial Bank continue to bear one-half of the cost of inspection of societies by District Banks in cases where such banks are not in a position to pay more than 6½ per cent. as dividend on their shares.

The condition of the banks in the famine tracts has been causing some anxiety during the last few years owing to a succession of bad years. I am glad to note that the Sholapur Bank has shown appreciable improvement this year and reduced the percentage of its overdue arrears. The Bijapur Bank also, although its Board is perhaps too cautious and conservative, has shown good progress. In Nagar, things are still bad. Several of the societies are stagnating; and only a few societies are financed and that too, not fully. The question of improving all these societies has now been taken over personally by the Chairman of the Bank, Rao Bahadur G. K. Chitale, and there is reason to hope that with the necessary finance from the bank, these societies will appreciably improve before long. Both the Surat and Broach Banks are being efficiently managed. Arrears in the Surat District which were large at the beginning of 1923-24, have now been reduced to the low figure of 2·2 per cent. The Broach Bank has set a good example by being the first to undertake to financially support the Supervising Unions and also in reducing its rate of interest on loans to societies. Most of the District Banks during the war had raised this rate to 8 per cent. and in some cases even to 8½ per cent. The Broach Bank has now reduced its rate of interest to 7½ per cent. and it is hoped that the other banks would follow in its footsteps. The Poona District Central Co-operative Bank has, under its energetic Manager, Mr. S. L. Apte, succeeded in increasing its funds and has taken over for finance some of the Unions still now financed by the Provincial Co-operative Bank. It continues to enjoy the confidence of the public, but the investment of its increasing funds is restricted owing to the bad condition of several of the societies in the dry tracts of the district. Greater efforts, propaganda and efficient inspection as well as inquiries into the irrigated tracts should lead to safe and profitable

investment of its capital to the benefit both of the cultivators concerned and the bank itself. The Karnatak Central Bank maintains its position as the premier bank in the Presidency under the fostering care of Diwan Bahadur Mensinkai.

Most of these District Banks have now been certified as fit to receive Municipal and in some cases, Local Boards' deposits. Some of them have also been receiving deposits from Public Works Department Contractors.

Besides the work of tapping local deposits and financing societies, the District Banks are also helping considerably in the extension of the business of transactions by means of cheques and hundis. The amount received and remitted by means of cheques and hundis last year both by District and Urban Banks came to over Rs. 476 lakhs.

(6) *Provincial Co-operative Bank.*

The Provincial Co-operative Bank continued to be efficiently managed and to render extremely useful service to the movement. The share capital of the Bank increased by Rs. 60,000 to over 8 lakhs of rupees. The increase was largely due to the propaganda which was undertaken during the year to induce societies to take up shares in the Bank. It would have been possible to dispose of a larger number of shares amongst individuals, but it was rightly thought that as large a part of the newly issued share capital of the Bank as possible, should be held by Central Banks and individual societies. It has now been settled that every society financed by the Provincial Bank should purchase at least one share and thus become a member of the Bank. The societies can thereby, realise that the Bank is not an external body but one in the working and management of which they themselves are all directly concerned. The Central Banks have now agreed to take up shares in accordance with the proportion already fixed last year. As a corollary of this policy it was resolved at the Central Banks' Conference that the bye-laws of the Provincial Bank should be so amended as to give adequate representation on its Board of Directors to Central Banks and Primary Societies financed by it. It was further decided that share holding banks and societies should have the same number of representatives on the Board as individual shareholders. This decision will be given effect to, most likely, during the course of the current year.

The working capital of the Bank at the close of the year was a little over 95 lakhs, showing a decrease of nearly 10 lakhs over last year's figure. This decrease should not be regarded as being in any way an unsatisfactory feature of the Bank's working. On the contrary, if one considers the causes which brought it about, it can be regarded as a healthy sign. A large part of the working capital of the Bank consists of surplus funds of Central Banks and primary societies, which are kept with the Provincial Bank as deposits. The larger the amount of their own funds the Central Banks are able to invest with their own societies, the smaller will naturally be the amount deposited with the Provincial Bank. The decrease mentioned above was mainly due to the withdrawal

of their deposits by some Central Banks which were in a position to finance primary societies to a larger extent than before. The withdrawal of deposits was also due to the fact that under certain conditions and subject to certain limits these banks were allowed to deposit a part of their surplus funds with outside banks approved by the Registrar when the rates offered by such banks on short term deposits were appreciably higher than those which the Provincial Bank could give. Such a difference occurs during the cold weather when there is a great demand for money from trade and in consequence, commercial banks increase their rates, while Co-operative Banks owing to want of demand from agriculturists have no reason to do so. It might be noted in this connection that while Central Banks' and Societies' deposits with the Provincial Bank decreased by nearly 15 lakhs, deposits from individuals showed an increase of nearly 2 lakhs.

The non-withdrawable capital of the Bank at the end of the year was 22½ lakhs while the withdrawable capital was 75 lakhs as against 21¼ lakhs and 81 lakhs respectively last year. In addition to this, a sum of Rs. 3½ lakhs was placed at the disposal of the Bank by Government as tagavi grant for investment in loans for land improvement. Out of this amount the Bank was able to utilise 1 lakh 66 thousand till the end of the year. The procedure about inquiry into applications for loans for land improvement has now been simplified and it is hoped that as a result, it will be possible to absorb a larger amount in this useful work during the current year.

The whole of the capital required, the Bank was able to raise at rates which compared favourably with those ruling in the market. One very satisfactory feature during the year was the fact that the Bank was able to utilise a much larger proportion of its capital in the movement itself than in the previous year. Advances to Co-operative Banks and Societies during the year amounted to 42½ lakhs as compared with 27½ lakhs in the previous year. Investment outside the movement fell from 24 lakhs to 6 lakhs and even out of this comparatively small figure one-third represented deposits with apex Co-operative Banks in other Provinces. As a result of this larger investment within the movement itself, the Bank was able to show greater profits inspite of its increased expenditure on account of supervision and inspection, to pay a dividend of 7½ per cent., to carry a substantial amount to reserve fund and to the next year's account. Societies' share of divisible profits was distributed last year and the amount which was distributed amongst them worked out at a rebate of nearly ½ per cent. on the interest paid by them during the last triennium.

Owing to the unsatisfactory nature of the season in some of the districts where the Bank has branches and also owing to the considerable fall in the price of gul and the retardation of the season for gul-making, recoveries were not as satisfactory as one could desire. They amounted to 31 lakhs as against 27¾ lakhs last year, the total outstanding at the close of the year being 53 lakhs. The amount of unauthorised arrears has however, declined by nearly 1 lakh and now amounts to 5¼ lakhs.

The Bank continued not only to finance Central Banks and Primary Societies in areas where there were no Central Banks, but also served as a balancing centre for Central Banks by receiving their surplus funds. The officers of the Bank also kept in close touch with the working of the various Central Banks and the societies directly financed by the Bank. I might mention in this connection the visits paid by the Managing Director to the various District Banks, some times with the Registrar and some times by himself. These visits have been very useful for the elucidation of pending questions and also for the very useful suggestions which the Managing Director has been able to make for the proper working of the banks and the societies he visited.

The policy of opening new branches in areas where the societies are financed directly by the Bank was followed during the current year and three more branches were added to the eight already existing. These three were opened at Dondaicha in the West Khandesh District, at Parola in the East Khandesh District and at Karad in the Satara District. The policy has brought the Bank in closer touch with the societies financed by it, secured for the former better supervision and guidance and what is very important, adequate and prompt finance. The result of this policy can best be seen for example in the improvement in the condition of societies in the Islampur Division of the Satara District or in the development of the movement in the West Khandesh District. In almost all areas where these branches exist, the societies have been trained to prepare normal credit statements and the Bank has been in consequence, able to extend the system of giving maximum credits to societies instead of fixed loans. It has also resulted in the societies using the system of drawing by cheques against credits sanctioned for payment of advances to members. The progress in this direction has been very satisfactory, especially in the West Khandesh District and the Islampur Division in the Satara District.

As usual, the Board has always been ready to accept suggestions made in the interests of the movement. Amongst the suggestions which were accepted by it during the course of the year may be mentioned the proposal for contribution towards the expenses of running Supervising Unions, abolition of inspection fees and of charges for expenses of the branches of the Bank which were used to be recovered from the societies and the reduction from $\frac{1}{2}$ to $\frac{1}{4}$ per cent. in the margin of income for advances for land improvement made by it from the Government grant under the Land Improvement Loans Act.

The inspection work done by the Officers of the Bank was as satisfactory as during the previous year. Besides the formal inspection of the working of the societies, the Bank's Officers have been able to render very useful assistance in the work of propaganda and organisation. The Bank has been especially asked to do this kind of work in collaboration with the Department and the Institute in the talukas of Malshiras and Bassein, in the former of which large expansion of the movement is expected in the near future when the lands begin to be irrigated from

the Nira Right Bank Canal. In the Bassein Taluka, the societies have been stagnating, but early improvement is expected through the co-operation of the three agencies mentioned above. It is not unlikely that branches of the Provincial Co-operative Bank would be opened in both these areas before long. The Bank is also undertaking the improvement of societies in the Igatpuri Taluka of the Nasik District, which has been given over to it for finance by the Nasik Bank, and has appointed a Special Inspector for doing this work.

The Bank continued to make arrangements for the supply of certain agricultural requisites, especially manure, and for the sale of the members' produce through the shops run in connection with the various branches. The value of the gul sold by the shops exceeded Rs. 10 lakhs and the value of the oil-cakes sold was $5\frac{1}{2}$ lakhs. The former figure showed a fall as compared with last year's figure, the reason being late plantation and the consequent leaving over crushing operations till November while the sale of oil-cakes showed an increase of Rs. 50,000 over the last year's figure.

The Bank has been able to open connections with other Provincial and Central Banks in the country some of which have placed deposits and opened current accounts with it. In its turn, it has, at one time or the other, placed deposits with the Provincial Banks in three Provinces. It has also been doing other business with these Banks, as for instance, purchase and sale of securities. The Board of the Bank is anxious to develop these relations and with this end in view, has decided to call at an early date, a Conference of Representatives of Provincial Banks throughout India, for the discussion of matters of mutual interest.

I have again to express my thanks to the Board of the Provincial Bank and to its Managing Director, Mr. V. L. Mehta, for the efficiency with which they have been running this most important Co-operative Institution and for the advice and assistance which they have always been ready to give both to the Department and to the movement in general.

IV—CONSUMERS' MOVEMENT.

The causes pointed out in the last year's report for the want of progress of the consumers' movement continued throughout this year also with the result that this side of the movement made but little progress. The number of societies was reduced from 62 to 53, while as regards members and working capital, there has not been any appreciable improvement. The number of members was 4,000, the share capital Rs. 1,18,000 and the working capital Rs. 2,14,000 while the sales amounted to Rs. $5\frac{1}{2}$ lakhs and the net profit was only about Rs. 1,000. Want of loyalty, of good business management and of proper supervision have been the causes of this stagnation. There are only a few consumers' societies which deserve any special mention. The two Railway Societies at Bulsar and Bombay did good business and worked at a profit. The two College Stores, the Sydenham and the St. Xavier's had a suc-

successful year and the Co-operative Hostels, one for the Madras people and the other for the Nayers also worked well. The latter two have been started on a communal basis and have proved their usefulness. The Shiv Chatrapati Stores mentioned in the last year's report also did good work though the actual working resulted in a small loss. The B.B. & C.I. Railway Store Society at Dadar sold articles worth about Rs. 1½ lakhs and made a profit of Rs. 2,800. Similarly, the Bular Store sold articles valued at Rs. 65,000 and made a profit of Rs. 5,700. The newly started Railway Store at Kalyan also did business to the extent of Rs. 20,000 but had as usual, in the first year of a Store's working, to suffer a loss of Rs. 500.

The two desiderata for the progress of the Consumers' Movement are want of keen and energetic workers and a Central Organisation for supply. The Bombay Branch of the Institute has seriously taken up this matter now and the question of organising a Central Wholesale Agency is taking a practical shape. If this agency is organised on a proper basis, it is hoped that a great impetus would be given to the Consumers' Movement but past experience shows the necessity for great caution in moving forward unless the ground is very carefully prepared by sufficient propaganda and unless good business management is available.

V.—HOUSING SOCIETIES.

The Housing Societies in Bombay and its suburbs, where most of them at present exist, had to undergo certain difficulties which retarded their progress. The slump in trade, and the consequent lowering of rents in Bombay knocked away some of the enthusiasm which formerly characterised people going in for co-operative housing. Another cause hampering progress was the existence of the factious spirit referred to in the last year's report, in two of our biggest societies. In one, things reached such a stage that I had to call on the society to show cause why it should not be cancelled. Matters however improved and there is reason to hope that the working of both the societies will henceforth be smooth.

In spite of the above difficulties, a fair amount of progress was made. Six new societies were registered, bringing the total to 23. One satisfactory feature about these fresh societies was that five of them were organized in new urban areas like Sholapur, Ahmedabad, Hyderabad (Sind) and Nandurbar (in the West Khandesh District). Interest in co-operative housing is not now confined to Bombay and its suburbs but is being evinced in other places, where such housing is almost as badly needed as in Bombay.

It is regrettable to note that the question about allotment of land to co-operative societies, in Karachi which had been pending for some years now, was not settled even during the year under report, and hence no construction work could be undertaken, except in the case of the

Karachi Parsi Society which had already acquired land for its own colony. It seems, however, at the time of writing, that all the difficulties in the way of the societies' getting land have nearly, if not altogether, been removed, and hence some appreciable progress may be achieved by these societies during the current year.

The working capital of the Housing Societies at the close of the year was Rs. 55½ lakhs, as against Rs. 44½ lakhs last year. Out of this Rs. 15 lakhs represents share capital and Rs. 12¼ lakhs deposits from members. The Reserve Fund amounted to Rs. one lakh and eleven thousand, and deposits from non-members Rs. three lakhs and twelve thousand. About Rs. 22 lakhs represents the amount given by Government as loans. The fresh loans given during the year amounted to Rs. 590 thousand out of the general grant and Rs. 118 thousand from the Development Department grant. Owing to the difficulties mentioned above, and want of demand from Karachi the full grant sanctioned for the purpose could not be utilised. This year Rs. 12 lakhs have been provided for in the Budget.

Good work was done during the year by the Daxini Brahmin Co-operative Housing Society which after constructing buildings on the co-partnership system, undertook to erect buildings for its members on the 'tenant-ownership system'. The Bombay Catholic Housing Society took the last instalment of Rs. 1½ lakhs out of the loan of Rs. 6 lakhs sanctioned to it. It has now 62 tenements, and to these the society has now added two cottages, and a third one is under construction. Amongst the other societies which took loan from Government during the last year are the Karachi Parsi, the Bombay Vasant Theosophical and the Ahichhatra Sahakari Niwas Mandali. This last, thanks to the emery of its promoter, Dr. S. K. Vaidya was able to secure its land and get its buildings completed in a comparatively short period. The Parsi Housing Society in Bombay has also done good work. The Raddi Society at Dharwar has nearly completed its original programme, and many of the houses of the Saraswat Society in the same place are now ready for occupation.

The model bye-laws for housing societies as drafted by Mr. Rothfield in consultation with a solicitor in England have now been published and have been accepted by most of the societies in the Presidency.

VI.—THE PRODUCERS' MOVEMENT.

(1) *Producers' Societies in General.*

The slump in trade very seriously affected many of the Producers' Societies in the Presidency. The number of societies, however, went up to 37 as against 23 last year. Out of these four societies are not working. The societies actually working, therefore, number 33. Their membership is 1169, share capital Rs. 55,000 and the working capital Rs. 2¼ lakhs. Although several of the smaller societies worked at a profit, some of the bigger ones sustained heavy losses with the result that the working of all these societies shows a loss of about Rs. 12,000.

The biggest loss was suffered by the Kamgar Sahakari Foundry which could not secure sufficient orders. Its total loss amounted to Rs. 7,800. The Copper and Brass Workers' Societies in Poona, Satara and Bombay also suffered losses. The loss of the first two amounted to nearly Rs. 5,500. In connection with the Copper and Brass Societies, it might be mentioned that the loss was due almost entirely to the slump in trade. Throughout the year, the price of raw material and also of finished articles was continually falling and owing to the fact that, usually, a period of two months has to elapse between the purchase of raw material and the preparation of the finished article for sale, the societies suffered both ways, in having to pay more for the raw material and get less for the finished product. The members, however, especially in the case of the Satara Society, kept very loyal. They themselves got their wages reduced although the work that could be given to them was only half of what they were able to do during the previous year. The total turnover of the Satara Society came down from 3 lakhs to 2 lakhs. The spirit shown by the members in meeting this untoward circumstance is, however, a good omen for the future. As soon as trade conditions improve, there is no reason why these societies should not work again successfully.

In Gujarat, there are three small societies all of which worked well and at a profit. The Nadiad Leather Workers' Society has been gradually doing as much work as its resources permitted it to do and its members throughout showed a commendable spirit of harmony. The Broach Road Construction and Building Society has commenced to develop the land it has now obtained near the Railway Station. The Surat Printing Press helped its members to a considerable extent and has now succeeded in tiding over the initial difficulties. It made a small profit. In the Southern Division the Labourers' Society at Hukeri was able to secure several contracts from the Local Board. Members of this society belong to the depressed class and they have all along manifested a strong feeling of unity. Similarly, the Shoe-makers' Society at Dharwar did business to the extent of Rs. 14,000 and made a profit of Rs. 1,500. The moral effect produced over the minds of the members by the working of these societies has been very salutary. The Carpenters in the Dharwar District have now begun to organize themselves and three societies were registered in consequence. The members work at the workshop at fixed wages and they get bonus out of the profits at the end of the year in proportion to the work done. Sale of the finished articles is arranged for by the societies themselves. The idea seems to have spread to the other villages also, and the workmen there have begun to organize themselves for purposes of joint work and joint sale.

In Karachi through the assistance of Mr. Jamshed N. R. Mehta a society for masons and ordinary labourers has been brought into being for taking contracts from the Municipality and other public bodies and executing them in common. So far, the working of this society though on a small scale, has been satisfactory.

Amongst the agriculturists, the only producers' societies at present are the Dairies of which the number and progress have been stationary. The Dairy at Malwan was able to sell milk worth about Rs. 11,000 and to make a profit of Rs. 165. The Belgaum Society sold milk worth about Rs. 12,000 making a profit of Rs. 1,600. The two societies at Bagalkot and Hubli also worked profitably though the business done was small. The value of the milk sold by all these societies came to about Rs. 45,000 and they made a profit of Rs. 3,000.

(2) *Weavers' Societies.*

What has been said about the producers' societies in general is to a great extent true of the weavers' societies also. Owing to the fluctuating prices of yarn and less demand for the finished article the condition of the weavers in the Presidency was far from being satisfactory. The number of weavers' societies went up from 62 to 69, though in other respects the movement amongst the weavers remained stationary. The total membership now comes to about 3,000, the working capital to Rs. 3 lakhs while the articles sold were of the value of over Rs. 2½ lakhs. The societies together made a net profit of Rs. 7,000.

The unfavourable circumstances prevailing made any extension of business very difficult. Fluctuation in the price of yarn forced the societies to follow a cautious policy as regards the supply of the raw material and the want of demand for the finished product brought down prices; in some cases to such an extent that the price realized was less than the price of the yarn plus the price of the labour involved. Many of the societies continued to do only credit work. The four societies in Sind, for instance, are not yet doing any purchase or sale business. The same can be said of the three societies in Gujarat which are working on a small scale. Of the eight societies in Khandesh, the one at Parola, with the help of the Provincial Co-operative Bank, purchased and supplied yarn to members and enabled them during the slack season to hold out their stock of finished articles by making advances on the security of finished articles. In the Southern Division besides the factors mentioned above, internal disunion caused a set-back so far as the Weavers' Union at Hubli was concerned.

Amongst the good societies mentioned may be made of the society at Kurkumb in the Sholapur District which with a working capital of Rs. 7,500 did business to the extent of Rs. 50,000 in purchase and sale of yarn. The Sholapur Urban and the Guledgudda (Bijapur District) Societies had also a fair turnover, *viz.*, of Rs. 17,000 and Rs. 20,000 respectively, but their business was almost entirely confined to credit. The Hebsur Society sold articles to the value of Rs. 24,000 making a profit of Rs. 619. The Sholapur Weavers' Union which was registered during the previous year started work but under very unfavourable auspices. Its progress has been slow, but it shows signs of doing much greater work when normal conditions recur. At its request a sizing and warping machine was demonstrated by the Department of Industries and has

been very much appreciated by the weavers concerned. The Union besides the work of purchase and sale of yarn, should be of great use in introducing these improved implements for the benefit of the Weavers in Sholapur.

VII.—THE BOMBAY CENTRAL CO-OPERATIVE INSTITUTE.

For the Bombay Central Co-operative Institute the year has been a year of progress and of considerable useful activities. The chief difficulties of the Institute in the past have been want of sufficient funds and too much centralisation leading to want of touch with the primary societies in the mofussal. The latter drawback is being removed to a considerable extent by the starting of branches which are bringing the primary societies more and more in touch with the activities of the Institute.

A new Divisional Branch was started in Khandesh under very favourable auspices. There is now a divisional Branch in every division of the Presidency except the Konkan, where for want of workers not much progress could be made. During the year five more District Branches were also organized. In the Presidency proper, excluding Sind, there are now only three districts which have neither a Divisional nor a District Branch within their limits. It cannot, however, be said that the District Branches are all functioning as properly as they should. There are some as for instance, those in Ratnagiri and Kolaba which have not been able to do much work. On the other hand, the newly started branch in the Kanara District has already made a good beginning. The work of the Institute would be still further facilitated, if and when the Development Associations which are being started now in the various talukas also undertake co-operative activities and become sub-branches of the Institute.

The number of members rose from 3 583 to 4,481, the increase of 898 being composed of societies 832 and individuals 176. The total number of individual members is only 812 out of whom as many as 323 are from Gujarat. It is unfortunate that no serious attempts are being made in the other divisions, not even in Bombay City which is the head-quarters of the Institute, to get more individual members to join this non-official organisation. I am confident that if systematic attempts are made several leading gentlemen both in the Bombay City and in the mofussil would now be prepared to join as members, thus helping the Institute not only financially, but also in other ways by bringing into the Co-operative field several leading people who are now outside it. Amongst the members who joined the Institute this year might be mentioned the name of His Highness the Maharajah of Rajpipla, who has been enrolled as a Patron.

The work done by the Institute was as varied as in the previous year. Divisional Conferences were held in every division except Gujarat, where it was postponed till June 1925. As many as 20 taluka conferences were held besides two special conferences dealing with Cotton Sale Societies

in Gujarat and Weavers' Societies in the Karnatak. A larger number of training classes were held this year than before, their being as many as 35 classes for training members of rural societies.

Each division has now got its own vernacular magazine, while at head-quarters, in addition to the quarterly, a new magazine in English "The Bombay Co-operative News" was started during the year and has already become very popular. Amongst the other activities of the Institute may be mentioned the holding of two economic enquiries the results of which are still awaited, the carrying on propaganda work in the Bassein and Malshiras Talukas, the purchase and use of magic lantern slides in various parts of the Presidency and the organisation of Super-vising Unions.

Amongst the branches, the Bombay Branch continues to be as active, as before. It was through its efforts that two Welfare Institutes were organised, one for the Sassoon and the other for the Tata Group of Mills. It is also publishing instructive leaflets, and has also been specially useful in securing from its Committee men who can act as Arbitrators or Liquidators. The Maharashtra Branch has also been showing greater activity this year, while in the Karnatak the attention of the Branch was devoted mainly to the holding of conferences and training classes. In Gujarat, the activities have been many sided and the Committee members have been taking pains in carrying on propaganda and training through the various branches which have now been established in the different districts comprised in the division.

The Provincial Co-operative Conference organised by the Institute was held in Bombay from the 29th November to the 1st of December. His Excellency the Governor inaugurated the proceedings and the Conference was presided over by the Honourable Mr. A. M. K. Dehlavi, Minister for Co-operation. A ladies' conference was also held separately on the first day of the Conference in the afternoon and a mass-meeting mostly composed of the mill workers at Parel, the same night.

The activities of the Institute in running the night schools for imparting education to adult members of Co-operative societies came to an end at the close of the year. There were 22 such schools at the beginning of the year, 9 in the Central Division, and 13 in the Southern Division. These schools which were being run during the last few years, thanks to the munificence of the late Sir Vithaldas Thackersey, could not be continued after the close of the year as the Executors of the late Sir Vithaldas Thackersey's will could not see their way to continue the aid any longer after the period of four years for which it had originally been promised had expired.

The Standing Committee of the Institute has been taking an active part in the discussion of Co-operative problems and has been more than once consulted by me on important subjects. The legal Committee gave its opinion on four subjects during the course of the year. In

accordance with a resolution passed at the last Provincial Co-operative Conference the question of changing the constitution of the Institute was discussed and definite proposals approved by the Institute have now been received by the Registrar for his approval. The Institute also got itself affiliated to the International Co-operative Alliance.

One of the important undertakings of the Institute during the course of the year was the work of constructing the Sir Vithaldas Thackersey Memorial Building. The work was actually commenced in May 1924, and was completed in July 1925. The cost of the building is likely to be about 2½ lakhs. The amount actually collected for the Memorial Fund was Rs. 40,000 while Rs. 20,000 more which have been promised remain to be collected. The Institute has been given a loan of Rs. 2 lakhs by the Provincial Co-operative Bank which also contributed Rs. 10,000 towards the Memorial Fund. The advantages to the Institute of having such a fine building of its own are undoubtedly great. One of its floors has been taken up by Government on rent for locating the Co-operative Departmental Offices in Bombay. Half of another floor has been taken up by the Provincial Bank which is still considering whether it should shift to it or not.

The Institute has, however, undertaken a great financial responsibility in taking a large loan for the construction of this building. There would, however, be no difficulty in repaying the loan when tenants are found for the two floors which are still vacant. In the meantime every effort ought to be made to get people to subscribe to the Memorial Fund and thus increase the amount of contributions.

Government gave to the Institute a grant of Rs. 22,000 during the year. The total income of the Institute was Rs. 22,576 excluding the Government grant.

I attach as usual statements showing the conferences other than the Provincial Conference referred to above and the Training Classes held in the course of the year.

I.—Conferences.

Division.	Name of the Conference.	Place.	Date.	Name of the President.
Bombay	Mill-hands' Co-operative Conference.	Bombay	11th May 1924.	Mr. J. Addymen, M.L.C.
	Third Bombay Co-operative Conference.	Bombay	13th September 1924.	The Honourable Mr. B. V. Jadhav, M.A., LL.B.
	Second Sangameshwar Taluka Co-operative Conference.	Shiपोश	17th January 1925.	Mr. R. N. Rajadny.
Central	Purandhar Taluka Co-operative Conference.	Walha	3rd April 1924.	Rao Bahadur G. V. Joglokar.
	Tasgaon Taluka Co-operative Conference.	Tasgaon	8th May 1924.	Mr. N. P. Bhagwat, M.A., LL.B., Assistant Registrar, Co-operative Societies, C. D.

I.—Conferences—contd.

Division.	Name of the Conference.	Place.	Date.	Name of the President.
	Madha Taluka Co-operative Conference.	Madha	21st September 1924.	Mr. N. P. Bhagwat M.A., LL.B., Assistant Registrar, Co-operative Societies, C.D.
	Second Maharashtra Divisional Co-operative Conference.	Baramati	14th and 15th November 1924.	Shrimant Balasaheb Pant Prathuidhi, Chief of Aundh.
	Khod Taluka Co-operative Conference.	Chakan	14th February 1925.	Rao Bahadur G. V. Joglekar.
	Karnatak Divisional Co-operative Conference.	Bagalkot	19th and 20th July 1924.	Mr. K. H. Ramayya, B.A., Bar-at-Law, Registrar, Co-operative Societies, Mysore.
Southern	Hukeri Taluka Co-operative Conference.	Nerli	3rd May 1924	Mr. J. A. Madan, I.C.S., Registrar, Co-operative Societies, B.P., Poona.
	Weavers' Co-operative Conference.	Hubli	10th May 1924.	The Honourable Mr. A. M. K. Dehlavi, Bar-at-Law.
	Kod Taluka Co-operative Conference.	Havasbhavi	15th May 1924.	Mr. K. B. Bhadrapur, M.A., Deputy Collector.
	Kanara District Co-operative Conference.	Kumtha	21st October 1924.	Djwan Bahadur S. V. Mensinkal.
	Kod Taluka Co-operative Conference.	Masur	8th November 1924.	Mr. K. B. Bhadrapur, M.A., Deputy Collector.
	Karnatak Vishwabrahma Co-operative Conference.	Navalgund	23rd November 1924.	Mr. V. H. Naik, M.A., Bar-at-Law, Deputy Collector.
	Dharwar Taluka Co-operative Conference.	Harobelvadi	4th March 1925.	Mr. J. Montearth, I.C.S.
	Bankapur Taluka Co-operative Conference.	Hiremallur	15th March 1925.	Mr. K. B. Bhadrapur, M.A., Deputy Collector.
	Hangal Taluka Co-operative Conference.	Belgaipet	28th March 1925.	Mr. K. B. Bhadrapur, M.A., Deputy Collector.
Northern	Olpad and Chorashi Taluka Co-operative Conference.	Bhatha	27th April 1924.	Mr. Maganbhai C. Patel, Bar-at-Law.
	Mandvi Taluka Co-operative Conference.	Mandvi	1st June 1924	Professor H. L. Kaji, M.A., B.Sc., I.E.S.
	Halol, Kalol and Godhra Taluka Co-operative Conference.	Pavagadh	21st September 1924.	Mr. J. A. Madan, I.C.S., Registrar, Co-operative Societies, B.P., Poona.
	Dhandhuka Taluka Co-operative Conference.	Dhandhuka	9th November 1924.	Rao Bahadur A. U. Malji, M.L.C.
	Ghogha Taluka Co-operative Conference.	Ghogha	16th November 1924.	Rao Bahadur Narsing-prasad D. Desai.
	Jambusar and Amod Taluka Co-operative Conference.	Jambusar	21st December 1924.	Mr. P. J. Taleyarkhan, B.A., LL.B.
	Co-operative Cotton Sale Societies' Conference.	Jambusar	21st December 1924.	Mr. J. A. Madan, I.C.S., Registrar, Co-operative Societies, B.P., Poona.
	Kalol Taluka Co-operative Conference.	Kalol	25th January 1925.	The Mamlatdar of Kalol.

I.—Conferences—concl'd.

Division.	Name of the Conference.	Place.	Date.	Name of the President.
Sind	Virangam Taluka Co-operative Conference.	Virangam	5th February 1925.	Mr. J. A. Madan, I.C.S., Registrar, Co-operative Societies, B.P., Poona.
	Sind Divisional Co-operative Conference.	Larkana	13th January 1925.	Mr. J. A. Madan, I.C.S., Registrar, Co-operative Societies, B.P., Poona.
	Nawabshah District Co-operative Conference.	Nawabshah	22nd January 1925.	Mr. L. N. Brown, I.C.S., Collector.
	Sind Honorary Organisers' Conference.	Hyderabad	25th January 1925.	Mr. J. A. Madan, I.C.S., Registrar, Co-operative Societies, B.P., Poona.
Khandesh	Sind Central Banks' Conference.	Hyderabad	25th January 1925.	Mr. J. A. Madan, I.C.S., Registrar, Co-operative Societies, B.P., Poona.
	Khandesh Divisional Co-operative Conference.	Dhulla	21st March 1925.	Rao Bahadur N. K. Kelkar, Nagpur.

II.—Training Classes.

Junior or Senior.	Date.	Place.	Number of candidates trained.	Number of candidates examined.	Number of candidates successful.
Junior	13th April 1924 to 15th April 1924.	Ratnagiri	33	33	28
Junior	22nd April 1924 to 29th April 1924.	Nadlad	40	38	24
Junior	18th May 1924 to 26th May 1924.	Dharwar	21	21	20
Junior	2nd November 1924 to 10th November 1924.	Surat	65	60	22
Junior	16th November 1924	Bombay	125	7	6
Senior	27th January 1925 to 5th February 1925.	Dharwar	29	29	23
Junior	February 1925	Bagalkot	20	20	16
Junior	16th February 1925 to 23rd February 1925.	Dharwar	19	19	14
Junior	14th March 1925 to 23rd March 1925	Hyderabad (Sind).	18	13	5
Junior	14th March 1925 to 23rd March 1925.	Kambar (Sind).	18	18	10

Elementary Training Classes for Managing Committee Members were also arranged at the following places :—

10 Classes in the *Maharashtra*. Division at Walha (District Poona), and Aitwade Budruk, Yelur, Islampur, Nerla, Ashte and Bargaon (District Satara), Belapur, Kolhar and Loni (District Ahmednagar).

14 Classes in the *Karnatak* . . Division at Nerli, Cholachgudd, Annigeri, Gadag, Yargatti, Kaginelli, Kod, Byadgi, Alur, Sulebhavi, Nipani, Ankali, Mallapur and Balaganur.

- 14 Classes in the *Gujarat* .. Division at Dayadra, Sajod, Pakhajan and Samni (District Broach), Limbdi, Derol and Garbada (District Panch Mahals), Mehmedabad, Kapadvanj, Nadiad, Traj and Anand (District Kaira), Atgaum and Gadaria (District Surat).
- 4 Classes in *Sind* .. Division at Mirpurkhas, Hyderabad, Wagan and Daharki.

VIII.—EXPENDITURE FROM PUBLIC FUNDS.

The amount of money spent out of the public funds for the co-operative movement in the Presidency during the year amounted to Rs. 4,87,834.

The items comprising the total are as follows :—

	Rs.
Pay of Establishment	2,80,532
Travelling Allowance of officials and non-officials ..	1,39,945
Grant to Bombay Central Co-operative Institute ..	22,000
Special Grants to co-operative institutions (Bhil Societies) .	1,230
Contingencies, Provincial Conference, etc. ..	44,115
Difference between interest charged on loans to Housing Societies and actual market rate at 6 per cent.	23,966
	<hr/>
Total ..	5,11,788
<i>Deduct.</i>	
Audit Fees	19,819
Interest paid by Provincial Bank on Registrar's current account.	4,135
	<hr/>
	— 23,954
	<hr/>
Grand Total ..	4,87,834

In addition to this, a certain amount of free printing is done for the Department, but the cost-involved, which is light, it is difficult to estimate.

The cost of the Department works out this year at about 0·68 per cent. of the working capital in the movement as against 0·74 the figure for the last year. The number of officers, excluding the clerical establishment is only 59 (inclusive of the Registrar), and out of these as many as 40 do only audit work. It will be seen, therefore, that for the important work of propaganda, organisation, training, etc., the official staff is too limited to do anything more than act as a guide and a friend, and stimulate non-official activities which play such an important part

in the movement in this Presidency. In the beginning, reliance was placed mainly on individual Honorary Organisers, but with the expansion of the movement the work is being divided between such individual workers and the Institute.

IX.—ACT, RULES AND BYE-LAWS.

The Co-operative Societies Bill was introduced in the local Legislative Council at its July session last year. On the first reading there was some discussion on an amendment of principle moved by one honourable member who wanted that the principle of State aid to Co-operative Societies should be embodied in the preamble. This amendment was not accepted and the Bill was referred to a Select Committee. This Committee made its report in time for the second reading to come up in the October session but as more than 200 amendments were received the Council referred the Bill back to the Committee for further consideration. The Committee met several times, considered all the amendments that were received and rejected most of them. The Bill could not be taken up during the Budget session in March but was eventually taken up for discussion in the July-August (1925) session after the close of the year, and was passed; and it is now awaiting the approval of the Government of India. The Bill as finally passed differs very little from the one originally drafted by Mr. R. H. Field. The discussion of the Bill was conducted on purely non-party lines and it was interesting and satisfactory to note the sympathetic attitude taken by members of all the political parties in getting the Bill passed in as best a form as possible. The Act will be a land-mark in the development of co-operation in this Presidency and, let us hope, would mark a definite step forward.

X.—MISCELLANEOUS.

School-boy Societies.

The number of School-boy Societies was 457 as against 449 last year. These were distributed as follows:—

Division.					Number of School boy Societies.
Central	..	..	..	..	203
Bombay	..	..	..	..	63
Northern	..	..	..	..	67
Southern	..	..	..	..	84
Sind	..	..	..	..	40

Total .. 457

These societies are not registered and as might be expected, their success almost always depends upon the active interest taken in their working by the respective school-masters. The societies are, however, performing a useful function not only by enabling boys to purchase their school requisites cheaper but by habituating them to the ideas and practice of co-operation.

Criminal Offences.

Ten persons had to be prosecuted during the year for committing misappropriation or similar offences in connection with the working of co-operative societies. Besides this, in one case, a member filed a complaint directly against the Chairman and Secretary of his society, but the complaint was found to be false. Out of the other ten cases, in three the accused were convicted and sentenced, in two the accused have absconded. The remaining five were still pending at the close of the year. Except in two cases, the amounts involved were not large. In one from the Poona district, the sum misappropriated exceeded Rs. 3,000. In the other case, the Secretary of a Mill Society in Broach embezzelled sums amounting in all to about Rs. 1,900.

A few cases like this are bound to occur so long as Managing Committee members fail to realise their responsibilities and to exercise proper check over their Secretaries and Chairmen. With more effective and proper supervision, their number can, however, be minimised. There is no doubt that the prosecutions undertaken during the last few years have produced a very salutary effect.

Liquidation and Arbitration.

The number of societies in liquidation at the beginning of this year was 243. To these were added seventy-two societies which were cancelled during the course of the year. Fifty-five cases were disposed of, and no liquidator was required in ten cases. The number of cases outstanding at the end of the year was therefore 250. Out of the surplus assets of these societies of which the liquidation work was concluded during the year, Rs. 1,300 were given to educational purposes, Rs. 4,900 to other objects of public utility, and Rs. 3,600 donated to the Institute and its branches. Steps were taken to expedite the disposal of the liquidation cases, the results of which, will, it is expected, be seen during the course of the current year. Several of the cases, which were outstanding for a number of years were concluded during the year or soon after its close.

The number of arbitration cases was again large this year, viz., 3,205. This was due mainly to the fact that special measures were taken to reduce overdues. A tendency which had to be checked was noticed in some of the bad societies, for the Committees to shirk their responsibility for collection of dues by trying to refer a good many cases to arbitration, without having tried their best to make the recoveries themselves. In the case of good societies, every effort is naturally made to bring moral pressure to bear on the defaulters before the case is referred to arbitration. In one taluka, the system of appointing one arbitrator to whom most of the cases were referred was tried with success, and it is now proposed to extend that system elsewhere when rules under the new Act have been passed. Under the new Act, power has been taken to recover cost of arbitration from the defaulters. The execution of arbitration awards is often delayed partly owing to the negligence of the

office-bearers of the societies and partly owing to the fact that these can at present be executed only through Civil Courts. Power has been taken under the new Act to execute such awards through Revenue Officers.

XI.—ATTITUDE OF THE PUBLIC.

The attitude of the general public towards the Movement continues to be sympathetic. One satisfactory feature which can now be noticed is that some of the people who were till now engrossed in political affairs are beginning to take an active interest in the Movement and realising its potentialities for the economic advance of the country. Leading men amongst the agricultural classes are also coming forward to take their proper place in guiding the movement. Many of our Co-operators are prominent members of such public bodies as the Legislative Council, Local Boards and Municipalities. The recent elections to Local Boards, has considerably increased the number of Co-operators on these bodies.

XII.—CONCLUSION.

The Movement has been gaining strength year by year not only by increase in numbers, but what is far more important, by improvement in quality. That there are weak spots - some very weak spots - no one can deny. Similarly, it is true that there is considerable scope for development in various directions. But progress has, perforce, to be cautious. No sound superstructure can be safely constructed on a foundation of illiteracy, especially when such illiteracy is coupled, as it unfortunately is in certain parts, with the prevalence of a factious spirit. But in spite of these unsatisfactory features, the principles of the Movement are being more and more clearly understood and the co-operative spirit, slowly - more slowly perhaps than many people would desire - but surely permeating through at least the more intelligent of the rural and urban classes, as can be seen from the fact that wherever the Movement has taken root, the people are themselves spontaneously coming forward to organise themselves co-operatively not only for credit, but for other purposes as well.

I have the honour to be,

Sir,

Your most obedient servant,

J. A. MADAN,

Registrar.

STATEMENT
Operations of

Classification.	Number of Members.		Number of affiliated Societies holding shares in Central Banks.				Loans made during the year to	
	Individuals.	Societies.	Central Credit.	Agricultural Credit.	Non-Agricultural Credit.	Others.	Individuals.	Banks and Societies.
1	2	3	4	5	6	7	8	9
1. The Bombay Provincial Co-operative Bank, Limited.	906	806	...	...	...	...	Rs. 49,00,000	Rs. 1,07,11,721
2. The Broach District Central Co-operative Bank, Limited.	148	150	...	184	12	4	.....	4,75,504
3. The Surat District Central Co-operative Bank, Limited.	447	159	...	141	7	11	67,493	14,53,303
4. The Thana District Central Co-operative Bank, Limited.	175	40	...	33	7	...	.....	9,58,400
5. The Borsl Central Co-operative Bank, Limited.	656	36	...	88	...	...	56,295	29,000
6. The Sholapur District Central Co-operative Bank, Limited.	151	111	...	100	11	...	.....	1,24,488
7. The East Khandesh District Central Co-operative Bank, Limited.	240	254	...	250	4	...	.....	29,80,408
8. The Ahmednagar District Central Co-operative Bank, Limited.	1,905	54	...	89	18	2	39,615	1,44,375
9. The Nasik District Central Co-operative Bank, Limited.	76	75	...	64	3	8	.....	27,99,156
10. The Poona District Central Co-operative Bank, Limited.	713	167	...	138	28	1	2,02,204	7,53,625
11. The Karnatak District Central Co-operative Bank, Limited.	185	453	...	415	21	16	4,05,680	1,73,36,013
12. The Belgaum District Central Co-operative Bank, Limited.	180	168	...	145	20	...	17,950	5,51,374
13. The Bijapur District Central Co-operative Bank, Limited.	235	134	...	114	20	...	1,910	16,45,364
14. The Sind Central Co-operative Bank, Limited.	117	438	4	416	9	9	9,51,125	18,42,615

A.

Central Banks.

Receipts from Loans and Deposits repaid during the year by		Loans due by		Loans and Deposits received during the year from			Sales of goods to members.	Purchase of members' products.
Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.		
10	11	12	13	14	15	16	17	18
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
67,00,000	96,22,721	.....	62,73,343	1,62,93,593	...	4,90,42,731	...	...
1,609	4,15,140	872	2,70,067	10,51,022	2,401	3,99,590	..	..
64,439	14,51,550	85,662	3,76,484	19,83,145	...	7,89,095	...	...
...	3,35,825	.....	93,744	36,570	3,18,549	.....	...	...
69,725	32,189	71,309	21,007	2,71,616	...	10,826	...	..
...	98,903	.....	1,36,557	3,43,655	12,000	89,001	...	...
...	28,75,770	.....	11,48,198	10,46,829	58,81,530	4,31,579	...	...
29,640	1,30,229	3,66,919	1,67,182	11,12,377	22,52,819	30,118	...	...
...	27,54,509	.....	1,18,914	1,91,909	58,734	11,063	..	...
1,95,030	7,38,371	7,174	6,53,245	38,95,424	...	4,55,489	...	...
20,38,014	1,71,07,393	2,27,991	23,09,275	3,02,404	6,26,760	11,48,575	...	...
...	2,28,218	12,950	7,76,530	6,28,110	94,050	17,300	...	...
830	16,20,384	1,080	4,08,188	11,54,465	144	.....	..	..
...	21,27,577	.....	9,14,744	21,02,985	9,62,533	8,61,476	..	...

STATEMENT
Operations of

Classification.	Cost of management.	Share Capital paid up.	Loans and Deposits held at the end of the year from			
			Individuals.	Societies.	Provincial or Central Banks.	Government.
1	19	20	31	32	33	34
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Limited.	1,56,585	8,02,280	30,78,744	49,31,731	...	3,42,840
2. The Broach District Central Co-operative Bank, Limited.	6,539	1,26,500	4,78,571	1,89,067	2,401	...
3. The Surat District Central Co-operative Bank, Limited.	7,652	1,01,480	8,17,456	55,395	...	...
4. The Thana District Central Co-operative Bank, Limited.	2,053	32,800	10,765	...	58,671	...
5. The Barsi Central Co-operative Bank, Limited.	2,794	47,140	2,15,033	16,193	...	...
6. The Sholapur District Central Co-operative Bank, Limited.	2,699	36,260	2,27,006	11,476	8,000	...
7. The East Khandesh District Central Co-operative Bank, Limited.	8,425	2,19,210	8,87,507	1,86,192	...	...
8. The Ahmednagar District Central Co-operative Bank, Limited.	4,528	86,970	7,16,490	9,832	...	...
9. The Nashik District Central Co-operative Bank, Limited.	2,420	17,640	46,265	5,803	67,398	...
10. The Poona District Central Co-operative Bank, Limited.	17,013	1,06,970	11,21,251	90,106	...	...
11. The Karnatak District Central Co-operative Bank, Limited.	15,363	3,12,384	21,11,010	1,00,351	3,05,263	...
12. The Belgaum District Central Co-operative Bank, Limited.	2,769	78,930	6,50,403	32,074	58,420	...
13. The Bijapur District Central Co-operative Bank, Limited.	4,018	69,600	4,02,428	8,529	1,800	...
14. The Sind Central Co-operative Bank, Limited.	11,581	1,68,920	11,18,161	3,37,996	1,23,974	...

A—contd.

Central Bank—contd.

Reserve Fund.	Working Capital.	Profit and Loss of the year.	Usual dividend paid on shares.	Most usual Rate of Interest.		Uncalled and subscribed Share Capital.
				On borrowings.	On lendings.	
25	26	27	28	29	30	31
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
3,53,135	95,08,730	99,338	7½	4 to 6½	7½ to 8	.....
16,318	8,12,857	17,259	7	4 to 6½	7½ to 8	.....
16,100	9,91,431	14,138	7	2 to 5	7 to 9	.....
4,755	1,06,791	6,549	.....	6½	8½	.....
17,549	2,95,960	7,344	9½	4 to 6	8 to 9½	.....
6,064	2,88,895	4,872	6	4 to 6	8	.....
22,444	18,15,253	29,388	8	6	8	.....
61,164	8,74,386	11,522	9	6	7½ to 8	.....
820	1,37,306	2,942	6	5 to 7	8½	.....
10,488	18,28,818	12,109	7	4½ to 6½	8	.....
23,110	28,52,118	36,515	8½ 8	2½ to 7	8	.....
8,515	8,28,732	13,839	9	6½	8½	.....
7,945	4,81,302	10,978	8	2 to 7½	8½	.....
16,351	17,65,302	15,187	6	2 to 6½	8	.....

STATEMENT

Classification.	Number of Members.		Number of affiliated Societies holding shares in Central Banks.				Loans made during the year to	
	Individuals.	Societies.	Central Credit.	Agricultural Credit.	Non-Agricultural Credit.	Others.	Individuals.	Banks and Societies.
1	2	3	4	5	6	7	8	9
15. The Nawabshah District Central Co-operative Bank, Limited.	75	77	...	77	...	...	Rs.	Rs. 2,05,000
16. The Larkana District Central Co-operative Bank, Limited.	327	125	...	123	2	...	11,650	5,29,668
17. The Kanara District Central Co-operative Bank, Limited.	36	10	...	63	16	1	15,000	1,65,379
18. The Kaira District Central Co-operative Bank, Limited.	25	94	...	89	5	...	.....	1,39,513
19. The Hyderabad District Central Co-operative Bank, Limited.	72	90	...	88	2	...	1,000	2,55,055
20. The Sukkur District Central Co-operative Bank, Limited.	131	50	...	57	2	...	.....	1,75,574
21. The Thar and Parkar District Central Co-operative Bank, Limited (Mirpurkhas).	175	61	...	51	...	...	...	.....
Grand Total ...	6,923	3,121	4	2,577	182	52	66,69,862	4,25,65,945
Total for 1923-24 ...	6,929	2,786	5	2,370	139	30	17,63,377	2,41,65,759

In column 14 Rs. 9,69,932, and Rs. 5,39,683, of gulant manure sold at Provincial Banks shops have been omitted.

A—contd.

Receipts from Loans and Deposits repaid during the year by		Loans due by		Loans and Deposits received during the year from			Sales of goods to members.	Purchase of Members' products.
Individuals. 10	Banks and Societies. 11	Individuals. 12	Banks and Societies. 13	Individuals. 14	Central Banks. 15	Primary Societies. 16		
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
...	1,98,048	.....	1,34,070	3,43,092	...	.....	...	...
5,700	3,77,264	5,950	5,69,884	5,86,762	3,52,848	1,38,900	...	...
9,000	1,21,457	13,000	1,28,223	1,22,354	17,350	1,18,015	90	...
...	87,212	.....	1,53,669	61,407	3,85,129	47,815	...	...
1,000	18,43,584	.....	1,63,871	5,44,057	...	4,19,716	...	...
...	82,438	.....	1,70,929	2,28,157	50,905	.....	...	...
...
1,00,97,957	4,23,83,883	8,42,207	1,49,83,125	3,33,00,904	1,04,54,746	4,70,41,286	90	...
4,68,437	2,14,84,517	38,58,306	1,19,30,549	2,38,22,083	76,64,625	3,31,23,625	16,705	10,666

STATEMENT

Classification.	Cost of management.	Share Capital paid up.	Loans and Deposits held at the end of the year from			
			Individuals.	Societies.	Provincial or Central Banks.	Government.
1	19	20	21	22	23	24
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
15. The Nawabshah District Central Co-operative Bank, Limited.	2,584	43,500	1,10,172	...	...	1,750
16. The Larkana District Central Co-operative Bank, Limited.	4,346	1,93,050	4,01,747	20,341	2,08,653	...
17. The Kanara District Central Co-operative Bank, Limited.	1,744	37,600	1,75,511	21,067	...	...
18. The Kaira District Central Co-operative Bank, Limited.	1,707	34,760	38,688	12,632	82,907	...
19. The Hyderabad District Central Co-operative Bank, Limited.	3,510	47,025	5,31,394	73,817	...	...
20. The Sukkur District Central Co-operative Bank, Limited.	1,416	39,160	1,43,696	...	23,136	...
21. The Ther and Parker District Central Co-operative Bank, Limited (Mirpurkhas).	.....	38,700	.....	.....	.....	...
Grand Total ...	2,59,508	25,60,649	1,30,62,911	61,03,886	9,40,623	3,44,690
Total for 1923-24 ...	1,86,494	23,17,903	1,08,03,655	74,89,397	10,31,591	1,97,700

A—contd.

25 Reserve Fund.	26 Working Capital.	27 Profit and Loss of the year.	28 Usual dividend paid on shares.	29 Most usual Rate of Interest.		31 Uncalled and subscribed Share Capital.
				30 On borrowings.	30 On lendings.	
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
1,550	1,56,972	4,468	4	8 to 6½	8	.....
4,000	7,57,791	12,889	6	2 to 7½	8½	.....
2,930	2,37,098	4,119	6½	6½	8	.....
1,650	1,70,637	2,399	6	7½	8	.....
1,184	4,53,920	6,351	6½	3 to 6	8½	.....
500	2,06,482	2,233	4	2 to 7½	8	.....
.....	88,700	150	.....	.....	.....	.....
5,71,862	2,36,04,621	3,14,537	.....	.....	.....	.....
4,84,700	2,33,14,876	2,56,064	.....	.....	.....	.....

STATEMENT
Operations of

Classification.	Number of Societies.	Number of Members.	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by		
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	
			1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.	
1. G. I. P. Railway Employees' Co-operative Credit Society, Limited, Bombay.	11,018	20,31,519	50,000	20,03,837	7,95,000	
2. B. B. & C. I. Railway Employees' Co-operative Credit Society, Ltd. Bombay.	14,873	20,91,700	.....	17,93,962	.....
3. Chandraseniya Kayastha Prabhu Co-operative Bank, Ltd. Bombay.	1,000	97,272	.....	25,877	.....
4. Cosmos Co-operative Credit Society, Ltd. Poona City.	1,389	1,67,345	1,75,902	1,35,23	1,82,546	
5. East Khandesh Government Servants' Co-operative Credit Society, Ltd.	880	1,53,339	.....	1,01,333	.....
6. Dharwar Urban Co-operative Bank, Ltd.	2,736	2,71,578	.....	2,29,945	833	
7. Southern Maratha Urban Co-operative Bank, Ltd.	2,651	2,94,547	.....	2,49,961	2,962	
8. Betgeri Urban Co-operative Bank, Ltd.	3,623	58,005	.....	75,970	.....
9. Hubli Urban Co-operative Bank, Ltd.	1,651	6,59,991	45,700	5,45,240	49,660	
10. Bolsaum Pioneer Urban Co-operative Bank, Limited.	3,573	9,28,540	.....	9,09,385	.....
11. Eadli Communal Co-operative Bank, Ltd. (Dharwar).	1,045	64,740	.....	35,378	.....
12. Namdeo Co-operative Bank, Limited.	356	6,15,054	1,979	5,96,962	1,483	
13. Sirsi Urban Co-operative Bank, Ltd.	928	1,20,410	.....	1,20,397	.....
14. Kunta Urban Co-operative Bank, Ltd.	992	67,233	6,025	74,165	3,001	
15. Karwar Urban Co-operative Bank, Ltd.	1,106	5,66,816	8,475	4,85,463	7,535	
16. Pandharpur Urban Co-operative Bank, Ltd.	838	14,030	.....	15,287	.....
17. Shamrao Vitbel Co-operative Urban Bank, Ltd.	1,769	7,78,549	1,49,340	8,10,866	1,20,309	
18. Salestte Catholic Co-operative Credit Society, Limited, Bandra.	992	18,041	.....	17,919	.....
19. Bhavasar Kshatriya Co-operative Commission Agency, Limited.	180	1,51,542	.....	1,57,557	.....
20. Namdeo Co-operative Agency, Limited, Bombay.	285	12,33,843	8,98,836	11,78,377	8,97,869	

A(1).

Urban Banks.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members.	Purchase of members products.	Cost of Management.
Individuals.	Of which overdue.	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
94,87,390	...	1,70,000	8,72,816	.....	.....	...	...	51,622
19,24,384	...	...	6,87,065	.....	.....	...	...	24,920
49,772	4,064	...	45,329	828	.....	...	...	1,412
2,07,634	7,016	...	1,63,846	98,901	...	...	...	1,205
1,47,994	2,043	...	84,371	5,000	.....	...	...	2,083
6,06,901	99,205	26,392	6,12,099	.....	95,690	...	...	4,994
4,65,371	54,490	2,300	3,93,468	45,000	8,000	...	...	5,440
1,88,740	89,328	...	45,472	.....	.....	...	...	1,866
8,38,445	1,500	63,100	7,96,396	50,000	1,81,962	...	...	6,828
7,42,880	2,23,371	...	16,20,236	.....	.....	...	...	4,483
9,20,923	...	...	1,34,474	2,600	3,865	...	...	2,054
1,04,927	...	14,993	3,01,910	1,70,509	4,18,370	...	...	2,404
2,01,414	52,477	...	95,550	1,28,018	.....	15	...	1,761
1,15,409	25,924	8,025	49,915	.....	.....	12	...	1,521
2,52,969	17,831	1,320	2,81,723	80,991	61,518	...	...	2,963
45,562	7,565	...	32,215	.....	.....	...	...	1,690
8,98,741	86,039	61,023	12,34,313	.....	93,723	...	...	15,669
73,700	...	...	60,180	.....	.....	...	...	1,211
1,01,441	41,305	...	1,28,715	25,315	41,887	..	..	2,428
2,44,319	80,802	19,047	4,48,868	19,47,667	5,943	...	..	5,233

STATEMENT
Operations of

Classification.	Share Capital paid up.	Loans and Deposits held at the end of the year from				
		Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.
		17	18	19	20	21	22
1	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. G. I. P. Railway Employees' Co-operative Credit Society.	5,83,840	19,71,497	.....	.....	.....	.....
2. E. B. & C. I. Railway Employees' Co-operative Credit Society.	8,58,030	17,91,685	3,000	.....	.....	.....
3. Chandra Seniya Kayastha Parabhu Co-operative Bank, Bombay.	18,500	21,534	80,999	.....	.....	.....
4. Cosmos Co-operative Credit Society, Poona.	97,945	65,728	1,05,109	.....	1,889	.....
5. East Khandesh Government Servants Co-operative Credit Society.	17,698	1,85,320	4,250	.....	.....	.....
6. Dharwar Urban Co-operative Bank.	47,516	3,54,607	1,84,575	10,000	.....	.....
7. Southern Maratha Urban Co-operative Bank.	92,931	2,47,953	94,779	8,011	25,000	.....
8. Botgeri Urban Co-operative Bank.	73,677	1,88,904	1,018	.....	.....	.....
9. Hubli Urban Co-operative Bank.	83,350	2,22,111	93,254	15,167	50,000	.....
10. Belgaum Pioneer Urban Co-operative Bank.	67,189	5,89,993	1,26,070	.....	.....	.....
11. Raddi Communal Co-operative Bank (Dharwar).	39,590	47,189	1,69,385	183	2,500	.....
12. Namdeo Co-operative Bank.	26,434	47,613	46,276	.....	19,772	.....
13. Sirei Urban Co-operative Bank.	25,165	89,642	94,026	.....	6,896	.....
14. Kunta Urban Co-operative Bank.	9,713	4,159	1,09,089	.....	.....	.....
15. Karwar Urban Co-operative Bank.	23,770	36,716	1,63,961	29,995	12,630	.....
16. Pandharpur Urban Co-operative Bank.	18,630	681	50,591	.....	.....	.....
17. Shamrao Vithal Co-operative Urban Bank.	76,856	3,52,335	3,96,272	59,616	.....	.....
18. Saisotte Catholic Co-operative Credit Society, Limited.	20,531	87,671	14,541	.....	.....	.....
19. Bhavasar Khatrinya Co-operative Commission Agency, Limited.	27,430	18,968	5,100	.....	25,505	.....
20. Namdeo Co-operative Agency Limited, Bombay.	81,805	61,570	53,638	.....	18,013	.....

A(1)—contd.

Urban Banks—contd.

23 Reserve Fund.	24 Working Capital.	25 Profit and loss for the year.	26 Usual dividend paid on shares.	Most usual Rate of Interest.	
				27 On borrowings.	28 On lendings.
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
1,08,639	25,63,966	81,749	9½	5½	0
78,759	22,81,467	55,466	9½	5	5
10,093	75,496	1,998	6½	4½ to 7	10
7,047	2,06,711	8,088	6½	6	7½
4,449	2,11,719	2,316	9	8½ to 6	7½
22,694	6,19,829	22,315	9½	6½ to 7	7½ to 12½
48,378	5,06,217	12,475	10	4 to 7	7 to 12½
27,251	2,29,845	8,299	9	2½ to 7½	0° to 10½
25,500	5,04,392	10,979	10	6½	12½
26,272	8,68,628	22,050	12½	6½	9½
5,087	2,63,904	6,178	9	5 to 7½	7 to 12½
2,904	1,43,996	3,041	6½	6½	9½
12,784	2,26,413	4,267	9	5 to 6½	9½
10,598	1,23,578	2,559	6½	6½	9½
7,638	2,70,810	5,524	9½	5½	9½
7,990	77,742	2,229	7½	5 to 9	12½
96,608	9,31,637	629	6½	6½	9½
993	73,726	1,422	.....	7	9½
5,458	27,461	427	6½	6½	9½
6,220	2,24,321	15,177	7½	6½	6½

STATEMENT

Classification.	Number of Societies.	Number of Members.	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.
			Rs.	Rs.	Rs.	Rs.
31. Postal Employees' Co-operative Credit Society, Limited, Bombay.	3,067	2,01,561	.....	1,84,309	.....
32. Dhulla Urban Co-operative Bank Ltd.	705	1,32,665	3,11,001	1,08,337	8,23,856
23. Hyderabad Amil Co-operative Bank Ltd.	484	1,78,960	.....	1,64,441	.....
24. Khudabadi Amil Co-operative Bank Ltd. (Hyderabad.)	664	2,01,676	.....	1,10,165	.....
25. Pratap Millhands' Co-operative Credit Society Limited (Amalner)	611	94,6661	21,165	70,933	56,378
26. Surat People's Co-operative Bank Ltd.	335	9,80,988	.....	6,57,377	.....
27. Kiltar Urban Co-operative Bank Ltd.	648	65,600	.....	48,685	.....
28. Khanapur Urban Co-operative Bank Ltd.	551	67,608	.....	63,807	.....
29. Central Telegraph Office Co-operative Credit Society Limited (Bombay).	539	1,49,730	.....	1,41,267	.....
30. Honavar Havayak Co-operative Bank Ltd.	690	49,375	.....	41,422	.....
31. Gadag Co-operative Urban Bank Ltd.	477	24,565	.....	18,621	.....
32. Kalyan People's Co-operative Bank Ltd.	60	2,79,666	.....	1,90,222	.....
33. Anand Co-operative Urban Bank Ltd.	714	96,698	.....	68,068	.....
34. Ankleshwar Urban Co-operative Bank Ltd.	177	23,969	.....	21,088	.....
35. Bombay City Police Co-operative Credit Society, Limited.	2,042	1,81,503	.....	1,83,929	.....
36. Nanded Co-operative Bank Ltd. (Setara)	208	2,74,196	.....	2,60,338	.....
37. Gohak Co-operative Urban Bank Ltd.	885	62,310	.....	48,467	.....
38. Honavar Co-operative Urban Bank Ltd.	904	55,565	.....	24,867	.....
39. Devrukh Brahmins Credit Society Ltd., Bombay.	70	23,050	.....	18,390	.....
40. Bayadgi Co-operative Urban Bank Ltd.	152	79,550	.....	28,971	.....
41. West Khandesh Govt. Servants Co-operative Credit Society, Ltd.	830	89,432	.....	23,638	.....
42. Jambusar Peoples' Co-operative Bank Ltd.	288	24,925	2,020	20,629	.....
43. Branch Urban Co-operative Bank Ltd.	847	57,338	.....	80,631	.....
Grand Total	66,370	1,36,03,228	16,72,333	1,23,48,181	24,41,331

A(1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members.	Purchase of members' products.	Cost of Management.
Individuals.	Of which overdue.	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
2,00,834	4,105	...	1,95,657	.....	.....	..	..	5,178
91,485	3,294	65,371	1,73,259	.....	.....	..	..	1,091
1,61,002	...	...	1,44,584	.....	.....	..	..	977
1,72,438	3,334	...	2,71,202	.....	.....	..	..	1,179
58,514	...	97,001	1,20,561	12,000	..	..	..	1,069
1,60,162	572	...	13,90,131	.....	..	..	..	2,024
84,783	7,490	...	22,755	.....	.....	..	..	1,085
95,164	22,112	...	21,516	.....	.....	..	..	878
85,723	...	...	43,010	.....	.....	..	..	1,407
70,764	5,121	...	14,867	.....	8,000	9	..	840
62,325	11,574	...	12,255	.....	.....	10	..	555
1,78,227	...	.....	.....	2,75,322	.....	..	..	2,102
92,222	19,339	...	62,578	13,543	.....	..	..	932
27,227	10,320	...	1,37,332	12,500	..	..	..	762
1,31,933	...	...	7,500	.....	.....	..	..	3,271
69,242	5,505	...	73,525	2,11,165	5,07,447	..	..	1,335
61,164	2,112	...	56,023	2,53,165	.....	..	..	1,066
65,102	8,481	...	81,473	.....	.....	..	..	228
51,635	8,275	...	15,010	.....	.....	..	..	60
78,359	2,702	...	1,41,099	.....	5,009	..	..	830
31,622	602	...	15,765	.....	.....	..	..	722
25,122	655	...	1,16,546	.....	25,520	..	..	824
84,418	8,750	...	52,022	22,450	.....	..	..	622
1,08,15,707	8,25,648	4,52,542	1,12,47,581	39,60,652	14,30,724	29	...	1,70,255

STATEMENT

Classification.	Loans and Deposits held at the end of the year from					
	Share Capital paid up.					
		Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.
1	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
21. Postal Employees' Co-operative Credit Society Limited, Bombay.	98,551	98,905	93,400	.....	6,229	.....
22. Dhulia Urban Co-operative Bank.	29,200	58,948	58,250	.....	.....	.....
23. Hyderabad Amil Co-operative Bank.	48,350	92,891	8,000	44,901	.....	.....
24. Khudabadi Amil Co-operative Bank (Hyderabad).	26,440	83,067	1,14,036	.....	.....	.....
25. Pratap Millhands' Co-operative Credit Society (Amalner).	4,800	70,688	27,258	.....	.....	.....
26. Surat People's Co-operative Bank.	27,530	1,55,487	.....	.....	.....	.....
27. Kirtur Urban Co-operative Bank.	89,355	16,591	6,844	.....	.....	.....
28. Khanapur Urban Co-operative Bank.	15,110	9,081	72,384	.....	.....	.....
29. Central Telegraph Office Co-operative Credit Society, (Bombay).	27,150	29,740	23,560	.....	.....	.....
30. Honawar Hareyak Co-operative Bank.	10,995	11,333	49,387	.....	.....	.....
31. Gadag Co-operative Urban Bank.	20,430	15,505	30,464	.....	.....	.....
32. Kalyan People's Co-operative Bank.	25,050	.....	.....	.....	1,60,155	.....
33. Ankola Co-operative Urban Bank.	11,479	19,578	57,286	.....	6,709	.....
34. Ankleshwar Urban Co-operative Bank.	18,750	47,545	32,101	49	1,685	.....
35. Bombay City Police Co-operative Credit Society, Limited.	98,436	28,100	.....	.....	.....	.....
36. Namdeo Co-operative Bank.	15,904	9,039	89,548	2,287	6,768	.....
37. Gokak Co-operative Urban Bank.	8,447	12,191	24,341	.....	10,155	.....
38. Honavar Co-operative Urban Bank.	14,965	28,048	44,555	.....	.....	.....
39. Devrukh Brahmins Co-operative Credit Society, Ltd., Bombay.	4,700	18,199	27,281	.....	.....	.....
40. Bayadgi Co-operative Urban Bank Ltd.	18,275	58,963	909	.....	.....	.....
41. West Khandesh Govt Servants Co-operative Credit Society Ltd.	4,594	48,138	.....	.....	.....	.....
42. Jambusar Peoples' Co-operative Bank Ltd.	5,875	29,291	17,586	10,407	.....	.....
43. Broach Urban Co-operative Bank Ltd.	14,140	16,098	9,947	.....	9,577	.....
Grand Total ...	23,16,768	72,41,548	94,01,577	1,75,610	8,56,546	.....

A(1)—*concl'd.*

23 Reserve Fund.	24 Working Capital.	25 Profit and loss for the year.	26 Usual dividend paid on shares.	Most usual Rate of Interest	
				27 On borrowings.	28 On lendings.
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
16,936	2,55,191	9,394	9½	6	9½
4,678	1,51,106	5,587	9	6	9½
9,914	1,98,056	4,623	.....	.....	.....
2,198	2,25,739	4,563	.....	.....	.....
2,593	1,05,589	2,485	12½	6	9½
2,900	1,98,017	6,123	7	6	9
13,040	76,830	6,732	6½	6½ to 7	10½
6,217	1,02,792	5,490	8½	7½	9½
7,937	88,717	4,321	6½	5½	9½
4,587	70,272	3,142	6½	6½	9½
3,692	60,041	2,971	9	4½ to 7½	9½ to 10½
.....	1,85,185	4,675	.....	8½	10½
2,781	97,909	749	9½	6½	9½
1,234	96,308	1,203	6½	5½ to 6	.....
2,695	1,29,431	6,675	.....	.....	.....
1,950	69,591	2,197	9½	6½	9½
8,283	63,417	1,977	9½	6½	9½
1,618	89,180	3,661	9	6½	9½
1,418	51,598	1,762	.....	6½	7½
880	78,327	2,960	8	7½	10½
565	53,597	1,335	7½	5	7½
2,198	66,552	837	6½	5½	9½
1,165	60,237	1,788	6½	5½ to 6	9½
6,83,534	1,81,25,678	3,57,413	.....	.....	.....

STATEMENT
Operations of Agricul

Classification.	Number of Societies.	Number of members.	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.
1	2	3	4	5	6	7
<i>Class I—Credit, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
Ahmedabad ...	66	4,851	1,85,512	13,671	1,33,442	3,370
Broach ...	136	9,216	6,79,705	.....	6,48,913	2,630
Kaira ...	107	8,905	2,07,967	24,329	1,54,303	8,573
Panch Mahals ...	97	8,194	1,15,853	6,302	1,03,130	7,517
Surat ...	144	6,354	5,54,331	7,435	3,67,102	9,937
Thana ...	40	4,373	89,850	.....	83,055	.....
Ahmednagar ...	90	6,030	3,49,847	2,73,506	3,02,770	2,69,830
East Khándesh ...	251	17,031	24,31,427	1,17,183	18,91,521	1,20,833
West Khándesh ...	167	7,720	8,77,282	11,414	6,09,645	13,558
Nasik ...	104	5,367	2,74,788	24,926	2,16,810	15,042
Poona ...	187	14,541	21,26,097	.....	12,95,466	.....
Sátara ...	177	15,782	9,09,762	.....	6,76,622	.....
Sholapur ...	121	10,181	4,31,671	.....	3,72,853	.....
Belgaum ...	169	13,473	7,42,428	.....	5,72,230	.....
Bijapur ...	123	10,701	5,42,564	.....	2,99,867	.....
Dhárwar ...	432	37,725	23,08,965	.....	18,43,055	.....
Kánara ...	77	8,321	5,57,791	.....	4,39,446	.....
Kolába ...	28	2,066	25,427	450	26,329	200
Batnágiri ...	83	3,637	1,57,977	13,084	1,33,269	5,598
Hyderabad ...	161	4,509	8,91,585	.....	7,17,689	.....
Nawásháh ...	77	2,609	3,74,236	.....	2,88,205	500
Karáchi ...	41	1,583	2,94,069	.....	1,67,665	.....
Lárhána ...	125	4,049	6,49,030	.....	4,64,654	4,890
Bukkur ...	81	2,258	1,65,371	.....	1,33,769	.....
Thar and Párkar ...	96	2,435	4,05,704	.....	2,49,175	.....
Upper Sind Frontier ...	19	261	8,955	.....	14,215	.....
Total, Unlimited ...	3,150	216,463	1,60,59,216	4,91,230	1,97,07,138	4,59,663

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

B.

tural Societies.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members.	Purchase of members' products.
Individuals.	Of which overdue.*	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
2,49,264	46,955	8,817	64,435	64,625	9,739	.....	.....
9,72,333	83,901	.....	2,31,929	3,07,524	12,866	.....	.....
9,89,092	1,40,742	13,693	71,633	1,43,628	15,815	.....	.....
1,78,919	1,12,084	2,906	31,939	55,665	7,126	.....	.....
7,11,322	92,350	6,672	1,38,934	2,69,027	5,068	.....	.....
1,68,136	30,619	.....	26,915	7,159	635	.....	.....
8,64,695	4,17,849	22,188	39,165	2,89,884	18,964	1	.....
15,70,791	3,54,739	41,984	3,36,985	16,05,394	15,462	304	.....
8,22,199	17,055	2,588	68,830	6,90,382	1,143	1,153	.....
4,69,390	1,35,703	18,847	35,887	1,85,062	14,629	.....	.....
34,47,572	8,21,947	.....	2,56,464	10,79,236	13,950	131	.....
13,08,056	2,83,892	.....	1,96,750	4,49,312	15,158	.....	.....
9,44,963	3,23,673	.....	1,62,152	1,62,567	950	.....	.....
13,18,289	1,97,199	.....	1,54,198	4,63,307	23,565	.....	.....
8,62,536	1,24,367	.....	53,164	2,02,945	.....	.....	.....
42,07,190	4,36,907	.....	4,14,335	13,51,559	18,653	1,799	.....
5,11,767	51,024	.....	1,45,005	1,44,314	1	183	.....
47,403	16,454	.....	8,763	2,553	.....	.....	.....
1,61,142	23,135	11,923	40,794	49,023	16,278	.....	.....
6,43,965	48,160	.....	12,721	6,29,831	.....	.....	.....
3,33,837	31,604	5,009	11,427	2,51,900	.....	.....	.....
2,52,736	4,383	.....	2,252	2,19,587	.....	.....	.....
6,16,507	28,542	130	12,545	5,23,538	.....	.....	.....
2,51,831	31,331	.....	.....	1,30,206	.....	.....	.....
2,96,056	20,230	.....	4,536	3,33,000	750	.....	.....
29,659	3,542	.....	.....	7,390	.....	.....	.....
2,10,52,568	38,68,667	1,34,761	25,16,703	1,03,24,345	1,90,922	3,670	.....

for which extension has not been granted by competent authority.

STATEMENT

Classification.	Loans and Deposits held at the end				
	Cost of Management.	Share Capital paid.	Members.	Non-members.	Societies.
1	16	17	18	19	20
	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Class I—Credit Unlimited.</i>					
Ahmedabad ...	4,352	.....	63,747	1,07,019	11,792
Broach ...	9,567	.....	2,48,969	1,88,687	1,390
Kaira ...	10,240	170	94,643	1,04,709	2,984
Panch Mahals ...	4,078	.....	63,898	35,145	2,168
Surat ...	10,272	.....	1,22,380	2,31,508	8,675
Thana ...	2,293	.....	41,937	52,209	2,837
Ahmednagar ...	10,902	.....	1,41,740	41,468	193
East Khandesh ...	19,804	...	8,65,354	1,13,323	49,890
West Khandesh ...	8,796	.....	2,48,021	25,061	1,607
Nasik ...	7,185	...	1,36,703	94,782	21,084
Poona ...	29,377	...	6,16,449	5,86,716	12,736
Satera ...	22,830	...	8,45,039	3,34,560	7,605
Sholapur ...	19,251	.....	2,65,969	4,40,944	7,435
Belgaum ...	16,589	.....	3,76,700	2,38,631	14,556
Bijapur ...	9,705	.....	1,84,074	1,22,751	.....
Dharwar ...	64,419	2,010	10,06,686	5,18,050	26,604
Kanara ...	7,091	...	1,81,074	2,25,714	1,161
Kolaba ...	932	.....	21,636	23,918	135
Ratnagiri ...	3,150	228	62,166	70,105	9,150
Hyderabad ...	11,802	2,48,108	4,051	.....	.....
Nawabshah ...	1,981	1,06,115	19,086	7,372	51
Karachi ...	2,949	51,650	6,171	5,033	.....
Larkana ...	6,845	1,52,552	12,755	608	.....
Sukkur ...	4,012	59,778	10,152	924	.....
Thar and Parker ...	3,715	93,147	29,127	165	.....
Upper Sind Frontier ...	51	5,759	1,188	.....	.....
Total, Unlimited ...	2,92,249	7,18,307	51,65,745	85,16,469	1,81,288

* For the purposes of this statement the working

B—contd.

of the year from							Most usual rate of interest.	
Provincial or Central Banks.	Government.	Reserve Fund.	Working Capital.*	Profit and loss for the year.	Usual dividend paid on shares.	On borrowings.	On lendings.	
21	22	23	24	25	26	27	28	
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
79,772	6,531	48,607	3,17,391	+ 831	.....	6½ to 8	9½ to 12½	
1,80,921	4,878	87,792	7,07,627	+ 19,668	.....	6½	9½ to 12½	
9,05,383	654	59,504	4,67,447	- 5,204	.....	6½	9½ to 12½	
85,006	2,060	29,475	2,17,772	+ 10,782	.....	6½	9½ to 12½	
3,07,467	12,921	1,08,762	7,92,533	+ 10,354	.....	9½ to 7½	7½ to 12½	
88,918	.....	34,594	1,90,395	+ 6,952	.....	6½	9½	
6,46,168	7,635	79,893	9,16,037	6,148	.....	6½	9½	
6,06,826	982	1,07,118	18,33,783	+ 50,276	.....	4½ to 6½	9½ to 12½	
4,06,608	3,804	62,040	8,37,110	+ 28,507	.....	6½	9½ to 12½	
2,74,964	1,967	38,660	5,03,150	+ 2,675	.....	6½	9½ to 12½	
21,89,623	8,862	3,38,983	37,38,369	+ 14,383	.....	6½	10½	
5,97,499	2,148	1,25,974	14,12,649	+ 17,912	.....	6½	10½	
2,01,444	717	1,68,852	10,75,361	+ 20,279	.....	6½	10½	
6,40,607	3,502	1,33,273	13,07,169	3,149	.....	6½	9½ to 10½	
4,73,244	4,621	1,03,457	8,94,947	+ 17,331	.....	6½	10½	
25,14,950	9,076	3,62,593	41,39,199	91,751	.....	6½	9½ to 10½	
1,08,997	...	30,939	5,47,875	10,901	.....	6½ to 7½	9½	
2,730	...	11,296	59,715	- 1,078	.....	6½	9½	
35,802	1,511	23,052	2,01,614	- 5,055	.....	7½	12½	
4,06,437	4,827	44,659	7,09,073	28,839	.....	.....	.....
1,69,651	11,123	79,515	3,93,113	12,670	.....	.....	.....
1,87,098	2,604	18,653	3,71,219	6,093	.....	.....	.....
6,02,478	7,856	53,724	7,29,658	7,495	.....	.....	.....
1,59,697	8,237	42,404	2,80,092	9,245	.....	.....	.....
1,94,307	3,845	94,412	3,14,003	7,064	.....	.....	.....
18,811	505	2,210	28,423	4,708	.....	.....	.....
1,18,42,128	1,09,861	22,76,660	2,33,10,253	4,07,360	.....	.....	.....

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

STATEMENT

Classification.	Number of Societies.	Number of members.	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.
1	2	3	4	5	6	7
<i>Class I—Credit, Limited.</i>						
Batnagiri ...	1	12	116	.....	.....	.....
Sholapur ...	2	233	94,595	.....	20,830	.....
Thar and Parkar ...	1	138	.....	.....	.....	.....
Total, Limited ...	4	373	24,710	.....	20,830	.....
Grand Total, Class I, Unlimited and Limited.	3,154	216,536	1,60,83,926	4,91,200	1,20,27,968	4,59,668
<i>Class II—Purchase, Purchase and Sale, Unlimited.</i>						
Kaira ...	2	55	.....	.....	68	...
East Khandesh ...	9	243	2,408	4	1,676	133
Nasik ...	2	37	716	.....	49	.....
Belgaum ...	1	37	.....	.....	.....	.....
Poona ...	1	101	977	.....	532	.....
Bijapur ...	2	60	.....	.....	173	.....
Dhárwar ...	2	351	.....	.....	.....	.....
Hyderabad ...	1	18	.....	.....	.....	.....
Nawábsbah ...	1	65	1,838	.....	1,493	.....
Sukkur ...	2	140	6,154	.....	1,314	.....
Karachi ...	1	124	1,46,746	.....	96,490	.....
Thar and Parkar ...	1	48	10,105	.....	8,466	.....
Total, Unlimited ...	25	1,275	1,70,914	4	1,10,261	133
<i>Class II—Purchase, Purchase and Sale, Limited.</i>						
Ahmednagar ...	1	75	.....	592	.....	695
Kaira ...	2	15	.....	.....	.....	.....
West Khandesh ...	1	47	.....	150	.....	340
Nasik ...	4	156	1,890	1,110	.....	797
Batnagiri ...	1	12	.....	.....	898	.....
Thánn ...	5	546	27,296	.....	14,031	.....
Poona ...	3	124	252	.....	97	.....
Satára ...	11	348	1,640	.....	3,507	.....

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

B—contd.

Loans due by			Loans and Deposits received during the year from				
Individuals.	Of which overdue.*	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.	Sales of goods to members.	Purchase of members' products.
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
115	.....	.....	111	.....	.....	.....	.....
38,358	11,437	.....	31,482	.....	.....	.....	.....
.....
33,473	11,437	.....	31,583	.....	.....	.....	.....
2,10,91,141	3,80,104	1,34,761	25,48,236	1,03,94,315	1,00,322	3,570	.....
111	...	.....	329	...	3,064	3,033	3,000
730	700	50	554	1,150	633	2,331	512
716	.....	...	.....	.....	.....	616	.....
50	50	...	.....	.....	941	635	...
1,000	24	...	.....	.....	.....	.....	.....
225	.....	.....	.....	.....	350	1,835	.....
.....	.....	.....	200	.....	5,597	15,678	.....
.....	.....	.....	.....	.....	.....	1,748	.....
542	.....	.....	412	.....	.....	.....	.....
4,840	.....	.....	.....	7,000	.....	.....	.....
58,799	35,719	.....	34,981	.....	8,205	1,69,126	.....
1,810	.....	.....	.....	8,000	1,000	.....	.....
68,693	36,613	50	36,476	16,180	20,090	1,95,302	3,611
.....	.....	2,582	.....	.....	.....	.....	.....
.....	.....	150	400	6,400	2,307	.....	.....
.....	.....	1,863	16	2,310	.....	.....	.....
2,172	399	.....	5	1,000	40	434	.....
45,209	6,122	.....	23,806	15,000	650	22,378	.....
155	.....	.....	10,042	.....	.....	14,496	.....
2,802	1,245	.....	775	10	189	1,918	.....

for which extension has not been granted by competent authority.

STATEMENT

Classification.	Cost of Management.	Share Capital paid.	Loans and Deposits held at the end		
			Members.	Non-members.	Societies.
1	16	17	18	19	20
<i>Class I—Credit Limited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Batnagiri ...	10	30	6	105	.....
Sholapur ...	754	6,780	11,635	22,120	16
Thar and Parkar ...	.....	48,750	.....	.....	.....
- Total, Limited ...	764	55,550	11,681	22,225	16
Grand Total, Class I, Unlimited and Limited.	2,93,013	7,73,657	51,77,576	35,38,694	1,81,200
<i>Class II—Purchase, Purchase and Sale, Unlimited.</i>					
Kaira ...	89	.....	.....	10	9,219
East Khandesh ...	127	.....	825	.....	248
Nasik ...	.....	200	.....	.....	.....
Bolgaum ...	19	.....	217	9	.....
Poona ...	.....	.....	.....	.....	.....
Bljapur ...	2	.....	950	95	430
Dharwar ...	233	.....	365	.....	.....
Hyderabad ...	.....	820	.....	.....	.....
Nawabshah ...	206	.....	1,113	.....	.....
Sukkar ...	270	1,630	.....	.....	163
Karachi ...	154	.....	1,566	31,642	4,201
Thar and Parkar ...	95	1,203	.....	12	.....
Total, Unlimited ...	1,185	3,853	4,346	31,768	14,281
<i>Class II—Purchase, Purchase and Sale, Limited.</i>					
Ahmednagar ...	85	4,750	58	.....	.....
Kaira ...	142	2,200	400	.....	2,000
West Khandesh ...	.....	940	.....	.....	40
Nasik ...	110	1,970	608	100	.....
Batnagiri ...	10	180	209	.....	.....
Thana ...	1,141	14,175	504	2,591	100
Poona ...	136	1,620	1,710	150	.....
Batara ...	115	3,165	77	825	834

* For the purposes of this statement the working

B—contd.

of the year from							Most usual rate of interest.	
Provincial or Central Banks.	Government.	Reserve Fund.	Working Capital.*	Profit and loss for the year.	Usual dividend paid on shares.	On borrowings.	On lendings	
21	22	23	24	25	26	27	28	
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
.....	.....	.....	181	- 1	.....	7½	9½	
.....	.....	8,641	49,282	+ 2,077	6½	6½	9½	
.....	.....	.....	48,750	186	.....	.....	.....
.....	.....	8,541	98,163	2,274	.....	.....	.....
1,13,42,128	1,09,661	22,85,201	2,34,08,416	4,00,634	.....	.....	.....
.....	.....	740	9,978	625	.....	7½	10½	
.....	.....	456	1,529	+184	.....	6½	9½ to 10½	
.....	.....	593	703	+75	.....	6½	10½	
.....	.....	137	363	86	.....	6½	.....
.....	.....	1,454	1,454	+277	.....	12½	26	
.....	.....	20	805	+189	.....	6½	12½	
.....	.....	3,306	3,671	513	.....	6½	.....
1,000	.....	.....	1,820	.....	.....	.....	.....
.....	427	215	1,755	37	.....	.....	.....
3,928	.....	.....	5,741	259	.....	.....	.....
23,060	929	883	61,771	1,845	.....	.....	.....
2,000	1,000	415	4,630	563	.....	.....	.....
29,978	2,356	7,728	94,310	4,513	.....	.....	.....
.....	.....	3,117	7,925	- 28	.....	6½	.....
4,400	2,000	.....	11,000	-173	.....	8	10½	
1,278	620	28	8,164	+128	.....	.....	.....
635	600	901	5,164	-283	.....	6½	9½	
.....	469	250	1,108	+31	12½	.....	.....
21,800	.....	9,528	48,688	931	6½	6½	9½	
.....	.....	5,364	6,534	+603	.....	.....	.....
25	.....	573	5,788	+54	.....	.....	.....

capital is taken to be the total of columns 17 to 28.

STATEMENT

Classification.	Number of Societies.	Number of members.	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.
1	2	3	4	5	6	7
<i>Class II—Purchase, Purchase and Sale, Limited—contd.</i>			Rs.	Rs.	Rs.	Rs.
Sholapur ...	4	137	...	...	...	...
Belgaum ...	7	177	389	...	446	...
Bijapur ...	2	89	...	...	...	...
Dhárwar ...	21	1,337	89	...	75	294
Kanara ...	3	458	15,216	...	19,429	65
Thar and Parkar ...	1	35	...	...	...	...
Total, Limited ...	66	3,457	46,711	1,842	53,483	2,161
Grand Total, Class II. Unlimited and Limited.	91	4,732	2,17,655	1,846	1,48,744	2,314
<i>Class III—Production, Unlimited.</i>						
Thana ...	3	123	...	...	...	...
Belgaum ...	1	29	...	...	...	...
Dhárwar ...	10	196	...	...	...	...
Kanara ...	1	.....	...	...	...	...
Total, Unlimited ...	15	347	...	...	...	...
<i>Class III—Production, Limited.</i>						
Belgaum ...	1	36	...	...	...	...
Dharwar ...	1	106	...	...	...	...
Kolábe ...	1	90	...	...	...	...
Total, Limited ...	3	172	...	...	...	...
Grand Total, Class III. Limited and Unlimited	18	519	...	...	...	...

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members.	Purchase of members' products.
Individuals.	Of which overdue.*	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
142	85	...	...	...	...	...	...
925	...	...	...	...	...	970	...
...
104	...	45	1,074	...	3,265	11,030	...
8,560	8,556	...	6,674	5,000	50	5	...
...	...	...	8,064	...	...	33	...
60,068	14,407	4,640	50,877	29,720	6,401	56,663	...
1,28,961	51,020	4,690	87,353	45,870	26,491	2,51,965	3,611
...	...	...	110	...	...	...	...
...	...	...	314	...	...	...	...
...
...	...	...	424	...	...	...	...
...
...	...	...	7	...	...	...	...
...
...	...	...	7	...	...	...	...
...	...	...	431	...	...	...	...

for which extension has not been granted by competent authority.

STATEMENT

Classification.	Cost of Management.	Share Capital paid.	Loans and Deposits held at the end		
			Members.	Non-members.	Societies.
			18	19	20
1	16	17			
<i>Class II—Purchase, Purchase and Sale, Limited—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Sholapur ...	59	2,075	...	974	...
Belgaum ...	66	3,751	25	.....	...
Bijapur ...	...	545	143	.....	...
Dharwar ...	409	14,009	457	523	1,474
Kanara ...	431	6,355	1,335	7,595	75
Thar and Parker ...	969	12,400	133,051	2,215	...
Total, Limited ..	2,678	62,125	22,578	15,973	4,523
Grand Total, Class II, Unlimited and Limited.	4,873	71,378	42,924	47,041	18,524
<i>Class III—Production, Unlimited.</i>					
Thana ...	357	...	235	.....	...
Belgaum ...	127	...	...	.....	...
Dharwar ..	1,622	...	89	.....	...
Kanara ..	...	...	...	.....	...
Total, Unlimited ...	2,176	...	324	.....	...
<i>Class III—Production, Limited.</i>					
Belgaum ...	216	880	...	.....	...
Dharwar ...	219	3,575	500	7	7,532
Kolaba ...	...	...	...	.....	...
Total, Limited ...	435	4,055	500	7	7,532
Grand Total, Class III, Limited and Unlimited	2,611	4,055	824	7	7,532

* For the purposes of this statement the working

B—contd.

of the year from		Reserve Fund.	Working Capital.*	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of Interest.	
Provincial or Central Banks.	Government.					On borrowings.	On lendings.
21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
...	...	290	3,339	+116	6½	7	...
...	...	544	4,921	+99	...	6½	...
...	...	52	710	-12	...	...	...
...	...	2,077	18,540	-1,565	...	6½	...
4,600	...	3,394	23,454	1,461	9½	6½	9½
8,838	...	85	51,039	...	...	...	...
86,974	8,969	24,942	1,91,104	+1,261	...	...	...
66,252	6,345	32,070	2,85,414	5,774	...	...	...
...	...	707	942	241	...	...	...
...	...	473	473	-59	...	...	...
...	...	1,674	1,963	768	...	...	...
...
...	...	3,054	3,378	+810	...	...	...
...	...	...	860	11	...	...	...
...	...	...	11,714	-1,554	...	...	...
...	621	696	1,317	-85	...	...	...
...	621	696	13,411	-1,522	...	...	...
...	621	3,750	16,759	+718	...	...	...

capital is taken to be the total of Columns 17 to 25.

STATEMENT

Classification.	Number of Societies.	Number of members.	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.
1	2	3	4	5	6	7
<i>Class IV—Production and Sale, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
Kaira	2	35	3,740	...	...	...
Surat	1	102	2,250	...	5,950	...
West Khândesh	1	68	5,978	...	5,465	...
Ahmednagar	2	44	2,455	321	1,402	...
Ratnâgiri	1	15	2,120	...	2,552	...
Total, Unlimited	7	264	15,543	321	15,469	...
<i>Class IV—Production and Sale, Limited.</i>						
Broach	7	259	45,440	...	12,689	...
Surat	11	982	7,09,160	4,834	6,15,023	1,119
Kaira	1	90	23,865	...	163	...
East Khândesh	5	936	39,050	33,106	35,957	27,706
Poona	4	45	...	...	...	...
Satara	2	503	...	...	...	...
Sholapur	3	202	...	...	1,855	...
Belgaum	6	377	1,05,346	17,984	1,02,135	4,075
Bljâpur	3	332	21,444	...	16,124	...
Dhârwar	29	4,235	27,07,173	8,000	25,20,252	70,375
Kanara	2	215	2,932	850	3,557	860
Ratnâgiri	1	16	...	...	...	...
Nawabshah	1	16	...	...	650	...
Karachi	1	115	13,874	...	30,931	...
Sukkur	1	23	47,780	...	33,572	...
Larkana	2	52	7,039	...	6,781	...
Total, Limited	58	8,468	27,32,053	64,774	33,79,679	1,04,125
Grand Total, Class IV—Unlimited and Limited.	65	8,732	27,48,596	65,095	33,95,148	1,04,125

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Seales of goods to members.	Purchase of members' products.
8	9	10	11	12	13		
Individuals.	Of which overdue.*	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.		
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
3,740	...	...	474	3,600	...	...	...
3,060	...	...	...	...	...	...	...
4,026	1,354	...	103	...	...	10,014	8,848
10,993	10,993	1,100	...	...	...	...	...
1,210	...	...	841	...	...	...	10,883
23,018	12,346	1,100	918	8,570	...	10,014	19,230
37,719	...	...	1,41,346	44,668	27,281	...	23,801
2,73,081	...	7,432	28,173	1,16,764	15,662	90,548	5,00,645
39,719	...	...	9,099	25,099	...	...	6,379
6,182	2,367	10,706	6,100	9,460	...	...	...
...	...	...	8,37,155	...	5,000	...	2,90,140
...	...	...	...	115	60	...	18,562
1,594	1,594	...	29	920	...	3,240	...
51,418	2,286	8,250	...	43,008	1,412	2,31,519	2,15,407
14,269	3,901	...	27,267	...	...	99,748	99,625
3,86,823	...	3,100	1,18,714	5,70,511	1,34,430	4,15,530	3,72,407
575	...	...	2,762	...	7,000	...	...
...
...
13,374	3,406	5,064	...	5,280	20,067	...	3,48,980
48,840	...	...	...	18,000	...	...	...
257	...	...	...	...	...	...	...
8,69,853	18,544	35,242	6,62,638	8,33,815	2,10,811	7,70,693	13,70,736
8,85,371	25,890	36,342	6,63,656	8,37,316	2,10,611	7,80,607	13,89,965

for which extension has not been granted by competent authority.

STATEMENT

Classification.	Cost of Management.	Share Capital paid.	Loans and Deposits held at the end		
			Members.	Non-members.	Societies.
			18	19	20
1	16	17	18	19	20
<i>Class IV—Production and Sale, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Kaira ...	81	...	474	.....	...
Surat ...	186	2,890	...	.....	...
West Khandesh ...	751	...	515	.....	...
Ahmednagar ...	946	...	2,980	5,150	...
Ratnagiri ...	485	540	1,471	18	...
Total, Unlimited ...	1,000	3,860	5,441	5,168	...
<i>Class IV—Production and Sale, Limited.</i>					
Broach ...	7,544	31,270	17,723	14,593	23,682
Surat ...	2,815	45,635	1,64,039	2,651	7,327
Kaira ...	42	2,180	1,799	800	...
East Khandesh ...	7,403	26,135	319	10,800	...
Poona ...	3,359	1,530	41,778	.....	5,000
Satara ...	203	4,140	11	2,905	1,533
Sholapur ...	1,527	9,505	1,147	2,420	...
Belgaum ...	3,335	7,905	10	90	40
Bijapur ...	1,995	6,746	1,670	11,552	...
Dharwar ...	21,076	75,543	3,759	1,795	60,706
Kanara ...	1,253	2,007	250	800	7,000
Ratnagiri ...	16	19	...	.....	...
Nawabshah ...	74	4,310	...	.....	...
Karachi ...	2,099	3,370	2,500	5,682	342
Sukkur ...	1,420	15,250	14,427	...	...
Larkana ...	285	3,915	...	.....	...
Total, Limited ...	55,047	2,89,523	2,49,492	51,468	1,05,625
Grand Total, Class IV—Unlimited and Limited.	56,547	2,93,663	2,54,973	56,636	1,06,625

* For the purpose of this statement the working

B—contd.

of the year from		Reserve Fund.	Working Capital.*	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of Interest.	
Provincial or Central Banks.	Government.					On borrowings.	On lendings.
21	22					23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
8,500	...	...	3,974	+8	...	8	15
998	...	160	3,478	+109	6½	...	9½
...	1,107	3,666	5,289	+789	...	6½	19½
5,140	...	1,611	14,881	-688	...	6½	19½
...	650	2,501	5,180	+165	...	2½	9½
9,638	1,757	7,938	32,802	+371	...	...	...
1,716	9,000	149	91,126	-4,425	...	6½ to 7½	9 to 9½
44,360	1,000	2,443	2,67,475	+5,919	7½	6 to 7½	9½
25,079	...	...	29,358	+465	...	6½	9½
85,538	...	5,038	78,127	-11,998	...	6½	9½
...	...	...	48,368	+1,396	...	...	...
1,808	...	1,138	11,040	-134	6½	7	9½
2,109	...	1,603	16,784	-4,738	...	6½	12½
73,000	...	8,289	89,274	4,170	...	...	...
4,676	1,207	1,329	27,078	+625	6½	6½	12½
1,61,025	...	44,110	8,47,238	26,637	...	...	...
...	...	1,013	10,769	-88	...	6½	9½
...	...	...	19	-12	...	...	...
...	...	-106	4,203	119	...	...	...
5,000	...	6,330	21,414	9,044	...	...	...
13,885	1,800	648	46,921	3,750	...	...	...
...	...	...	3,915	-88	...	...	...
8,67,882	6,007	71,685	10,92,102	73,468	...	...	...
8,77,630	7,764	79,803	11,24,904	73,839	...	...	...

capital is taken to be the total of columns 17 to 22.

STATEMENT

Classification.	Number of Societies.	Number of Members.	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
<i>Class VI—Other Forms, Unlimited.</i>						
Dharwar ...	7	269	5,209	...	1,627	...
Kanara ...	3	128	6,865	..	...	...
Total, Unlimited ...	10	397	12,167	...	1,627	...
<i>Class VI—Other Forms, Limited.</i>						
Thana ...	3	363	...	...	...	496
East Khandesh ...	3	1,262	1,340	14,589	1,484	7,998
West Khandesh ...	3	3,741	...	...	...	...
Nasik ...	3	411	187	2,147	18	1,070
Poona ...	1	28	...	...	...	...
Satara ...	2	64	...	...	...	...
Sholapur ...	1	203	...	...	...	...
Belgaum ...	3	451	...	...	9	...
Bijapur ...	1	104	...	...	...	...
Dharwar ...	5	455	...	...	...	...
Kanara ...	3	439	...	...	...	...
Kolaba ...	1	167	...	...	...	...
Ratnagiri ...	3	1,249	...	...	...	...
Hyderabad ...	3	1,627	...	...	...	...
Nawabshah ...	1	250	...	...	...	...
Sukkur ...	2	261	...	...	...	...
Larkana ...	3	854	...	...	...	...
Total, Limited ...	39	11,468	1,477	16,736	1,511	9,668
Grand Total, Class VI—Unlimited and Limited.	49	11,865	13,634	16,786	3,138	9,668
Grand Total of Agricultural Societies in the Bombay Presidency.	3,377	2,42,674	2,00,63,511	5,74,877	1,55,74,996	5,75,670
Do. for 1923-1924 ...	3,060	2,20,616	1,49,97,306	7,04,578	1,33,33,406	5,63,323

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members.	Purchase of members' products.
Individuals.	Of which overdue.*	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
9,006	159	...	...	11,895	...	...	...
6,865	...	...	...	...	...	...	...
16,771	159	...	...	11,295	...	...	...
...
100	...	14,434	...	...	...	1,178	...
450	...	3,500	...	...	...	...	...
118	...	2,737	409	60	...	1,526	...
...
...	...	...	...	...	...	1,752	1,790
...	...	...	1,950	...	...	42	...
...	...	...	505	...	...	...	...
...	...	...	...	...	...	47	...
...
...
...
...
...
...
668	...	20,661	2,962	60	...	4,645	1,790
17,439	159	20,661	2,962	11,895	...	4,545	1,790
2,21,22,912	29,57,173	1,96,454	33,02,598	1,12,16,915	4,27,624	10,40,687	16,96,367
1 74,07,421	34,21,145	2,34,183	28,55,194	69,52,644	2,33,998	5,10,419	11,53,454

for which extension has not been granted by competent authority.

STATEMENT

Classification.	Cost of Management.	Share Capital paid.	Loans and Deposits held at the end		
			Members.	Non-members.	Societies.
I	16	17	18	19	20
<i>Class VI—Other Forms, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Dharwar ...	388	8,213	...	...	...
Kanara ...	101	1,588	6,885	.....	...
Total, Unlimited ...	487	9,801	6,565	.....	...
<i>Class VI—Other Forms, Limited.</i>					
Thana ...	861	750	52,448	.....	...
East Khandesh ...	2,318	...	...	1,708	...
West Khandesh ...	2,318	...	...	89	...
Nasik ...	1,122	...	24	493	90
Poons ...	...	...	...	.....	...
Satara ...	547	...	...	.....	...
Sholapur ...	1,499	...	...	110	...
Belgaum ...	1,637	...	474	1,820	...
Bijapur ...	721	...	397	.....	...
Dharwar ...	1,774	...	...	.....	...
Kanara ...	1,551	...	...	.....	...
Kolaba ...	738	...	...	.....	...
Batnagiri ...	3,067	...	...	.....	...
Hyderabad ...	...	...	...	.....	...
Nawabshah ...	...	...	...	.....	...
Sukkur ...	...	...	...	.....	...
Larkana ...	...	...	...	.....	...
Total, Limited ...	18,106	750	53,343	4,220	90
Grand Total, Class VI—Unlimited and Limited.	18,593	10,551	60,208	4,220	90
Grand Total of Agricultural Societies in the Bombay Presidency.	3,75,737	11,03,194	55,36,405	36,45,588	3,13,360
Do. for 1933-1934 ...	2,98,771	6,36,207	49,34,420	34,75,617	1,51,972

* For the purposes of this statement the working paid and

B—contd.

of the year from		Reserve Fund.	Working Capital.*	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of Interest.	
Provincial or Central Banks.	Government.					On borrowings.	On lendings.
21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
20,943	..	105	29,561	-234	..	..	..
..	6,400	..	14,653	-165	..	6½	6½
20,943	6,400	105	44,114	-399	..	..	..
..	350	949	54,497	-197	..	..	..
..	400	38,443	40,551	+2,715	..	..	..
..	..	8,687	8,776	+2,608	..	..	..
..	..	43	650	+4,649	..	6½	12½
..	..	464	464	..	..	..	..
..	..	..	..	+784	..	..	..
..	..	503	713	+10	..	..	..
..	..	8,444	10,738	5,635	..	..	..
..	..	..	397	+439	..	..	..
..	..	1,282	1,282	502	..	..	..
..	..	..	..	995	..	..	..
..	..	..	..	189	..	..	..
..	..	737	737	2,317	..	..	..
..
..
..
..	750	59,653	1,18,805	20,547	..	..	..
20,943	7,150	59,757	1,62,910	20,946	..	..	..
1,18,06,843	1,31,541	24,60,581	2,49,96,442	+5,10,911	..	..	..
85,74,016	1,30,815	18,69,566	1,97,61,913	+4,75,211	..	..	..

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

STATEMENT
Operations of Non-

Classification.	Number of Societies.	Number of members.	Loans made during the year to	
			Individuals.	Banks and Societies.
1	2	3	4	5
<i>Class I—Credit, Unlimited.</i>				
1. Bombay	13	312	1,300	100
2. Ahmedabad	1	55	90	...
3. Ahmednagar	3	474	27,920	2,165
4. Poona	1	68	435	...
5. Sātāra	3	80	6,169	...
6. Sholāpur	2	86	4,610	...
7. Kānara	3	344	7,840	600
8. Kolāba	1	72	600	...
9. Ratnāgiri	3	183	17,649	...
Total, Class I, Unlimited ...	30	1,627	66,413	3,865
<i>Class I—Credit, Limited.</i>				
1. Bombay	168	50,119	39,90,565	11,06,452
2. Ahmedabad	4	641	24,474	...
3. Broach	12	2,199	1,80,588	3,628
4. Kaira	7	1,106	45,915	...
5. Panch Mahals	6	582	46,083	...
6. Surat	7	783	9,77,962	...
7. East Khāndesh	4	2,837	2,84,717	84,204
8. West Khāndesh	6	1,771	2,10,960	3,11,901
9. Nāsik	4	1,463	67,037	...
10. Thāna	20	2,879	4,09,320	...
11. Ahmednagar	10	2,353	2,17,801	...
12. Poona	28	6,378	10,16,760	...
13. Sātāra	12	1,658	4,66,127	...
14. Sholāpur	9	2,247	1,18,338	...
15. Belgaum	16	7,679	18,62,283	1,470

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

Agricultural Societies.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals.	Banks and Societies.	Individuals.	Of which overdue.*	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,968	25	55,901	47,329	3,978	...	...	...
342	...	658	543	...	...	...	...
23,009	...	21,730	4,671	2,931	2,353	...	...
572	...	695	585	...	175	...	...
5,533	...	20,500	11,578	...	587	...	...
4,480	...	4,531	1,276	...	310	3,000	...
6,420	700	8,013	2,575	201	1,950	800	...
524	...	1,372	872	...	...	...	...
18,397	...	18,099	1,802	...	2,373	...	...
61,245	725	1,31,600	71,641	6,500	7,558	3,800	...
69,50,931	18,17,321	61,48,342	3,34,092	2,49,070	38,17,724	20,66,886	1,53,622
20,370	...	14,471	...	...	2,065	...	...
1,63,179	...	1,57,359	22,594	1,608	3,60,036	65,289	36,363
37,366	...	57,610	6,963	...	16,052	...	...
25,969	...	31,041	900	...	60,939	...	1,381
2,18,058	...	1,87,360	724	...	14,01,241	10,992	...
2,01,437	64,106	2,24,951	2,060	32,212	2,18,093	17,000	...
1,67,731	3,23,855	1,44,554	4,114	66,371	1,91,182	...	3,600
51,930	...	70,628	9,060	...	1,16,296	...	...
2,89,287	...	3,63,206	10,333	...	74,003	2,75,322	...
1,81,793	...	2,04,184	8,430	...	70,831	1,25,330	2,800
9,36,486	...	4,89,684	31,881	...	5,47,251	2,77,630	4,18,370
4,31,711	...	1,58,628	11,668	...	1,30,980	5,26,943	6,32,030
98,505	...	1,33,062	7,933	...	63,319	7,000	...
12,26,787	...	11,80,804	2,37,387	4,252	17,91,073	4,70,775	...

for which extension has not been granted by competent authority.

STATEMENT

Classification.	Sales of goods to members.	Purchase of members' products.	Cost of management.	Share Capital paid.
1	14	15	16	17
	Rs.	Rs.	Rs.	Rs.
<i>Class I—Credit, Unlimited.</i>				
1. Bombay	1,180	3,905
2. Ahmedabad	43	...
3. Ahmednagar	433	710
4. Poona
5. Sátára	148	18,890
6. Sholápur	189	...
7. Kánara	93	...	233	...
8. Kolábe
9. Ratnágiri	270	...
Total, Class I, Unlimited	92	...	2,449	23,435
<i>Class I—Credit, Limited.</i>				
1. Bombay	2,61,195	17,79,472
2. Ahmedabad	77	11,230
3. Broach	4,187	69,490
4. Kaira	954	29,735
5. Panch Mahals	721	21,068
6. Surat	2,519	35,142
7. East Khándeshi	4,116	32,268
8. West Khándesh	2,391	44,575
9. Násik	1,225	55,567
10. Thána	4,725	70,617
11. Ahmednagar	2,299	68,081
12. Poona	13	...	7,038	1,11,617
13. Sátára	2,883	49,059
14. Sholápur	2,885	47,745
15. Bolgaum	10,191	1,95,025

* For the purposes of this statement the working

C—contd.

Loans and Deposits held at the end of the year from						Working Capital.*	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.	
Members:	Non-members.	Societies.	Provincial or Central Banks.	Government.	Reserve Fund.				On borrowings.	On lendings.
18	19	20	21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
605	30,031	4,549	...	66	20,305	59,451	223	...	9	18½
99	...	...	...	...	648	747	27	...	4½	9½
10,202	2,439	...	3,351	1,062	6,178	23,947	496	...	6½	9½
860	...	...	...	...	783	1,148	145	...	6½	9½
470	157	...	...	...	1,273	20,720	517	6	...	...
1,576	...	...	2,440	...	506	4,522	379	...	...	18½
8,748	3,874	...	...	...	1,635	9,257	180	...	6½	9½
82	907	...	...	...	470	1,409	25	...	7½	12½
3,861	19,135	...	...	...	3,515	19,511	377	...	6½	9½
20,653	49,543	4,640	5,801	1,128	35,398	1,40,707	2,368	...	...	...
43,93,578	6,54,066	68,394	55,780	...	4,07,934	73,58,124	2,18,730	6½	6½	9½
1,400	...	...	...	...	353	13,043	1,178	...	5 to 6	6 to 9½
1,37,674	64,938	11,006	16,536	...	8,721	2,98,285	7,423	6½	5½ to 6½	9½
12,186	11,056	...	2,406	...	7,945	63,275	2,664	5 to 6½	4 to 7½	9½ to 12½
4,569	10,179	880	...	...	549	38,245	1,584	6½	6½	...
1,71,392	7,473	...	8,885	...	3,193	2,25,985	6,559	7	...	9
2,62,703	37,362	...	...	...	7,731	8,40,064	5,253	6½ to 9	5 to 6½	7½ to 12½
1,11,179	58,985	2,925	...	...	7,078	2,24,682	8,670	6½ to 9	5 to 6½	7½ to 12½
7,443	5,401	...	...	...	2,731	71,142	3,682	6½	6 to 7½	9½ to 10½
69,219	59,352	1,000	1,60,135	...	8,925	3,63,148	10,345	9½	6½	9½
84,500	45,323	...	35,273	...	13,575	1,96,751	10,227	7½	6½	9½
1,75,905	2,08,787	...	28,992	...	25,656	5,50,967	15,980	6	6½	9½
18,913	68,798	6,416	18,915	...	5,905	1,4,006	7,423	7½	6½	9½
16,334	75,263	2,000	4,149	...	12,852	1,59,043	7,845	6½	6½	12½
7,19,207	2,64,270	...	72,240	...	68,319	13,19,054	52,188	6½ to 12½	6	10½

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

STATEMENT

Classification.	Number of Societies.	Number of members.	Loans made during the year to	
			Individuals.	Banks and Societies.
1	2	3	4	5
<i>Class I—Credit, Limited—contd.</i>			Rs.	Rs.
16. Bijapur	24	3,006	8,06,376	...
17. Dhárwár	48	18,220	19,05,763	48,949
18. Kánara	11	6,120	9,73,746	14,600
19. Kolába	4	414	11,823	...
20. Ratnágiri	8	1,610	69,936	...
21. Hyderabad	8	1,236	2,50,371	...
22. Nawábsáh	1	207	...	...
23. Karáchi	8	1,263	2,37,244	...
24. Sukkur	8	504	23,725	...
25. Lárkána	2	376	22,641	...
26. Thár and Párkar	2	440	8,750	...
27. Upper Sind Frontier	1	263	5,401	...
Total, Class I, Limited ...	418	119,100	1,31,89,093	15,22,104
Grand Total, Class I, Unlimited and Limited.	448	120,727	1,32,55,506	15,24,969
<i>Class II—Purchase and Sale, Unlimited</i>				
<i>Class II—Purchase and Sale, Limited.</i>				
1. Bombay	18	1,630	17,617	...
2. Ahmedabad	2	192	...	1,453
3. Broach	1	79	...	...
4. Kalra	1	120	...	...
5. Surat	3	578	...	...
6. West Khandesh	1	15	Not working.	...
7. Násik	2	89	1,646	...
8. Thana	6	675	1,480	...
9. Ahmednagar	2	57	.....	...
10. Poona	4	91	9,506	...

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

C—contd.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals.	Banks and Societies.	Individuals.	Of which overdue.*	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
2,27,539	...	2,66,512	31,589	...	1,33,540	62,423	...
16,06,717	78,341	22,18,469	2,63,202	2,34,006	21,67,523	1,50,967	2,08,662
8,75,694	10,536	8,85,742	1,32,025	9,415	6,12,785	1,77,537	69,518
8,983	...	7,293	426	...	1,890	...	260
68,960	...	60,712	21,600	1,000	11,240	...	...
1,29,384	...	1,97,155	7,103	...	2,66,006	...	...
...
1,99,630	...	2,08,004	3,074	...	1,91,468	8,455	...
10,481	...	29,941	6,337	...	...	5,000	...
14,045	...	18,328	2,513	...	7,672	5,000	...
4,400	...	12,625	...	...	3,600	3,000	...
5,093	...	219	...	...	...	...	...
1,41,60,025	22,94,159	1,34,45,975	11,96,293	5,97,936	1,22,86,206	42,45,653	16,16,396
1,42,21,270	22,94,834	1,35,77,574	12,67,933	6,04,436	1,23,93,656	42,49,353	16,16,396
...
1,05,306	...	22,502	3,034	287	18,034	1,727	614
...	1,463	...	...	2,468	854	...	...
...	238	...	...
2,165	...	643	643	...	1,166	...	614
10	...	60	...	...	3,474	...	8,516
...	Not working.	...	...	...	...
923	...	1,024	...	...	2,908	...	...
1,424	...	1,355	871	...	2,877	6,300	...
...	...	7,456	7,459	...	...	...	...
471	...	12,508	...	...	6,141	...	3,111

for which extension has not been granted by competent authority.

STATEMENT

Classification	Sales of goods to members.	Purchase of members' products.	Cost of Management.	Share Capital paid.
1	14	15	16	17
<i>Class I—Credit, Limited—contd.</i>				
	Rs.	Rs.	Rs.	Rs.
16. Bijapur	...	...	4,570	91,750
17. Dhárwar	44	...	30,702	5,30,452
18. Kanára	73	...	8,527	1,19,031
19. Kolába	...	...	113	2,917
20. Ratnágiri	...	...	1,364	15,304
21. Hyderabad	...	...	1,830	36,300
22. Nawábebah	...	...	53	1,385
23. Karáchi	...	...	2,698	61,426
24. Sukkur	...	...	622	10,622
25. Larkhans	...	...	477	13,548
26. Thár and Párkar	...	...	150	14,950
27. Upper Sind Frontier	...	...	107	6,430
Total, Class I, Limited	180	...	3,58,528	35,35,852
Grand Total, Class I, Unlimited and Limited.	163	...	3,60,977	35,59,237
<i>Class II—Purchase and Sale, Unlimited</i>				
<i>Class II—Purchase and Sale, Limited.</i>				
1. Bombay	1,07,187	..	14,580	30,580
2. Ahmedabad	4,517	3,280	159	2,439
3. Broach	1,542	...	293	5,710
4. Kaira	13,404	7,903	568	4,350
5. Surat	89,392	57,767	1,908	26,561
6. West Khandesh	...	...	...	...
7. Násik	2,377	...	Not working. 188	2,663
8. Thana	69,931	...	6,033	12,556
9. Ahmednagar	...	...	...	8,610
10. Poona	8,174	...	285	8,230

* For the purposes of this statement the working

C—contd.

Loans and Deposits held at the end of the year from					Reserve Fund.	Working Capital.*	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.	
Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.					On borrowings.	On lendings.
18	19	20	21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
49,835	96,575	...	28,453	1,623	20,187	9,88,923	14,090	7½	6½	12½
11,56,226	6,85,144	36,418	1,28,615	...	1,60,721	26,97,576	84,864	9½	6½	9½ to 12½
2,18,980	5,18,882	29,905	28,868	...	43,064	9,69,829	23,573	9	6½	9½
2,010	1,230	250	...	...	648	7,045	416	6	6½	12½
5,568	38,556	...	...	...	4,821	64,540	1,615	6½	6½	9½
96,894	1,14,035	...	4,000	...	3,647	3,54,807	5,683	...	...	...
...	...	...	...	...	...	1,385	192	...	...	...
1,04,007	10,697	44,901	4,000	...	6,307	2,51,338	3,655	...	...	...
556	3,025	8,545	6,990	...	583	30,537	1,324	...	...	...
1,704	3,058	...	6,500	...	228	25,038	568	...	...	...
3,000	...	...	...	...	421	18,381	389	...	...	...
...	...	...	...	...	151	6,581	212	...	...	...
77,74,071	30,37,136	2,12,530	3,06,735	1,523	8,23,348	1,59,90,296	4,96,302	...	...	...
77,94,924	30,86,679	2,17,179	3,11,537	2,851	8,58,746	1,61,31,003	4,98,670	...	...	...
...
556	6,547	4,950	...	...	3,061	45,714	8,389	...	6½	9½
...	1,302	...	...	...	46	3,787	138	...	7	...
938	...	...	...	...	...	5,948	435	...	...	...
737	1,951	...	...	...	391	7,329	-1,686	...	6	...
2	647	...	...	...	1,490	22,720	9,571	7	4	...
...	...	...	...	...	...	Not working.	...	...	...	...
5	470	400	...	...	213	3,751	48	...	6	9½ to 12½
301	3,304	...	5,150	...	1,330	22,641	-1,977	6½	6½	9½
500	2,402	...	...	...	...	11,512	-2,150	...	6	9½
...	1,137	18,572	...	...	389	23,318	28	...	...	9½

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

STATEMENT

Classification.	Number of Societies.	Number of members.	Loans made during the year to	
			Individuals.	Banks and Societies.
1	2	3	4	5
<i>Class II—Purchase and Sale, Limited—contd.</i>			Rs.	Rs.
11. Satara	1	47	.....	.....
12. Sholapur	2	79	13,698	.....
13. Dhárwár	4	174	5,832	.....
14. Kánara	1	193	20,683	13,253
15. Kolaba	1	20	.....	.....
16. Ratnágiri	3	108	.....	.....
17. Hyderabad	1		Not working.	
18. Karáchi	1	80	.....	.....
Total, Class II, Limited ...	54	4,136	68,712	14,706
Grand Total, Class II, Unlimited and Limited.	54	4,136	68,712	14,706
<i>Class IV—Production and Sale, Unlimited.</i>				
1. Ahmedabad	1	36	732	.....
2. Kaira	1	24	193	.....
3. Panch Mahals	1	14	939	.....
4. East Khandesh	2	26	2,033	.....
5. West Khandesh	2	168	3,770	.....
6. Násik	5	123	14,900	525
7. Ahmednagar	3	54	1,200	.....
8. Poona	2	46	2,596	.....
9. Sátára	4	34	.....	.....
10. Sholapur	4	187	14,430	.....
11. Belgaum	5	243	34,203	.....
12. Bíliapur	1	40	10,635	.....
13. Dharwar	11	624	67,471	.....
14. Ratnágiri	3	285	14,491	.....
15. Hyderabad	1	40	23,668	.....
16. Karachi	1	45	3,475	.....
17. Sukkur	1	12	3,197	.....
18. Larkhana	1	25	2,930	.....
Total, Class IV, Unlimited ...	54	2,037	2,07,331	525

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

C-co d.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals.	Banks and Societies.	Individuals.	Of which overdue.*	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...	968	...	21,351
6,982	6,877	724	...	10,133	...	...
5,964	9,182	...	...	...	...	120
19,159	12,904	2,861	...	587	6,434	...	8,475
...	39	...	...
...	15,441	...	...
...	Not working.	...	900	...	...
1,42,304	14,367	67,391	13,131	3,362	69,604	7,927	41,861
1,42,304	14,367	67,391	13,131	3,362	69,604	7,927	41,861
334	1,166	464	...	...	...	...
474	2,215	2,215	...	...	...	...
770	425	25	...	10	1,040	...
1,488	631	45	...	234	3,063	...
2,760	5,900	612	...	112	...	...
13,225	525	14,916	804	...	1,007	9,100	...
1,225	695	120	...	...	...	...
...	3,595	...	...	2,575	1,100	...
...	1,363	1,363	...	...	...	...
12,680	4,449	3,730	...	18,719	...	...
38,232	15,629	6,370	2,450	2,879	6,800	1,900
10,276	6,022	684	...	5,809	...	...
63,999	64,620	30,454	...	21,821	6,000	25,130
15,069	29,075	11,416	...	29,146	4,641	2,700
19,935	6,940	...	...	1,237	7,000	...
3,305	8,433	...	...	160	3,000	...
...	3,197	...	...	...	4,000	...
10,534	2,420	...	...	224	1,500	...
1,89,166	525	1,59,482	57,483	2,450	83,924	47,444	29,720

for which extension has not been granted by competent authority.

STATEMENT

Classification.	Sales of goods to members.	Purchase of members' products.	Cost of Management.	Share Capital paid.
I	14	15	16	17
<i>Class II—Purchase and Sale, Limited—contd.</i>	Rs.	Rs.	Rs.	Rs.
11. Sātāra	23,034	...	399	1,148
12. Sholāpur	19,266	...	343	3,141
13. Dharwār	8,860	...	779	8,599
14. Kānara	12,305	...	963	1,370
15. Kolāba	2,405	...	...	311
16. Ratnāgiri	4,347	...	640	1,670
17. Hyderabad ... ..	...	Not working.	...	...
18. Karsēhi	55,590	...	3,989	4,515
Total, Class II, Limited ...	4,09,211	68,960	30,961	1,17,372
Grand Total, Class II, Unlimited and Limited.	4,09,911	68,960	30,961	1,17,372
<i>Class IV—Production and Sale, Unlimited.</i>				
1. Ahmedabad ... ..	...	...	56	...
2. Kaira ... ..	...	...	70	...
3. Panch Mahals ... ..	...	...	4	...
4. East Khandesh	1,746	1,612	62	...
5. West Khandesh ... ..	...	...	121	...
6. Nāsik ... ..	...	...	211	...
Ahmednagar ... ..	...	...	...	...
8. Poona ... ..	...	...	20	...
9. Sātāra ... ..	...	...	...	...
10. Sholapur	60,290	...	796	...
11. Belgaum	48,060	45,079	945	...
12. Bijapur	11,949	...	265	...
13. Dharwar	64,439	84,903	4,082	...
41. Ratnāgiri	29,828	...	1,520	...
15. Hyderabad ... ..	...	...	125	...
16. Karsēhi ... ..	...	...	73	...
17. Sūkkur ... ..	...	...	...	300
18. Larkhana ... ..	...	...	60	...
Total, Class IV Unlimited ...	2,05,152	62,794	8,409	300

* For the purposes of this statement the working

C—contd.

Loans and Deposits held at the end of the year from							Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.	
Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.	Reserve Fund.	Working Capital.*			On borrowings.	On lendings.
18	19	20	21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
80	4,421	912	...	...	...	6,559	-342	...	...	...
...	66	...	...	...	10	3,317	-20	...	6	12½
40	...	3,400	...	...	1,178	13,317	-547	...	...	...
2,481	1,929	1,890	...	...	...	7,070	-278	...	6½	9½
71	...	1,500	...	...	...	1,882	35	6½	7	...
1,830	2,772	...	...	...	263	6,535	-1,469	...	7½	...
350	600	...	...	...	Not working.		-57	...	...	...
7,191	27,538	31,124	6,150	...	6,028	1,94,303	+8,188	...	...	...
7,191	27,538	31,124	6,150	...	6,028	1,94,303	+8,188	...	...	...
175	250	...	...	20	741	1,166	23	...	4½	9½
1,050	...	...	...	413	1,308	3,971	-661	...	6	7½
104	...	...	507	...	6	617	56	...	8	12½
448	154	...	518	...	658	1,876	-664	...	6½	9½
819	...	...	...	...	5,310	6,129	265	...	8½ to 6½	9½
4,736	...	...	7,261	2,760	608	15,365	547	6½	6½	9½ to 10½
653	175	...	...	...	125	953	67	...	...	...
2,575	...	...	600	500	...	3,675	26	...	6½	12½
1,350	...	...	...	395	49	1,694	-87	...	...	9½
2,203	376	...	200	1,477	3,004	7,260	945	...	...	12½
5,470	1,443	1,806	9,000	2,218	6,787	26,724	507	...	6½	12½
2,267	1,712	...	...	1,777	975	6,732	-51	...	6½	9½
30,949	5,659	20,586	11,761	6,853	11,714	57,524	1,278	...	6½	12½
6,943	8,857	600	2,828	1,459	6,532	27,219	256	...	6½	9½
3,274	...	...	2,500	583	748	7,104	362	...	...	...
1,177	...	...	1,000	525	610	3,312	313	...	...	...
...	...	...	4,000	...	...	4,900	6	...	...	...
678	...	...	1,000	407	485	2,870	123	...	...	...
64,771	18,626	22,992	41,273	19,386	40,261	2,07,609	3,300	...	...	...

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

STATEMENT

Classification.	Number of Societies.	Number of members.	Loans made during the year to	
			Individuals.	Banks and Societies.
1	2	3	4	5
<i>Class IV—Production and Sale, Limited.</i>			Rs.	Rs.
1. Bombay	6	503	998	...
2. Kaira	1	19	...	...
3. Surat	1	11	...	...
4. East Khândesh	1	83	13,850	...
5. Thâna	1	21	...	...
6. Ahmednagar	4	442	3,431	404
7. Poona	2	98	59,763	10
8. Sâtâra	1	62	...	...
9. Sholâpur	6	268	6,975	...
10. Belgaum	1	23	2,451	...
11. Bijâpur	3	222	16,458	...
12. Dhârwar	6	189	46,336	...
13. Kânara	8	145	50,202	...
14. Karâchi	1	25	2,194	...
Total, Class IV, Limited ...	37	2,134	2,02,648	414
Grand Total, Class IV, Limited and Unlimited	81	4,171	4,10,879	939
<i>Class VI—Others, Unlimited</i>			...	...
<i>Class VI—Others, Limited.</i>			...	...
1. Bombay	20	7,989	...	27,000
2. Ahmedabad	1	83	...	...
3. Broach	1	40	11,438	...
4. Thâna	4	525	433	...
5. West Khândesh	1	165	...	...
6. Ahmednagar	1	42	...	...
7. Poona	4	146	6,250	...
8. Sholapur	1	22	...	...
9. Dhârwar	12	360	13,345	...
10. Hyderabad	1	Not working.	...	...
11. Karachi	7	1,031	...	...
Total, Class VI, Limited ...	53	10,411	31,466	27,000
Grand Total, Class VI, Unlimited and Limited.	53	10,411	31,466	27,000
Grand Total for 1924-25	646	1,39,445	1,37,51,283	16,67,510
Do. 1923-24	600	1,27,657	1,39,68,488	21,91,379

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

C—concl'd.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals.	Banks and Societies.	Individuals.	Of which overdue.*	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
89,137	938	11,586	...	...	590	...	...
...	...	...	...	...	...	1,900	...
...	...	553	...	...	8,752	8,565	...
12,925	...	4,625	...	...	837	...	...
...	...	...	...	...	90	...	...
4,538	5,860	21,923	16,873	1,778	95,866	9,371	...
55,925	121	15,430	...	5,900	61,245	12,993	...
...	...	...	...	...	45,837	24,154	8
6,760	22	15,105	11,006	...	2,648	...	4,065
492	...	1,074	...	...	400	...	...
17,075	...	23,125	3,139	...	4,440	...	...
42,529	...	33,296	21,645	...	8,013	800	...
48,090	...	25,924	...	...	1,12,130	500	...
1,433	...	760	...	...	...	1,429	...
2,28,632	6,944	1,53,301	52,653	7,678	2,70,777	59,112	4,958
4,17,818	7,469	8,12,783	1,10,145	10,128	3,54,771	1,06,556	34,688
...
1,000	83,500	21,500	...	2,79,987	1,09,638	26,763	...
...	...	...	...	...	3,304	...	...
12,194	...	8,517	...	...	1,231	3,617	2,013
40	...	393	...	...	1,80,297	...	...
...
900	...	...	...	...	50	...	...
5,007	...	8,998	...	...	9,567	60,000	...
...
11,505	...	34,890	...	...	80,007	...	80,562
...	8,07,456	...	Not	working.	...	50,000	8,01,400
30,746	34,0,956	69,298	...	2,79,987	3,34,094	1,50,379	3,83,975
30,746	34,0,956	69,298	...	2,79,987	3,34,094	1,50,379	3,83,975
1,48,12,138	25,57,675	1,40,17,045	13,91,209	8,97,913	1,30,52,332	45,14,215	20,78,020
1,34,55,927	27,85,521	1,22,33,760	10,56,911	17,11,238	1,17,89,588	32,65,993	21,33,450

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

STATEMENT

Classification.	Sales of goods to members.	Purchase of members' products.	Cost of Management.	Share Capital paid.
1	14	15	16	17
<i>Class IV--Production and Sale, Limited.</i>				
	Rs.	Rs.	Rs.	Rs.
1. Bombay	1,88,256	...	7,650	24,483
2. Kalra	3,299	1,573	6	600
3. Surat ... ..	...	...	2,559	1,890
4. East Khandesh ... ..	...	...	102	...
5. Thana ... ..	...	...	38	665
6. Ahmednagar	24,807	...	2,574	7,806
7. Poona ... ..	...	...	1,916	9,941
8. Sátara ... ..	...	...	2,144	6,315
9. Sholapur	3,919	...	693	6,053
10. Belgaum ... ..	...	...	...	41
11. Bijapur	2,314	...	119	10,050
12. Dhárwar	56,054	7,373	1,337	18,873
13. Kanára	6	...	3,072	7,511
14. Karachi ... ..	...	...	115	341
Total, Class IV, Limited ...	2,78,655	9,445	22,375	94,369
Grand Total, Class IV, Unlimited and Limited ...	4,83,807	92,239	30,764	94,669
<i>Class VI--Others, Unlimited.</i>				
<i>Class VI--Others, Limited.</i>				
1. Bombay ... ..	...	...	61,952	10,21,956
2. Ahmedabad ... ..	...	...	48	...
3. Broách ... ..	...	...	754	4,425
4. Thana ... ..	...	...	3,647	1,99,318
5. West Khandesh ... ..	...	...	50	3,180
6. Ahmednagar ... ..	...	...	261	5,875
7. Poona	514	...	1,012	25,098
8. Sholapur ... ..	...	...	16	740
9. Dharwar	9	...	10,366	44,676
10. Hyderabad ... ..	...	Not work ing.	...	...
11. Karachi ... ..	...	...	4,297	1,94,550
Total, Class VI, Limited ...	523	...	82,303	14,30,818
Grand Total, Class VI, Unlimited and Limited ...	523	...	82,303	14,30,818
Grand Total for 1924-25	8,93,703	1,61,189	5,05,025	52,02,046
Do. 1923-24	11,09,497	6,54,531	8,49,999	48,41,666

* For the purposes of this statement the working

C—concl'd.

Loans and Deposits held at the end of the year from.					Reserve Fund.	Working Capital.*	Profit and loss for the year.	Usual dividend paid on shares.		Most usual rate of interest.	
Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.				On borrowings.	On lendings.	Per cent.	Per cent.
18	19	20	21	22	23	24	25	26	27	28	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
3,575	7,372	...	10,000	...	551	45,981	9,778	...	...	...
...	...	...	1,800	500	...	2,300	24	...	...	...
...	73	...	1,593	1,800	...	5,361	188	6½	...	...
2,878	100	...	...	1,500	112	4,590	270	...	6½	10½
...	...	...	...	...	...	565	-19	...	...	...
1,572	12,260	298	5,648	3,437	7,981	39,002	-6,881	...	6½	9½	
3,672	22,113	...	10,493	1,641	11,380	59,240	-2,322	6	7½	9½	
1,645	20,355	...	13,574	2,000	1,187	45,676	-3,356	...	6½	...	
1,338	5,543	2,650	...	1,125	5,953	22,662	1,289	9½	6½	12½	
960	...	...	...	...	47	1,048	88	...	...	...
2,747	3,823	...	2,000	1,000	2,497	22,117	1,780	12½	...	...
881	1,662	...	3,753	3,452	5,123	33,244	1,071	8	6½	9½	
51,712	11,195	...	500	...	13,785	84,705	1,312	12½	6½	7½	
19	...	...	1,429	...	...	1,789	129	...	...	...
70,499	85,097	2,948	50,225	15,456	48,616	3,58,280	+3,260	...	...	...
1,35,270	1,08,723	25,940	91,568	35,842	88,577	5,75,889	+6,680	...	...	...
...	
7,44,740	2,43,002	31,545	80,425	20,85,744	70,477	42,87,889	68,650	5	4 to 6	...	
750	9	...	...	...	...	750	253	...	...	...
712	2,492	2,012	17	...	575	10,240	915	5	5 to 6	...	
3,31,495	69,564	...	...	...	20	5,30,397	7,557	...	6	9½
...	...	...	...	...	...	3,180	153	...	...	...
50	...	...	2,100	45,000	590	54,515	-1,708	...	6½	9½
16,175	2,300	...	72,000	...	2,466	1,18,039	1,332	...	...	...
...	...	...	...	...	8	743	-2	...	6½	7½
1,81,580	1,416	68,847	...	50,000	47,256	3,93,006	-887	...	...	...
4,822	456	...	335	50,000	12,253	2,62,586	8,457	...	...	...
12,80,560	3,19,229	1,02,505	1,64,877	22,30,744	1,33,630	56,62,453	85,161	...	...	...
12,80,560	3,19,229	1,02,505	1,64,877	22,30,744	1,33,630	56,62,453	85,161	...	...	...
22,17,975	35,37,179	3,76,748	8,73,122	22,69,237	10,87,331	2,25,53,648	6,08,579	...	...	...
87,28,045	27,39,423	3,31,422	5,89,314	19,42,457	8,74,599	1,98,99,927	5,08,947	...	...	...

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

STATEMENT
Operations of

District.	Number of Unions.	Number of Societies affiliated to Unions in Column 2.	Total Number of individual Members in Societies affiliated.
1	2	3	4
Ahmedabad	1	23	2,603
Broach	4	46	3,744
Kaira	1	5	668
Surat	2	10	634
East Khandesh	5	47	3,598
West Khandesh	1	5	273
Násik	3	21	945
Ahmednagar	1	4	485
Poona	10	49	3,301
Sátára	5	46	5,652
Sholápur	4	26	2,310
Belgaum	5	24	3,500
Bijapur	1	6	988
Dhárwar	21	124	14,833
Hyderabad	2	14	465
Sukkur	2	16	650
Nawáshah	2	8	278
Larkana	1	28	540
Thar and Parker	2	.	.....
Grand Total	73	497	44,943

D.

Unions.

Total working capital of affiliated Societies.	Expenditure in year.	Percentage of column 6 on column 5 (one place of decimals).	Number of Supervising Staff maintained by Unions.	Remarks.
5	6	7	8	9
Rs.	Rs.			
1,09,780	2,554	1.31	1	
3,14,616	709	.2	.....
51,676	1,034	2.0	.....
90,198	76	.1	2	
2,71,604 ✓	6,184 ✓	1.8	5 ✓	
22,289	368	1.6	1	
1,18,212	402	.4	4	
56,431	.....	.....	1	Not working for the whole year.
8,28,302	2,009	.2	4	
6,94,800	2,477	.3	9	
2,92,464 ✓	554 ✓	.2	2 ✓	
2,78,349	968	.3	4	
1,16,287	990	.2	2	
21,86,120	8,198	.4	19 X	
86,084	477	.6	1	
63,864	864	.9	2	
68,608	.....	.....	1	
1,44,668	288	.1	1	
.....	.....	.....	1	
59,03,097	26,930	.4	60	

STATEMENT
Operations of Cattle Insurance

Classification.	Number of Soci- ties.	Number of Mem- bers.	Amount of risk insured.	Premia collected.
1	2	3	4	5
			Rs.	Rs.
Ahmedabad	3	181	...	...
Broach	1	190	5,425	314
Kaira	3	100	...	...
Poona	1		Not working.	
Belgaum	1	67	...	...
Rainagiri	1	2	...	...
Grand Total ...	9	490	5,425	314

E.

Societies (Class V).

Supplementary contribution collected.	Number of animals.		Claims paid.	Cost of Manage- ment.	Funds in hand at end of year.	Amount of risk re-insured.	Amount of pre- mia paid for re- insurance.	Remarks.
	Insured.	Lost.						
6	7	8	9	10	11	12	13	14
Rs.			Rs.	Rs.	Rs.	Rs.	Rs.	
...	...	...	...	26	694	...	...
...	85	7	426	61	503	...	...
...	...	...	...	91	308	...	...
Not working.								
...	...	...	...	...	163	...	...	Not working.
...	...	...	...	8	1	...	...	Do.
...	85	7	426	111	1,504	...	...

STATEMENT F.

Operations of Resource, Consumers' and Producers' Societies.

Classification.	Number of Societies.	Number of members.	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.
1	2	3	4	5	6	7
Resource Societies—Total ...	3,528	370,805	Rs. 4,09,89,189	Rs. 4,46,66,791	Rs. 3,68,94,255	Rs. 4,60,54,437
Consumers' Societies—Total...	107	14,547	95,168	41,702	1,73,050	8,55,323
Producers' Societies—Total ...	109	4,630	4,10,579	939	4,17,516	7,469
Grand Total ...	4,044	389,042	4,04,94,936	4,47,08,432	4,04,85,123	4,54,17,229

Classification.	Loans due by			Loans and deposits received during the year from		
	Individuals.	Of which overdue.	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.
1	8	9	10	11	12	13
Resource Societies—Total ...	Rs. 3,55,49,603	Rs. 52,25,106	Rs. 1,57,79,015	Rs. 4,78,97,137	Rs. 2,59,22,013	Rs. 4,90,85,306
Consumers' Societies—Total ...	1,36,689	13,131	2,33,349	4,03,695	1,58,306	4,26,836
Producers' Societies—Total ...	8,12,768	1,10,145	10,123	3,55,002	1,06,556	84,688
Grand Total ...	3,69,82,165	63,48,382	1,60,72,492	4,86,55,834	2,61,87,875	4,95,46,830

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

STATEMENT F—contd.

Classification.					Loans and Deposits held at the end of the year from		
	Sales of goods to members.*	Purchase of members' products.	Cost of management.	Share Capital paid.	Members.	Non-members.	Societies.
1	14	15	16	17	18	19	20
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Resource Societies—Total ...	10,40,559	18,95,367	9,93,709	72,19,005	2,64,13,416	67,33,260	66,26,693
Consumers' Societies—Total...	4,09,731	68,950	1,13,264	15,48,090	12,87,781	3,46,777	1,33,629
Producers' Societies—Total ...	4,63,807	92,230	33,305	98,724	1,86,094	1,03,730	33,472
Grand Total ...	19,34,400	20,56,556	11,40,368	88,65,819	2,78,37,291	71,83,767	87,93,994

Classification.	Loans and Deposits held at the end of the year from—contd.		Reserve Fund.	Working Capital.*	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.	
	Provincial or Central Banks.	Government.					On borrowings.	On lendings.
1	21	22	23	24	25	26	27	28
	Rs.	Rs.	Rs.	Rs.	Rs.			
Resource Societies—Total ...	1,33,69,003	4,78,161	38,67,439	6,47,17,177	13,33,400	...	...	...
Consumers' Societies—Total ...	1,70,027	22,30,744	1,30,708	68,56,766	93,349	...	...	...
Producers' Societies—Total...	91,568	35,463	92,627	5,92,678	7,378	...	...	...
Grand Total ...	1,36,20,598	27,45,368	41,10,774	7,11,66,511	14,34,127	...	...	...

In column 14, Rs. 9,69,932 and Rs. 5,29,583 of gul and manure sold at Provincial Bank's shops have been omitted.

* For this purposes of this statement the working capital is taken to be the total of columns 7 to 23.

STATEMENT
CENTRAL BANKS—RECEIPTS

Re

Classification.	Share Receipts.	Receipts by Loans and Deposits from			
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government
1	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	60,860	1,62,93,593	.....	4,20,42,731	1,66,110
2. The Broach District Central Co-operative Bank, Ltd.	19,500	10,51,033	9,401	3,99,596	3,51,408
3. The Surat District Central Co-operative Bank, Ltd.	10,660	19,83,145	.....	7,59,056	.....
4. The Thana District Central Co-operative Bank, Ltd.	1,900	36,870	3,18,549	.....	.....
5. The Barsi Central Co-operative Bank, Ltd.	2,990	2,71,516	.....	10,825	.....
6. The Sholapur District Central Co-operative Bank, Ltd.	2,850	3,43,555	12,000	89,001	.....
7. The East Khandesh District Central Co-operative Bank, Ltd.	30,010	10,46,829	69,81,230	4,31,570	.....
8. The Ahmednagar District Central Co-operative Bank, Ltd.	1,270	11,12,377	92,62,819	30,118	6,650
9. The Nasik District Central Co-operative Bank, Ltd.	4,270	1,91,909	59,734	11,053	.....
10. The Poona District Central Co-operative Bank, Ltd.	12,110	38,96,424	.....	4,56,489	12,60,707
11. The Karnatak District Central Co-operative Bank, Ltd.	70,148	3,02,404	6,26,760	12,31,231	.....
12. The Belgaum District Central Co-operative Bank, Ltd.	29,950	6,38,110	94,050	17,30	.....
13. The Bijapur District Central Co-operative Bank, Ltd.	4,550	11,54,466	144	.....	11,992
14. The Sind Central Co-operative Bank, Ltd.	19,920	21,02,985	0,52,533	8,81,477	4,51,125
15. The Nawabshah District Central Co-operative Bank, Ltd.	2,100	3,43,092	.....	.....	4,041
16. The Larkana District Central Co-operative Bank, Ltd.	11,850	5,86,752	3,52,948	1,38,900	.....
17. The Kanara District Central Co-operative Bank, Ltd.	3,000	1,22,354	17,350	1,18,015	.....
18. The Kaira District Central Co-operative Bank, Ltd.	3,550	61,407	3,35,122	47,815	.....
19. The Hyderabad District Central Co-operative Bank, Ltd.	17,825	5,44,067	.....	4,19,716	7,03,697
20. The Hukkur District Central Co-operative Bank, Ltd.	6,100	2,28,137	50,205	.....	.....
21. Thar and Parkar District Central Co-operative Bank, Limited (Mirpurkhas).	38,700	.....	.....	.....	.....
Total ...	3,46,413	3,33,00,904	1,04,54,745	4,71,33,903	20,55,030

G.

AND DISBURSEMENTS.

ceipts.

Loans and Deposits recovered from			Income realized.				Opening balance.	Grand total including the opening balance (columns 2 to 9, 13 and 14).
Individual members.	Provincial and Central Banks.	Societies.	Interest received.	Sale of goods to members.	Other items.	Total income of year (columns 10-12).		
7	8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
67,00,000	10,97,661	85,95,070	6,12,824	.....	1,23,608	7,86,432	3,62,085	7,50,84,533
1,609	.....	4,15,140	65,783	.....	67,484	1,13,217	1,00,644	24,47,537
64,439	9,96,728	4,54,922	1,03,825	777	30,923	1,44,595	2,23,408	46,86,963
.....	.....	3,35,626	6,446	.....	1,262	7,708	1,094	7,01,547
59,725	.....	39,189	20,006	38	6,025	28,669	2,06,218	6,23,353
.....	.....	98,903	22,514	.....	24,684	47,198	1,71,376	7,64,085
.....	13,54,000	15,21,770	97,846	.....	1,01,036	1,98,881	6,005	99,70,304
29,640	.....	1,35,999	50,379	3,160	5,533	66,077	54,507	36,83,757
.....	27,02,226	52,213	13,210	.....	3,387	16,597	8,440	30,45,513
1,95,030	4,95,000	2,73,371	70,529	.....	4,337	74,866	2,86,572	69,50,569
30,38,014	1,59,58,748	11,49,575	1,77,522	375	94,881	3,72,878	1,34,079	2,27,82,887
.....	.....	2,23,216	37,027	.....	694	37,721	15,448	10,60,097
830	15,03,773	1,16,611	30,406	.....	1,571	31,977	16,368	28,39,001
.....	12,66,986	8,60,591	1,87,647	.....	2,65,461	4,63,108	1,17,700	71,06,524
.....	65,000	1,33,048	9,362	.....	1	9,363	4,853	5,61,407
5,700	.....	3,77,264	56,776	.....	66,023	1,22,739	1,11,614	17,07,727
2,000	.....	1,21,457	13,268	20	960	14,238	88,037	4,85,451
.....	.....	87,212	11,812	.....	186	11,938	16,030	6,63,224
1,000	16,23,180	3,14,365	25,030	.....	831	25,861	190	35,55,930
.....	.....	82,438	7,776	.....	44,925	52,700	9,721	4,29,301
.....	.....	.....	.....	.....	.....	.....	.....	88,700
1,00,97,987	2,69,09,371	1,52,84,512	16,19,036	4,870	8,48,477	24,56,883	19,36,480	14,09,65,228

STATEMENT
CENTRAL BANKS—RECEIPTS
Disburse

Classification.	Share Capital with-drawn.	Loans and Deposits repaid to				Loans		
		Non-mem- bers and mem- bers in an individual capacity.	Provincial and Central Banks.	Societies.	Govern- ment.	Indivi- dual mem- bers.	Provin- cial and Central Banks.	
		17	18	19	20	21	22	
1	16							
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1. The Bombay Pro- vincial Co-opera- tive Bank, Ltd.	...	1,61,01,295	.....	4,35,10,664	19,970	49,00,000	8,66,541
2. The Broach Dis- trict Central Co- operative Bank, Ltd.	...	9,64,505	.....	3,59,736	4,70,795	...	...
3. The Surat District Central Co-opera- tive Bank, Ltd.	...	19,30,120	.....	8,19,162	79,887	67,433	8,60,000
4. The Thana District Central Co-opera- tive Bank, Ltd.	...	88,908	3,43,301	1,000	...	...	...
5. The Barsi Central Co-operative Bank, Ltd.	...	9,72,896	.....	22,301	...	56,295	...
6. The Sholapur Dis- trict Central Co- operative Bank, Ltd.	250	3,31,785	4,000	1,05,788	...	...	...
7. The East Khan- desh District Cen- tral Co-operative Bank, Ltd.	100	8,70,643	53,81,230	4,89,375	45,360	...	12,38,000	
8. The Ahmednagar District Central Co-operative Bank, Ltd.	830	10,58,578	22,70,642	45,752	5,500	39,615	...	
9. The Nasik District Central Co-opera- tive Bank, Ltd.	...	1,50,268	40,643	9,394	...	...	27,11,383
10. The Poona District Central Co-opera- tive Bank, Ltd.	180	38,06,678	5	4,40,011	1,57,393	2,02,904	2,65,000	
11. The Karnatak Dis- trict Central Co- operative Bank, Ltd.	167	24,67,886	9,46,297	11,73,491	...	4,05,680	1,66,90,251	
12. The Belgaum Dis- trict Central Co- operative Bank, Ltd.	...	2,45,725	40,830	1,11,739	...	17,950	900	
13. The Bijapur Dis- trict Central Co- operative Bank, Ltd.	50	11,35,313	10,144	.....	11,293	1,910	14,63,036
14. The Sind Central Co-operative Bank, Ltd.	1,03,200	19,40,680	9,44,959	7,16,178	2,59,315	9,51,125	7,91,144	
15. The Nawabshah District Central Co- operative Bank, Ltd.	...	3,24,250	.....	.....	2,451	...	25,000
16. The Larkana Dis- trict Central Co- operative Bank, Ltd.	76,000	4,63,901	2,72,868	1,54,344	63,747	11,650	...	
17. The Kanara Dis- trict Central Co- operative Bank, Ltd.	1,100	75,803	17,360	1,06,872	...	15,000	...	
18. The Kaira District Central Co-opera- tive Bank, Ltd.	...	55,724	2,92,412	44,594	...	...	...
19. The Hyderabad District Central Co- operative Bank, Ltd.	...	4,10,400	17,72,803	3,79,077	6,93,692	1,000	...	
20. The Sukkur Dis- trict Central Co- operative Bank, Ltd.	3,400	1,12,160	58,284	.....	46,195	...	...
21. Thar and Parkar District Central Co- operative Bank, Ltd., (Mirpurkhas)	...	.....	...	.....	...	...	...
Total	...	1,84,967	3,28,96,539	1,23,95,168	4,81,30,473	18,48,599	66,60,862	2,35,91,255

G—contd.

AND DISBURSEMENTS.

ments.

to		Expenses.						Closing balance.	Grand total disbursements including closing balance (columns 16 to 23, 29 and 30).	Remarks.
Societies.	Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and Contingencies.	Other items.	Total expenditure (columns 24 to 28).				
23	24	25	26	27	28	29	30	31	32	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
98,56,190	3,89,963	53,656	...	1,15,980	42,700	6,02,998	1,38,694	7,50,84,532		
4,75,504	31,523	8,172	...	6,559	57,118	1,03,402	73,695	24,47,537		
5,93,203	88,420	5,893	233	7,782	38,571	1,35,609	1,06,449	46,66,063		
2,58,400	6,954	23	...	1,354	1,030	9,371	567	7,01,547		
29,000	8,842	4,312	635	3,182	7,850	24,801	2,17,940	6,23,293		
1,24,483	11,164	1,594	1,663	2,845	22,743	40,406	1,88,271	7,64,985		
17,49,403	53,279	14,349	764	8,137	51,349	1,27,555	1,25,338	99,70,304		
1,44,375	39,678	9,770	2,706	4,523	10,470	67,152	53,313	35,88,757		
8,773	5,966	680	...	2,646	1,792	11,084	5,047	39,45,512		
17,52,246	52,856	6,985	6,373	18,241	...	83,464	2,43,398	69,50,669		
16,45,752	1,38,594	22,733	593	14,473	1,88,205	3,64,597	58,716	2,27,62,837		
5,50,974	24,098	3,935	290	2,929	27	31,829	50,650	10,50,097		
1,92,328	19,800	4,579	432	4,064	...	28,355	6,662	28,39,001		
10,51,471	1,63,802	8,147	536	11,681	...	1,74,066	1,65,390	71,06,624		
1,80,000	6,174	510	...	2,584	...	9,574	20,223	5,61,497		
5,29,638	31,541	3,195	1,177	4,375	...	40,288	96,739	17,07,737		
1,55,379	7,651	2,515	1,687	1,753	452	14,058	1,00,889	4,86,451		
1,30,513	7,331	2,252	18	1,707	41	11,349	19,642	5,63,234		
2,56,055	12,862	726	624	3,487	...	17,699	26,204	35,55,930		
1,75,574	4,749	...	324	1,583	...	6,656	27,033	4,29,301		
.....	...	...	...	...	...	.....	38,700	38,700	
1,99,38,311	10,89,546	1,54,773	17,054	2,19,810	4,22,322	10,03,505	18,58,249	14,09,65,298		

STATEMENT
Central Banks—

Classification.	Cash in hand and Bank.	Market value of investments.	Loans due by members (Individuals).	Loans due by Banks and Societies.	Interest accrued to the Bank.
1	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	1,38,584	32,78,552	.....	69,73,348	1,14,778
2. The Broach District Central Co-operative Bank, Ltd.	73,595	4,89,685	872	2,70,067	9,506
3. The Surat District Central Co-operative Bank, Ltd.	1,08,440	3,50,608	85,662	3,76,484	.....
4. The Thana District Central Co-operative Bank, Ltd.	567	3,400	.....	33,744	18,662
5. The Barsi Central Co-operative Bank, Ltd.	2,17,940	2,350	71,309	21,007	.....
6. The Sholapur District Central Co-operative Bank, Ltd.	1,58,371	4,000	.....	1,35,657	5,601
7. The East Khandesh District Central Co-operative Bank, Ltd.	1,25,338	1,05,441	.....	11,43,128	10,556
8. The Ahmednagar District Central Co-operative Bank, Ltd.	56,814	3,01,772	3,56,919	1,67,182	8,220
9. The Nasik District Central Co-operative Bank, Ltd.	5,047	1,290	.....	1,18,914	.....
10. The Poona District Central Co-operative Bank, Ltd.	2,43,398	4,11,176	7,174	6,53,246	39,266
11. The Karnatak Central Co-operative Bank, Ltd.	88,716	1,29,386	2,87,391	23,00,375	1,07,564
12. The Bolgaum District Central Co-operative Bank, Ltd.	50,660	2,000	12,050	7,76,530	34,182
13. The Bijapur District Central Co-operative Bank, Ltd.	69,026	3,960	1,080	4,08,188	22,744
14. The Sind Central Co-operative Bank, Ltd.	1,55,390	6,08,000	.....	9,14,744	40,515
15. The Nawabshah District Central Co-operative Bank, Ltd.	20,222	4,100	.....	1,34,070	10,006
16. The Larkana District Central Co-operative Bank, Ltd.	96,730	12,000	5,950	5,69,864	25,720
17. The Kanara District Central Co-operative Bank, Ltd.	1,00,880	3,484	13,000	1,28,223	5,227
18. The Kaira District Central Co-operative Bank, Ltd.	19,142	500	.....	1,53,659	.....
19. The Hyderabad District Central Co-operative Bank, Ltd.	26,304	35,252	.....	1,63,871	3,471
20. The Sukkur District Central Co-operative Bank, Ltd.	27,033	4,500	.....	1,70,922	.....
21. Thar and Parkar District Central Co-operative Bank Ltd. (Mirpurkhas).	88,700	.....	.....	.....	150
Total ...	10,30,314	57,52,466	8,42,207	1,49,83,125	4,56,162

* Debentures, where they exist

H.

Balance Sheet.

Assets.			Liabilities.		
Present value of stock in hand.	Other items.	Total.	Loans and deposits from non-members and from members in an individual capacity.	Loans and deposits from Provincial and Central Banks.	Loans and deposits from Societies.
7	8	9	10	11	12
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
10,907	1,13,684	99,39,448	30,78,744	.....	49,31,731
948	826	8,45,501	4,78,671	2,401	1,80,067
1,530	30	10,12,763	8,17,456	.....	56,305
.....	162	1,16,536	10,765	68,671	.....
350	8	3,12,064	2,15,033	.....	16,138
1,000	1,002	3,06,631	2,27,096	8,000	11,475
1,127	376	13,85,966	8,87,507	.....	1,86,132
100	.....	8,90,617	7,16,420	.....	0,892
178	16,529	1,40,955	46,265	67,398	5,303
7,018	3,552	13,64,832	11,31,254	.....	90,106
4,100	71,766	29,98,118	21,11,010	3,05,268	1,00,361
886	32	8,76,680	6,50,493	58,420	39,074
680	50	5,05,708	4,02,428	1,800	9,620
2,174	1,10,506	18,41,421	11,78,161	1,23,974	3,37,996
.....	581	1,68,970	1,10,173	.....	.....
1,300	76,140	7,87,613	4,01,747	2,08,663	20,341
650	11	2,51,384	1,75,511	.....	21,067
265	99	1,73,505	38,683	82,907	12,632
581	2,52,507	4,83,286	3,31,694	.....	73,817
800	5,077	2,08,339	1,43,686	23,136	.....
.....	.....	38,660	.....	.....	.....
33,541	6,62,270	2,46,39,986	1,30,82,911	2,40,623	61,03,866

should be shown in this column.

STATEMENT

Classification.	Liabi			
	Loans from Government.	Share capital paid up.	Interest due by the Bank.	Cost of management due.
	13	14	15	16
1				
1. The Bombay Provincial Co-operative Bank, Ltd.	Rs. 3,42,840	Rs. 8,09,290	Rs. 1,70,529	.....
2. The Broach District Central Co-operative Bank, Ltd.	1,35,500	12,083	.....
3. The Surat District Central Co-operative Bank, Ltd.	1,01,480	844	.....
4. The Thana District Central Co-operative Bank, Ltd.	32,600	.....	.....
5. The Barsi Central Co-operative Bank, Ltd.	47,140	8,600	340
6. The Sholapur District Central Co-operative Bank, Ltd.	36,360	10,631	180
7. The East Khandesh District Central Co-operative Bank, Ltd.	2,19,210	28,943	298
8. The Ahmednagar District Central Co-operative Bank, Ltd.	66,970	.....	.....
9. The Nasik District Central Co-operative Bank, Ltd.	17,629	956	.....
10. The Poona District Central Co-operative Bank, Ltd.	1,06,970	13,861	1,328
11. The Karnatak Central Co-operative Bank, Ltd.	3,12,384	1,06,406	500
12. The Bolgaum District Central Co-operative Bank, Ltd.	78,930	37,821	.....
13. The Bijapur District Central Co-operative Bank, Ltd.	59,600	11,055	.....
14. The Sind Central Co-operative Bank, Ltd.	1,68,920	34,588	201
15. The Nawabshah District Central Co-operative Bank, Ltd.	1,750	43,500	4,540	30
16. The Larkana District Central Co-operative Bank, Ltd.	1,23,063	9,388	.....
17. The Kanara District Central Co-operative Bank, Ltd.	37,600	9,990	80
18. The Kaira District Central Co-operative Bank, Ltd.	34,760	.....	.....
19. The Hyderabad District Central Co-operative Bank, Ltd.	47,025	8,873	.....
20. The Sukkur District Central Co-operative Bank, Ltd.	30,150	.....	.....
21. Thar and Parkar District Central Co-operative Bank Ltd. (Mirpurkhas).	58,700	.....	.....
Total	3,44,590	25,60,649	4,63,151	2,857

H—contd.

Lities—contd.						
Other items.	Reserve fund under section 33 of Act II of 1912.	Other funds, e.g., building funds, etc.	Other undistributed profits carried forward.	Total.	Profit and loss—(column 14, Profit and Loss Statement).	Remarks.
17	18	19	20	21	22	23
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1,49,263	25,000	3,22,415	8,941	98,31,742	97,706	Rs. 26,849 paid as <i>ad interim</i> dividend not included.
1,519	16,319	638	1,145	8,28,242	17,259	
4,473	16,100	1,883	.....	9,98,630	14,133
339	4,755	.....	2,856	1,09,986	6,549
632	11,345	6,302	.....	3,05,620	7,944
1,684	6,064	.....	269	3,01,689	4,872
5,544	22,444	.....	6,600	13,56,578	29,388
.....	61,164	.....	4,509	8,78,896	11,923
165	820	.....	266	1,38,713	2,244
5,505	10,896	838	1,460	13,52,783	12,109	
763	23,110	.....	1,711	29,61,508	36,615
9	3,815	1,108	178	8,83,648	19,832	
441	5,945	2,000	1,092	4,94,730	10,978	
24,771	16,361	.....	1,452	18,26,264	15,157
2,979	1,828	.....	222	1,64,521	4,458
7,545	4,000	.....	.....	7,74,724	19,889
.....	2,520	400	97	2,47,285	4,719	
.....	1,650	.....	59	1,70,696	2,889
1,361	1,184	12,700	81	4,76,335	6,851	
124	.....	.....	.....	2,06,106	2,333
.....	.....	.....	.....	33,700	150
2,08,120	2,84,211	3,48,384	31,698	9,43,27,080	3,12,906	

STATEMENT

Central Banks—

Classification.	Profit brought forward from last year.	Profit.				
		Interest accrued.	By sale of goods to members.	By purchase and sale of members' products.	Other items.	Total.
1	2	3	4	5	6	7
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	25,218	10,02,666	.....	...	13,637	10,16,293
2. The Broach District Central Co-operative Bank, Ltd.	1,145	55,419	.....	...	225	55,644
3. The Surat District Central Co-operative Bank, Ltd.	1,853	71,553	777	..	566	72,921
4. The Thana District Central Co-operative Bank, Ltd.	...	12,003	.....	...	1,263	13,265
5. The Barsi Central Co-operative Bank, Ltd.	...	.....	88	...	20,423	20,461
6. The Sholapur District Central Co-operative Bank, Ltd.	...	5,601	.....	...	15,437	21,038
7. The East Khandesh District Central Co-operative Bank, Ltd.	6,500	10,556	.....	...	90,125	1,00,581
8. The Ahmednagar District Central Co-operative Bank, Ltd.	...	55,082	1,732	...	1,056	58,870
9. The Nasik District Central Co-operative Bank, Ltd.	286	8,562	.....	...	2,153	11,015
10. The Poona District Central Co-operative Bank, Ltd.	1,460	76,377	.....	...	4,017	80,394
11. The Karnatak Central Co-operative Bank, Ltd.	1,711	1,07,564	.....	...	93,076	2,00,640
12. The Belgaum District Central Co-operative Bank, Ltd.	...	54,570	.....	...	720	55,290
13. The Bijapur District Central Co-operative Bank, Ltd.	1,932	22,744	.....	...	13,157	36,901
14. The Sind Central Co-operative Bank, Ltd.	1,452	1,06,652	.....	...	1,507	1,08,359
15. The Nawabshah District Central Co-operative Bank, Ltd.	...	10,006	581	...	3,325	18,912
16. The Larkhana District Central Co-operative Bank, Ltd.	1,304	51,175	.....	...	70	51,245
17. The Kanara District Central Co-operative Bank, Ltd.	97	15,978	90	...	217	16,215
18. The Kaira District Central Co-operative Bank, Ltd.	...	11,812	.....	...	123	11,935
19. The Hyderabad District Central Co-operative Bank, Ltd.	81	26,726	.....	...	975	27,701
20. The Sukkur District Central Co-operative Bank, Ltd.	368	11,653	.....	...	477	12,190
21. Thar and Parkar District Central Co-operative Bank, Ltd. (Mirpurkhas).	...	150	.....	...	.....	150
Total ...	43,407	17,18,348	3,148	...	2,62,569	19,84,060

I.

Profit and Loss Statement.

Loss.						Net profit + or loss — (Column 23 of Balance Sheet).	Amount of column 7 actually received.	Amount of column 13 actually disbursed.	Remarks.
Interest due.	Cost of management paid and due.	Provision for bad and doubtful debts.	Depreciation of stock and buildings.	Other items.	Total.				
8	9	10	11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
7,58,269	1,36,030	...	1,656	21,000	9,16,055	99,338	8,10,379	4,63,443	
31,798	6,589	...	...	...	38,385	17,250	46,156	26,903	
50,853	7,652	80	103	...	58,788	14,133	73,921	58,788	
4,564	1,053	...	...	1,029	6,716	5,649	9,948	6,716	
8,664	3,134	...	35	1,284	13,117	7,344	20,461	4,118	
10,630	3,870	...	37	2,620	16,166	4,872	15,437	5,366	
28,943	8,426	...	40	83,854	71,393	29,388	90,124	42,061	
39,678	4,523	500	19	2,523	47,943	11,629	.....	.....
6,368	2,439	...	9	67	8,773	3,242	11,015	7,817	
49,853	13,343	...	290	...	66,386	12,109	61,610	54,159	
1,06,406	15,263	...	934	41,422	1,64,025	36,615	90,034	57,116	
38,612	2,769	...	60	27	41,458	13,532	22,126	37,371	
11,065	4,018	...	73	9,777	24,923	10,978	13,157	13,563	
79,555	11,583	...	216	1,848	93,399	15,157	69,296	57,512	
4,540	9,496	...	...	2,418	9,454	4,458	13,912	9,453	
32,229	4,245	...	777	1,104	38,356	12,369	26,928	30,371	
10,305	1,744	...	47	...	12,096	4,119	10,988	2,026	
7,331	1,688	...	...	16	9,036	2,909	11,935	9,086	
17,840	3,510	...	...	...	21,350	6,351	25,540	13,500	
7,800	1,416	...	124	457	9,697	2,233	2,670	5,873	
...	...	...	...	...	...	150	.....	.....
13,06,291	2,39,765	580	4,410	1,19,475	16,60,523	3,14,637	14,16,817	9,05,567	

STATEMENT J.

Supplementary Table for Central Non-Credit Societies.

Classification.	Cost of management	On Society's Account.				On Commission.			
		Sale of goods to		Purchase of produce from		Sale of goods to		Purchase of produce from	
		Members.	Non-members.	Members.	Non-members.	Members.	Non-members.	Members.	Non-members.
1	2	3	4	5	6	7	8	9	10
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
The Bombay Provincial Co-operative Bank, Ltd.	24,941	...	11,83,955	11,83,955	...	5,81,507	...	...	5,81,507
Total ...	24,941	...	11,83,955	11,83,955	...	5,81,507	...	...	5,81,507

STATEMENT K.

*Abstract for the information of the International
Agricultural Institute at Rome.*

CENTRAL SOCIETIES.

Province.	Class.	Type of Societies.	Number of members.			Number of Affiliated Societies.				Loans made to	
			Number of Societies.	Individuals.	Societies.	Central credit.	Agricultural credit.	Non-agricultural credit.	Others.	Individuals.	Banks and Societies.
1	2	3	4	5	6	7	8	9	10	11	12
Bombay ...	I	Central Banks.	21	6,923	3,121	4	2,577	182	53	Rs. 58,69,869	Rs. 4,25,65,945

Province.	Class.	Type of Societies.	Sale of goods to members.	Purchase of members' product.	Cost of management.	Most usual dividend paid on shares.	Most usual rate of interest.	
							On deposits.	On loans.
1	2	3	13*	14	15	16	17	18
Bombay ...	I	Central Banks.	Rs. 20	Rs.	Rs. 2,59,606	Per cent. 4 to 9½	Per cent. 2 to 7½	Per cent. 7½ to 9½

Province.	Class.	Type of Societies.	Loans due		Share capital.	Loans and deposits from individuals and others.	Loans from Government.	Reserve and other funds.	Remarks.
			By individuals.	By Societies.					
1	2	3	19	20	21	22	23	24	25
Bombay ...	I	Central Banks.	Rs. 8,42,207	Rs. 1,49,83,125	Rs. 55,60,649	Rs. 8,97,96,825	Rs. 3,44,590	Rs. 5,71,862	

* In column 13, Rs. 9,69,832 and Rs. 5,29,583 of gul and manure sold at Provincial Banks shops have been omitted.

STATEMENT
Abstract for the information of the
AGRICULTURAL

Province.	Class of Societies, I, II, III, IV and VI.	Type of Society.	Number of Societies.	Number of members.		Number of Affiliated Societies.			
				Individuals.	Societies.	Central credit.	Agricultural credit.	Non-agricultural credit.	Others.
1	2	3	4	5	6	7	8	9	10
Bombay	I	Unlimited ...	3,160	2,16,463	...	...	...	...	...
		Limited ...	4	373	...	...	...	...	...
	II	Unlimited ...	25	1,276	...	...	...	...	...
		Limited ...	66	3,457	...	...	...	...	...
	III	Unlimited ...	15	347	...	...	...	...	...
		Limited ...	3	172	...	...	...	...	...
	IV	Unlimited ...	7	284	...	...	...	...	...
		Limited ...	58	8,468	...	...	...	...	...
	VI	Unlimited ...	10	397	...	...	...	...	...
		Limited ...	89	11,458	...	...	...	...	...
			Grand Total ...	3,377	2,42,674	...	...	...	...

L.

International Agricultural Institute at Rome.

SOCIETIES.

Loans made to		Sale of goods to members.	Purchase of members' products.	Cost of management.	Most usual dividend paid on shares.
Individuals.	Banks and Societies.				
11	12	13	14	15	16
Rs.	Rs.			Rs.	Per cent.
4,91,300	1,20,07,138	3,570	....	2,02,249	.....
24,710	.....	.....	.....	764	6½
1,70,944	4	1,95,309	3,611	1,105	.....
46,711	1,842	56,663	.....	3,678	6½ to 12½
...	.....	.....	.....	2,176	.....
...	.....	.....	.....	435	.....
16,548	321	10,014	10,230	1,500	6½
37,32,053	64,774	7,70,593	18,70,736	55,047	6½
12,157	.....	.....	.....	487	.....
1,477	16,736	4,545	1,790	18,206	.....
2,00,63,811	5,74,377	10,40,687	18,95,367	3,75,737	.....

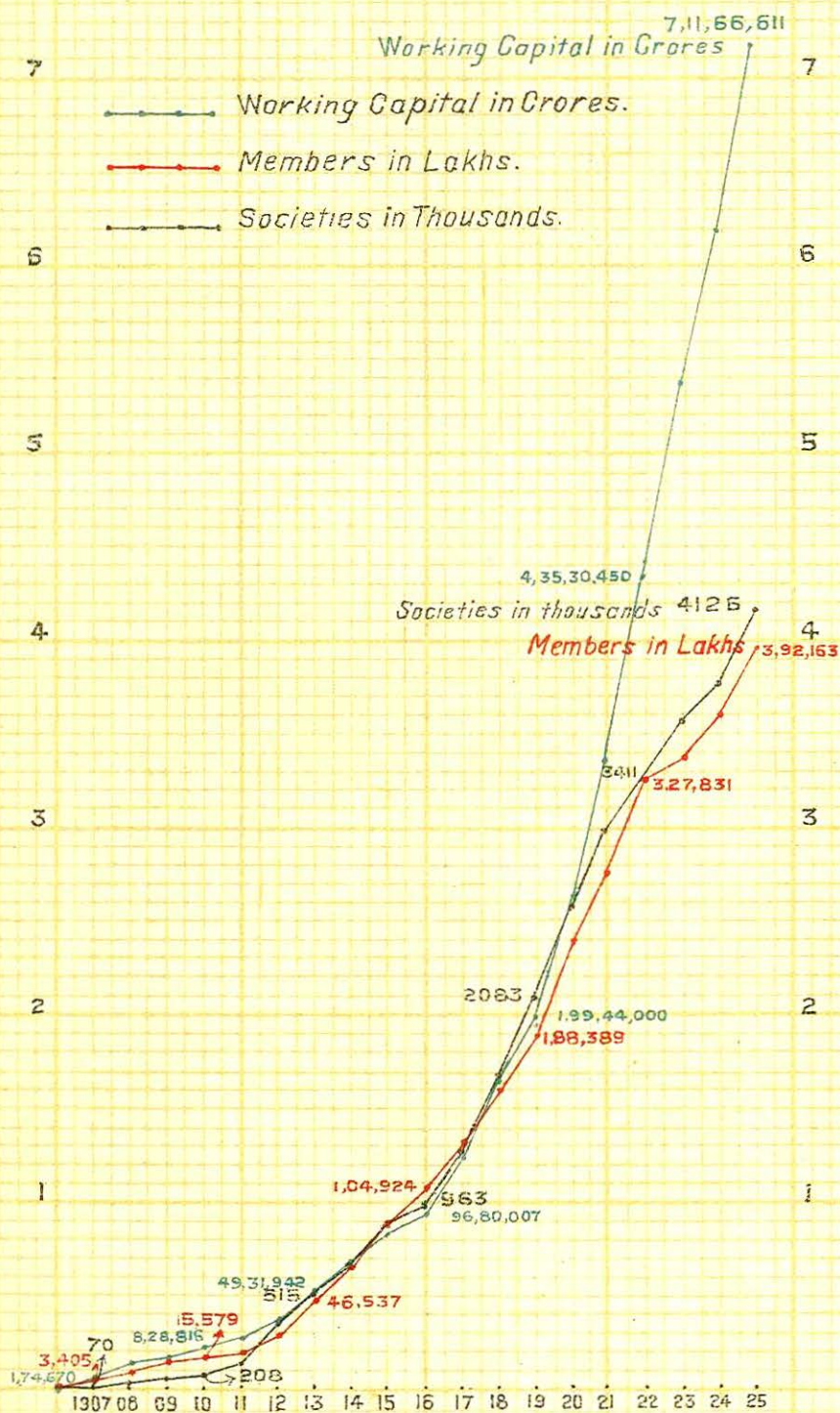
STATEMENT

Province.	Class of Societies, I, II, III, IV and VI.	Type of Society.	Most usual rate of interest.		Loans due by	
			On deposits.	On loans.	By individuals.	By Societies.
1	2	3	17	18	19	20
Bombay	I	Unlimited ...	6½ to 7½	7½ to 12½	2,10,52,668	1,34,761
		Limited ...	.....	9½	38,473	.....
	II	Unlimited ...	6½ to 12½	9½ to 12½	68,893	50
		Limited ...	6½ to 8	9½ to 10½	60,068	4,840
	III	Unlimited ...	.....	.....	.....	.....
		Limited ...	.....	.....	.....	.....
	IV	Unlimited ...	9½ to 8	9½ to 12½	23,018	1,100
		Limited ...	6½ to 6½	..	8,62,353	35,242
	VI	Unlimited ...	6½	6½	16,771	.....
		Limited ...	.....	.....	668	20,661
		Grand Total ...	.....	.....	2,21,22,912	1,96,454

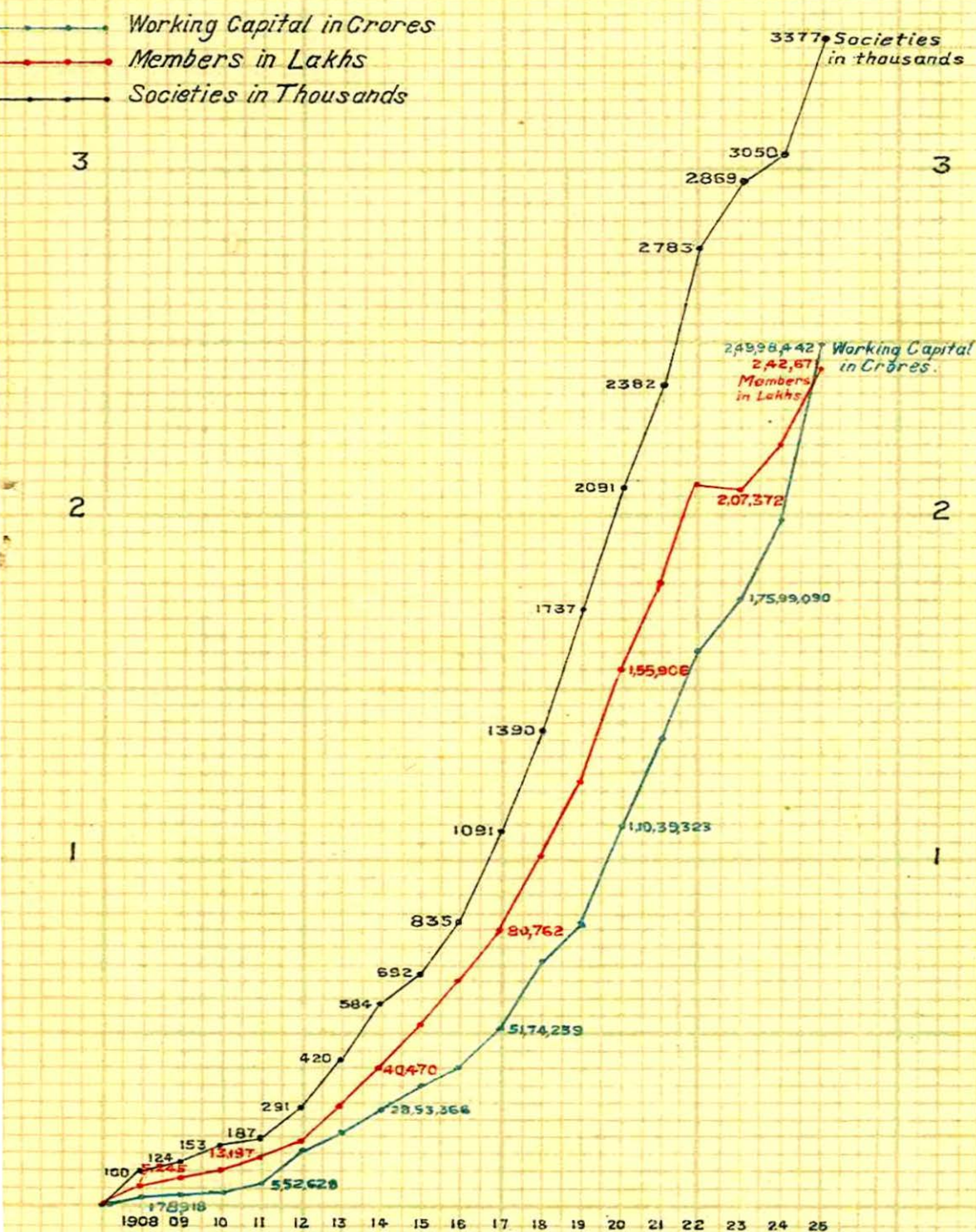
I—contd.

Share capital.	Members' deposits.	Loans from Government.	Reserve Fund.	Remarks.
21	22	23	24	25
Rs.	Rs.	Rs.	Rs.	
7,18,307	51,65,745	1,09,661	23,76,680	
55,560	11,531	...	8,541	
1,853	4,346	2,358	7,728	
63,185	33,578	3,969	24,342	
.....	824	.....	3,054	
4,056	500	621	696	
2,860	5,441	1,757	7,938	
2,39,623	2,49,433	6,007	71,865	
9,601	6,885	6,400	105	
750	53,343	750	59,652	
11,03,124	65,35,405	1,31,541	24,60,581	

GENERAL PROGRESS



AGRICULTURAL SOCIETIES

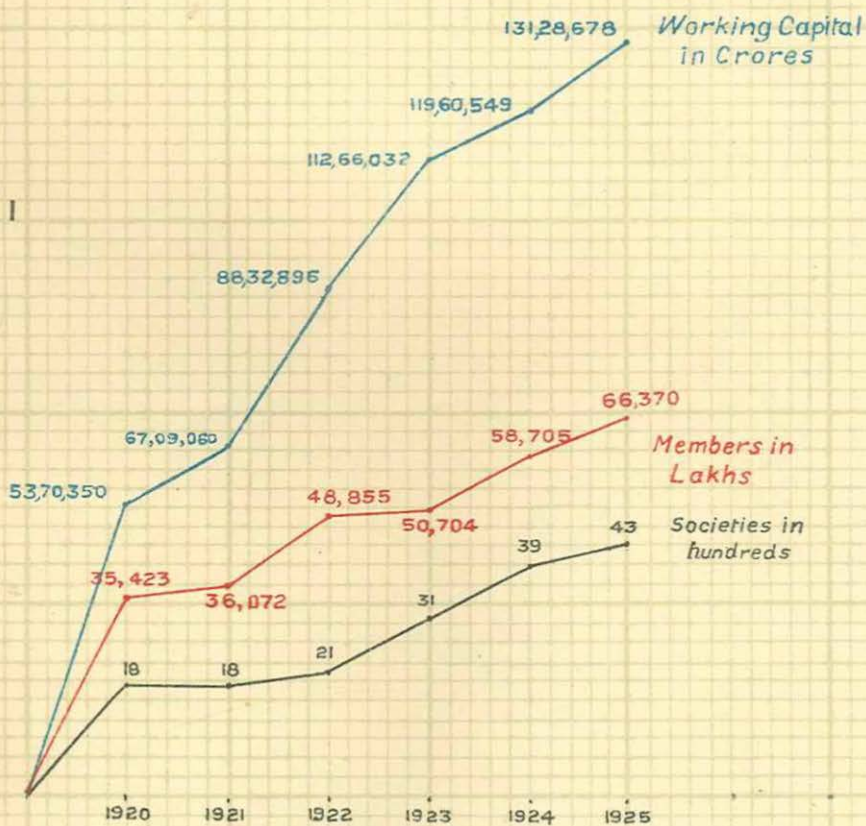


URBAN BANKS

2

2

- Working Capital in Crores
- Members in Lakhs
- Societies in hundreds



Report.

Co-operative Societies, Bombay
Presidency.

— on the working of, for the
year 1924-25.

GOVERNMENT OF BOMBAY.

REVENUE DEPARTMENT.

Resolution No. P.—53.

Bombay Castle, 29th January 1926.

Letter from the Registrar of Co-operative Societies No. A.N.R. dated 27th September 1925—Submitting the report on the working of Co-operative Societies in the Bombay Presidency (including Sind) for the year ending 31st March 1925.

RESOLUTION.—The report frankly points out defects and drawbacks as well as the good results achieved during the year.

2. In spite of certain adverse circumstances, *e.g.*, low prices of cotton and gul and general slump in trade, the movement made satisfactory progress. The total number of societies increased from 3,743 to 4,126, the membership from 3,57,000 to 3,92,000 and the working capital from 619 lakhs to 711 lakhs, an increase of 15 per cent. The increase in the number of societies was larger than in the previous two years.

3. The number of agricultural societies rose from 3,050 to 3,377 and the working capital increased by nearly 50 lakhs to 249 lakhs. The policy followed during the last two or three years of carrying on intensive propaganda and arranging for training and supervision has led to a distinct improvement in the condition of primary societies. The percentage of overdues fell to 14·8 as against 17 in the previous year. The percentage is still high in the Central Division and particularly in the Poona District. It is gratifying to note that the societies continue to receive a fair proportion of local deposits.

4. Government attach great importance to the organisation of Supervising Unions which provide for regular supervision from within. Twenty such unions were organised during the year. It is hoped that a much larger number will be formed during the current year. The effect of improved supervision is already noticeable in improved audit classification.

5. The question of debt redemption appears to be attracting the attention of the societies in a larger degree than heretofore. It is

certainly desirable that this work should be undertaken in the case of the older and well managed societies. But Government agree with the Registrar that great caution is necessary in undertaking these schemes. Experience of debt redemption in Bombay shows the importance of ascertaining how far the people concerned have learnt habits of thrift, before any scheme of debt redemption is undertaken on their behalf.

6. In the agricultural non-credit movement substantial progress was made in the development of sale societies. The total produce sold by the Cotton Sale Societies realized 46 lakhs. This amount is less than last year's by 7 lakhs; but the deficiency is accounted for chiefly by the prevalence of lower prices during the year. There is a great future for these societies; and it is hoped that the movement will continue to prosper in spite of opposition from vested interests to which reference is made in the report.

The Fencing Societies, which now number 9, have been doing most useful work. The case of Hulihond where the members have been appreciably benefited by the erection of fences should be an example to other villages where considerable damage is done by wild animals.

7. The number of societies in Sind increased from 558 to 666. It is satisfactory to note that nearly 41 per cent. of the capital of agricultural societies is owned by the members, and that Mahomedan zamindars who have the reputation of being unthrifty have as much as 17 lakhs deposited in the co-operative movement. An useful and successful experiment was tried by the establishment of a Zamindari Bank in the Thar Parkar District to help the bigger zamindars whose needs could not be met by the ordinary village societies. The work of agricultural improvement in the province has been greatly assisted by the eight Taluka Development Associations which were brought into being during the previous year.

8. The Urban Credit Movement, which is a peculiar feature of this Presidency, has shown satisfactory development. The number of societies increased from 385 to 411; out of these, 43 are urban banks. These not only help the petty trader by giving him the necessary capital, but also have been very useful in familiarising the people with banking methods. The share capital of the urban societies increased from 32 to 35 lakhs and the working capital from 146 to 161 lakhs.

The number of district banks increased by one and their share capital by $2\frac{1}{2}$ lakhs which brings it up to $17\frac{1}{2}$ lakhs. These banks find no difficulty in raising the capital required for their needs and have been paying attention to the employment of efficient staff.

The Provincial Bank continues to be efficiently managed. Government are pleased to note that the Bank was able to use a much larger part of its capital in the movement itself. Advances to co-operative societies and banks during the course of the year amounted to $42\frac{1}{2}$ lakhs as against $27\frac{1}{2}$ lakhs in the previous year.

9. The consumers movement, apart from co-operative housing, showed little progress during the year. While past experience shows the necessity for great caution, there is no doubt that if successfully organised, co-operative stores would be very useful especially to the labouring and lower middle class people. Government note with interest that the question of starting this movement afresh and organising a central wholesale store is being considered both by the Department and the Institute. Low rents in Bombay owing to the slump in trade and other causes retarded the progress of Housing societies in the city and suburbs. Six new societies were, however, registered, the total number now being 43. A notable feature of the progress during the year was the organisation of societies in new urban and congested areas like Ahmedabad, Sholapur and Hyderabad.

10. The Central Co-operative Institute continued to carry on useful work chiefly in the matter of propaganda and training. It is, however, necessary that the Institute should improve its financial resources which are insufficient in spite of the liberal grant given by Government, and that it should come more into touch with primary societies by starting and strengthening local branches.

11. An important event during the year was the introduction of the Co-operative Societies Bill in the local Legislative Council. The Bill which marks a great advance on the former Act was passed into law at the end of the year.

12. The thanks of Government should be conveyed to the Registrar, his officers and non-official workers for the successful working of the department during the year.

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

H. K. KIRPALANI,
Deputy Secretary to Government.

To

The Commissioner in Sind,
The Commissioners of Divisions,
The Registrar of Co-operative Societies,
All Collectors, including the Deputy Commissioner, Upper Sind
Frontier,
The Collector of Bombay,
The Settlement Commissioner and Director of Land Records,

The Director of Agriculture,
The Manager, Encumbered Estates in Sind,
The Accountant General,
The Director of Information,
The Private Secretary to His Excellency the Governor,
The Municipal Commissioner for the City of Bombay,
The General Department,
The Development Department,
The Finance Department.
The High Commissioner for India.