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ABSTRACT FOR THE INFORMATION OF THE INTERNATIONAL AGRICULTURAL INSTITUTE AT ROME

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From

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Registrar, Co-operative Societies,
Bombay Presidency, Poona ;

To

THE SECRETARY TO GOVERNMENT,
Revenue Department, Bombay.

Poona, the 27th September 1926.

Sir,

I have the honour to submit the 22nd Annual Report on the working of the Co-operative Societies' Act in this Presidency. The report is for the year ending the 31st March 1926. It was written almost entirely by my predecessor, Mr. Madan, who kindly undertook the work in addition to the heavy duties of his new post as Joint Secretary to the Royal Commission on Agriculture.

I.—ADMINISTRATION AND TOURING

2. Mr. Madan held charge of the Office of the Registrar throughout the year. He toured for 247 days. Khan Bahadur Azimkhan in Sind, Mr. N. P. Bhagwat in the Central Division, Mr. R. W. Patwardhan in the Khandesh Division and Mr. C. B. Huli in the Southern Division also remained in charge of their respective divisions throughout the year. In Gujarat, Mr. Shah had to proceed on sick leave from the 14th July 1925 since which date the post has been held by Mr. S. G. Almoula, B.A., LL.B. In Bombay, Mr. Desai was also away on sick leave from the 12th August to the 14th December 1925 during which period Mr. G. S. Dandawate, M.A., acted for him. Rao Saheb G. H. Desai continued in his post as Personal Assistant throughout the year.

3. In addition to the Registrar and the Assistant Registrars the sanctioned strength of the Department during the year was three Special Auditors, 41 Auditors, 9 Agricultural Organisers and one Industrial Organiser. As in the previous year six of the Agricultural Organisers worked under the control of the Deputy Director of Agriculture. This arrangement was found to be unbusiness-like and it placed the Assistant Registrars in a difficult position. As the result of a representation made to Government all these officers are again to be placed under the direct control of the Assistant Registrars from the present year, on the understanding that they will carry on propaganda for the development of non-credit work and organise non-credit societies in specific areas assigned to them, while in the remaining areas similar work will be done by officers of the Agricultural Department, and that this system is to be tried for a year in the first instance.

There were three Special Mamlatdars working during the year under report. One of those worked in the Bhil tracts of Panch Mahals and another on the Pravara Canal. The expenditure on these two officers was defrayed jointly by Government and the Provincial Co-operative Bank. It was decided to abolish the latter post from this year. The third Special Mamlatdar appointed for Sholapur District has done good work and has improved a number of societies which had deteriorated, but his post is now being continued mainly with a view to the development of co-operative activities in the newly opened canal tract in the Malshiras Taluka. Four Propaganda Officers were working during the year as previously in the districts of Poona, Bijapur, Surat and the City of Bombay. These Officers who work under the control of the Central Co-operative Institute are maintained at the joint expense of Government and the Institute. In Sind agricultural propaganda work continued to be entrusted to Khan Bahadur Azimkhan in addition to his own duties and in consequence the assistance of Mr. M. A. Awan, B.A., LL.B., was given to him as before.

4. It will be seen from the figures given in this report that the increase in the staff has by no means kept pace with the development of the movement. Although there has been noticeable progress in every branch, the cost of the establishment has actually diminished during the last year. I venture to point out that this is not as it should be. We have no doubt been fortunate in this Presidency in securing the close co-operation and assistance of a number of honorary workers, but our staff for actual work being very limited, and the organised activities of non-officials being still far from developed, it is necessary that the staff for supervision and organisation should be increased,—I do not say in proportion to the number of societies and the amount of working capital—, but at least sufficiently to be able to do its work of supervision and guidance efficiently. Almost all Assistant Registrars have now more work than they can get through. The ordinary routine work keeps them fully occupied and prevents them from devoting as much attention as they should to the development of new activities and the organisation of new kinds of societies. It should be remembered that in this Presidency we have practically no field staff. The number of Auditors had formerly been up to the bare standard required for pure audit work but last year it was not even sufficient to do this. Where no other agency is available the Auditors have to be entrusted with work such as the holding of special enquiries or the liquidation of a society. The only official staff available for supervision and organisation is the small staff of Agricultural Organisers who look after non-credit work and who, as already stated, were not even under the control of the Assistant Registrars. In practice therefore practically the whole work of supervision and guidance, of exploring new areas and new forms of activities, falls on the Assistant Registrars, and when each has about 700 to 900 societies to look after, it is no wonder that he finds little time for stimulating the expansion of the movement in new directions.

Similarly, so far as the Registrar is concerned, he has to work single handed. There is not, as in several other Provinces, a Joint Registrar or even a Deputy Registrar to relieve him of a part of his work. Proposals have recently been submitted for the appointment of a Deputy Registrar, who would do the purely routine work and relieve him of part of his touring. There seems little doubt that if he were given this assistance, greater improvement and greater development in various directions than at present would be visible before long.

Honorary Staff

5. As before, valuable assistance was rendered to the movement by a batch of honorary workers. The number of District Honorary Organisers during the year was 62 and that of the Taluka Honorary Organisers was 74. There was besides one Divisional Honorary Organiser in Gujarat.

In the early stages of the movement the Department relied mainly, and in some cases almost entirely, on the Honorary Organisers for propaganda and organisation, and they were increased in proportion as the number of societies increased. In recent years, partly for financial reasons, the number of these disinterested workers has decreased. With the growth of non-official organisations for propaganda and supervision, and when credit societies began to spring up of their own accord, it was inevitable that the number and importance of individual workers acting independently would diminish. It is possible that Honorary Organisers may at some future date be an anachronism. But this time is still far away, and it will take some years before we can do without the assistance of these workers. It is not however easy to find new men, or when they are found, to see that they keep up their enthusiasm over a number of years. The logical policy is to strengthen non-official organisations like the institute and the Supervising Unions, and gradually to absorb in them the individual workers. Many of them are indeed already prominent workers of these institutions.

6. As regards the travelling allowances of the Honorary Organisers, while that of District Organisers is sufficient, it is argued in many cases by the Taluka Organisers that the scale laid down for them is insufficient to meet their expenses.

7. I append a list of Honorary Organisers who rendered considerable service to the Co-operative movement during the last year. I should specially like to mention the name of Diwan Bahadur Malji who as the Divisional Honorary Organiser in Gujarat has rendered signal service by encouraging his co-workers and instilling into them some of his own enthusiasm, and by giving valuable assistance to every one connected with the movement whenever such assistance was required. In the Central Division, Mr. Rajadnya has done very well especially in connection with the working of the Yelloor Union and the shop at Kolhapur. A number of people in Gadag have worked heart and soul for the cotton sale society and helped it to tide over its difficulties. By their successful propaganda work in the taluka a large quantity of cotton came to the society in spite of the boycott by the dalals. Amongst these I should

like specially to mention the name of Mr. Fakirappa Bharmappa Laxmeshwar who toured in the taluka at his own expense and did a considerable amount of propaganda work for the society. The other gentlemen whose names I should like to mention are the following :—

1. Mr. Desaibhai Shankarbhai Patel, District Honorary Organiser, Jamaitpur, District Ahmedabad.
2. Rao Saheb P. H. Banatwalla, District Honorary Organiser, Jambusar, District Broach.
3. Mr. C. A. Pandya, District Honorary Organiser, Borsad, District Kaira.
4. Mr. P. I. Patel, District Honorary Organiser, Sonsek, District Surat.
5. Mr. V. C. Jadhav, B.A., District Honorary Organiser, District Surat.
6. Mr. G. N. Sahasrabudhe, Honorary Organiser, Bombay.
7. Mr. S. K. Bole, M.L.C., Honorary Organiser, Bombay.
8. Mr. Ganpatsing R. Patil, Taluka Honorary Organiser, Pimplas, Ahmednagar District.
9. Mr. V. V. Athalye, District Honorary Organiser, Shiposhi, Ratnagiri.
10. Mr. R. B. Dalvi, District Honorary Organiser, Alibag.
11. Mr. Manilal A. Thakore, District Honorary Organiser, Thana.
12. Khan Saheb A. A. Deshmukh, District Honorary Organiser, Pachora, East Khandesh District.
13. Mr. S. Y. Sontakke, District Honorary Organiser, Bodwad, East Khandesh District.
14. Rao Bahadur S. D. Garud, District Honorary Organiser, Dhulia, West Khandesh District.
15. Mr. D. R. Kale, Senior Inspector, Bombay Provincial Co-operative Bank, Dhulia, West Khandesh District.
16. Mr. M. M. Gavane, B.A., LL.B., District Honorary Organiser, Sholapur.
17. Mr. Eknath P. Patil, District Honorary Organiser, Sholapur.
18. Rao Saheb G. G. Kale, Hadapsar, District Poona.
19. Khan Saheb M. G. Khudavand, District Honorary Organiser, Navalgund, Dharwar District.
20. Diwan Bahadur S. V. Mensinkai, Chairman, Karnatak Central Co-operative Bank, Dharwar.
21. Mr. Veerappa P. Chawadi, Managing Director, Gadag Branch of the Karnatak Central Co-operative Bank.
22. Mr. S. P. Pandit, Chairman, Kanara District Central Co-operative Bank, Sirsi.
23. Rao Bahadur V. V. Kalyanpurkar, B.A., LL.B., Chairman, Kumta Branch of the Institute.
24. Rao Saheb C. S. Shirahatti, Managing Director, Hubli Cotton Sale Society.
25. Mr. G. K. Hegde, District Honorary Organiser, Hegde, District Kanara.

26. Mr. Mian Mahomed Baksh, Honorary Organiser, Hatri, Sind.
27. Wadero Dost Mahomed, Honorary Organiser, Kahi Kassim, Sind.
28. Wadero Mahomed Sidik, District Honorary Organiser, Wagan, Sind.

8. Many of the District Officers continued to take considerable interest in the progress of the movement and helped it by their advice. I should particularly like to mention the names of:—

1. Mr. P. R. Cadell, C.S.I., C.I.E., Commissioner in Sind.
2. Mr. J. Monteath, I.C.S., Collector, Dharwar.
3. Mr. Hamid Ali, I.C.S., Collector, Thar and Parkar, Sind.
4. Mr. R. M. Maxwell, C.I.E., Collector, Kaira.
5. Mr. V. H. Naik, Collector, Bijapur.
6. Mr. W. J. Jenkins, Indian Central Cotton Committee, Bombay.
7. Rao Saheb Vagholkar, Cotton Superintendent.
8. Mr. Shaikh Mohiuddin Shaikh, District Deputy Collector, Sholapur.

9. The recognition by the bestowal of titles of the services of two prominent co-operators in Gujarat was an encouragement. One of these gentlemen was Mr. Banatwalla who was made a Rao Saheb, and the other was Rao Bahadur Malji who was made a Diwan Bahadur.

The system of giving smaller rewards in the shape of rings, turbans, etc., has also proved very popular, and several chairmen and other workers who received them thoroughly appreciated the honour which was done to them.

II.—SUMMARY OF GENERAL PROGRESS

10. The season was moderately good in most parts of the Presidency, but there were suspensions of Land Revenue in Gujarat and Khandesh. The factor which most affected the co-operative movement was the low prices of the two important money crops, cotton and gur, in consequence of which extensions had to be given, and recoveries were not as satisfactory as they would otherwise have been.

11. The movement, however, made good progress during the year, as can be seen from the statement given below:—

Types of Societies	Number of Societies		Number of Members		Working Capital	
	1925	1926	1925	1926	1925	1926
Central Banks ..	21	21	10,044	10,075	Rs. 2,36,04,521	Rs. 2,98,03,246
Agricultural Societies.	3,377	3,868	2,42,674	2,71,272	2,49,98,442	3,14,70,171
Non-Agricultural Societies.	646	671	1,30,445	1,66,460	2,25,63,648	2,64,98,432
Total ..	4,044	4,560	3,92,163	4,47,808	7,11,66,611	8,78,67,849
Unions ..	73	87	....	....	....	....
Insurance Societies.	9	9	....	....	....	....
Total ..	82	96	....	....	....	....
Grand Total ..	4,126	4,656	3,92,163	4,47,808	7,11,66,611	8,78,67,849

12. There was an increase of 530 in the number of societies as against 383 in the previous year. Membership has gone up by nearly 56,000 or 14 per cent. The most satisfactory feature has been the large increase of 167 lakhs or 23 per cent. in the working capital as against 92 lakhs last year. The increase in the number of societies may look small when compared with increases in other provinces of India where an addition of 1,000 or 1,500 societies every year is not at all uncommon. It should, however, be remembered that the society in this Province is on average appreciably larger both as regards membership and capital than elsewhere. Besides, as the Assistant Registrar, Central Division, points out in his report "the number could indefinitely be increased and there could be no limit to their expansion except what is placed by the Department itself which has certain responsibilities for getting them started on a sound basis and for their good management." While the formation of new societies is encouraged in Districts like East and West Khandesh and Belgaum and in parts of Gujarat and Sind, very great caution is used in registering societies in districts like Ahmednagar or Sholapur, and in the coastal districts where economic conditions are not favourable and there is a dearth of good workers.

13. An appreciable number of societies which were doing badly have improved. This was noticeable in Sholapur and in some of the areas financed by the Provincial Co-operative Bank. It was found that societies situated away from the beaten tract places had not received proper supervision and consequently some of them had deteriorated. Many of these have now been distributed amongst various workers making each one responsible for a certain number. The wide-spread propaganda which is now being carried on by means of classes and conferences, to which reference is made in subsequent paragraphs, is producing its effect.

14. The greatest set-back to the movement occurred in the case of the societies round about Poona. Many of these were organised some years back through the Servants of India Society and they attracted large deposits from non-members living in Poona City. In recent years they have over-financed their members and failed to repay deposits, while many of the members have disposed of their lands which formed the security for the assets of the societies. Two of these societies were cancelled in the year under report, and further cancellations have taken place in the present year. The worst feature is that there has been a regular combination on the part of the members and the other villagers to nullify the liquidation proceedings, and we shall need energetic help from the Revenue authorities if the dues are to be recovered, and the bad example is not to spread further.

15. The Assistant Registrar, Gujarat, remarks "A comparative view of the conditions prevailing in the past and those in force at present will clearly bear out the fact that the co-operative movement has in no small degree contributed to impart to the villagers that strength of character in which they were clearly wanting before. When the villager went to his sawacar he meekly agreed to the terms laid down by the money

lender. In the society he comes before the Managing Committee, describes his different wants freely and also informs them of the amount he requires and the purposes for which he wishes to utilise it. If he has anything to say against the rate of interest or the mode of administration he speaks out his mind without any reserve or restraint. Is this open-mindedness, consciousness of his rights, and responsibilities not a sure sign of the progress wrought in his mentality by the village Institution?" Unfortunately it cannot be said that such an improvement in the character of the villagers as is delineated by the Assistant Registrar is as general as one would like it to be. But the tendency is undoubtedly in that direction.

16. It would not be out of place to compare some of the figures for this year with those of the year 1923 when Mr. Madan took over charge. The number of societies on the 31st March 1923 was 3533 with a membership of 3,35,834 and a working capital of Rs. 530 lakhs. On the 31st March 1926, the number of societies was 4656; the membership 4,47,000 and the working capital Rs. 878 lakhs. In other words the number of societies has during the three years increased by 32 per cent., membership by 33 per cent. and working capital by 65 per cent. The Central Banks including the Provincial Bank had a working capital of Rs. 169 lakhs. They have now a working capital of Rs. 298 lakhs or an increase of 76 per cent. Urban Banks three years ago were 31 in number with a working capital of 112 lakhs. They are now 47 with a working capital of Rs. 154 lakhs. Non-agricultural societies in 1923 were 569 with a working capital of Rs. 187 lakhs. They are now 671 with a working capital of Rs. 265 lakhs. Another satisfactory feature has been the strengthening of the position of the two apex institutions, namely, the Provincial Co-operative Bank and the Central Co-operative Institute.

III.—WORKING OF SOCIETIES

A. Resource Movement

(1) *Agricultural*

17. The number of agricultural societies went up from 3,377 to 3,868 an increase of 491 as against 327 and 181 in the previous two years. The number of new societies registered was 522; while 31 bad societies were cancelled. As stated above very few societies were organized in famine or backward tracts the chief increase being shown by the Districts of East Khandesh, West Khandesh and the Province of Sind. Membership increased from 2,43,000 to 2,71,000; while the working capital went up from Rs. 249 lakhs to Rs. 314 lakhs. There was also a satisfactory increase in the reserve fund which now amounts to Rs. 30,10,000 as against Rs. 24,60,000 last year. The owned capital of the credit societies is now Rs. 114 lakhs, *i.e.*, 36 per cent. of the total capital. The share capital amounts to Rs. 14½ lakhs as against Rs. 11 lakhs last year. It is only the societies in Sind which are organized on a share basis. During the last year, however, in accordance with a resolution passed by the Provincial Co-operative Conference, I agreed to register

agricultural societies with share capital even in the Presidency proper if the members desired to have the organization on that basis. Such societies would certainly be desirable in districts like Ratnagiri and some parts of Gujarat where the existence of peculiar tenures renders societies with shares more desirable.

18. Members' deposits in agricultural societies amounted to Rs. 69 lakhs as against Rs. 55 lakhs last year. Restriction has now been placed upon societies receiving non-members' deposits except from persons who are residents in the district. A few more societies have introduced savings deposits, but the progress in this respect has been very slow.

19. Among the districts Dharwar again stands first, having 623 societies dealing with various kinds of activities. The percentage of villages to the societies in the District is 48·2. In Broach 16 per cent. of the villagers are now affected by the Movement. Rapid progress has been made in the two districts of East and West Khandesh, where the number of societies now is 407 and 218 respectively. There is considerable demand for organization in both these districts. In West Khandesh, since the opening of the branches of the Provincial Bank and the provision of prompt and adequate finance, the popularity of the movement has considerably increased. Knowing that they would get the necessary finance in time from their co-operative societies members in some of the Talukas in the West Khandesh promptly and fully repaid their dues last year, although the season happened to be bad. Where members are not sure of getting sufficient funds promptly and adequately they are naturally inclined, when the crops are not good, to keep back part of the dues so that they may not be in difficulties at the commencement of the next season. When they are assured that the funds would be forthcoming, repayments are also prompt.

20. The amount of overdues varies from district to district. The total amount due from agricultural societies last year was Rs. 247 lakhs. Out of this extension was given for about Rs. 56 lakhs ; Rs. 155 lakhs was collected and the overdues on the 31st March were about Rs. 35 lakhs. The percentage of the overdues to the demand was therefore 14·2 per cent. The percentage of arrears varies from district to district and from village to village. In some districts as for instance in Belgaum, while the arrears in most societies are low, the general average has been increased owing to heavy arrears in a few big societies.

21. The system of preparing normal credit statements has now been universally introduced in all the areas financed by the Provincial Co-operative Bank ; and I am glad to say that the other central banks have also seen the necessity of getting such statements prepared and are taking steps in that direction. Great stress is laid on teaching the secretaries how to prepare the statements properly. Where they are correctly made, the question of adequate finance has been considerably facilitated. It has been possible not only to increase the individual loan limit in several cases, but the grant of special limits to individual members

where the limit is still not adequate has made it possible to finance the bigger cultivators who could not formerly borrow beyond the limit fixed in the society's bye-laws and had in consequence to go to money-lenders for part of their needs.

22. As regards supervision, attempts continued to be made to co-ordinate the work of honorary workers, Inspectors of banks, and supervising unions. Four Propaganda Officers were working under the Institute, and were placed in tracts where the societies had not been doing well. These Propaganda Officers have on the whole rendered good assistance to the societies, have assisted them in recoveries and in improving their management. The policy of starting supervising unions was continued. There are now 87 unions in the Presidency as against 73 last year. These unions now comprise 800 societies. A few Guaranteeing Unions are doing good work, but the others are stagnating. In order that the Supervising Unions may have well-trained men to work under them, classes were held during or soon after the close of the year in the Southern Division, in Gujarat, in Poona and in Sind. These classes were very popular and the number of applicants asking for admission was large. It included some graduates and several undergraduates. The classes were very well organized by the different branches of the Institute which were able to secure a large number of efficient lecturers to conduct them. The practical teaching given was also sufficient and efficient. The men who passed the examination have been or are being taken up as Supervisors by the various unions concerned.

23. As regards classification, the number of societies in Class A was 436; in Class B 3041; in Class C 467; and in Class D 142. The classification is a good index to the state of the co-operative movement in each individual district. In Poona, for instance, as many as 81 societies were placed in classes C and D out of a total of 257. Similarly, in Satara where in the northern part of it the movement is not doing very well, 53 out of 236 societies were placed in the two lower classes. On the other hand, in East Khandesh there were only 9 out of 407 and in West Khandesh only 4 out of 280 in Class C, no society being placed in Class D in either of these two districts. Out of the total number of 4,656 societies 543 societies were unaudited, some of them being newly started, some not working, while others had to be left without an audit as the number in the Auditor's charge was too big for him to manage.

24. The Bhil societies in the Panch Mahals again showed distinct improvement; and now there is reason to believe that with proper supervision their progress in the future should be satisfactory.

25. The takavi grant placed at the disposal of the Provincial Bank for Land Improvement last year amounted to Rs. 3½ lakhs. A large number of applications was received. The amount actually utilised was Rs. 2,09,570. The demand for these loans is increasing.

(2) *Agricultural Non-Credit Societies*

26. The number of agricultural non-credit societies increased from 223 to 253, an increase of 30 as compared with the increase of 33 during the last year. It is found everywhere that the organization of non-credit

societies, which is much more difficult than that of ordinary credit societies, is considerably facilitated where the credit movement has already taken root. This explains the fact that non-credit organization has developed to a larger extent in the Southern Division, and especially in Dharwar, than in the other parts of the Presidency. The formation of separate societies for distribution of seed is not now undertaken except under special circumstances. Experience has shown that this work can be done more efficiently either through sale societies and development associations or through ordinary credit societies. Distribution through the latter source has been made with good effect in Khandesh. Where, however, a society can be formed for the seed distribution for an area as big as a Taluka, there seems to be no objection to the formation of such a society, provided the other necessary facilities are available. In Sind for instance seed societies are being formed in conjunction with development associations, so that while the association can arrange for distribution, etc., the societies can secure the necessary finance for the purchase of seed. The number of such societies in Sind increased during the year from 6 to 10. Similarly, where an expensive kind of seed has to be purchased on a large scale, the organisation of a society for the purpose is also desirable. The society at Malir in Sind purchased potato seed to the extent of Rs. 33,000 and made a profit of Rs. 5,400. The distribution of seed through sale societies is not without its risks, as was found during the last year when the cotton sale societies at Hubli, Gadag and Bijapur purchased improved cotton seed at harvest time but suffered serious losses later when prices of cotton seed went down.

27. The number of machinery and implement societies is 69. Many members of these societies now find it easier and more advantageous to purchase ploughs out-right as their prices have considerably fallen during the last year or two. The implement societies which were in existence before have in consequence not had much work to do so far as the hiring of ploughs was concerned. The Ahmednagar District has, however, been a notable exception and there the three implement societies at Shevgaon, Pathardi and Jamkhed have done very good work and have with a share capital of Rs. 8,500 hired out ploughs at a very reasonable rent and still succeeded in making a profit of Rs. 2,500 which can be utilised for further developing societies. The organisation and success of these three societies is mainly due to the efforts of the local officers of the Agricultural Department who with the help of the Revenue Department have succeeded in popularising these implements in this famine-stricken tract. Elsewhere, there is need of societies which stock more expensive kinds of implements. Such of the societies as had cane-crushers were able to hire them out to the convenience and profit of their members.

28. Among the societies which used machinery driven by power may be mentioned the Power Pump Societies and Ginning Societies. The Pioneer Power Pump Society at Anklav in Kaira district did good

work as will be seen from the following report made by the Assistant Registrar :—

“The Anklav Power Pump Society with the indefatigable energy and enthusiasm of Mr. Mansing, his younger brother, and his son has extended its operations. The well which was not in a condition to supply sufficient quantity of water has been brought to a state of meeting the necessary requirements in water with the aid of a boring machine. The society had laid out pipes, in the neighbouring fields of the members. In the month of March, when the fields in the other villages looked barren those of the other members which were situated round about the pump looked almost like gardens. It was the result of the water supplied with the aid of the pump which is kept working till late hours of the night. The failure of the monsoon has made the members appreciate the advantages of having the means to utilise their source of water supply to their utmost capacity. The pump has earned a gross income of Rs. 3,752 from its supply of water to members and non-members. The rice-hulling machine has been also attached to the Engine and the usefulness of the society has been increased. The society has incurred loss this year. The loss is likely to be wiped off if the society receives the same attention and support as it did this year, both from its members and those in charge of its management.”

There are two other power pump societies registered in Gujarat but they have not yet collected the necessary share capital. The main difficulty in the organization of such societies is the desire on the part of the owners of the wells merely to get the financial facilities offered both by Government and the movement, combined with their unwillingness to share profits with the other members who can get their lands irrigated from the wells. In short they want to secure capital at a rate much lower than what they would have to pay if they had to raise it themselves ; and then to sell the water and appropriate all the profit to themselves. This being un-co-operative cannot be allowed in a co-operative society.

29. As regards ginning societies, the Kareli Co-operative Ginning Factory worked in conjunction with the local cotton sale society and the two together sold 1,230 maunds of cotton (ginned) and about 2,300 maunds of seed, making a profit of Rs. 1,800. The Parola Society did little work, partly owing to unfavourable seasons but mainly on account of its bad management and it is on the point of being wound up. A new ginning society started at Nandgaon in the Nasik District, the management of which is in experienced hands, shows promise of success.

30. There are now Seventeen manure supply societies in the Presidency. The main work of supply of manures is done by the Provincial Co-operative Bank as mentioned in section 61 below. It sold manure of the value of Rs. 8,23,759 in the canal tracts. The Seventeen societies sold manure worth Rs. 55,000, and made a profit of Rs. 3,600. There are five societies on the coast, but only one of these did any substantial work, *viz.*, the one at Kelva-Mahim, which sold manure worth Rs. 21,000 and made a profit of a little over Rs. 2,000. The other societies, partly owing to their small size and partly owing to the fact that they were

selling on credit, were not able to do much work. The other societies which deserve mention are the two at Manjri and Hadapsar. The two between them sold manure worth Rs. 30,000.

31. Some of the sale societies met with serious difficulties, but on the whole they showed very good progress. The most important class among these societies is the Cotton Sale Societies. The value of cotton sold by them amounts to Rs. 62½ lakhs as against Rs. 46 lakhs during the previous year. These figures however do not give a correct idea of the progress made. In the first place the financial year is not a good year to compare progress in successive years. The cotton season covers a period which falls partly within one financial year and partly within another. Sometimes the season begins early, sometimes it is late. To make the comparison more useful, it would be desirable to take the whole period from November to June of one year and to compare it with the same period in the following year. I hope this will be done in subsequent reports. The nature of the season and the difference in the prices prevailing also vitiates the comparison to some extent. During the last year the crop was not particularly good in many cases, being eight annas or lower, and the prices prevailing were also low. In spite of this fact the total produce brought to the cotton sale societies was much larger than in the previous year. Taking the case of the Southern Division only, I find that, although the rate of the commission charge per cart remained the same, the amount of commission earned by the six cotton sale societies during the last year was over Rs. 40,000 as compared with Rs. 22,500 in the previous year. The societies made a net profit of Rs. 35,000, part of which was distributed amongst the members in proportion to the quantities they brought to the societies for sale.

The most important event in the working of these societies during the year was the boycott of the Gadag Sale Society by the local dalals. None of them, except the one whose name I mention below, was present at the auction sales held by the society during the year. I have not the least doubt that the cause of the boycott was the increasing business which the society has been able to capture from year to year. It is estimated that the cotton which came to the society for sale this year was between one-sixth and one-seventh of the total quantity brought to the market. The dalals were not satisfied merely with their own combination to boycott the society. They tried to organize all the ginning and press factories, cartmen and hamals and the cotton seed merchants also against the society. In spite of this the boycott failed, it must be admitted mainly owing to the support which the society received from Mr. Hirjeebhoy Belgaumwala, who in spite of the pressure brought to bear upon him stood loyally by it and purchased practically all the cotton which was offered by the society for sale. The cultivators of the Gadag Taluka have again reason to be very grateful to Mr. Hirjeebhoy who saw the injustice of the action taken by the dalals as regards the society and helped it in its time of need. The boycott had one good effect. It made combination and co-operation amongst the cultivators

in Gadag stronger than it was before. They sent proportionately a larger quantity of cotton to the society for sale this year than they had done in any previous year. This result was largely due to the intensive propaganda which was carried on by members of the Managing Committee and especially by Mr. Fakirappa B. Laxmeshwar. The people who were opposed to the society were unfortunately helped by the fact that during the greater part of the year the market was falling and consequently competition was not as keen as it would otherwise have been. In order to secure the sympathy of the millowners and exporters from Bombay and get them to buy cotton from the Gadag Society purely on business terms and without giving it any concession, a conference of representative buyers and exporters was convened in Bombay. The conference suggested that the Gadag Sale Society should sell by auction only improved varieties of cotton and that it should not sell any non-members' cotton. Both these conditions were accepted by the society, though the result was bound to be decrease in business. The society acted up loyally to these conditions, but I am sorry to observe that it received practically no support from the people in Bombay. The success it obtained was due, as stated above, to its intensive efforts as regards propaganda and to the help it received from Mr. Hirjeebhoy.

In Gujarat the societies in Jambusar Taluka, owing to the misconduct of the District Honorary Organiser, who had subsequently to be prosecuted, did not do any work. In Ankleshwar Taluka they worked regularly while in the Surat District all the cotton sale societies did good business. The societies in Gujarat sold cotton worth about Rs. 14 lakhs and made a net profit of about Rs. 15,000. A federation of these societies has been formed which holds regular meetings and although no action so far has been taken for joint sale, things are tending in that direction. As societies in Gujarat are usually formed for definite and small areas in each of which only seed distributed by the society is sown by the members and the cotton grown by them is sold jointly, the necessity for an organization which would combine the various sale societies at least in the same district is very great.

32. Another important produce sold through co-operative organizations is gul. The chief business in this commodity was done in the canal tracts through the Provincial Bank which helped in the disposal of gul to the value of Rs. 14,63,133. The Haveli Taluka Gul Sale Society in Poona which depends mainly on the Hadapsar Co-operative Society has also shown considerable progress during the short period of its existence. During the year it sold gul worth Rs. 3½ lakhs and earned about Rs. 6,000 as commission. The shop of the Yellur Union at Kolhapur also did good business. It sold commodities of all kinds worth about Rs. 2 lakhs mostly belonging to the members of the societies in the Union the principal of which were gul, cotton, turmeric and groundnut. The shop also arranged to supply agricultural requirements to the members on indent and it sold Rs. 25,000 worth of ammonium sulphate. It has introduced the system of paying for goods sold through the shop by means of cheques. Such payments were made to the extent

of Rs. 62,000 during the period from September 1925 to March 1926. This system has facilitated the task of recovering dues from members of societies and also has saved members from the risk of theft or loss involved in carrying on their person large amounts over long distances. The Barsi Grain Shop, which had to face a boycott of local merchants from the very commencement of its career, could make little progress in spite of all the assistance that was given to it. The shop at Shikarpur in Sind sold grain to the extent of Rs. 2½ lakhs, while the sale society at Malir in Sind, near Karachi, sold 12,500 maunds of potatoes and vegetables worth Rs. 57,000 and earned a commission of Rs. 10,000 and a net profit of Rs. 4,000. The credit, seed and sale societies in Malir have produced a remarkable change in the economic condition of the Zamindars in this tract. Two other sale societies which deserve notice are the Arecanut Society at Kumta which in spite of local opposition was able to extend its business and to sell over 6,000 maunds of nuts as against 2,800 last year, and the Byadgi Chilly Society in Dharwar which was in bad condition in previous years but has been revived, thanks to the efforts of its Managing Director Mr. Ramanna Betgeri, and was able to do good business, selling over 15,000 maunds of chillies and earning a commission of Rs. 6,000.

There is considerable scope for a good tobacco sale society at Nippani. The existing one was not properly run in the last year as its management fell in the hands of a group of people who wanted to use the society in their own interests. The management has been changed, and it is hoped that the society will be able to do good work during the current year.

33. Several of the new sale societies were considerably benefitted by the Government grants for management expenses which are now being given to societies not more than three years old.

34. The Report of the Mango Committee appointed by Government has shown the great waste which occurs in the disposal of this fruit and the great loss suffered by the producers who, it is estimated, do not get even 25 per cent. of the price realized by sale of the fruit to the consumers in Bombay. There is thus considerable scope for the formation of a good mango sale society in the coastal districts. The difficulties are however great. The Mango Sale Society registered at Ratnagiri has done little work so far.

35. There are altogether 11 fencing societies out of which 10 are in the Southern Division. Of the latter, three are in the Kanara District and seven in the Dharwar District. In the case of five the wall has been completed, in the case of four the work has been commenced and in one it has not yet been started. In the Kanara District the walls are circular, and in Dharwar they are usually linear. The success of these schemes has been very notable in the cases where the walls have been completed. The best example of this is the wall at Hulihond in Mundgod Petha of Kanara District which was described in last year's report. The Assistant Registrar reports that there is need for an Union for the societies in Dharwar which have linear walls. These walls are continuous,

that of one village beginning where that of the neighbouring one ends, and it is necessary to provide for proper repairs by co-operation between all the societies concerned.

The question of the finance of these societies remains a difficult one. Usually the land to be fenced has been out of cultivation for some time, and has only a nominal value until it can be fenced. When therefore it is the chief security for a loan, it is not to be expected that the finance will be available in the open market, and so far Tagai loans have been granted through Government and not through the Banks. Up to the present time the fences have consisted of stone walls but it is clear that wire fences would be equally if not more efficient, but the people have not yet been converted to this form of fencing in areas where stone is available in abundance.

36. As regards Joint Cultivation Societies the newly formed society at Yalvagi in Dharwar District of which the membership is composed entirely of Waddars shows good promise. These men have taken about 160 acres of land from Government, have improved it and made it fit for cultivation. The Mutha Dam Society in Kanara which was registered in 1924-25 constructs its dam at an annual cost of Rs. 380 and thereby renders cultivable about 450 acres of land which but for the dam would be overrun by sea water and uncultivated. Another society at Sanikatta in the same district has also constructed its dam, the area in this scheme being 250 acres. There are several schemes in Dharwar and Belgaum for excavating tanks or repairing existing tanks by removing silt, etc., but these cannot be pushed on for want of expert advice and assistance which is not immediately available.

37. The number of Cattle Breeding Societies in the Presidency is 18 of which 15 are in the Southern Division. The 3 in the Bombay Division are doing very little beyond keeping a bull for the use of their members. Of those in the Southern Division nearly every society has now got a good premium bull, while the one at Shidenur in Dharwar District has two. The number of cows in the societies is 376. The number of calves born during the year was 135. It is found that while the members pay much attention to the bulls and the calves, they are apt to neglect the cows. Several societies in the Dharwar Taluka have however succeeded in inducing their members to buy good cows of the Mysore type. The progress of these societies in the Dharwar will be facilitated if they would combine and have a union to meet their common needs. Two of the societies, Shidenur and Alur, have built their own cow sheds outside the village so that the cows are not only grazed but also stabled separately.

38. *Taluka Development Associations.*—There are 51 registered associations in the Presidency. Their development is hampered through want of sufficient funds, and in consequence most of them are not able to do much work; but so far as their means permit several have interested themselves in one or other branch of agricultural activity. I need only mention two of these. The Athni Taluka Development Association has collected about a million lbs. of fodder and a subscription of Rs. 6,000

for purchasing additional quantity. It has received a loan of Rs. 15,000 from Government for adding to this stock, and in this way has started work which when completed will go a long way to meet the fodder scarcity so common in this taluka. Similarly the Chikodi Taluka Development Association has been helping the agriculturists by hiring out to them its boring machine which is in great demand. These Taluka Development Associations are not in a position to do any substantial work for the development and supervision of co-operative activities. They cannot be expected to do much owing to their limited finance, but if they utilise co-operative societies for doing their work of agricultural propaganda and improvement, they would be able to achieve far better results than they are doing now by working mainly through individuals. I am considering the question as to whether we can utilise these associations for the direct supervision of the accounts and the internal management of societies or whether we had better not have Supervising Union for this specialised side of supervision even where associations exist. So far I have come to the conclusion that the latter course is the most desirable.

(3) *Sind*

39. It has been usual to devote a separate section in this report to the description of the progress of the movement in Sind. The last season was not very favourable. The inundation was poor all round and although crops like jowari and bajri fared well, the water supply was inadequate for the more paying crops like cotton, paddy and sugarcane. The low prices of cotton also adversely affected the cultivators. In spite of these circumstances the movement has made satisfactory progress in the Province. Two new tracts were tapped, *viz.*, the Nara Valley and the Lar. The Lar tract in the Hyderabad and Karachi districts now has 94 societies while in the Nara Valley the number has gone up to 61. In the former area the people are enthusiastic and have been sending a large number of applications for the registration of new societies, but for want of a sufficiently large agency for propaganda and supervision many of these applications have to be held back.

40. The total number of societies in Sind increased by 133 and was at the end of the year 799. Of the new ones 118 were agricultural credit, 11 agricultural non-credit and 3 non-agricultural credit while one a Supervising Union. The number of members increased from 29,351 to 35,097, while there was a very satisfactory increase in the working capital from Rs. 72 lakhs to Rs. 104 lakhs, an increase of nearly 44 per cent. The working capital of the societies in Sind has doubled itself during the last two years having been Rs. 51 lakhs at the end of the year 1923-1924. The movement has made progress in the Hyderabad and Larkana districts where there are 16 and 11 members respectively to every 1,000 of the population.

If we consider only the progress made in agricultural societies we see that there are now 743 societies of this kind, of which 712 are credit societies and 31 non-credit societies. Their capital on 31st March last

was nearly Rs. 45 lakhs as against Rs. 30 lakhs in the previous year. Out of this, 38 per cent. is the members' owned capital. The average capital per head for Sind comes to 192. The arrears on 31st March were only 7.5 per cent.

41. One noticeable feature of the movement in Sind during the last two years has been the fact that members are being more adequately financed than they were before. The usual individual maximum limit of Rs. 500 has been in many cases raised to Rs. 1,000, while the needs of members with larger holdings have been met by sanctioning special limits for them. The result has been an expansion in cultivation and also the prevention of the necessity for members to supplement their borrowings from the societies by loans from outside. The ordinary societies, however, are not in a position to meet the needs of the bigger zamindars of whom there is a large number in Sind and who are often as badly involved as the smaller cultivators. The experiment of starting a separate Zamindari Bank in Thar and Parkar has proved very successful. This Bank during the very first year of its existence was able to do a considerable amount of good work and to meet the needs of a good many zamindars of the class mentioned above. The working capital of this Bank on 31st March was Rs. 2,38,000. The Bank gave loans to the extent of Rs. 3½ lakhs during the year. Its working capital at the end of the year was Rs. 2,38,000 consisting of shares Rs. 90,000, deposits Rs. 88,000 and Central Bank loans Rs. 68,000. The Chairman, Mr. Syed Ghulam Nabi Shah, M.L.C., who has all along been taking very keen interest in co-operative activities in the Thar and Parkar district, has given valuable assistance in making this Bank a success. A similar institution has recently been registered in Larkana. It is hoped that in the future such banks in other districts will be started and will solve the problem of financing the bigger zamindars. The Thar and Parkar Zamindars are now very anxious to have a Land Mortgage Bank to rid themselves of their old long standing debts.

42. The non-credit work also showed fair progress. The number of Taluka Development Associations increased from 8 to 14 and they were very useful in carrying on agricultural propaganda work for the popularisation of approved varieties of seed, implements, manure and of improved methods of farming. The total number of non-credit societies increased from 35 to 40. Reference to the operation of these societies is made above in another section.

43. District Banks also continued to fare well and considerably increased their operations. The Sind Central Bank is the apex bank for the whole of Sind besides serving as a District Bank for the district of Karachi. It also finances parts of the Hyderabad and Thar and Parkar districts. Each of the other districts, except Upper Sind Frontier, has now got a District Bank of its own. The working capital of all the District Banks during the year increased from Rs. 34 lakhs to Rs. 47 lakhs, i.e., by nearly 38 per cent. In spite of the tightness of the market deposits from individuals have increased from Rs. 21 lakhs to Rs. 29 lakhs and they would have been even higher had not the proportion of 1 to 8

between the share capital and the working capital prevented the Banks from receiving more deposits. Some of the leading men from Sind are on the directorate of each district bank and are rendering great assistance to the movement by bringing into it the finance required for it. I can only repeat the names of the gentlemen mentioned last year to whose exertions the success of the District Banks is in a great measure due :—

Mr. Jamshed N. R. Mehta,
 Khan Bahadur Bhutto,
 Mr. Muhammad Ayub Khuro,
 Rao Bahadur Pritamdas,
 Mr. Abdul Hamid Khan,
 Shet Radhakisan.

44. There is only one other activity which requires special mention. The Housing Societies in Karachi with one exception were not able to secure land from the Municipality. The exception was the Parsi Housing Society which was able to start its work and has made good progress during the year. It seems however that the question about the land will be definitely settled very shortly and that some of the other societies will be able to start operations during the current year.

45. Perhaps nowhere in the Presidency the need for facilities for easy credit was more keenly felt and nowhere has that need been more promptly and adequately met than in Sind. On account of the backwardness of its people, however, greater caution is necessary than in the other parts of the Presidency and there is a greater necessity for proper supervision and guidance. Fortunately during the year it was possible to increase the number of Auditors from 4 to 6. More attention is also being paid to the selection of proper Honorary Organisers as one or two already serving were found to be unreliable. The Banks in Sind have seen the wisdom of paying their staff well. It is also gratifying to note that many of the leading Zamindars and other people, having realised the benefits of the movement, have come within it and are serving as Directors of Banks or Chairmen of Institute Branches or Taluka Development Association or similar co-operative institutions. Their influence has helped considerably in the expansion of the movement. As regards the results the following extract from the report of the Assistant Registrar in Sind speaks for itself :—

“ During the course of my tour this year, which as I have said above nearly extended to the whole of Sind, I could see that wherever co-operative societies had been established there appeared a marked improvement in the methods of agriculture and signs of increased prosperity among the agriculturists. Dr. Mann in the course of his tour marked the same signs and in a lecture delivered to the educated public of Hyderabad he remarked that he had been greatly surprized at the agricultural progress made by the members of a group of 17 co-operative societies within a distance of ten miles from Hyderabad. Five years back the members told Dr. Mann, their average crop of cotton was 5 maunds per acre which has now increased to nearly 20 maunds per acre and in

some cases the record was even 25 maunds per acre. Their statements, he said, were corroborated by the generally good condition of their lands and their decent appearance. He was curious to know the cause of this improvement which they attributed to dry ploughing in winter, the use of Egyptian and Monsoon plough, selected seed and judicious manuring. These were factors known to the agriculturists all along but they did not work so hard on their soils for they always felt that whatever be their produce, they could not aspire to anything but a bare maintenance and the rest must go to repay their debts to the Saokars. With that gloomy prospect, they put no heart in their work. The cheap co-operative credit had relieved them of the load of heavy interest and they now felt that they would possess what they would produce. This confidence had stimulated them to earnest effort of which the result was apparent in the fertility of their crop and their decent appearance, etc."

(4) *Non-Agricultural Credit Societies*

46. Special attention has been paid in this Province to the development of co-operative activities in urban areas. There are now 476 societies of this kind in the Presidency as against 448 last year and 385 the year before. The societies can be divided under four different heads, though the division is not quite logical, as there is sometimes overlapping of one class with another. There is, first of all, the type of society of which the aim is to do for the small artisan and the small trader what bigger Banks do for bigger traders and manufacturers. These urban societies not only give the necessary finance to traders and artisans but also give them various kinds of banking facilities such as exchange, remittance, advances against produce, etc. Our aim is to have at least one such society at the headquarters of each taluka in the Presidency. In many places, especially in the Southern Division, we have succeeded in attaining this object, although it must be added that the societies in different talukas have reached very different stages of development.

Then we have the societies of salary-earners. These are usually started each for a separate office or a separate department. Some of our biggest urban banks belong to this class, such as the G. I. P. Railway and B. B. & C. I. Railway Co-operative Societies and the Post Office Societies. Under the same head come the mill-hand societies. Owing to the peculiar conditions of the mill industry, they form almost a separate class by themselves.

The third class consists of societies which cater for the needs of all classes in urban areas and advance loans not necessarily for productive purposes. Several of the big urban banks in the Southern Division belong to this type.

In the fourth class may be placed societies of the miscellaneous type formed for special purposes, such as the urban thrift societies, of which the main object is saving and not finance, educational societies, debt redemption societies, and societies for the depressed classes.

47. Almost all the urban credit societies are limited liability societies, only 31 having assumed unlimited liability. The debt redemption societies are included in the latter class. Although there has been some

improvement in those last, the position of several of them is still very bad and many may have to be cancelled. Most of these societies have been formed for the depressed classes in Bombay City. The advantages of a successfully worked society of this type are obvious as its members have to pay exorbitant rates of interest to the Pathan and other money-lenders. But as long as they fail to understand that the organisations are their own, and are not institutions for obtaining advances from Government, and that loans must be punctually repaid, the prospects of success are small.

48. The membership of non-agricultural credit societies is now 1,20,727; their share capital has increased from Rs. 35½ lakhs to Rs. 40½ lakhs; the working capital from Rs. 161 lakhs to Rs. 190 lakhs. The reserve fund now amounts to Rs. 10½ lakhs as compared with Rs. 8½ lakhs last year. Rs. 197 lakhs were lent out to individuals in the course of the year, and Rs. 165 lakhs were repaid. There are now 47 credit societies which are classed as urban banks, as each has a working capital of Rs. 50,000 or over. The two large societies are the G. I. P. and the Bombay Baroda and Central India Railway Societies with a working capital of Rs. 28½ lakhs and Rs. 29½ lakhs respectively. The B. B. & C. I. Railway Society, under the Chairmanship of Khan Saheb Shavakshah, has been doing considerable amount of good work for its members. One feature about its working during this year was part of the profits was devoted to works of social or general benefit to the members collectively. It has also evolved a scheme for helping members to build their own houses. The Shamrao Vithal Society has a working capital of Rs. 9,56,082. The two urban banks in Dharwar and the one at Hubli have a working capital of Rs. 5 to 6 lakhs each. Out of 47 Banks, the membership of 8 banks is confined to persons belonging to a particular class of employees, such as Government or Railway servants. Thirteen Banks are communal and 26 Banks are People's Banks of the Luzzati type. The share capital of these banks is now Rs. 26½ lakhs, showing an increase of Rs. 3 lakhs over the last year's figure. Their reserve fund is Rs. 7½ lakhs, showing an increase of Rs. 1½ lakhs. The deposits from members have increased from Rs. 72 lakhs to Rs. 87 lakhs; while there has been a corresponding increase in the non-members' deposits from Rs. 24 lakhs to Rs. 28½ lakhs. The banks lent out Rs. 158 lakhs and the sums paid back by members amounted to Rs. 131 lakhs. The banks have been doing very useful work not only by financing petty trade and industry at a moderate rate of interest, but also by familiarizing the people with banking methods. Several of these have introduced the cheque system but their cheques have not as much currency as they ought to have. It is only when shop-keepers and other creditors agree to receive these cheques in payment of their dues and transmit them from hand to hand that the great advantages of the system will fully be realized.

49. Two of the best urban banks are the Surat People's and the Hubli Urban Banks. The capital of the Surat People's Bank has nearly doubled and is now over Rs. 4 lakhs. Under the able Directorship of Mr. V. C. Jadav the policy of this Bank has been very progressive and

transactions have been made with a Co-operative Bank as far distant as Calcutta. The Hubli Bank suffered a loss this year owing to defalcations by its former Secretary, who has been prosecuted and convicted.

In Gujarat, the urban banks have taken the wise step of forming themselves into a Union. This will be useful not only for the supervision of existing banks but also for the guidance of newly formed banks.

50. The mill-hands' societies at Amalner in East Khandesh have shown good progress and have not only been advancing loans in cases of need but have succeeded in inculcating the habit of thrift and in getting the members to deposit some of their savings in the bank. The mill-hands' societies in Bombay suffered owing to the general strike in September and October, but profiting by the experience gained during crises of similar nature in previous years they were able to tide over their difficulties without any serious loss. When the strike was anticipated, credits were curtailed and recoveries strictly enforced, and within a few weeks of the close of the strike they were again working under normal conditions.

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

51. The number of District Banks remained the same as in the previous year, but the Thana Bank, which was amalgamated with the Provincial Bank towards the close of the year, did not function during the year, and the work of financing societies in the Thana District was done by the Provincial Bank. The amalgamation has now reduced the number of District Banks to 19. All the other Banks continue to make good progress. Their share-capital is now Rs. 21½ lakhs, showing an increase of Rs. 4 lakhs over the previous year's figure. There was also a satisfactory increase in the amount of deposits from individuals, which increased to Rs. 1 crore 24 lakhs as against one crore in the previous year. Deposits from societies also showed an increase of Rs. 2 lakhs and amounted to Rs. 14 lakhs. With one or two exceptions, District Banks are now able to raise practically all the capital that they need for financing the societies affiliated to them. The Nasik Bank, however, is still backward, and (owing to the rapid progress in organisation in that district) the East Khandesh Bank has to borrow a substantial amount from the Provincial Bank. The Ahmednagar Bank is doing very little to finance the primary societies affiliated to it. The Bijapur Bank was still unwilling to undertake the work of making Tagai advances. The total credits sanctioned by the Provincial Bank to District Banks during the year were Rs. 21,46,000. Out of this only Rs. 9,23,941 was actually drawn upon. All the Banks were able to make fairly good profits and with the exception of one all were in a position to pay a dividend of 6 per cent. or over.

52. Most of the increased share-capital of District Banks was taken up by societies and it is noticed that in some districts the primary societies are increasing their control over the banks. This, as pointed out in the last year's report, is a tendency in the right direction. But in order to maintain the efficiency and the credit of these important institutions,

it is necessary that the Directorate should be composed of experienced men who have the confidence of the public. The Karnatak Central Co-operative Bank, where some conflict had arisen between individual and society shareholders, offered to pay back the amount of his shares to any individual who desired repayment. But so far no one has asked for it.

53. The profits of the District Banks during the year amounted to Rs. 2,64,000 as against Rs. 2,14,000 last year. The working capital increased to Rs. 178 lakhs as against Rs. 141 lakhs last year. Loans to societies amounted to Rs. 127 lakhs as against Rs. 1 crore in the previous year and Rs. 75 lakhs and Rs. 48 lakhs in the two previous years. The figures will show how rapidly the finance of individual societies by Central Banks is expanding. Repayments of loans by societies during the course of the year amounted to Rs. 5,02,62,250 and the arrears amounted to Rs. 16,34,475 as against Rs. 7 lakhs last year.

54. There has been an improvement in the efficiency of the staff. Several Banks are now getting their staff trained either at the classes held by the Central Co-operative Institute or by the Senior Inspectors of the Provincial Bank. The danger of engaging an underpaid and inefficient staff was brought to the notice of all banks with some result. That there has been improvement in the salaries paid to the staff can be seen from the fact that the expenses for management have increased during the year by 33 per cent. and now amount to Rs. 1,33,000, as against Rs. 58,000 three years ago. The task of newer and poorer Banks has been facilitated by the willingness of Government and the Provincial Bank to bear one-half the cost of inspection of societies made by banks which are not in a position to pay more than 6½ per cent. as dividend on their shares. Nevertheless an increase in the staffs of District Banks and in their pay and efficiency is still one of great wants of the movement.

55. Some of the banks, following the example of the Provincial Bank, have begun to open branches. The Karnatak Central Co-operative Bank has now got three branches. The Belgaum District Central Co-operative Bank has got two branches. The Poona District Central Co-operative Bank has recently opened a branch at Khed. The good example set by the Broach District Central Co-operative Bank in supporting Supervising Unions and in reducing its rate of interest on loans to societies is being followed by some of the other District Banks. Most of the District Banks have now been certified fit to receive Municipal and, in several cases, Local Board deposits. A few of them have also been receiving deposits from the Public Works Department. The District Banks have also helped considerably in the extension of business transactions by means of cheques and *hundis*. The amount received and remitted by means of cheques and *hundis* by District Central Co-operative Banks came to Rs. 450 lakhs.

(6) *The Provincial Co-operative Bank*

56. The last year was for the Provincial Co-operative Bank again a year of sound progress and advance. The share capital increased from

Rs. 8 lakhs to Rs. 9,65,000. The new issue of 6,000 shares was fully taken up, except for the number which was reserved for the shareholders of the Thana Bank which, as mentioned below, has recently been amalgamated with the Provincial Bank. One feature about the disposal of the new issue was that the shares were taken up almost entirely by societies. There are now 821 individual shareholders as against 574 society shareholders. The amount invested by the former, however, is Rs. 6,81,000 while that of the latter is Rs. 2,85,000. The policy of getting every society borrowing from the Bank to be a Member of it by subscribing to its share-capital was followed during the year with the result that most of such societies are now shareholders of the Bank. Similarly, in order that the Bank should be more and more controlled by the movement itself, an important change in the constitution was made, by which representation on the Board was given to Central Banks and primary societies directly financed by the Bank. Out of the thirteen Directors, four are now elected by Central Banks and two by primary societies.

There was a very satisfactory increase in the working capital of the Bank which now amounts to Rs. 126 lakhs as against Rs. 95 lakhs in the previous year. What is equally gratifying is the fact that practically the whole of the working capital was employed within the movement itself. The total outstandings from co-operative societies at the end of the year were Rs. 78½ lakhs as against Rs. 61 lakhs last year. Fresh advances amounted to Rs. 63 lakhs and recoveries to Rs. 46 lakhs, the corresponding figures for the previous year having been Rs. 42½ lakhs and Rs. 31 lakhs respectively.

57. The Provincial Bank has, with the approval of Government, also made a new departure this year in undertaking to deposit for the next few years an amount not exceeding Rs. 6 lakhs in the newly created Central Co-operative Bank in the Phaltan State, the State guaranteeing the repayment. A large area in the State will soon be irrigated from the Nira Right Bank Canal; and will adjoin similar areas to be irrigated in British territory. The need for financing these irrigated crops through co-operative societies in the State was therefore obvious.

58. Although the Bank has invested a much larger amount with co-operative societies, it has also been able to keep as much as Rs. 39 lakhs, in either cash or negotiable securities, which is an ample fluid resource in case recoveries have to be postponed for a year or two on account of unfavourable seasons. The non-withdrawable capital at the end of the year was Rs. 26½ lakhs, as against Rs. 22½ lakhs last year. The withdrawable capital was Rs. 98 lakhs. In addition to this a sum of Rs. 3½ lakhs is being placed each year at the disposal of the Bank by Government as tagavi grant for land improvement. The total amount so advanced up to the end of the year was Rs. 5½ lakhs.

There was an increase of Rs. 16 lakhs under the head of fixed deposits and of Rs. 5 lakhs under Current and Savings Deposits. A greater part of this increase was received from societies and Central Banks. District Local Boards and Municipalities also deposited as much as Rs. 7½ lakhs. Owing to the general reduction in rates of interest, the Bank was able

to reduce its rates on deposits. This also enabled it to reduce the rate of interest from $7\frac{1}{2}$ per cent. to 7 per cent. in the case of societies which have been working well. As the societies borrowing from the Bank also participate under certain conditions in the profits of the Bank and as this share amounted during the last three years to practically a rebate of half a per cent. on the amounts borrowed, the actual rate of interest to good societies, provided the profits of the Bank do not diminish, will now come to about $6\frac{1}{2}$ per cent.

59. The amount of arrears at the end of the year was Rs. 9 lakhs as against Rs. 5,39,000 last year. The increase is due almost entirely to increased arrears from societies in the canal areas. These societies, having been in arrears for a second year in succession, were not granted extensions. If these extensions had been granted, as they would ordinarily have been, the amount shown as unauthorised arrears would have been smaller. It may be mentioned that as a set-off to these arrears there were large quantities of gul held by branches of the Bank for sale on behalf of the members; and as there was also a large inflow at the end of the year, the heavy stocks could not be disposed of and recoveries effected from the sale. In all other centres outside the canal area the arrears have been appreciably reduced.

The Bank has a reserve fund of about Rs. 25,000, Sinking Fund of Rs. $2\frac{1}{2}$ lakhs, and Reserve for Doubtful Debts of Rs. 1,15,000.

60. The system of preparing normal credit statements and of granting credits instead of loans has been very generally introduced in the case of societies financed by the Bank. Adequate and prompt finance has thus been secured, especially through the branches which are now opened by the Bank in various centres. The number of current accounts of societies with such branches has also shown considerable increase. The Bank has helped inland exchange business and encouraged trade and banking bills by giving the necessary facilities to urban banks.

61. Two more branches were opened during the year at Kalol and Shirpur. The policy of opening branches in areas directly financed by the Bank has added considerably to the convenience of societies and has not only helped to bring them into close and direct touch with the Bank but has also facilitated inspection and supervision. The inspection of the Bank continues to be very efficient. Most of the Inspectors have done good work by way of supervision and guidance. Special mention may be made of the work done by Mr. D. R. Kale, Senior Inspector of the Bank at Dhulia. Besides the work of supervision, he has done a good deal of propaganda work in the talukas in his charge. The visits of the Managing Director to some of the District Banks and the visits of the Directors to different centres have also been very useful. The Central Banks have often indented upon the Provincial Bank for help in various directions other than finance and this has been ungrudgingly given in almost every case.

62. As regards the supply of agricultural requisites and sale of members' produce, the Bank has now five regular shops, and also does the work

through some of its Branches. The Bank sold gul to the value of Rs. 13½ lakhs and manures worth Rs. 7 lakhs. It also sold 439 implements during the year. Cotton and ground-nut seed of the value of Rs. 86,000 were supplied to members. The supply of cotton seed through the branches of the Bank has become very popular. Needless to say that these branches can become valuable agencies for the introduction of improved varieties of seed. The Bank also helped some of the cotton sale societies to sell some of their cotton for which they could not get suitable prices locally.

63. One of the most important events of the year was the amalgamation of the Thana District Bank with the Provincial Bank. Owing to its limited resources, the Thana Bank could not make adequate provision for supervision or propaganda, could not expand, and could not take efficient measures for the improvement of several of the societies which had become inefficient. There are certain parts of this district which grow valuable crops, and need considerable finance. It is to be hoped that they will now make rapid progress.

64. The Bank maintained close connection with several other Provincial Banks in the country. Many enquiries and demands for information and advice were received by it from other Presidencies. In collaboration with the Provincial Bank of Bihar and Orissa the Bank convened a Provincial Co-operative Banks Conference which was held in Bombay soon after the Registrars' Conference. The conference brought representatives of Provincial Banks all over the country into touch with each other. A committee was appointed to develop these mutual relations and it was proposed to form an Association of all such Banks.

65. In its last report the Bank claims, and in my opinion very rightly, that its present status and size is due to the emphasis laid by the Board of Directors on the spirit of service to the cause for which it stands. Without ignoring any sound business principle or losing in efficiency the Bank has never lost sight of the duty of all Central Banks and especially the apex Bank to develop the movement and facilitate the operations of its affiliated societies. For the results achieved during the year the thanks of the movement are due to Mr. B. F. Madon, the Chairman, and to Mr. V. L. Mehta, the Managing Director. Mr. Mehta has toured assiduously in the districts and showed unremitting zeal and devotion to the ideals of the movement. His help and advice are always available to the societies and the Registrar alike.

IV.—THE CONSUMERS' MOVEMENT

66. The Consumers' Movement during the year, for reasons already mentioned in previous reports, was more or less stationary. Experience in the past made it necessary to devote attention mainly to the improvement of existing stores and to a careful consideration of the lines on which fresh organization should be undertaken. Five of the societies which were working badly have been cancelled and the number has been reduced from 53 to 48. Eleven out of these 48 were however not working. The

share capital remained practically the same, being a little over Rs. 110 thousand, while the membership increased by 800 and is now 4,834. There was some diminution in the working capital and the amount of sales, which were Rs. 1½ lakhs and Rs. 4½ lakhs respectively. A somewhat gratifying feature was the fact that the net profit, which only amounted to a thousand rupees for all the societies last year, went up to Rs. 12,000 during the year and that while only a few societies had showed a profit in the previous year, 22 out of 39 societies worked at a profit last year.

67. Amongst the few consumers societies which deserve to be mentioned are the two B. B. & C. I. Railway Societies, one at Bombay and the other at Bulsar. The former had sales to the extent of Rs. 1¼ lakhs. The society at Bulsar also worked well; it sold goods to the value of Rs. 67,000, making a profit of Rs. 4,600. Several of the college societies, especially those in the Sydenham College, St. Xavier's, and Gujarat College, also did good work. The Currimbhoy Ibrahim Co-operative Store has been one of the few mill-hand stores that have been doing well. With a share capital of Rs. 301 it had sales of over quarter of a lakh. The example of this store would go to show that if the management of the mill is sympathetic, mill stores can work successfully and do a considerable amount of good to the millhands. The Nayar Samaj Hostel Society continued to be useful to the community. There is room for several such societies in Bombay for people who go there for employment from different parts of the country. The Namdeo Society at Yeola is interesting as having within the first year of its existence sold goods to the value of Rs. 38,000 and made a profit of Rs. 1,200. It is not, however, a store in the ordinary sense of the word, as it only supplies cloth required by its members, who are all tailors, for carrying on their business. Similar societies started elsewhere not only for tailors but for other workers can render help of this nature if good management is available. As a successful example of a general store may be mentioned the society at Karwar which sold goods worth Rs. 21,000 with a share capital of only Rs. 1,300. The society's policy of having a rapid turnover though the capital is small has been one of the main causes of its success.

68. The question about the further expansion of the Consumers Movement in Bombay has been engaging the attention of both the Department and of non-official workers for some time past. The subject was very thoroughly discussed during the year both in conferences and in private meetings; and a special conference to consider it was convened during the last year in Bombay. It was then decided to concentrate efforts and if possible to have a fairly big organisation which could afford to have a good and efficient management. The need for co-operative stores is the greatest in an industrial city like Bombay. It was therefore thought advisable to make an intensive enquiry in Bombay to find out how far a Central Co-operative Agency for supplying in the first place the necessary requisites of life to its members through organised groups in different parts of the city could be successfully organised and to carry on propaganda for the formation of such an agency and groups if conditions

were found to be favourable. An organization of this description could also do agency work for co-operative stores in other parts of the Presidency. Mr. Desai, the Assistant Registrar in Bombay, with the help of Prof. Kaji, Chairman of the Bombay Branch of the Institute, has devoted a considerable amount of time to the investigation of this question and to the carrying on of the necessary propaganda, and it is hoped that there may be some concrete result during the course of the current year.

V.—HOUSING SOCIETIES

69. The number of housing societies during the year was 44, out of which 22 were in Bombay. The number of members was 5,500, their share capital Rs. 15½ lakhs, and the loans from Government to the societies at the end of the year amounted to Rs. 28¾ lakhs. The total working capital of all the societies was Rs. 66 lakhs. It was stated in the last year's report that the slump in trade and the consequent lowering of rents in Bombay had taken away some of the enthusiasm with which the organisation of co-operative housing had been taken up in previous years especially by the lower middle class. The same cause continued to operate during the year.—The reduction in rents in Bombay has unsettled some of the occupants of tenements in co-operative houses which were constructed at a period when the cost of building was high. It is however hoped that if the necessary propaganda can be carried out, and the rate of interest on loans is reduced, people will again begin to build houses, more especially on the hire-purchase system. Co-partnership, although the most co-operative system, is not very popular but it appears to be the most beneficial system for people with small capital and who are not permanent settlers in Bombay.—

Outside Bombay, progress has been made during the year in Karachi where the Parsi Society has constructed several tenements during the year. Two more societies in Karachi have got possession of the land they require, and in the case of two others the grant of land has been sanctioned. Definite progress therefore may be expected during the current year. In the Southern Division the Raddi Society in Dharwar has completed its 12 buildings, while the Saraswat Society has completed 38 out of 46 buildings. The latter did the construction work practically without taking any loan from Government. In the Northern Division, after considerable efforts to organize societies in Ahmedabad which needs them very badly, the Brahma Kshatriya Co-operative Housing Society was registered, which with commendable promptitude acquired an area of 18 acres, collected capital to the extent of nearly a lakh and obtained sanction for a Government loan of 3½ lakhs. The society has already begun to build, and its example has resulted in the registration of a Parsi building society. It is to be hoped that this will be the beginning of a series of housing societies which will relieve the congestion in that over-crowded city.

70. The falling in land and building values in Bombay makes it now necessary to consider if the margin of security on Government loans

which is only 20 per cent. at present, should not be enhanced. If it is likely that prices will not fall any further no such enhancement will be necessary, but if it is found to be necessary, relief can be given to the new borrowers by reducing the rate of interest, and also by increasing in suitable cases the period of repayment.

VI.—THE PRODUCERS' MOVEMENT

(1) *Producers' Societies in General*

71. The Producers' Movement did not show any appreciable progress over the last year. One of the biggest and the most important of them, namely, the Kamgar Sahakari Foundry in Bombay City which had at one time shown considerable promise, had to be cancelled after all efforts made to revive it had failed. The failure of the society was due partly to troubles of management and partly to the considerable difficulties which during this slack season it met with in securing orders in a straightforward way. The number of producers' societies in the Presidency was 28. In Bombay City the Co-operative Printing and Publishing Society has overcome its initial difficulties and at the close of the year had more work on hand than it could manage. In the Central Division, slackness in demand and fluctuations in the prices of raw material seriously affected the Copper and Brass Societies in Satara and Poona. In Satara these were intensified by the hostile attitude of the local merchants who boycotted the society's goods. The members, however, have shown a good spirit of combination and have been able to withstand these difficulties, partly with the assistance of a Government long-term loan of Rs. 15,000 at an easy rate of interest. The Honorary Secretary of the society was also sent by the Department to Berar and Khandesh to find a market for the society's goods and especially to secure the custom of the local co-operative societies. The Twasta Kasar Industry Developing Co-operative Society, Limited, Poona, was not able to show similar results mainly owing to unsatisfactory management. In the Northern Division the Nadiad Leather Workers' Society has expanded its activities and has begun to produce washers from tanned hides. The society has been very useful to its members who belong to the depressed classes. The Surat Co-operative Printing Press could not get sufficient work to keep all its members engaged throughout the year. At first they were not ready to follow the advice given by outsiders interested in their betterment, but good sense has now prevailed and they have now agreed to work their society on the lines of the similar institution in Bombay. In the Southern Division the Labourers' Society at Hukeri continued to receive small contracts from the local Taluka Board. There are six artisan (mainly carpenter) societies in the Division, out of which two, one at Shelavadi and the other at Konnur, did good work. The shoe-makers' society at Dharwar bought raw material, such as leather and other accessories, for its members and sold articles worth about Rs. 16,000 making a profit of Rs. 1,300. The society has produced a salutary effect on its members several of whom have now become literate.

72. Amongst agriculturists the only producers' societies are the dairies of which the number and progress remained more or less stationary. There are six societies with 209 Cows and Buffaloes, distributing on an average 475 seers of milk a day. The total quantity sold during the year was 1,65,000 seers of the value of Rs. 41,000. One of the good dairies is at Malwan which sold milk worth Rs. 11,500.

(2) Weavers' Societies

73. Like the preceding one the last season was a very unfavourable one for weavers. The market was dull, the price of yarn was fluctuating and, the demand being very slack, there was great difficulty in selling the finished articles. As a result, several members of societies had to give up their weaving profession for the time being as the profits earned were too small for their living, and to find some other temporary profession elsewhere.

74. The number of societies was reduced from 69 to 60, but in other respects the condition of the weavers' movement remained practically stationary. The number of members, their working capital and the total value of sales were nearly the same as in the previous year, these being 3,000, Rs. 3 lakhs and Rs. 2½ lakhs respectively. The societies altogether made a profit of about Rs. 5,000. In the Southern Division most of the societies do not now advance loans in cash. They either sell yarn on credit or for cash, and advance money on the security of finished articles when the market is dull. In this Division the Hebsur Society again did a good year's work. With a working capital of Rs. 10,000, it sold goods to the value of Rs. 30,000 and made a net profit of Rs. 1,400. The *gudars* (carpets) made by the society are becoming popular all over the District. The Bail-Hongal Society sold yarn worth quarter of a lakh. In the Central Division the Karkamb Society continued to expand its business. It had a working capital of Rs. 9,000, sales of nearly Rs. 40,000 and a turnover of Rs. 68,000. It distributed amongst its members over Rs. 2,300 out of the accumulated profits by way of bonus in proportion to the business done by each member with the society. The Sholapur Urban Society which does only credit business had a working capital of Rs. 18,000. In the Bombay Division the societies also did not do well. The biggest of them, the Pathardi Society, has now got over its difficulties which were due to internal dissensions and has settled down to work. Two of the four societies in Sind have now started purchasing yarn for their members. In Khandesh, owing to the unfavourable nature of the season, all societies, except the two at Parola, confined themselves to credit work. The Parola Societies, however, with the help of the Provincial Co-operative Bank, have undertaken the work of supplying the yarn and silk to their members and have also made arrangements to give advances on the security of finished articles to enable their members to hold out their stock for better time. The success of the Parola Societies has encouraged weavers in other centres to go in for societies, and as a result weavers' societies at Dharangaon and Kasoda were registered after the close of the year.

75. The main difficulty of the members of weavers' societies has been with regard to the disposal of their finished articles. In the present conditions, it is not easy to form an independent sale organization, as in the first place the market conditions are not favourable and secondly, the weavers are not in a position to supply the necessary personnel for running such a difficult organisation. Assistance however, was given to them in various ways during the last year. In the first place weavers' societies are now being definitely brought into touch with members of credit and sale societies, so that the latter can arrange to sell weavers' articles to their own members. Measures on this line were taken, for instance, in the Parola Taluka. The Hebsur Society also arranged to sell its members' carpets through the Bail-Hongal and Gadag societies and the Yellur Union's shop at Kolhapur. Secondly, arrangements were made for opening shops at various exhibitions in which the goods of these members were offered for sale. Arrangements at four such exhibitions were made in the Central Division, and one special bazaar was held by the Department in Poona, with the help of the Institute, to exhibit the goods of weavers' societies. It lasted for a fortnight and succeeded in bringing the products to the notice of the people in Poona and round about, and secondly, in educating the Committee Members of these societies as regards the needs of the people in the Deccan. As a result of this bazaar, it has been decided to open a shop in Poona where goods of weavers' co-operative societies could be sold. The organization is at present an informal one, supervised partly by the Department and the Institute but mainly by the Poona Central Co-operative Bank, Government having agreed to guarantee part of the management expenses in case there is a loss. If this organization proved successful, it would pave the way for a regular sale union for weavers' societies.

VII.—THE BOMBAY CENTRAL CO-OPERATIVE INSTITUTE

76. The two most important points in connection with the working of the Institute during the last year have been its definite legal recognition in the new Act and the change in its constitution. The draft constitution was framed during the year under report, though the necessary changes in the bye-laws were approved after its close. The development of the Institute in recent years and the increase in its functions had made the old constitution unsuitable. The new constitution, which is far more representative than the old one, brings the Institute in a line with similar organisations in other parts of the world and is likely to make its influence felt more deeply in the future. The Institute has been mentioned by its name in more than one place in the new Act, and one of the powers delegated to it is the power of approving the allocation of funds out of societies' profits to charitable purposes.

77. The work of bringing the Institute in direct touch with primary societies is being facilitated by the opening of District branches in the various parts of the Presidency. Almost every District in the Presidency proper has now a District Branch, though some of the branches are not functioning as well as they should. The District branches in the Konkan

except the one at Kanara, are doing very little work. On the other hand, the branches in East and West Khandesh and Surat have shown good progress. Five new District branches were opened during the year. The work of some of the branches is handicapped either for want of good workers, or, where such workers are available, for want of funds. A large part of the collections which these branches collected was till now being utilised for defraying the expenses of printing the English and Vernacular journals. From the current year the Institute proposes to undertake the financial responsibility of conducting the journals itself, thus leaving larger funds at the disposal of the branches. This is certainly a step in the right direction and will, it is hoped, enable the branches to do effective work. Several of the branches are, I am glad to note, receiving contributions from the Local Boards; particular mention in this connection may be made of the Local Boards of East and West Khandesh, Thana, Belgaum, Dharwar and Nasik. If every District Local Board were to help the co-operative cause in its District by making a contribution, the work of the Institute, especially in the direction of propaganda, would be considerably facilitated. Similarly, if Taluka Development Associations develop and undertake co-operative propaganda work, they could, as sub-branches of the Institute, bring the latter in touch with the villages comprised within their jurisdiction.

In order to co-ordinate the work of the various branches with the Institute, a meeting of the Chairmen of the Divisional Branches of the Institute was arranged towards the end of the year with very good results. A good deal of misunderstanding has been removed and practical lines of action have been laid down. It is proposed to call such meetings every quarter.

78. The number of members was 4,431 composed of 3,521 societies and 910 individuals. The total number of individual members is still small and of the total number 375 are from Gujarat. This proportionately large number is due to the personal efforts made by Diwan Bahadur A. U. Malji and his co-workers. There is no reason why if similar efforts are made in the other divisions, especially in the City of Bombay, the membership should not increase. It is true that the Institute should mainly be an organisation comprised of societies, but there is no reason why in a propagandist body like this the practical sympathy of individual co-operators may not also be secured to as large an extent as possible. This is all the more necessary as the work of the Institute is handicapped, in spite of a generous grant from Government, for want of adequate funds.

79. The work done by the Institute continues to increase both in quantity and in variety. It held three Divisional Conferences in Gujarat, Maharashtra and Sind. Besides these several District Conferences were held. Amongst the Conferences held for the discussion of special problems may be mentioned the three Urban Banks Conferences held at Broach, Poona and Bombay, and the Consumers' Conference held in Bombay. The Provincial Conference was held in Dharwar and was presided over by Sir K. V. Reddi, Ex-Minister for Co-operation in the Madras Presidency. This is the first time that the Conference has been held outside

Bombay and Poona. I am very doubtful about the utility of holding a Provincial Conference, as it is constituted at present, especially in places which are not central. It is impossible for any large number of people living in one part of the Presidency to spare the necessary time and money to attend a conference held at the other end of it, and the Conference thus fails to be representative. Secondly, a Provincial Conference ought to be mainly a business conference and should, therefore, be a smaller body than at present, consisting of representative co-operators who are able to follow and take part in the discussions. At present the proceedings have perforce to be in English and a large part of the representatives are not in a position to follow them. Besides under the new constitution of the Institute the Provincial Council will consist of about 125 representatives of the Co-operative Movement and will meet twice a year. It can thus take the place of the Provincial Conference, and will thereby save the very large expenditure that has now to be incurred on holding the latter. As for propaganda, Divisional and District Conferences, of which the proceedings are conducted in the vernacular, will be a far better instrument for the purpose than a Provincial Conference can ever be.

80. The Magazines, of which there are now two in English and four in the Vernacular, are being well conducted. The "Quarterly" can claim to be one of the best magazines of its kind and is very popular.

81. Amongst the other activities of the Institute may be mentioned two economic enquiries, the carrying on of propaganda work in Bassein and Malsiras, a large number of lectures with magic lantern slides in the districts of the Presidency, and the organization of Supervising Unions. The report of the Pardi Economic Enquiry Committee was ready at the end of the year.

82. Of the Branches, the Bombay Branch continues to do very good work. The Sassoon Welfare Institute, which was started through its efforts, has been instrumental in starting societies in the Sassoon Mill group. The Tata Institute is also doing well. The Bombay Branch of the Institute has published certain leaflets and is interesting itself in the organization of stores. This branch of the Institute owes its success mainly to the energy of its Chairman, Professor Kaji. The Maharashtra Branch has also been increasing the field of its activities and doing very useful work. The Karnatak Branch devoted itself mainly to the holding of conferences and training classes and to the issuing of the journal. It suffered a severe loss through the death of its Chairman, Mr. F. T. Nalavadi, one of the most prominent co-operators in the Southern Division. The Gujarat Branch, thanks to the efforts of Diwan Bahadur A. U. Malji, has done good work both as regards propaganda and supervision and has been able to help the movement in various directions. In Sind, thanks to Rao Bahadur Pritamdas, the activities of the Branch continue unabated.

83. The Standing Committee of the Institute met four times, the Registrar being present at three of the meetings. Amongst the important subjects discussed by it were the following:—

The organization of the Supervising Unions and the training of Supervisors to work under them; questions regarding the construction and

finance of the Institute Building ; the principles for distribution of grants among the Branches, and of the surplus funds of liquidated societies donated to the Institute by the Registrar ; arrangements for the Fourteenth Provincial Co-operative Conference ; action on resolutions of the Thirteenth Provincial Co-operative Conference ; Rural Re-construction Scheme ; Formation of a Federation of Urban Banks ; arrangements for special propaganda in Sukkur Barrage Area, Malshiras Taluka and Alibag District ; the new bye-laws of the Institute ; the future of the Provincial Co-operative Conference ; the working and control of the Propaganda Officer.

84. The Sir Vithaldas Thackersey Memorial Building, has now been completed at the cost of about two lakhs of rupees. Part of one floor (top) has been occupied by the Institute itself, one whole floor has been taken up by the Co-operative Department, while another floor has been taken up, though not actually occupied, by the Provincial Co-operative Bank. As regards the Memorial Fund, the Committee has unfortunately as yet not been able to raise more than Rs. 45,000, the rest of the funds required being in the form of a loan from the Provincial Bank. Owing to the slump in trade in Bombay the space not already occupied by the above three institutions has remained vacant. This is causing a serious loss to the Institute. If the vacant floors could be given out at a reasonable rental, there would be no difficulty for it to meet the serious financial responsibility that it has undertaken in constructing the building. It is hoped that with the revival of trade and a greater demand for buildings in the Fort, this difficulty will disappear.

The Government gave to the Institute a grant of Rs. 28,000 during the year, of which Rs. 23,000 was ordinary grant Rs. 5,000 were given for the work of a special kind. The total income was Rs. 66,000 including the Government grant.

85. Mr. G. K. Devadhar, the Vice-President and Rao Bahadur S. S. Talmaki, the Honorary Secretary, were both indefatigable in their efforts to improve the affairs of the Institute, to popularise it and to make it a model institution of its kind in the whole of India. I may also mention the good work done by the President of the Bombay City Branch, Professor H. L. Kaji of the Sydenham College of Commerce.

A statement is attached showing the Conferences other than the Provincial Conference referred to above and the training classes held during the course of the year.

I—Conferences

Division	Name of the Conference	Place	Date	Name of the President
Bombay	Conference of Housing Societies.	M a r v a d i Vidy a l a y a Hall, Bombay.	25th April 1925.	Mr. A. C. Desai, L. Ag., M.A. (Wis.) Asstt. Registrar, C. S., Bombay
	Second Conference of Co-operative Credit Societies.	Crescent Mill, Bombay.	20th June 1925.	Mr. Colah, Superintendent, Currimbhoy Ibrahim Mills.
	Bombay Co-operative Urban Banks' Conference	Sir Vitaldas Memorial Building.	20th September 1925.	Mr. M. L. Tannan, Principal, Sydenham College of Commerce.
	Conference of Consumers Societies.	Do. . .	24th October 1925.	Sheth Gulabchand Devchand Jhaveri.
	Dadar Co-operative Conference.	Dadar, Bombay.	27th March 1920.	The Honourable Mr. B. V. Jadhav, M.A., LL.B.
	Ahmednagar Co-operative Conference.	Ahmednagar..	15th November 1925.	Mr. G. K. Deodhar, M.A.
	Ratnagiri Co-operative Conference.	Ratnagiri ..	28th November 1925.	Mr. V. B. Mardhekar, M.A.
Central	Sangameshwar Taluka Conference.	Devdhe ..	31st January 1926 and 1st February 1926.	Mr. B. R. Nana, B.A., LL.B., M.L.C.
	Shirala Co-operative Conference.	Shirala ..	22nd April 1925.	Mr. J. A. Madan, I.C.S., Registrar, Co-operative Societies, Poona.
	Tasgaon Taluka Co-operative Conference.	Bhosa ..	19th and 20th May 1925.	Mr. P. N. Adhav.
	Sholapur Taluka Co-operative Conference.	Savaleshwar..	7th June 1925 ..	Mr. M. V. Shaikh.
	First Urban Co-operative Conference.	Poona ..	5th July 1925 ..	Mr. G. K. Deodhar, M.A.
	Pandharpur and Sangola Taluka Co-operative Conference.	Kasegaon ..	2nd August 1925.	Prof. S. R. Bhagwat, L.C.E.
	Third Divisional Conference.	Satara ..	21st and 22nd November 1925.	Prof. H. L. Kaji, M.A., I.E.S.
	Karmala Taluka Co-operative Conference.	Jeur ..	27th January 1926.	Mr. H. R. Gould, I.C.S.,
	Khed Taluka Co-operative Conference.	Khed ..	21st February 1926.	Rao Sahab G. G. Kale.
	Southern	Dharwar District Co-operative Conference.	Haveri ..	24th April 1925.	Honourable Mr. B.V. Jadhav, M.A., LL.B., Minister of Education.
Belgaum District co-operative Conference.		Pall-Hongal ..	11th May 1925..	Mr. H. L. Fox, I.C.S., Collector, Belgaum.
Navalgund Taluka Conference.		Shelawadi ..	30th May 1925	Mr. P. R. Chikodi, Belgaum.
Gadag Taluka Co-operative Conference.		Mulgund ..	20th November 1925.	Rao Bahadur V. V. Kalyanpurkar.
Northern	Jalalpur Taluka Co-operative Conference.	Amalsad ..	17th May 1925..	Mr. K. L. Punjabi, I.C.S., Asstt. Collector, Surat.
	Urban Co-operative Societies and Bank's Conference.	Broach ..	6th June 1925 ..	Mr. V. L. Mehta, B.A., Managing Director, Bombay Provincial Co-operative Bank.
	Fifth Gujarat Divisional Co-operative Conference	Broach ..	6th and 7th June 1925.	Mr. B. F. Madon, Chairman, Bombay Provincial Co-operative Bank.

I—Conferences—contd.

Division	Name of the Conference	Place	Date	Name of the President
Northern— confd.	Surat District Co-operative Conference.	Surat ..	25th October 1925.	Prof. H. L. Kaji, M.A., I.E.S.
	Ahmedabad District Co-operative Conference.	Ahmedabad ..	22nd November 1925.	Rao Saheb Dadubhai P. Desai, M.L.C.
	Representative meeting of members of Co-operative Cotton Sale Societies.	Ankleshwar ..	31st January 1926.	Dewan Bahadur A. U. Malji, Divisional Honorary Organiser, C. S., N.D., Broach.
	Borsad, Anand and Thasra Taluka Conference.	Anand ..	25th February 1926.	Mr. R. M. Maxwell, I.C.S., Collector, Kaira.
Sind	Sind Divisional Co-operative Conference.	Hyderabad ..	31st January 1926.	Honourable Mr. A. M. K. Dehlavi, Bar-at-Law, Minister.
	District Co-operative Conference.	Sukkur ..	3rd February 1926.	Mr. L. N. Brown, I.C.S., Collector of Sukkur.
Khandesh	Satana Taluka Co-operative Conference.	Satana ..	3rd and 4th April 1925.	Honourable Mr. B. V. Jadhav, M.A., LL.B., M.L.C., Minister of Education.
	Sukene Taluka Co-operative Conference.	Sukene ..	15th and 16th November 1925	Mr. R. G. Pradhan, B.A., LL.B., M.L.C.
	Pachora Taluka Co-operative Conference.	Pachora ..	17th November 1925.	Mr. J. F. B. Hartshorne, I.C.S., Collector of East Khandesh.
	Bhusawal Taluka Co-operative Conference.	Bhusawal ..	18th and 19th November 1925	Rao Bahadur S. D. Garud, District Honorary Organiser, C. S., Dhulia.

II—Training Classes

Name of the Training Class	Date	Place	No. of candidates trained	No. of candidates successful
Continuation classes for Diploma in Co-operation.	Throughout the year	Sir Vithaldas Memorial Hall, Bombay.	Examination	not yet held.
Junior Secretaries' Training Class.	10th April 1925 to 20th April 1925	Dulsar ..	20	12
Do.	18th to 26th May 1925	Poona ..	20	21
Senior Secretaries' Training Class.	Do.	Do. ..	6	4
Training Class for Secretaries.	10th July 1925	Crescent Mill, Bombay.	22	10 (including 2 ladies)
Junior Secretaries' Training Class.	8th to 16th August 1925	Dhulia ..	44	21
Supervisors' Training Class.	3rd September 1925 to 3rd December 1925.	Dharwar ..	22	13
Junior Secretaries' Training class.	20th September 1925 to 6th October 1925.	Nasik ..	15	6
Do.	3rd October 1925 to 11th October 1925.	Kalol ..	36	23
Do.	4th to 12th October 1925	Parola ..	43	19

II—Training Classes—contd.

Name of the Training Class	Date	Place	No. of candidates trained	No. of candidates successful
Elementary Training Class.	25th October 1925	King George English School, Dadar.	15	Examination not yet held.
Junior Secretaries' Training Class.	25th November 1925 to 5th December 1925.	Surat	90	29
Do.	8th December 1925	Malsiras	24	14
Supervisors' Training Class.	4th January 1926 to 3rd March 1926.	Hyderabad.	12	10
Junior Secretaries' Training Class.	February 1926	Bagalkot	18	Result not yet declared.
Do.	22nd to 27th March 1926	Nagar	15	Do.
Do.	22nd to 28th March 1926	Sirsi	18	11
Do.	20th March to 1st April 1926.	Miri	7	Result not yet out.

86. The short classes which are held for teaching the Managing Committee Members essential principles of Co-operation and giving them a practical idea of the work they have to do have proved very useful. It is perhaps wrong to call them classes as they are usually informal and held only for a day or two and their programme consists, only of short lectures, and talks by a few leading co-operators with the Committee Members of a number of societies. Many a Committee Member has thus come to know what his rights and responsibilities are. The number of such classes held in each division was as follows :—

Southern Division	..	..	..	12
Northern	..	..	..	6
Khandesh	..	..	..	29
Sind	..	..	..	1

Besides the Conferences mentioned in the list, there were two very important All-India Conferences held in Bombay during the year. One was the Ninth Conference of Registrars which was held in Bombay at the invitation of the Bombay Government. His Excellency Sir Leslie Wilson opened the Conference and delivered an inaugural address. The Conference, which was presided over by Mr. H. Calvert, C.I.E., I.C.S., passed various important resolutions on all-India topics which are now receiving the consideration of the Government of India. Immediately after this was held the All-India Provincial Banks' Conference under the presidency of Sir Lallubhai Samaldas, C.I.E.

VIII.—EXPENDITURE FROM PUBLIC FUNDS

87. The expenditure incurred out of public funds for the support of the Co-operative Movement in this Presidency during the year came to

Rs. 4,79,366 and was less than the expenditure in the previous year by Rs. 8,468. The various items were as follows:—

	Rs.
Pay of establishment	2,79,520
Travelling allowance of officials and non-officials ..	1,22,914
Grant to Bombay Central Co-operative Institute ..	26,250
Special grants to Co-operative Institutions: (Sale Societies, Supervising Unions, Bhil Societies, etc.)	8,157
Contingencies, Provincial Conference, etc. ..	46,020
Difference between interest charged on loans to Housing Societies and actual market rate at 6 per cent.	24,342
	<hr/>
Total ..	5,07,203
<i>Deduct.</i> —	Rs.
Audit Fees	23,292
Interest paid by Provincial Bank on Registrar's current account ..	4,545
	<hr/>
	—27,837
	<hr/>
Grand Total ..	4,79,366

To the above must be added a certain amount spent on free printing done for the Department, but this amount was small.

It will be seen that while the expenditure on grants to Co-operative Institutions has actually increased that on the establishment has diminished. The cost of the establishment works out at about 0·54 per cent. of the working capital in the movement as against 0·68 and 0·74 during the last two years. It cannot be said that this decrease in the percentage is a thing to be welcomed at the present stage of the development of the movement. As a matter of fact, it seems necessary that more expenditure should be incurred for supervision and for the organisation of new forms of co-operative activities which can only be undertaken if sufficient funds are available. More money is also required for propaganda though the best way of spending such money, if available, would be through unofficial organisations like the Institute.

IX.—ACT, RULES AND BYE-LAWS

88. The Co-operative Societies Bill was passed in the July-August (1925) Session of the Council and having received the approval of the Governor-General-in-Council has now become law. It has been welcomed everywhere as an advance on the old Act and as one which will considerably assist the development of co-operative activities in this Presidency. The work of putting into practice the sections of the new Act was undertaken during the year. Rules under the Act have been framed and are awaiting the sanction of Government. As soon as the rules are passed the

changes in the present bye-laws necessitated by the alterations in the Act will be made.

X.—MISCELLANEOUS

School-Boy Societies

89. There were during the year 524 School-Boy Societies as against 457 last year. They were distributed as follows:—

Division				Number of School-Boy Societies.
Central	..	..	..	245
Bombay	..	..	..	77
Northern	..	..	..	71
Southern	..	..	..	84
Sind	..	..	..	47
Total ..				524

Most of these societies have been formed in primary schools and as the membership consists of young boys they are in practice managed by the school-masters. There are also some societies organised in High Schools. A suggestion has been made that if some of these societies were registered under the Act they would be able to perform a more useful function than what they are doing at present. While the societies are no doubt serving a useful purpose in as much as they enable the boys to purchase their school requisites cheaper and also instil in the minds of some of them the principles of Co-operation it has not been found desirable to register any of them as they are not in most cases co-operative societies in the real sense of the word and as also in many cases they cannot legally be registered, practically all their members being below the minimum age fixed in the Act. It is however proposed to register two or three High School Societies where it may be found that a sufficient number of boys of the age required under the Act are members and where they are being managed primarily by the boys themselves.

Criminal Offences

90. It was found necessary to send up 14 persons for trial for committing misappropriation or offences of a similar kind in connection with the working of co-operatives societies. Except in one case the amount misappropriated was comparatively small. The total amount involved in all the cases was Rs. 20,607. Only two of these cases were of an outstanding nature. In one the Secretary of one of our best Urban Co-operative Banks was found to have been committing misappropriation for some time and had made away with a sum of Rs. 13,300. The case against him was clear and he has been convicted. The case has clearly brought to the notice of such banks the importance and necessity of having a regular system of internal check, if no opportunity is to be given to the staff for committing such frauds. The other case was one in which an Honorary Organiser who on account of his good work in previous years had been appointed as a Special District Honorary Organiser for non-credit work, became involved in financial difficulties

and abused his position as organiser by unauthorisedly interfering with the working of some of the credit societies in his district and temporarily misappropriating amounts which he had collected ostensibly as deposits in the societies in his charge. The whole of the amount has been recovered from him, and he has been removed from his position and is being prosecuted.

It is unfortunate that such cases should happen but they are few and far between. It is now moreover the policy to prosecute every offender when there is a reasonable chance of his being convicted. The time is long past when a prosecution of this sort could not be brought without fear of adversely affecting the growth of the movement. There might be a temporary set-back in the area in which the prosecution was undertaken, but the effect on the whole is good. The few cases of prosecution undertaken in the Satara district during the last two or three years have undoubtedly improved the tone of the movement in the south eastern part of that district.

Liquidation and Arbitration

91. The number of societies in liquidation at the beginning of the year was 250. To this were added 60 societies which were cancelled during the course of the year. In the case of six, no liquidator was necessary. The liquidation work of 42 societies was completed during the year, leaving the work of 263 societies outstanding at the end of the year. Out of the surplus assets of these societies, Rs. 1,059 was given for educational purposes, Rs. 3,400 for objects of public utility, and about Rs. 2,000 was donated to the Institute, the total amount thus disbursed being about Rs. 6,400. Some improvement was noticed in the disposal of liquidation cases, but there is still considerable room for further progress in this matter. Pressure can be brought upon officials entrusted with liquidation work to dispose them of promptly; but if the work is entrusted to non-officials, as it has to be in a majority of cases, progress is naturally slower. Several cases which had been standing over for a number of years were completed during the year, especially in the Khan-desh Division.

92. The number of arbitration cases was 2850. The number is still large. There is a tendency in the case of bad societies to refer too many cases to arbitration. This tendency had to be checked by not allowing more than a certain number to be so referred at a time. The recovery of dues through revenue officers, which is now permissible under the new Act, is likely to expedite matters; but care will have to be taken to see that this facility does not make the committees remiss in recovering the dues directly themselves.

The new arbitration procedure contained in the new Act provides amongst other changes for the appointment of three Arbitrators instead of one if the parties so desire. It is possible that this may delay in the disposal of cases, but it is too early to state an opinion. It is however clear that it will give a vastly increased amount of work to the Assistant Registrars.

XI.—THE ATTITUDE OF THE PUBLIC

93. If there has been any change in the attitude of the general public towards the movement, it has been for the better. People of all shades of opinion, political or social, have shown friendly feelings towards it, and of its economic and moral influence they are becoming more and more convinced. Many of the members of the Legislative Council and Local Bodies are now taking an active part in it either as members of the managing boards of co-operative institutions or by taking part in co-operative propaganda.

XII.—CONCLUSION

94. It will be noticed from what has been stated above that the movement has progressed along various lines during the course of the year and has gained strength in several directions. While the number of societies, as also of members, has increased, the increase in the working capital has been proportionately greater. The intensive and extensive propaganda that is now carried on, as also the various courses of training that are being organized, are producing their effect and making the principles of co-operation understood on a larger and more extensive scale than before. I quote from the report of Mr. A. C. Desai, Assistant Registrar in Bombay: "Economic reconstruction or economic improvements take a long time to be achieved. A new Institution takes long to be firmly established and if it is not a direct development from within, as in the case with the Co-operative Movement in India, it has to pass through an evolutionary period before it is assimilated by Society. The movement is passing through these evolutionary changes and the difficulties that are being experienced are however in the nature of adjustments before assimilation".

For all the progress that has been made, thanks are due to the various workers in the field, both official and non-official. The work of the non-officials has already been alluded to above. As regards officials, almost every one of my Assistants had very hard work to do, the charge of each, except in one case, being larger than what should be the average. Rao Saheb Gunvantrai H. Desai as before managed the office very well, and his advice was useful on various questions. Mr. A. C. Desai, in Bombay, has been taking considerable interest in the two important branches of work specially entrusted to his charge, viz., the Consumers' Movement and the Canal Societies. It was through Mr. Huli's persistent and hard effort that the Gadag Cotton Sale Society was able to pass successfully through its difficulties. Khan Bahadur Azimkhan continues to do most useful work in Sind.

I have the honour to be,

Sir,

Your most obedient servant,

G. F. S. COLLINS,

Registrar.

STATEMENT A

(Small, faint text below the main heading)

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
							Rs.	Bs.
1. The Bombay Provincial Co-operative Bank, Limited.	821	674	18	...	...	556	34,00,000	1,17,76,533
2. The Broach District Central Co-operative Bank, Limited.	182	163	...	140	17	6	.....	6,97,819
3. The Surat District Central Co-operative Bank, Limited.	683	170	...	148	10	12	73,193	16,60,961
4. The Thana District Central Co-operative Bank, Limited.	...	...	...	Amalgamated with the Bombay Provin				
5. The Barai Central Co-operative Bank, Limited.	675	38	...	37	1	...	69,485	24,500
6. The Sholapur District Central Co-operative Bank, Limited.	151	128	...	111	17	...	.....	1,60,940
7. The East Khandesh District Central Co-operative Bank, Limited.	253	325	...	324	4	...	.....	88,20,013
8. The Ahmednagar District Central Co-operative Bank, Limited.	1,520	58	...	42	13	3	23,501	3,73,730
9. The Nasik District Central Co-operative Bank, Limited.	95	90	...	80	3	7	.....	29,38,413
10. The Poona District Central Co-operative Bank, Limited.	901	177	...	158	19	...	95,031	7,41,341
11. The Karnatak District Central Co-operative Bank, Limited.	226	458	...	460	23	15	4,40,125	1,74,94,767
12. The Belgaum District Central Co-operative Bank, Limited.	217	151	...	160	18	3	3,325	6,83,314
13. The Bijapur District Central Co-operative Bank, Limited.	242	150	...	132	18	...	4,195	15,70,647
14. The Sind Central Co-operative Bank, Limited.	118	448	5	424	11	8	.....	29,42,360

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.		
33,30,000	99,94,975	.....	80,54,101	1,15,53,355	..	4,17,51,507	..	..
385	5,94,122	485	9,53,763	15,13,561	9,11,500	6,57,316	..	..
66,319	14,82,521	92,587	7,49,924	25,11,778	..	10,89,303	..	..
cial Co-operative Bank			.....	.....	..	.....	..	..
66,589	12,572	74,313	83,835	3,29,151	..	.....	..	..
...	76,000	.....	2,21,507	6,38,507	..	95,571	..	..
...	86,91,421	.....	15,81,982	22,49,063	7,67,500	2,74,344	..	..
25,409	3,71,588	8,55,401	1,58,029	11,48,506	19,62,740	75,561	..	..
...	28,52,504	.....	1,89,219	5,47,509	87,758	8,459	..	..
87,508	5,80,374	14,697	9,09,213	46,86,500	18,172	5,33,224	..	..
6,29,332	1,89,14,299	1,22,574	25,77,725	29,26,790	1,76,729	10,97,473	83	..
15,041	4,41,382	87,404	9,82,099	5,91,420	42,550	8,94,479	..	..
1,760	15,10,429	3,515	4,99,687	11,24,463	44,575	.....	..	..
...	22,80,781	.....	12,06,373	20,71,333	15,24,203	12,87,104	..	..

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
			21	22	23	24
1	19	20	21	22	23	24
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Limited.	1,56,157	9,65,470	89,93,035	29,47,640	92,30,260	5,01,730
2. The Broach District Central Co-operative Bank, Limited.	8,103	1,43,300	7,23,990	2,15,988	8,000	...
3. The Surat District Central Co-operative Bank, Limited.	8,775	1,19,820	10,94,673	1,67,501	...	...
4. The Thana District Central Co-operative Bank, Limited.	...	...	...	...	...	...
5. The Barsi Central Co-operative Bank, Limited.	3,371	50,290	2,81,185	...	...	...
6. The Sholapur District Central Co-operative Bank, Limited.	3,315	40,460	3,06,742	19,777	7,599	...
7. The East Khandesh District Central Co-operative Bank, Limited.	12,444	2,47,500	12,21,960	1,48,266	1,07,500	...
8. The Ahmednagar District Central Co-operative Bank, Limited.	4,669	87,810	6,93,329	17,425	...	...
9. The Nasik District Central Co-operative Bank, Limited.	3,187	22,440	1,18,527	5,949	82,976	...
10. The Poona District Central Co-operative Bank, Limited.	22,136	1,42,740	14,07,038	96,389	17,747	...
11. The Karnatak District Central Co-operative Bank, Limited.	24,045	3,50,106	20,13,167	1,84,450	3,89,912	...
12. The Belgaum District Central Co-operative Bank, Limited.	4,908	1,22,320	10,34,447	23,063	88,763	...
13. The Bijapur District Central Co-operative Bank, Limited.	4,654	65,300	4,09,550	...	45,600	...
14. The Sind Central Co-operative Bank, Limited.	9,569	1,91,010	11,12,967	2,88,717	2,07,965	...

* For the purposes of this statement the working capital

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.
4,13,364	1,20,51,469	1,04,345	81	4 to 6½	6½ to 8	.....
20,533	11,06,911	16,523	7½	4 to 6½	7½	.....
19,640	13,31,634	19,192	7	2 to 6	7 to 9	.....
.....
30,447	3,51,922	9,045	9½	4 to 6	8 to 9½	.....
7,282	3,83,660	5,510	6	1½ to 6	8	.....
32,479	17,57,725	39,392	8	6	8	.....
64,102	8,62,566	15,640	9	6	7½ to 8	.....
2,000	9,31,691	3,420	6	2 to 7	8½	.....
13,426	16,77,340	19,383	7	4½ to 6½	7½ to 8	.....
32,500	29,79,157	24,941	8 to 8½	6 to 7½	8	.....
10,000	12,68,473	17,548	9	6½ to 7	8 to 8½	.....
9,195	5,29,545	12,481	8	2½ to 7	8 to 8½	.....
21,001	18,21,660	26,140	6	3 to 6	8	.....

is taken to be the total of Columns 29 to 31.

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.	77	118	...	118	...	...	Rs.	Rs. 5,48,577
16. The Larkana District Central Co-operative Bank, Limited.	927	172	...	168	4	...	17,175	8,16,881
17. The Kanara District Central Co-operative Bank, Limited.	36	83	15	65	2	1	1,000	1,66,025
18. The Kaira District Central Co-operative Bank, Limited.	26	111	...	102	9	...	.....	3,43,436
19. The Hyderabad District Central Co-operative Bank, Limited.	101	142	...	139	3	...	1,375	5,06,457
20. The Sukkur District Central Co-operative Bank, Limited.	140	86	...	79	7	...	.....	3,01,845
21. The Thar and Parkar District Central Co-operative Bank, Limited (Mirpurkhas).	901	75	...	73	2	...	.....	5,37,885
Grand Total ...	6,300	3,775	38	2,045	180	612	41,28,595	5,30,90,431
Total for 1924-25 ...	6,933	3,121	4	2,577	182	52	66,69,552	4,25,65,945

In column 17, Rs. 14,63,133, and Rs. 6,57,606, of guaid and manure sold at

A—contd.

Receipts from Loans and Deposits repaid during the year by		Loans due by		Loans and Deposits received during the year from			Sales of goods to members	Purchase of Members' products
Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Central Banks	Primary Societies		
10	11	12	13	14	15	16	17	18
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
...	4,02,090	.....	2,75,556	3,52,651	2,88,886	.....	...	...
14,875	4,78,056	8,250	9,08,639	9,04,919	8,94,102	1,14,887	...	...
14,000	1,43,607	.....	1,60,641	1,82,916	...	1,19,463	45	...
...	1,77,532	.....	8,19,563	20,939	8,01,411	70,997	3	...
1,875	3,60,594	.....	3,19,734	11,54,743	...	4,14,010	...	...
...	1,76,907	.....	2,96,668	3,74,776	2,16,868	.....	...	...
...	1,95,126	.....	3,43,760	5,02,816	8,43,163	8,675	...	...
42,82,467	5,03,62,350	7,09,076	2,07,24,211	3,62,55,216	1,94,15,379	4,80,93,473	81	...
1,00,97,987	4,23,33,883	8,42,907	1,49,83,125	3,23,00,904	1,04,54,745	4,70,41,386	20	...

Provincial Banks shops have been omitted.

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.	2,606	58,500	1,97,111	.....	27,412	..
16. The Larkana District Central Co-operative Bank, Limited.	6,507	1,39,500	6,18,991	42,932	2,27,935	..
17. The Kanara District Central Co-operative Bank, Limited.	1,820	39,100	2,19,090	38,203	..	..
18. The Kaira District Central Co-operative Bank, Limited.	3,098	43,885	36,463	64,004	2,00,033	..
19. The Hyderabad District Central Co-operative Bank, Limited.	5,318	75,945	6,25,228	83,112	..	..
20. The Sukkur District Central Co-operative Bank, Limited.	3,181	50,300	2,22,318	.....	69,271	..
21. The Thar and Parkar District Central Co-operative Bank, Limited (Mirpurkhas).	1,183	52,950	1,63,103	4,521	1,58,652	..
Grand Total ...	2,89,746	30,17,748	1,64,19,854	43,37,977	48,64,914	5,01,730
Total for 1924-25 ...	2,89,606	25,50,649	1,30,82,911	61,03,886	2,40,623	3,44,590

* For the purposes of the statement the working capital

A—contd.

Reserve Fund 25	Working Capital * 26	Profit and Loss of the year 27	Usual dividend paid on shares 28	Most usual Rate of Interest		Uncalled Capital and subscribed Share 31
				On borrowings 29	On lendings 30	
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
2,498	2,85,521	3,023	6	3 to 6½	8	.....
73,000	11,02,458	16,624	6	2 to 7½	8½	.....
4,475	3,00,868	5,063	6½	6½	8	.....
2,180	3,36,625	5,535	6	2 to 7½	8	.....
2,550	7,85,835	6,816	6½	3 to 6	8½	.....
551	3,42,440	3,435	4½	2 to 7½	8	.....
.....	3,84,226	2,002	6	7½	8	.....
7,61,323	2,98,93,246	3,68,658	.....	.....	.....	.....
5,71,862	2,36,04,621	3,14,637	.....	.....	.....	.....

is taken to be the total of Columns 29 to 35.

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.	10,883	21,33,519	1,70,000	18,70,363	1,60,000
2. B. B. & C. I. Railway Employees' Co-operative Credit Society.	16,606	93,75,240	.....	21,36,077	.....
3. Chandraseenya Kayastha Prabhu Co-operative Bank, Bombay.	1,039	87,810	.....	29,596	.....
4. Cosmos Co-operative Credit Society, Poona.	1,433	1,62,229	.....	1,60,889	.....
5. East Khandesh Government Servants' Co-operative Credit Society.	1,105	1,90,603	.....	1,26,963	.....
6. Dharwar Urban Co-operative Bank.	3,269	2,43,166	.....	2,07,773	16,762
7. Southern Maratha Urban Co-operative Bank.	2,807	3,30,642	.....	2,56,228	1,052
8. Betgeri Urban Co-operative Bank.	2,368	69,900	.....	69,962	.....
9. Hubli Urban Co-operative Bank.	2,000	6,00,997	46,500	5,79,191	1,06,400
10. Belgaum Pioneer Urban Co-operative Bank.	3,628	7,05,550	.....	7,34,912	.....
11. Baddi Communal Co-operative Bank (Dharwar).	1,239	1,19,300	.....	45,517	.....
12. Namdeo Co-operative Bank, Poona.	352	3,43,220	1,196	3,47,421	3,433
13. Sirsi Urban Co-operative Bank.	548	92,422	.....	1,01,998	.....
14. Kumta Urban Co-operative Bank.	1,023	73,066	.....	66,687	.....
15. Karwar Urban Co-operative Bank.	1,222	3,54,653	7,920	3,64,614	7,502
16. Pandharpur Urban Co-operative Bank.	899	93,956	1,000	16,039	.....
17. Shamrao Vitthal Co-operative Urban Bank.	18,230	7,89,886	1,43,292	7,86,136	1,20,911
18. Salsette Catholic Co-operative Credit Society.	1,009	17,073	.....	23,848	.....
19. Bhavasar Kshatriya Co-operative Commission Agency, Limited.	184	1,33,269	.....	1,39,749	.....
20. Namdeo Co-operative Agency, Limited, Bombay.	809	23,22,841	2,44,763	23,18,770	9,62,701

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

A (1)

Urban Banks

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members products	Cost of Management
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
27,40,547	14,571	1,50,000	6,39,469	.....	.....	..	..	51,955
20,53,980	..	..	9,17,151	.....	.....	..	..	37,415
57,956	..	..	50,134	.....	.....	..	..	2,549
2,08,980	9,177	..	1,01,858	.....	.....	..	..	1,353
2,11,819	6,467	..	43,378	.....	.....	..	..	2,840
5,41,295	1,00,992	10,630	6,68,035	.....	285	73	..	5,283
5,29,992	67,705	..	3,56,941	15,000	.....	121	..	7,242
1,08,677	46,277	..	54,183	.....	.....	..	..	2,785
3,49,383	46,308	4,200	6,84,384	.....	92,716	..	..	6,929
7,13,518	2,04,489	..	10,80,153	.....	.....	..	..	6,060
2,94,406	49,315	..	1,58,586	5,000	.....	47	..	3,624
99,795	..	11,118	1,83,069	73,229	90,077	..	..	2,302
1,31,898	52,284	..	1,47,002	59,458	.....	28	..	2,168
1,21,788	47,140	..	54,545	.....	.....	13	..	1,384
2,23,198	48,587	1,808	2,75,870	56,390	35,218	..	..	3,135
54,485	3,245	3,000	23,026	.....	.....	..	..	1,731
4,02,946	..	83,994	11,05,131	.....	1,31,750	..	..	15,645
67,925	41,835	..	75,527	.....	.....	..	..	1,385
94,785	29,951	..	10,350	74,387	29,167	..	..	4,028
2,96,338	..	10,510	43,241	32,45,987	5,000	..	..	8,884

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

STATEMENT
Operations of

Classification 1	Share Capital paid up 17	Loans and Deposits held at the end of the year from				
		Members 18	Non-members 19	Societies 20	Provincial or Central Banks 21	Government 22
		Rs.	Rs.	Rs.	Rs.	Rs.
1. G. I. P. Railway Employees' Co-operative Credit Society.	6,17,700	20,99,124	.....	.....	.....	.....
2. B. B. & C. I. Railway Employees' Co-operative Credit Society.	3,87,760	24,71,911	.....	.....	.....	.....
3. Chandraseoniyas Kayastha Prabhuc Co-operative Bank, Bombay.	14,375	39,953	20,851	.....	.....	.....
4. Cosmos Co-operative Credit Society, Poona.	28,660	70,608	1,01,889	.....	.....	.....
5. East Khandesh Government Servants Co-operative Credit Society.	26,898	2,23,444	7,170	.....	.....	.....
6. Dharwar Urban Co-operative Bank.	48,336	3,54,606	1,66,108	285	.....	.....
7. Southern Maratha Urban Co-operative Bank.	93,206	2,24,240	1,77,660	11	16,000	.....
8. Betgeri Urban Co-operative Bank.	75,333	1,04,466	7,373	.....	.....	.....
9. Hubli Urban Co-operative Bank.	96,700	1,89,043	1,74,439	12,696	.....	.....
10. Belgaum Pioneer Urban Co-operative Bank.	69,930	6,50,606	1,80,360	.....	.....	.....
11. Raddi Communal Co-operative Bank (Dharwar).	45,070	40,813	22,827	218	5,000	.....
12. Namdeo Co-operative Bank, Poona.	26,926	37,363	24,138	6,904	19,983	.....
13. Sirsi Urban Co-operative Bank.	26,480	80,124	1,11,460	.....	5,500	.....
14. Kunte Urban Co-operative Bank.	11,406	17,326	1,06,512	.....	.....	.....
15. Karwar Urban Co-operative Bank.	31,614	33,994	1,44,871	9,114	12,679	.....
16. Pandharpur Urban Co-operative Bank.	19,730	2,304	60,610	.....	.....	.....
17. Shamrao Yithal Co-operative Urban Bank.	77,642	5,07,629	2,62,335	23,026	.....	.....
18. Salsotte Catholic Co-operative Credit Society, Limited.	20,968	36,715	15,706	.....	.....	.....
19. Bhavasar Kshatriya Co-operative Commission Agency, Limited.	80,300	12,703	1,167	.....	26,683	.....
20. Namdeo Co-operative Agency Limited, Bombay.	95,076	26,697	38,426	.....	46,067	.....

* For the purposes of this statement the working

A (1)—contd.

Urban Banks—contd.

Reserve Fund 23	Working Capital * 24	Profit and loss for the year 25	Usual dividend paid on shares 26	Most usual Rate of Interest	
				On borrowings 27	On lendings 28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
1,29,989	22,46,813	90,437	9½	5½	9
1,00,318	29,59,969	57,047	9½	5	5
10,828	85,907	628	6½	4½ to 7½	10
8,875	2,10,092	5,138	7½	4½ to 6½	7½
5,031	2,62,533	2,630	9	4 to 6	7½
25,169	5,95,404	9,581	9½	2½ to 7	9½ to 12½
69,487	5,79,504	12,392	10	4 to 7	9½ to 12½
29,349	3,05,491	7,206	9	6½	9
38,938	5,11,816	12,849	10	6½	12½
44,601	8,95,387	31,425	9½	6½	9½
6,713	3,18,671	5,959	9½	2½ to 7	9½ to 12½
4,514	1,19,478	3,056	6½	6½ to 7½	9½
18,787	2,41,321	5,348	10	5 to 6½	9½
13,377	1,48,621	3,590	6½	9½ to 6½	9½
19,489	2,51,561	5,186	9½	4½ to 6½	9½
9,254	62,392	2,691	8	4 to 7½	12½
25,050	0,56,083	12,182	6½	5½ to 5½	.....
1,481	74,859	2,214	4	6	9½
3,216	73,149	3,479	6½	6½	9½
12,105	2,18,571	18,207	.....	5 to 7½	8½ to 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		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.
31. Postal Employees' Co-operative Credit Society, Limited.	3,616	3,03,679	3,96,714	2,33,946	.....
32. Dhulla Urban Co-operative Bank, Ltd.	973	2,28,386	.....	2,28,491	3,69,608
33. Hyderabad Amil Co-operative Bank, Ltd.	520	2,32,150	.....	1,94,385	.....
34. Khudabadi Amil Co-operative Bank, Ltd. (Hyderabad).	735	3,18,180	.....	2,01,343	.....
35. Pratap Millhands' Co-operative Credit Society, Limited (Amalner)	538	1,31,316	.....	88,883	.....
36. Surat People's Co-operative Bank.	450	14,43,529	.....	1,07,846	.....
37. Kittur Urban Co-operative Bank, Ltd.	730	64,640	.....	61,860	.....
38. Khanapur Urban Co-operative Bank, Ltd.	695	41,156	.....	44,138	.....
39. Central Telegraph Office Co-operative Credit Society, Limited (Bombay).	622	2,02,787	.....	1,77,106	.....
40. Honavar Havyak Co-operative Bank.	656	54,225	.....	47,509	.....
41. Gadag Co-operative Urban Bank, Ltd.	476	51,040	.....	28,168	.....
42. Kalyan People's Co-operative Bank, Ltd.	74	3,57,436	.....	2,73,069	.....
43. Ankola Urban Co-operative Bank, Ltd.	613	93,527	.....	74,498	.....
44. Ankleshwar Urban Co-operative Bank, Ltd.	312	40,263	.....	33,540	.....
45. Bombay City Police Co-operative Credit Society, Limited.	2,373	2,41,392	.....	2,10,396	.....
46. Namdeo Co-operative Bank, Ltd. (Satara).	218	2,06,861	.....	2,08,912	.....
47. Gokak Co-operative Urban Bank, Ltd.	800	1,70,839	.....	1,39,340	.....
48. Honavar Co-operative Urban Bank, Ltd.	355	74,640	.....	59,563	.....
49. Devrukh Brahmins Co-operative Credit Society, Ltd., Bombay.	70	10,325	.....	14,031	.....
50. Bayadgi Co-operative Urban Bank.	236	96,310	.....	63,886	.....
51. West Khandesh Government Servant's Co-operative Credit Society.	454	43,347	.....	35,700	.....

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

A(1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
2,70,658	5,182	...	2,62,420	.....	.....	...	...	5,671
1,51,339	3,203	1,02,633	3,00,607	.....	.....	...	...	2,397
1,93,767	5,850	...	1,93,489	.....	14,532	...	...	1,035
2,29,245	14,995	...	.....	.....	.....	...	...	2,727
1,00,943	952	...	1,43,114	8,000	...	...	...	1,836
.....	...	...	.....	.....	...	...	...	3,290
95,563	7,915	...	46,535	12,300	.....	...	...	1,309
92,132	28,136	...	14,893	.....	.....	...	...	911
1,11,633	...	...	79,500	.....	.....	...	...	1,769
77,481	10,532	...	15,544	.....	.....	2	...	741
85,196	4,431	...	92,075	.....	.....	...	...	778
2,61,200	...	...	51,022	1,65,772	.....	...	...	3,609
1,11,312	41,970	...	67,009	32,564	590	...	...	850
45,276	2,933	...	2,32,078	1,33,500	...	...	...	865
1,62,948	...	...	11,900	.....	.....	...	...	4,875
67,193	...	...	84,841	5,69,966	4,69,879	...	...	1,977
95,754	...	...	2,83,662	4,000	.....	...	...	1,330
1,00,193	16,749	...	63,904	.....	.....	...	...	890
47,979	9,335	...	10,162	.....	.....	...	...	42
1,10,974	...	...	1,99,314	54,500	79,261	...	...	940
39,376	1,048	...	21,221	.....	.....	...	...	923

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

STATEMENT

Classification 1	Loans and Deposits held at the end of the year from					
	Share Capital paid up	Members	Non-members	Societies	Provincial or Central Banks	Government
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
21. Postal Employees' Co-operative Credit Society, Limited.	1,12,324	1,23,370	50,825	.....	.....	.....
22. Dhulia Urban Co-operative Bank, Ltd.	38,210	70,337	1,21,378	.....	.....	.....
23. Hyderabad Amil Co-operative Bank, Ltd.	51,570	1,13,878	60,229	11,538	.....	.....
24. Khudabadi Amil Co-operative Bank, Ltd. (Hyderabad).	36,890	90,961	2,43,654	.....	.....	.....
25. Pratsap Millhands' Co-operative Credit Society, Limited. (Amalner).	4,490	84,978	49,334	.....	.....	.....
26. Surat People's Co-operative Bank.	40,990	3,38,445	.....	.....	.....	.....
27. Kittur Urban Co-operative, Bank, Ltd.	45,565	16,387	12,647	.....	.....	.....
28. Khanapur Urban Co-operative Bank, Ltd.	15,910	2,163	72,654	.....	.....	.....
29. Central Telegraph Office Co-operative Credit Society, Ltd. (Bombay).	22,420	62,102	30,400	.....	.....	.....
30. Honawar Haveyak Co-operative Bank.	11,345	18,313	44,473	.....	.....	.....
31. Gadag Co-operative Urban Bank, Ltd.	24,530	24,921	31,023	.....	.....	.....
32. Kalyan People's Co-operative Bank, Ltd.	28,800	18,128	.....	.....	2,24,254	.....
33. Ankola Urban Co-operative Bank, Ltd.	12,536	33,773	59,069	.....	.....	.....
34. Ankleshwar Urban Co-operative Bank, Limited.	15,020	73,808	31,886	.....	.....	.....
35. Bombay City Police Co-operative Credit Society, Limited.	1,43,769	20,900	.....	.....	.....	.....
36. Namdeo Co-operative Bank, Ltd., (Satara).	17,694	2,644	32,656	13,056	4,276	.....
37. Gokak Co-operative Urban Bank, Ltd.	19,430	16,606	31,091	.....	12,461	.....
38. Honvaar Co-operative Urban Bank, Ltd.	15,320	41,019	47,380	.....	.....	.....
39. Devrnkh Brahmins Co-operative Credit Society, Ltd., Bombay.	4,750	15,547	28,463	.....	.....	.....
40. Bayadgi Co-operative Urban Bank.	21,845	3,137	71,069	.....	25,000	.....
41. West Khandash Government Servants Co-operative Credit Society.	6,093	57,357	.....	.....	.....	.....

* For the purposes of this statement the working capital

A (1)—contd.

Reserve Fund 23	Working Capital * 24	Profit and loss for the year 25	Usual dividend paid on shares 26	Most usual Rate of Interest	
				On borrowings 27	On lendings 28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
16,496	3,03,015	9,280	8½	5 to 6	9½
6,257	2,45,577	6,502	9	4½	10½
5,238	2,42,453	5,475	6½	6	— ...
3,905	3,75,500	7,641	.....	.....	.....
3,214	1,41,916	8,513	12½	5	9½
3,048	3,92,253	8,920	7½	6	9
13,852	88,551	7,929	9½	6½	10½
6,310	1,04,037	5,526	3½	6½	9½
9,017	1,30,959	4,769	6½	5½	9½
7,159	81,229	2,543	6½	6½ to 7	9½
4,720	85,194	4,378	9	6½	10
960	2,65,147	3,527	9	6½	9½
5,075	1,10,462	2,866	7½	5½	9½
1,755	1,22,469	2,323	6½	4 to 7	8½ to 9
5,420	1,70,079	9,239	5	5	9½
2,827	73,153	903	7½	6½ to 7½	9½
2,783	81,251	2,425	9½	7	9½
3,534	1,07,333	4,724	9	6½	9½
1,418	50,178	1,990	Nil.	6½	7½
1,707	1,22,778	4,526	8	6½	10 ½
977	64,927	1,760	7½	6½	7½

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
			Rs.	Rs.	Rs.	Rs.
42. Jambusar Peoples' Co-operative Bank, Ltd.	311	30,165	49,871	23,650	.....
43. Broach Urban Co-operative Bank.	..	367	54,593	.....	46,537	.....
44. Nadi Government Servant's Co-operative Credit Society, Ltd.	928	48,467	.....	35,690	.....
45. People's Industrial Co-operative Bank.	13	67,697	.....	9,218	.....
46. Karachi Co-operative Urban Bank.	686	85,304	.....	51,723	.....
47. North Kanara Gond Saraswat Brahmin Co-operative Credit Society.	268	21,898	.....	27,631	.....
Grand Total	88,891	1,58,73,690	17,61,225	1,31,02,261	17,95,769

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

A (1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members, products	Cost of Management
8 Individuals	9 Of which overdue *	10 Banks and Societies	11 Individuals	12 Central Banks	13 Primary Societies			
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
31,638	...	68,779	2,65,647	.....	.....	..	..	1,177
49,473	6,608	..	72,044	40,597	.....	..	..	133
60,416	..	..	2,126	.....	.....	31	..	541
59,480	..	..	.....	50,900	.....	..	..	190
70,987	6,755	..	3,17,041	.....	102	..	..	2,006
37,072	..	..	36,492	.....	.....	..	..	267
22,28,946	9,34,068	4,66,972	94,55,893	46,21,500	8,76,577	315	..	2,10,404

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

STATEMENT

Classification	Loans and Deposits held at the end of the year from					
	Share Capital paid up	Members	Non-members	Societies	Provincial or Central Banks	Government
	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
42. Jambusar People's Co-operative Bank, Ltd.	7,025	44,784	28,231	12,519	.....	.....
43. Broach Urban Co-operative Bank.	16,400	28,144	14,102	.....	6,520	.....
44. Nasik Government Servant's Co-operative Credit Society, Ltd.	47,924	6,376	3,504	.....	.....	.....
45. People's Industrial Co-operative Bank.	6,150	.....	.....	.....	20,900	.....
46. Karachi Co-operative Urban Bank.	24,240	16,500	30,279	55	6,292	.....
47. North Kanara Gond Saraswat Brahmin Co-operative Credit Society.	6,514	41,939	.....	.....	.....	.....
Grand Total ...	28,29,643	86,61,869	28,46,963	60,229	4,66,475	.....

* For the purposes of this statement the working capital

A (1)—contd.

Reserve Fund 23	Working Capital * 24	Profit and loss for the year 25	Usual dividend paid on shares 26	Most usual Rate of Interest	
				On borrowings 27	On lendings 28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
2,708	93,057	1,367	6½	5 to 6½	9½
1,659	66,915	2,041	7	4½ to 5	9½
1,654	58,758	3,908	6½	6½	9½
.....	59,050	-117	.....	6½	9½
.....	76,656	978	.....	.....	.....
3,291	51,544	1,299	.....	.....	.....
7,68,866	1,54,95,128	4,06,075	.....	.....	.....

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

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	70	5,295	9,11,956	8,563	1,76,169	9,517
Broach	140	9,395	10,34,873	.....	6,96,198	8,931
Kaira	120	10,505	8,20,011	4,960	2,29,286	6,790
Panch Mahals	115	6,892	1,79,020	5,895	1,29,320	5,911
Surat	147	8,448	6,19,169	25,811	5,04,481	22,961
Tháns	43	4,697	1,23,667	750	81,978	4
Ahmednagar	99	5,905	5,53,231	194	3,00,941	.....
East Khándesh	374	21,643	31,65,828	54,392	17,04,063	73,528
West Khándesh	200	8,862	16,98,733	1,08,563	12,55,788	1,00,665
Násik	130	5,792	3,61,900	6,046	2,93,075	12,690
Poona	194	15,117	21,23,307	.....	15,17,926	.....
Sátára	186	17,025	11,78,370	.....	8,68,198	.....
Sholápur	147	11,648	5,43,123	.....	3,70,508	.....
Belgaum	176	19,869	21,97,116	.....	8,14,354	.....
Bijápur	136	11,415	5,11,130	.....	3,86,300	.....
Dhárwár	463	40,342	22,40,073	.....	21,12,109	.....
Kánara	82	8,941	5,65,030	.....	4,96,393	.....
Kolába	30	2,187	23,660	665	22,337	1,275
Ratnágiri	30	3,725	1,15,470	1,167	1,12,925	3,927
Hyderabad	188	5,530	11,23,372	.....	9,08,548	.....
Nawábsháh	92	2,756	3,31,641	.....	2,76,262	.....
Karáchi	45	1,930	2,92,147	51,577	1,93,767	27,325
Lárxhána	160	5,444	7,93,653	.....	4,82,838	.....
Sukkur	81	2,218	2,97,673	.....	4,52,870	.....
Thar and Párkar	133	3,417	7,49,406	.....	3,68,012	.....
Upper Sind Frontier	19	306	8,766	.....	8,069	.....
Total, Unlimited	3,612	238,656	2,01,16,109	2,68,503	1,47,74,867	2,68,454

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

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.
2,86,512	88,980	.....	70,131	1,18,631	9,643	.....	.....
7,07,280	80,000	.....	3,68,494	4,78,658	7,456	.....	.....
4,75,449	1,95,795	13,393	75,498	2,38,502	6,950	.....	.....
2,28,218	1,29,624	2,819	34,123	1,27,274	11,533	.....	.....
8,30,077	43,101	11,117	1,66,485	2,76,101	13,248	.....	.....
1,99,410	68,766	746	31,081	16,945	600	.....	.....
10,80,357	3,40,699	3,075	46,684	4,83,317	2,600	.....	.....
80,90,263	3,50,253	6,514	3,66,149	23,46,330	6,442	2,218	775
11,58,287	83,804	9,785	1,85,059	11,70,583	.....	.....	.....
5,27,365	1,32,606	12,098	35,660	2,66,213	1,207	30	.....
39,79,237	7,04,321	.....	3,03,334	18,86,672	24,592	.....	.....
16,91,774	2,97,074	.....	2,45,926	7,33,133	4,432	.....	.....
11,33,626	3,68,693	.....	1,61,263	2,65,034	40	.....	.....
16,18,361	2,21,806	.....	2,31,923	6,27,097	5,808	.....	.....
9,71,732	1,70,262	.....	67,201	2,86,620	.....	.....	.....
44,64,086	6,32,556	.....	4,13,834	12,66,697	28,125	29	.....
5,61,156	68,210	.....	1,50,716	1,14,670	3,058	327	.....
48,712	19,902	1,225	2,826	2,400	.....	.....	.....
1,83,704	40,965	9,390	38,996	4,777	623	.....	.....
8,53,044	1,16,967	.....	29,410	9,27,793	.....	.....	.....
3,69,216	48,308	.....	6,676	1,97,516	7,377	.....	.....
3,51,116	29,524	24,252	5,697	1,72,600	.....	.....	.....
9,27,022	66,772	.....	14,603	8,14,348	.....	.....	.....
3,31,786	44,081	.....	10	60,621	.....	.....	.....
6,77,449	65,002	.....	2,105	5,95,000	.....	.....	.....
30,375	2,016	.....	.....	4,893	.....	.....	.....
2,65,45,793	45,19,973	94,523	30,01,456	1,33,85,205	1,33,834	2,504	775

paid and 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, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Ahmedabad ...	5,083	.....	83,249	1,14,836	9,011
Broach ...	13,683	.....	3,16,197	2,33,831	3,088
Kaira ...	11,813	170	1,14,684	1,16,109	2,258
Panch Mahals ...	8,138	.....	85,248	95,497	2,767
Surat ...	10,578	.....	1,41,115	2,57,310	7,917
Thana ...	2,718	.....	47,659	56,662	524
Ahmednagar ...	13,919	.....	1,55,086	96,609	83
East Khandesh ...	27,537	.....	11,44,008	81,139	68,980
West Khandesh ...	12,938	.....	3,61,986	26,121	2,600
Nasik ...	7,340	.....	1,49,303	27,468	10,852
Poona ...	39,006	.....	6,66,413	6,72,427	13,468
Satara ...	25,187	.....	4,19,217	3,49,538	4,899
Sholapur ...	24,838	.....	3,01,746	4,19,879	4,990
Belgaum ...	31,244	75	4,39,636	3,84,624	3,354
Bijapur ...	11,368	.....	1,33,015	1,21,468	.....
Dharwar ...	71,923	2,270	11,04,619	5,95,094	36,654
Kanara ...	8,776	.....	2,34,314	2,41,818	1,604
Kolaba ...	662	99	20,302	16,068	.....
Batnagiri ...	3,753	240	55,666	77,085	3,201
Hyderabad ...	13,187	3,26,616	7,653	800	.....
Nawabshah ...	3,534	1,35,134	16,379	6,490	927
Karachi ...	2,574	69,978	5,308	1,060	35,027
Larkana ...	9,517	1,96,628	12,503	1,008	.....
Sukkur ...	4,087	68,887	6,019	2,997	.....
Thar and Parkar ...	6,193	1,43,340	29,908	645	65
Upper Sind Frontier ...	118	6,167	1,138	.....	.....
Total, Unlimited ...	3,60,331	9,39,404	61,06,246	36,66,473	4,17,092

* 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.
94,525	4,773	51,519	3,58,314	+5,375	.....	4½ to 8	9½ to 12½
2,76,312	4,353	99,626	9,35,305	+28,605	.....	4½ to 7	9½ to 12½
2,71,303	1,726	67,730	5,73,379	-8,691	.....	4½ to 8	9½ to 12½
1,06,849	1,870	40,031	2,63,755	+6,356	.....	.....	.....
3,65,003	13,571	1,20,723	9,05,544	+11,938	.....	5 to 7½	7½ to 12½
60,444	.....	38,564	2,13,063	+5,063	.....	6½	9½
8,61,390	6,608	1,02,253	11,61,979	1,032	.....	6½	9½
16,54,094	3,083	2,55,679	32,35,353	+38,413	.....	6½	9½ to 12½
6,85,330	2,156	93,338	11,71,401	+49,747	.....	.....	9½ to 12½
3,19,566	957	50,446	5,58,692	+9,143	.....	.....	9½ to 12½
27,40,857	22,021	4,02,194	44,17,374	-8,540	.....	6½	9½
7,60,051	2,493	1,47,948	17,04,146	+32,302	.....	6½	10½
3,24,742	645	1,92,155	12,44,157	+16,535	.....	7	12½
8,57,852	900	1,52,391	17,38,032	+39,153	.....	6½	9½ to 10½
5,50,240	4,903	1,20,972	9,90,598	+32,154	.....	6½	12½
25,03,829	6,813	4,25,453	45,74,732	+76,767	.....	6½	9½ to 10½
1,24,476	.....	42,216	5,34,330	+13,823	.....	6½ to 7½	9½ to 10½
4,615	.....	12,359	53,446	+1,832	.....	6½	9½
30,769	1,304	25,851	1,99,125	+6,865	.....	7½	12½
5,53,549	3,456	71,694	9,03,973	+42,591	.....	5½ to 8½	9½ to 10½
1,33,146	3,945	92,184	4,29,186	+13,944	.....	5½ to 8½	9½ to 10½
2,43,914	2,277	24,755	3,51,409	+10,539	.....	5½ to 8½	9½ to 10½
7,76,951	6,512	59,254	10,52,556	+13,321	.....	5½ to 8½	9½ to 10½
2,10,592	7,368	51,360	3,49,223	+8,991	.....	5½ to 8½	9½ to 10½
5,27,021	3,395	31,475	7,35,750	+9,018	.....	5½ to 8½	9½ to 10½
19,046	962	6,919	34,233	+2,122	.....	5½ to 8½	9½ to 10½
1,51,97,059	1,05,401	27,79,897	2,90,11,573	+2,05,113	.....	.....	.....

capitalis 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>			Rs.	Rs.	Rs.	Rs.
Sholapur ...	2	250	19,745	.....	11,569	.....
Thar and Parkar ...	1	298	3,56,750	.....	1,16,060	.....
Total, Limited ...	3	478	3,76,495	.....	1,27,619	.....
Grand Total, Class I, Unlimited and Limited.	3,615	239,184	9,04,92,504	9,69,503	1,49,09,486	2,68,464
<i>Class II—Purchase, Purchase and Sale, Limited.</i>						
Kaira ...	3	15	.....	.....	44	1,367
Thána ...	5	546	21,371	.....	15,374	.. ..
Ahmednagar ...	3	249	.....	.....	.....	.....
West Khandesh ...	1	46	.....	.. ..	.....	.....
Násik ...	5	213	.....	758	963	49
Poona ...	3	122	45	.....	45	.....
Sátára ...	10	350	1,106	.....	1,473	.. ..
Sholapur ...	4	143	.....	.....	350	.. ..
Bijapur ...	2	89	.....	.....	.....	.....
Dhárwar ...	22	1,035	318	126	83	230
Bolgaum ...	6	160	1,061	.....	1,108	.....
Kanara ...	3	471	17,997	.....	12,366	.....
Ratnagiri ...	1	.....	.....	.....	.....	.....
Hyderabad ...	1	.....	.....	.....	.....	.....
Thar and Parkar ...	1	43	.....	.....	.....	.....
Total, Limited ...	70	3,482	41,898	314	32,793	1,636
<i>Class II—Purchase, Purchase and Sale, Unlimited.</i>						
Kaira ...	2	53	40	350	39	.....
East Khandesh ...	8	219	681	157	521	.....
Násik ...	2	37	.....	887	362	210
Poona ...	1	101	.....	.....	427	.....

* 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.
46,584	10,512	.....	31,443	.....	127	.....	.....
2,40,700	.....	.....	1,23,759	60,206	.....	.....	.....
2,87,324	10,512	.....	1,55,202	60,206	127	.....	.....
2,66,33,027	45,30,465	94,523	31,56,558	1,34,45,410	1,33,981	2,604	776
.....	.....	.....	613	.....	.....	.....	.....
50,447	28,992	1,000	20,300	10,885	873	21,680	.....
.....	.....	.....	.....	.....	.....	120	.....
.....	.....	.....	.....	.....	.....	287	.....
1,219	216	2,603	8,359	15,000	.....	613	.....
155	165	.....	21,698	.....	.....	80,851	.....
2,434	1,248	.....	678	44	.....	1,106	.....
745	193	.....	42	.....	.....	.....	.....
.....
868	.....	591	743	1,000	3,068	11,924	171
407	440	.....	.....	.....	30	622	.....
14,280	14,280	.....	7,212	.....	.....	4	.....
.....	.....	.....	1	.....	100	.....	.....
.....
.....	.....	.....	19,010	.....	.....	101	.....
70,546	45,524	4,194	79,755	26,920	4,327	66,032	171
111	.....	.....	72	.....	.....	73	72
899	433	166	94	.....	.....	313	285
355	.....	177	7	.....	.....	599	.....
106	.....	.....	.....	.....	.....	.....	.....

paid and 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.
Sholapur ...	736	7,040	18,663	25,800	10
Thar and Parkar ...	1,652	89,600	88,348	.....	.....
Total, Limited ...	2,388	96,640	1,02,006	25,800	10
Grand Total, Class I, Unlimited and Limited.	3,62,779	10,36,044	62,08,252	86,92,273	2,17,102
<i>Class II—Purchase, Purchase and Sale, Limited.</i>					
Kaira ...	1,261	2,200	1,018	.....	2,000
Thane ...	1,064	14,935	488	2,738	.....
Ahmednagar ...	290	8,464	.....	72	.....
West Khandesh ...	128	940	.....	.....	61
Nasik ...	616	18,865	608	8,359	.....
Poona ...	63	1,630	.....	760	.....
Batara ...	53	3,165	162	625	740
Sholapur ...	489	2,100	.....	1,161	25
Bijapur ...	.....	545	143	.....	.....
Dharwar ...	744	12,055	335	451	1,107
Belgaum ...	236	3,668	80	.....	.....
Kanara ...	561	6,835	7,539	6,088	.....
Batnagri ...	.....	.....	.....	.....	.....
Hyderabad ...	.....	.....	.....	.....	.....
Thar and Parkar ...	111	12,200	50,508	.....	.....
Total, Limited ...	5,568	85,590	60,816	20,262	3,933
<i>Class II—Purchase, Purchase and Sale, Unlimited.</i>					
Kaira ...	6	.....	.....	.....	8,821
East Khandesh ...	23	.....	658	.....	248
Nasik ...	89	.....	200	.....	.....
Poona ...	.....	.....	.....	.....	.....

* 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 ratio 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.
.....	.....	9,720	56,233	2,328	6½	6½	9½
60,205	.....	.....	2,38,148	7,157	.....	.....	.....
60,205	.....	9,720	2,94,381	9,495	.....	.....	.....
1,52,57,264	1,05,401	27,99,617	2,03,05,953	2,14,608	.....	.....	.....
5,757	3,000	.....	12,970	-4,450	.....	.....	.....
24,435	.....	10,366	52,932	+2,253	9	6½	9½
.....	.....	3,632	12,158	2,479	.....	.....	.....
1,000	920	143	3,064	62	.....	6½	10½
15,135	600	903	42,470	-749	.....	.....	.....
.....	.....	3,751	6,141	1,163	.....	.....	.....
69	.....	804	5,555	129	.....	.....	.....
.....	.....	368	3,554	-94	.....	.....	.....
.....	.....	67	755	-57	.....	.....	.....
583	.....	3,210	17,741	-421	.....	6½	.....
.....	.....	594	4,340	62	.....	6½	.....
.....	.....	4,867	24,817	571	.....	5 to 6½	9½
.....	450	981	741	-8	.....	.....	.....
.....
3,862	.....	.....	67,570	-27,789	.....	.....	.....
60,841	3,980	28,506	2,54,918	-25,832	.....	.....	.....
.....	.....	749	9,530	-1,560	.....	6½	9½
.....	.....	491	1,397	116	.....	6½	9½ to 10½
.....	.....	658	868	49	.....	6½	10½
.....	.....	1,179	1,179	240	.....	.....	.....

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 II—Purchase, Purchase and Sale, Limited—contd.</i>			Rs.	Rs.	Rs.	Rs.
Bijapur ...	2	50	157	...	21	...
Dhárwár ...	1	243	...	...	...	...
Belgaum ...	1	37	...	...	...	...
Total, Unlimited ...	17	740	828	894	1,870	210
Grand Total, Class II, Unlimited and Limited.	87	4,222	42,726	1,808	34,165	1,845
<i>Class III—Production, Unlimited.</i>						
Thana ...	3	128	...	...	...	...
Dhárwár ...	11	843	...	...	...	...
Belgaum ...	2	70	...	...	...	...
Kanara ...	1	14	...	...	...	...
Kolábs ...	1	30	...	...	...	215
Total, Unlimited ...	18	485	...	...	...	215
<i>Class III—Production, Limited.</i>						
Dharwar ...	1	106	...	...	...	...
Total, Limited ...	1	106	...	...	...	...
Grand Total, Class III, Limited and Unlimited	19	591	...	...	...	215

* 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.
373	373	...	...	...	...	167	...
...	...	...	...	...	3,055	4,003	...
60	60	...	...	...	241	635	...
1,693	855	843	173	...	3,296	5,770	357
72,458	46,379	4,537	79,928	26,929	7,633	72,702	626
...	...	...	104	...	...	...	...
...	...	...	...	...	660	...	...
...
...
...	...	...	80	...	...	...	...
...	...	...	184	...	660	...	...
...
...
...
...	...	...	184	...	660	...	...

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 II—Purchase, Purchase and Sale, Limited—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Bijapur ...	90	...	950	95	909
Dharwar ...	972	...	40	.....	...
Belgaum ...	19	...	217	9	...
Total, Limited ..	481	...	1,375	104	9,338
Grand Total, Class II, Unlimited and Limited.	6,032	86,690	62,191	20,356	18,271
<i>Class III—Production, Unlimited.</i>					
Thana ...	667	...	339	.....	...
Dhārwār ..	1,177	...	...	.....	760
Belgaum ...	...	...	...	.....	...
Kanara ..	45	...	...	.....	...
Kolaba ...	...	...	80	.....	...
Total, Unlimited ...	1,889	...	419	.....	760
<i>Class III—Production, Limited.</i>					
Dharwar ...	191	3,675	600	7	7,532
Total, Limited ...	191	3,675	600	7	7,532
Grand Total, Class III, Limited and Unlimited	2,080	3,675	919	7	8,282

* 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
Bs.	Bs.	Bs.	Bs.	Bs.	Per cent.	Per cent.	Per cent.
...	...	126	600	-29	...	...	...
...	...	3,176	3,216	-1,103	...	6½	...
...	...	137	363	86	...	6½	...
...	...	6,526	17,343	-3,241	...	...	...
50,841	3,980	35,032	2,72,261	-29,073	...	...	...
...	...	706	1,045	-319	...	...	...
...	...	3,060	3,310	+274	...	...	...
...	133	853	986	+239	...	...	...
...	...	...	...	+220	...	...	...
...	621	619	1,313	+117	...	...	...
...	754	5,231	7,154	+531	...	...	...
...	...	...	11,714	-10,895	...	8	...
...	...	...	11,714	-10,895	...	...	...
...	754	5,231	18,863	-10,364	...	...	...

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 IV—Production and Sale, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
Kaira ...	2	46	3,950	2,600	2,040	...
East Khandesh ...	1	250	450	...	4,375	...
West Khandesh ...	1	57	5,225	...	5,862	...
Ratnagiri ...	1	15	2,830	...	2,621	...
Total, Unlimited ...	5	468	12,456	2,600	14,798	...
<i>Class IV—Production and Sale, Limited.</i>						
Kaira ...	1	93	83,977	...	63,279	...
Broach ...	9	270	86,996	...	19,675	...
Surat ...	12	1,158	12,48,702	...	10,14,299	2,18,844
East Khandesh ...	4	617	...	998	563	2,050
Poona ...	4	87	...	...	...	...
Satara ...	2	503	...	...	...	...
Sholapur ...	3	204	185	...	4,664	...
Bijapur ...	3	336	32,279	...	38,213	...
Dhárwár ...	10	5,624	45,54,121	...	45,02,530	...
Belgaum ...	6	384	1,15,020	3,108	1,37,371	19,387
Kanara ...	3	208	633	...	1,407	...
Ratnagiri ...	1	9	...	...	...	...
Hyderabad ...	1	25	...	...	...	...
Nawabshah ...	3	66	1,774	...	535	...
Karschl ...	2	227	39,853	...	51,438	...
Sukkur ...	3	308	1,60,910	500	1,40,021	...
Larkana ...	4	84	5,601	...	...	...
Thar and Pakar ...	2	85	8,801	...	...	...
Total, Limited ...	73	10,626	63,40,051	4,696	59,94,514	2,33,281
Grand Total, Class IV—Unlimited and Limited.	78	11,094	63,52,507	7,296	60,09,312	2,33,281

*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
8	9	10	11	12	13			14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
8,050	...	...	380	2,540	...	...	...
97	...	...	845	450	...	...	...
3,211	...	...	215	...	...	12,647	11,247
1,419	...	...	11,122	...	...	...	10,721
7,777	...	...	12,553	2,990	...	12,647	21,968
33,410	...	...	9,122	80,258	...	...	82,066
77,768	...	...	18,36,661	46,871	1,625	964	61,490
5,07,422	121	75,968	42,643	2,41,787	1,06,850	19,618	9,75,785
1,769	1,769	14,303	...	...	...	...	...
...	...	...	4,09,007	11,000	...	5,178	8,39,643
15	...	...	...	105	...	...	...
1,725	1,009	...	...	369	...	...	218
12,604	3,053	...	14,745	39,650	...	11,472	6,394
4,66,895	2,637	...	1,61,066	6,88,610	45,707	1,32,824	94,625
29,139	2,616	...	4,167	29,000	194	27,561	5,713
...	...	...	2,308	15,000	3,804	...	...
...	...	...	...	...	...	...	91
...	...	...	...	1,000	...	3,180	...
1,554	610	...	...	...	...	...	...
61,088	6,068	...	34,590	80,721	...	...	...
69,580	...	...	35,468	21,000	...	...	...
6,693	...	...	21,202	5,900	140	14,101	...
10,611	...	...	...	10,000	...	...	...
12,60,299	17,823	93,171	25,70,977	11,71,351	1,57,329	2,14,973	15,87,010
12,68,076	17,823	90,171	25,68,530	11,74,241	1,57,329	2,27,620	16,09,978

* 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 IV—Production and Sale, Unlimited.</i>	Rs.	Rs.	Bs.	Bs.	Bs.
Kaira ...	83	...	545	50	...
East Khandesh ...	2,563	14,300	1,752	11,424	...
West Khandesh ...	950	...	643	.....	...
Ratnagiri ...	906	490	2,567	461	...
Total, Unlimited ...	4,532	14,790	5,507	11,935	...
<i>Class IV—Production and Sale, Limited.</i>					
Kaira ...	278	2,540	1,589	.....	...
Broach ...	2,309	33,910	74,593	45,992	1,126
Surat ...	19,566	54,715	4,35,318	4,998	16,093
East Khandesh ...	1,200	10,065	...	.....	...
Poona ...	3,256	2,105	97,936	.....	...
Satara ...	...	4,140	11	5	1,538
Sholapur ...	415	9,520	1,150	1,750	...
Bijapur ...	2,492	7,630	7,255	90	...
Dharwar ...	27,954	1,28,477	14,789	4,749	...
Belgaum ...	3,597	8,670	...	3,136	498
Kanara ...	2,997	9,919	5	1,367	5,903
Ratnagiri ...	175	55	...	.....	...
Hyderabad ...	297	2,235	4,054	.....	...
Nawabshah ...	252	4,310	1,577	41	...
Karachi ...	4,449	8,540	1,419	12,974	10,250
Sukkur ...	3,147	20,220	30,522	...	...
Larkana ...	768	5,430	900	.....	140
Thar and Parkar ...	84	2,213	...	12	...
Total, Limited ...	71,697	3,03,694	6,00,977	75,034	35,478
Grand Total, Class IV—Unlimited and Limited.	76,229	3,18,484	6,06,484	86,969	35,478

* 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 borrowing	On lendings
21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
2,577	...	8	3,175	+230	...	8	12
35,535	...	...	63,311	-14,969	...	...	9½
...	949	3,237	4,829	+625	...	6½	12½
...	558	2,666	6,742	-306	...	6½	9½
38,413	1,507	5,906	78,057	-14,420	...	...	...
5,262	...	121	9,312	+510	...	6½	9½
474	2,000	686	1,58,870	+1,722	6½	6½	9½
4,825	1,000	4,041	5,20,960	+3,985	5 to 7	6 to 7½	7½ to 9½
...	...	7,769	17,924	+481	...	6½	9½
...	...	3,433	32,933	+2,925	...	...	...
1,413	...	1,023	3,185	-190	...	...	...
2,359	...	2,653	17,432	-5,013	...	...	...
6,975	976	1,679	24,445	-3,331	...	...	...
3,20,950	...	51,820	5,20,735	+34,781	9½	8	9½
44,514	...	8,778	65,526	+2,039	9½	...	9½
15,000	...	1,133	25,317	+559	8	5 to 7½	9½
...	...	...	55	+2	...	...	...
...	...	...	5,289	+188	...	...	...
...	366	264	6,578	+109	...	...	...
44,800	853	2,120	75,956	+9,309	...	6½ to 8½	9½ to 10½
24,180	1,669	1,428	78,019	+5,897	...	...	...
3,400	...	28	10,898	-627	...	...	...
12,000	1,000	999	16,224	+8	...	...	...
4,86,162	7,884	87,869	15,97,068	+58,929	...	...	...
5,24,564	8,891	93,775	16,75,145	+44,509	...	...	...

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 VI—Other Forms, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
Thana ...	1	...	...	...	Not Working.	...
Dharwar ...	7	513	...	...	1,784	...
Kanara ...	6	283	5,643	...	90	...
Total, Unlimited ...	14	795	5,642	...	1,804	...
<i>Class VI—Other Forms, Limited.</i>						
Thana ...	4	819	...	...	50	...
East Khandesh ...	5	3,316	1,382	3,250	3,324	2,000
West Khandesh ...	3	3,225	...	1,908	...	969
Nasik ...	3	1,172	862	1,645	118	1,925
Poona ...	3	253	26	...	...	...
Satara ...	2	147	...	...	...	...
Sholapur ...	2	348	...	...	87	...
Bijapur ...	2	160	...	...	...	...
Dharwar ...	7	579	...	...	...	...
Bolgaum ...	3	367	...	...	...	...
Kanara ...	3	529	1,403	...	298	...
Kolaba ...	1	145	...	...	...	...
Ratnagiri ...	3	1,572	...	...	...	...
Hyderabad ...	4	3,327	...	...	...	...
Nawabshah ...	1	85	...	...	...	...
Sukkur ...	3	176	...	...	...	...
Larkana ...	2	790	...	...	...	...
Karachi' ...	1	23	...	...	...	...
Thar and Parkar ...	3	197	...	...	...	...
Total, Limited ...	55	15,437	4,273	6,803	2,663	4,894
Grand Total, Class VI—Unlimited and Limited.	69	16,252	9,915	6,803	4,667	4,894
Grand Total of Agricultural Societies in the Bombay Presidency 1925-26.	3,658	2,71,273	2,68,97,752	2,34,410	2,09,50,550	5,08,689
Do. for 1924-1925 ...	3,377	2,42,674	2,00,63,811	5,74,877	1,55,74,998	5,75,870

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

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 VI—Other Forms, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Thana ...	...	...	...	.....	Not
Dharwar ...	406	9,685	...	.....	...
Kanara ...	565	2,417	209	.....	125
Total, Unlimited ...	970	12,106	209	.....	125
<i>Class VI—Other Forms, Limited.</i>					
Thana ...	1,289	750	52,448	55	536
East Khandesh ...	5,477	...	...	1,003	...
West Khandesh ...	1,970	3,180	...	47	...
Nasik ...	2,373	...	...	2,071	850
Poona ...	884	4,420	16	.....	...
Satara ...	840	...	...	30	...
Sholapur ...	2,051	...	60	91	...
Bljapur ...	626	...	...	20	...
Dharwar ...	1,691	...	...	273	...
Bolgaum ...	1,859	...	...	74	...
Kanara ...	1,193	1,423	48	.....	67
Kolaba ...	285	...	...	.....	...
Batnagiri ...	2,617	...	...	.....	...
Hyderabad ...	...	...	...	.....	...
Nawabshah ...	...	...	...	.....	...
Sukkur ...	...	...	...	.....	...
Larkana ...	...	...	...	.....	...
Karachi ...	...	...	...	.....	...
Thar and Parkar ...	...	...	...	.....	...
Total, Limited ...	23,365	9,773	52,511	3,663	953
Grand Total, Class VI—Unlimited and Limited.	24,335	21,879	52,720	3,663	1,076
Grand Total of Agricultural Societies in the Bombay Presidency 1925-26.	4,71,445	14,66,672	69,30,626	38,03,268	2,75,211
Do. for 1924-1925 ...	3,75,737	11,03,124	53,36,405	86,46,588	8,18,360

* For the purposes of this statement the working

STATEMENT
Operations of Non-

Classification.	Number of Societies	Number of members	Loans made during the year to	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class I—Credit, Unlimited.</i>				
1. Bombay	13	309	1,147	287
2. Ahmedabad	1	55	307	...
3. Ahmednagar	3	489	21,354	...
4. Poona	2	136	2,366	...
5. Sātāra	3	102	5,255	...
6. Sholāpur	2	41	2,995	...
7. Kānara	3	368	8,592	...
8. Kolāba	1	70	554	...
9. Ratnāgiri	3	184	11,412	...
Total, Class I, Unlimited	31	1,754	53,373	287
<i>Class I—Credit, Limited.</i>				
1. Bombay	174	70,971	92,34,232	12,58,375
2. Ahmedabad	3	719	30,232	...
3. Broach	13	2,372	2,22,169	50,747
4. Kaira	8	1,341	78,538	...
5. Panch Mahals	7	852	1,06,248	...
6. Surat	11	1,174	15,48,217	900
7. East Khāndesh	6	2,279	4,26,233	350
8. West Khāndesh	7	2,213	3,75,265	3,97,354
9. Thāna	22	2,087	5,26,682	...
10. Ahmednagar	11	3,365	2,29,887	...
11. Nāsik	4	1,579	82,246	1
12. Poona	25	6,910	8,41,424	...
13. Sātāra	12	1,964	4,43,599	...
14. Sholāpur	10	2,587	1,44,209	1,000
15. Belgaum	18	7,957	12,36,507	...

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

C

Agricultural Societies

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
2,835	52	51,193	12,016	4,126	3,883	...	287
197	...	769	543	...	16	...	...
21,651	...	21,443	5,343	...	1,435	1,000	...
1,892	...	4,271	3,405	...	312	...	...
4,529	...	21,928	11,547	...	183	750	...
2,309	..	5,097	795	...	293	2,020	...
8,378	...	8,328	2,575	...	1,219	1,600	...
375	...	1,552	1,331	...	...	...	...
14,448	...	15,053	3,757	...	1,603	...	...
56,514	52	1,98,039	41,341	4,126	8,944	5,370	287
85,26,096	12,33,427	69,25,774	1,16,253	2,76,639	34,51,456	33,28,374	1,78,163
25,055	...	18,410	...	...	2,766	...	...
1,90,439	51,783	1,90,242	15,044	58,779	5,27,947	2,31,560	...
65,420	...	76,579	465	...	22,051	13,269	...
66,754	500	70,536	6,034	...	1,19,313	2,000	10,564
13,78,930	...	60,906	685	900	1,90,310	15,793	...
2,90,006	350	3,61,147	7,568	...	2,43,592	12,945	...
3,02,966	3,59,608	2,17,854	4,267	1,03,223	3,26,675	3,500	...
3,91,571	...	4,91,914	53,940	...	1,52,422	3,15,573	...
2,11,501	...	2,23,572	14,360	...	83,908	86,549	...
66,406	...	85,468	...	...	1,33,607	4,147	...
7,87,029	...	5,50,771	18,334	...	4,98,193	1,51,023	20,027
4,16,847	...	1,90,596	9,389	...	2,42,011	7,84,102	5,87,774
1,06,438	...	1,60,586	5,157	3,000	1,25,431	5,500	1,000
11,51,404	1,000	12,51,007	2,77,323	...	15,18,595	53,546	6,978

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, Unlimited.</i>				
	Rs.	Rs.	Rs.	Rs.
1. Bombay	1,299	8,699
2. Ahmedabad	57	...
3. Ahmednagar	358	740
4. Poona	65	...
5. Sátára	109	820
6. Sholápur	179	...
7. Kánara	1	...	357	...
8. Kolába	28	...
9. Ratnágiri	254	...
Total, Class I, Unlimited	1	...	2,693	5,169
<i>Class I—Credit, Limited.</i>				
1. Bombay	1,47,375	19,41,792
2. Ahmedabad	405	13,475
3. Broach	4,109	78,010
4. Kalra	1,294	32,904
5. Panch Mahals	671	35,494
6. Surat	4,025	56,692
7. East Khándesh	5,992	67,306
8. West Khándesh	4,251	60,658
9. Thána	6,397	63,078
10. Ahmednagar	1,896	83,802
11. Násik	48	...	1,420	65,922
12. Poona	8,397	1,31,528
13. Sátára	3,837	56,991
14. Sholápur	4,106	58,367
15. Belgaum	12,516	2,31,087

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.	
426	29,209	4,824	...	...	20,476	58,564	-389	...	9	12½
116	...	...	...	...	675	791	57	...	6½	9½
10,354	2,543	...	9,853	1,062	6,784	24,336	738	6	6½	9½	
3,400	...	...	...	...	1,355	4,755	-4	...	6½	10½
18,643	85	...	760	...	2,768	23,016	-87	6	6½	10½	
1,684	...	...	3,350	...	965	5,899	96	...	6½	12½
3,778	3,433	...	...	...	1,816	9,027	732	...	6½	9½
57	863	...	...	...	495	1,434	124	...	7½	12½
4,007	8,467	...	...	...	3,858	16,332	566	...	6½	9½
42,465	44,569	4,824	6,953	1,062	39,092	1,44,154	1,822	...	...	...
55,47,061	4,97,781	89,738	76,426	...	4,91,722	85,77,539	2,52,086	6½	6½	9	
1,650	1,600	...	...	...	648	17,873	1,211	8½	6½	9½ to 12½
1,93,428	81,478	19,819	12,109	...	15,291	3,92,635	10,134	5½ to 6½	5½ to 6½	7½ to 10½	
16,247	10,836	...	11,525	...	8,835	79,847	3,111	...	8½ to 9½	6½ to 9½	
20,766	11,998	9,111	...	...	1,209	70,823	4,747	4½ to 7½	5½ to 8	9½ to 12½
3,62,466	16,534	...	25,398	...	3,756	4,64,946	10,291	7½	9½ to 12½	7½ to 9½	
3,30,741	69,132	...	...	...	9,109	4,89,928	6,967	6½	6½	7 to 9
1,41,353	1,23,186	...	2,276	...	9,217	3,36,840	10,162	6½ to 9	5 to 6½	7½ to 12½	
78,550	68,083	1,000	2,76,164	...	11,057	5,10,933	10,385	6	6½	12½	
29,449	61,080	...	23,247	...	17,994	2,15,802	10,216	6	5½	9½	
6,714	6,291	...	3,370	...	4,047	86,344	6,301	6½	5 to 6½	7½ to 12½	
1,79,633	2,06,283	6,940	23,584	...	31,392	6,79,360	16,436	7½	6½	9½	
34,193	84,000	13,056	19,772	...	9,967	2,17,979	5,926	6	6½	9½	
29,476	88,130	5,199	3,400	...	15,592	2,01,224	9,570	6	7	12½	
7,53,957	2,98,631	4,415	74,175	...	83,189	14,46,064	60,634	...	...	...

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. Bījāpur	24	4,119	3,47,157	...
17. Dhārwar	48	20,123	20,63,836	46,500
18. Kānara	12	7,191	6,56,550	7,920
19. Kolāba	5	597	91,927	...
20. Ratnāgiri	9	1,715	63,509	...
21. Hyderabad	3	1,429	3,36,577	...
22. Nawābshāh	1	220	2,635	...
23. Karāchi	9	1,950	3,65,037	...
24. Sukkur	3	718	25,900	...
25. Lārkāna	2	401	15,496	...
26. Thār and Pārkar	2	443	29,700	...
27. Upper Sind Frontier	1	263	...	...
Total, Class I, Limited ...	445	149,346	1,06,56,081	17,62,457
Grand Total, Class I, Unlimited and Limited.	476	151,100	1,07,09,964	17,62,744
<i>Class II—Purchase and Sale, Unlimited</i>			...	...
<i>Class II—Purchase and Sale, Limited.</i>				
1. Bombay	14	2,758	...	...
2. Ahmedabad	2	253	...	...
3. Broach	1	56	...	...
4. Kaira	1	120	115	...
5. Surat	3	348	42	...
6. West Khandesh	1	15	...	...
7. Thana	5	804	21,537	4
8. Ahmednagar	2	...	.....	...
9. Nāsik	2	118	33,760	...
10. Poona	4	92	1,118	...

* 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.
2,95,139	...	3,36,620	45,512	...	2,13,978	66,787	...
17,34,615	1,23,214	25,35,195	3,29,409	14,830	21,70,219	3,65,651	3,35,662
8,20,345	7,502	9,21,966	2,35,232	1,608	6,64,793	1,23,322	3,5508
16,065	...	13,156	1,046	...	2,973	...	...
66,389	...	67,948	22,983	...	11,040	...	...
2,24,076	...	3,09,656	20,838	...	...	...	...
1,608	...	1,076	...	...	...	...	...
2,66,125	...	3,07,836	16,154	...	5,16,637	8,880	14,634
16,157	...	40,065	10,611	...	2,320	5,600	6,704
15,614	...	18,210	3,200	...	3,076	...	...
19,964	...	22,263	369	...	2,000	7,000	...
...	...	2,191	...	...	...	...	...
1,64,51,030	17,76,934	1,54,42,562	12,80,553	4,68,589	1,14,20,519	55,87,215	9,46,663
1,55,07,544	17,76,436	1,55,71,501	13,21,994	4,62,715	1,14,22,463	55,02,665	9,46,050
...
...	685	...	...
...	2,488	...	...	...
146	...	129	...	...	1,032	1,122	...
222	...	505	505	...	...	...	...
...	147	...	...
...
21,931	335	7,128	257	165	8,494	...	155
...
22,032	...	9,853	...	...	4,761	66,974	...
3,302	...	10,068	...	...	8,125	...	1,660

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 ... ..	...	...	5,891	1,31,227
17. Dhárwar	278	...	35,912	5,75,400
18. Kanára	102	...	9,933	1,37,922
19. Kolába ... ..	...	...	141	6,369
20. Ratnágiri ... ..	...	...	799	19,025
21. Hyderabad ... ..	...	...	3,839	46,034
22. Nawábshah ... ..	...	...	85	4,763
23. Karáchi ... ..	...	...	3,832	1,00,504
24. Sukkur ... ..	...	...	808	14,418
25. Larkhane ... ..	...	...	501	19,467
26. Thár and Párkar ... ..	...	...	699	19,536
27. Upper Sind Frontier ... ..	...	...	...	6,430
Total, Class I, Limited ...	428	...	2,63,681	40,60,056
Grand Total, Class I, Unlimited and Limited.	429	...	2,71,374	40,65,245
<i>Class II—Purchase and Sale, Unlimited</i> ...	...	...	...	...
<i>Class II—Purchase and Sale, Limited.</i>				
1. Bombay	2,84,128	2,51,229	17,532	31,071
2. Ahmedabad	7,079	5,748	202	2,548
3. Broach	2,672	...	208	3,770
4. Kaira	1,326	..	156	4,250
5. Surat	21,900	...	4,107	23,587
6. West Khandesh ... ..	...	...	Not working.	...
7. Thane	56,086	...	8,226	11,962
8. Ahmednagar ... ..	...	...	Not working.	...
9. Násik	33,818	...	583	6,000
10. Poona	10,685	...	453	3,270

* 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.
60,355	1,12,170	...	35,535	1,400	28,178	3,48,865	17,740	7	6½	10½
11,26,933	9,25,782	22,420	1,01,125	...	3,04,230	29,55,949	79,988	...	...	...
2,64,332	5,38,054	9,114	21,979	...	70,721	10,42,128	23,175	6½	6½	9½
3,441	1,516	250	...	...	790	12,356	515	6	6½	12½
9,918	84,899	...	...	...	5,812	69,654	3,325	6½	6½	9½
1,03,288	2,43,654	...	...	...	6,052	3,99,922	8,446	4 to 7	5 to 6½	8 to 12
...	...	...	...	...	193	4,956	21	4 to 7	5 to 6½	8 to 12
1,39,221	92,218	11,593	13,331	...	8,674	3,55,601	11,180	4 to 7	5 to 6½	8 to 12
545	3,616	18,527	5,655	...	1,019	39,810	2,375	4 to 7	5 to 6½	8 to 12
667	1,176	...	1,000	...	...	22,310	1,663	4 to 7	5 to 6½	8 to 12
2,000	...	...	5,000	...	510	27,496	1,149	4 to 7	5 to 6½	8 to 12
...	...	...	...	...	354	5,794	...	4 to 7	5 to 6½	8 to 12
94,25,474	35,54,033	1,35,712	7,34,070	1,400	10,40,798	1,59,52,543	5,73,117	...	...	...
94,68,939	35,98,602	1,40,536	7,40,033	2,462	10,79,890	1,90,96,697	5,74,949	...	...	...
...
109	6,664	1,379	...	...	3,913	44,136	4,345	6½	...	...
...	1,302	...	...	...	63	4,031	580	5½	6	...
...	1,032	...	1,132	...	...	5,934	974	...	...	...
397	1,129	...	...	...	391	6,157	-669	...	...	...
209	2,847	...	...	...	2,945	29,588	2,364	7	...	...
949	3,937	250	1,400	...	911	19,409	190	5	6½	9½
668	2,817	4,431	930	...	261	15,945	818	...	6	7½ to 12½
...	395	16,990	...	...	3,383	23,338	225	...	...	...

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>				
11. Satara	1	45	Rs.	Rs.
12. Bholápur	2	97	13,990	.....
13. Dhárwar	4	175	.....	.....
14. Kánara	1	116	7,618	.....
15. Kolaba	1	30	.....	.....
16. Ratnágiri	2	100	.....	.....
17. Hyderabad	1	47	.....	.....
18. Karáchi	1	80	.....	.....
Total, Class II, Limited	48	5,263	83,230	4
<i>Class IV—Production and Sale, Unlimited.</i>				
1. East Khandesh	1	48	9,209	.....
2. West Khandesh	8	266	39,017	.....
3. Ahmednagar	2	34	2,125	.....
4. Násik	4	61	19,150	1,043
5. Poona	2	45	5,715	.....
6. Sátára	3	56	3,345	.....
7. Bholápur	4	223	13,691	.....
8. Belgaum	5	282	32,310	.....
9. Bijápur	1	49	8,368	.....
10. Dharwar	10	600	54,840	.....
11. Ratnágiri	6	241	10,836	.....
12. Hyderabad	6	40	27,160	.....
13. Karáchi	1	34	5,328	.....
14. Sukkur	1	25	1,869	.....
15. Larkhana	1	27	11,710	.....
Total, Class IV, Unlimited	45	2,001	2,42,692	1,043

* 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.
...	17,217	...	23,397
16,530	5,187	2,865	...	10,610	6,784	...
...
7,686	1,054	...	...	6,617	...	15,175
...
...	12,563	...	...
...
...
79,979	635	33,944	3,117	9,675	69,261	64,840	45,377
...
3,879	5,331	...	...	1,675	7,866	...
19,611	22,471	418	...	2,309	24,560	...
1,251	1,669	94	...	43	1,000	...
15,354	1,030	16,258	181	13	778	14,045	700
3,345	6,066	...	...	457	4,400	...
2,078	2,619	1,845	...	2,869	...	...
16,147	7,060	4,308	...	36,329	2,500	...
39,909	15,639	4,077	...	2,989	...	...
8,746	5,664	1,081	...	1,435	...	...
61,659	53,471	18,630	...	33,079	7,896	801
10,768	20,449	16,417	...	17,965	145	261
23,068	11,015	769	...	...	9,600	...
7,131	1,628	...	...	224	3,000	...
2,123	3,746	...	...	...	1,300	...
11,010	3,120	130	...	822	...	...
9,18,396	1,030	1,82,079	48,560	13	69,497	75,241	1,259

for which extension has not been granted by competent authority.

STATEMENT

Classification	Sales of goods to member	Purchase of members' products	Cost of Management	Share Capital paid
1	14	15	16	17
<i>Class II—Purchase and Sale, Limited—contd.</i>				
	Rs.	Rs.	Rs.	Rs.
11. Sātara	23,114	...	343	1,146
12. Sholāpur	26,677	...	413	4,824
13. Dharwār	2,983	2,567	624	8,604
14. Kānara	8,588	...	976	1,300
15. Kolābe	312	...	...	311
16. Ratnāgiri	1,570	...	540	1,680
17. Hyderabad	8,945	...	437	3,212
18. Karāchi . . . . .	...	...	...	4,516
Total, Class II, Limited ...	4,85,092	2,50,544	34,869	1,11,649
<i>Class IV—Production and Sale, Unlimited.</i>				
1. East Khandesh	2,079	2,290	121	...
2. West Khandesh . . . . .	...	...	801	...
3. Ahmednagar . . . . .	...	...	7	...
4. Nāsik . . . . .	...	...	259	...
5. Poona . . . . .	...	...	80	...
6. Sātara . . . . .	...	...	19	...
7. Sholapur	56,237	...	1,037	...
8. Belgaum	50,454	47,479	1,169	...
9. Bījapur	8,933	...	192	...
10. Dharwar	56,941	10,683	3,679	...
11. Ratnāgiri	17,190	...	336	...
12. Hyderabad . . . . .	...	...	120	...
13. Karachi . . . . .	...	...	79	...
14. Sukkur . . . . .	...	...	82	600
15. Larkhana . . . . .	...	...	78	...
Total, Class IV, Unlimited ...	1,92,447	60,452	7,923	500

* 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.
...	2,810	2,556	...	...	...	6,511	-673	...	...	...
1,191	4,690	...	...	...	80	10,285	328	...	...	...
40	...	3,400	...	...	1,178	13,322	-388	...	...	...
2,754	1,328	1,508	...	...	1	7,190	309	...	6½	9½
71	...	225	...	...	85	642	...	6½	7	...
1,687	800	...	...	...	...	4,367	37	...	7½	...
...	...	...	...	...	...	3,212	245	...	...	...
350	600	...	...	...	-2,362	3,104	37	...	...	...
8,643	31,152	30,338	4,483	...	10,817	1,97,081	8,246	...	...	...
1,675	...	...	2,433	1,500	...	5,608	104	...	...	...
5,903	...	...	16,000	...	6,550	22,562	702	...	...	...
596	175	...	1,000	...	192	2,063	54	...	...	...
3,694	...	...	11,941	1,617	966	17,518	158	...	...	...
3,007	...	...	2,730	427	25	6,190	219	...	...	...
2,471	670	...	...	394	5	3,540	-89	...	...	...
2,646	6,051	...	2,494	1,329	3,413	15,933	1,144	...	...	...
5,307	1,135	1,624	5,295	1,883	6,886	21,630	483	...	6½	9½
1,814	1,580	...	...	1,715	976	6,065	270	...	...	...
30,713	3,777	13,240	9,391	4,206	10,592	71,919	1,078	...	6½	9½
5,658	8,708	484	2,365	883	6,259	24,387	-10	...	6½	9½
3,833	...	...	6,000	517	1,110	11,459	303	...	...	...
967	...	...	1,000	450	925	3,342	145	...	...	...
...	...	...	3,301	...	-13	3,788	279	...	...	...
906	...	...	2,000	349	609	3,864	165	...	...	...
69,488	22,096	15,348	65,050	15,270	39,136	2,25,688	5,035	...	...	...

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 Sales, Limited.</i>				
1. Bombay	6	605	Rs. ...	Rs. ...
2. Ahmedabad	1	85	174	...
3. Kaira	1	19	11,880	...
4. Panch Mahals	1	14	110	...
5. Broach	1	90	690	...
6. Surat	2	11	...	...
7. East Khandesh	2	85	19,844	...
8. Nasik	2	49	7,985	...
9. Thana	1	27	...	...
10. Ahmednagar	5	259	10,468	...
11. Poona	3	117	37,763	...
12. Satara	1	67	...	...
13. Sholapur	4	243	6,985	...
14. Belgaum	1	23	508	...
15. Bijapur	3	353	18,713	...
16. Dhárwár	10	236	28,840	...
17. Kanara	2	153	36,318	...
18. Karachi	1	22	...	...
19. Nawabshah	1	...	...	...
Total, Class IV, Limited ...	49	2,366	1,79,468	...
Total, Class IV, Limited and Unlimited ...	94	4,267	4,49,160	1,043
<i>Class VI—Others, Unlimited</i>				
<i>Class VI—Others, Limited.</i>				
1. Bombay	18	3,351	1,12,621	67,000
2. Ahmedabad	1	80	...	...
3. Broach	1	46	725	...
4. Thana	4	521	500	...
5. Ahmednagar	1	14	...	...
6. West Khandesh	1	158	...	...
7. Poona	4	110	6,866	...
8. Sholapur	2	67	...	...
9. Dhárwár	10	283	64,300	...
10. Hyderabad	1	93	...	...
11. Karachi	10	1,065	63,825	...
Total, Class VI Others Limited ...	58	5,840	2,48,838	67,000
Grand Total for 1925-26	671	1,66,460	2,04,84,233	18,30,791

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

C—contd.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...	4,202	...	4,160
162	...	1,162	978	...	...	...	...
12,463	...	1,388	...	...	...	1,539	...
472	...	64	64	...	...	64	...
...	...	690	...	...	...	715	...
...	957	3,803	...
18,875	...	6,272	3,106	...	469	2,927	...
4,445	...	5,306	410	...	600	5,060	...
...
9,765	...	15,659	...	...	63,420	...	...
41,615	...	7,064	...	3,008	19,571	64	...
...	56,526	58,525	5,059
6,381	...	15,690	12,272	...	4,850	...	543
121	...	529	...	...	100	...	...
14,296	...	27,542	5,066	...	12,371	2,000	...
37,155	...	24,376	18,540	...	45,146	4,048	...
86,396	...	25,746	29	...	71,092	...	...
761
...
1,82,995	...	1,38,035	39,455	3,008	2,79,304	78,995	2,762
4,01,302	1,080	3,14,114	88,025	3,021	3,78,801	1,53,286	10,504
...
1,594	27,000	1,91,217	...	70,083	1,63,413	...	50,000
...	5,295	...	72,000
3,517	...	1,911	...	...	5,739	75	3,000
19,794	...	34,623	...	...	1,05,288	10,000	...
...	...	4,018	...	...	...	...	...
...
4,301	...	11,708	...	...	18,352	20,000	...
...
85,262	...	12,279	...	...	1,00,236	56,737	...
...
...	1,225	63,825	...	48,843	211	...	...
...
1,14,398	22,225	3,19,656	...	1,15,926	3,96,227	96,812	1,25,000
14,02,923	18,06,024	1,62,32,225	14,12,036	5,82,336	1,22,75,052	58,08,473	11,23,331

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

STATEMENT

Classification	Sales of goods to members	Purchase of members' products	Cost of Management	Share Capital paid
1	14	15	16	17
<i>Class IV—Production and Sale, Limited.</i>				
1. Bombay	38,573	13,613	19,168	17,620
2. Ahmedabad	...	...	35	...
3. Katra	...	...	83	500
4. Panoh Mahals	...	...	17	...
5. Broach	...	...	14	135
6. Surat	...	...	3,135	1,910
7. East Khandesh	53	...	136	...
8. Nasik	4	...	103	...
9. Thana	66	11	6	565
10. Ahmednagar	41,418	...	1,295	5,765
11. Poona	44,946	38,339	2,161	9,837
12. Sátara	75,775	75,212	2,005	6,475
13. Sholapur	4,919	3,263	545	5,292
14. Belgaum	...	...	86	41
15. Bijapur	620	...	597	10,661
16. Dharwar	30,999	30,772	1,673	30,930
17. Kanára	3	...	2,463	7,943
18. Karáchi	...	...	189	339
19. Nawabshah	...	...	...	...
Total, Class IV, Limited	2,38,276	1,51,110	33,661	87,933
Total, Class IV, Limited and Unlimited	4,30,733	2,11,562	41,589	98,433
<i>Class VI—Others, Unlimited</i>				
<i>Class VI—Others, Limited.</i>				
1. Bombay	...	...	30,953	10,52,188
2. Ahmedabad	...	...	2,514	44,065
3. Broách	...	...	230	5,190
4. Thana	...	...	5,326	1,29,303
5. Ahmednagar	...	...	651	7,225
6. West Khandesh	...	...	60	3,180
7. Poona	513	...	2,240	29,166
8. Sholapur	...	...	43	1,665
9. Dharwar	...	...	6,071	41,300
10. Hyderabad	...	...	1	37,478
11. Karachi	...	...	4,238	2,15,737
Total, Class VI,—Other Limited	513	...	62,977	15,56,497
Grand Total for (1924-25)	9,26,757	4,72,106	4,00,709	58,21,824

1925-26.

* For the purposes of this statement the working

C—concl'd.

Loans and Deposits held at the end of the year from					Reserve Fund	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
Members	Non-members	Societies	Provincial or Central Banks	Government					On borrowings	On lendings
18	19	20	21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
3,893	3,094	5,750	...	1,800	1,269	32,756	-7,740	...	...	...
175	250	...	...	...	768	1,187	2	...	...	...
...	1,793	...	2,639	500	6	5,638	74	...	4½	...
104	...	...	21	...	62	187	-18	...	...	...
...	...	...	715	...	...	860	6	...	6½ to 8	...
...	1,468	...	2,913	1,900	71	8,162	-401	...	6½	9½
3,731	284	...	1,975	1,304	1,040	7,524	-599	...	6½	9½
1,855	...	...	2,800	929	227	5,511	62	...	...	...
...	...	...	...	...	...	555	21	...	...	...
948	5,135	...	7,519	1,377	6,596	27,333	257	...	...	...
2,317	9,789	...	1,961	1,477	6,367	31,778	-10,862	...	6½	9½
2,504	14,547	...	11,368	17,000	1,187	53,771	-4,394	...	...	...
1,279	6,540	855	...	...	6,925	20,892	-1,174	...	...	...
...	...	100	...	...	154	305	405	...	...	...
5,727	14,488	...	2,000	1,000	3,063	36,939	463	6½	6½ to 7½	7½ to 12
221	6,101	...	5,458	3,388	5,218	41,304	1,907	...	...	...
46,693	5,067	...	350	...	14,699	74,773	1,295	5½	5½ to 7½	7½ to 12½
105	...	...	1,423	...	129	2,066	-260	...	...	...
...
69,642	68,606	6,705	41,325	30,163	47,785	8,52,100	-20,864	...	...	...
1,39,130	90,696	22,063	1,06,375	45,433	83,922	5,76,064	94,181	...	...	...
...
8,57,366	1,39,948	...	3,713	24,41,917	55,348	40,00,495	1,16,142	...	...	...
2,335	...	60,000	...	2,56,000	...	3,62,400	...	...	6½	...
3,000	5,275	3,000	...	3,465	956	20,886	518	7	5	...
5,60,024	7,994	...	...	49,352	20	7,40,693	11,369	...	6	8
50	...	...	1,900	49,129	592	52,896	681	...	...	...
...	...	...	...	...	...	3,160	163	...	...	...
24,316	...	...	62,607	...	3,260	1,39,349	3,910	...	...	...
...	...	...	...	...	1	1,655	-43	...	...	...
1,04,284	...	1,900	59,313	49,586	46,842	3,02,970	77	...	...	...
...	...	...	...	...	...	27,478	1,411	...	...	...
9,246	45,781	...	...	95,000	8,620	3,74,584	12,630	...	...	...
16,60,591	2,48,998	64,900	1,47,533	29,32,449	1,15,533	66,26,606	1,46,813	...	...	...
1,11,77,303	39,39,454	9,57,897	9,90,418	29,30,341	19,92,267	2,64,98,432	7,14,194	...	...	...

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

STATEMENT

Operations of

District	Number of Unions	Number of Societies affiliated to Unions in Column 2	Total Number of individual Members in Societies affiliated
1	2	3	4
Ahmedabad	1	42	3,368
Kaira	2	66	4,890
Broach	4	74	3,167
Surat	4	62	3,674
Thana	1	20	3,047
East Khandesh	6 ✓	64 ✓	4,333 ✓
West Khandesh	1	5	271
Násik	3	81	1,701
Ahmednagar	3		Work
Poona	10	66	5,463
Sátara	6	66	6,841
Sholápur	4 ✓	26 ✓	2,365 ✓
Bijapur	1	6	959
Dhárwar	24	159	18,407
Belgaum	8	36	5,550
Hyderabad	2	13	509
Nawábehah	2	15	426
Sukkur	2	16	479
Larkana	2	44	1,222
Thar and Parkar	2		Work
Grand Total	87	800	64,844

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.			
2,59,009	3,642	1.4	2	
1,86,426	7,242	3.9	2	
1,14,781	1,108	.01	4	
3,84,114	300	.08	5	
1,70,438	41	.02	1	Work not began in earnest.
6,90,761	3,808	1.2	5	
18,658	103	0.5	1	
1,49,310	583	.04	1	
not commenced.				
28,56,773	6,713	0.2	6	
8,77,361	2,837	0.3	6	
3,14,525	641	0.2	2	
1,29,050	280	0.2	1	
94,09,091	8,605	0.3	18	
5,06,841	1,464	0.2	8	
1,09,231	505	0.5	1	
1,01,338	.....	.....	1	
98,192	876	2.2	2	
6,69,472	879	.27	2	
not commenced.				
1,00,60,291	39,626	0.39	68	

STATEMENT
Operations of Cattle Insurance

Classification	Number of Soci- ties	Number of Mem- bers	Amount of risk insured	Premium collected
1	2	3	4	5
			Rs.	Rs.
Ahmedabad	3	181	...	...
Kaira	2	100	...	...
Broach	1	192	725	86
Poona	1	...	Not working.	
Belgaum	1	67	...	...
Bastnagiri	1	2	...	...
Grand Total	9	492	725	86

E

Societies (Class V)

Supplementary contribution collected	Number of animals		Claims paid	Cost of Management	Funds in hand at end of year	Amount of risk re-insured	Amount of premiums paid for re-insurance	Remarks
	Insured	Lost						
6	7	8	9	10	11	12	13	14
Rs.			Rs.	Rs.	Rs.	Rs.	Rs.	
...	...	...	...	23	309	...	...	Not working.
...	...	...	...	15	291	...	...	Do.
...	12	...	...	45	628	...	...
Not working.	...	...	...	...	163	...	...	Not working.
...	...	...	...	...	1	...	...	Do.
...	12	...	...	83	1,292	...	...

STATEMENT F
Operations Non-Agricultural Societies

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
Resource Societies ...	4,346	481,887	Rs. 5,07,36,801	Rs. 5,51,46,585	Rs. 4,17,10,681	Rs. 5,25,47,160
Consumers' Societies ...	101	11,093	3,92,118	67,004	1,94,077	98,560
Producers' Societies ...	113	4,858	4,42,160	1,043	4,01,302	1,245
Grand Total ..	4,560	447,898	5,15,10,579	5,52,14,632	4,23,06,060	5,25,76,965

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 ...	Rs. 4,44,99,008	Rs. 59,16,789	Rs. 2,14,06,380	Rs. 5,25,41,495	Rs. 3,96,55,544	Rs. 4,93,40,495
Consumers' Societies ...	3,53,610	3,117	11,66,000	4,67,758	1,61,652	1,70,377
Producers' Societies ...	3,14,114	88,025	3,021	3,78,965	1,53,235	11,573
Grand Total ...	4,51,66,732	60,07,931	2,16,26,001	5,33,88,258	3,99,70,432	4,95,22,445

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

STATEMENT F—*concl'd.*

Classification	Sales of goods to members		Cost of management	Share Capital paid	Loans and Deposits held at the end of the year from		
	14	15			16	17	Members	Non-members	Societies
1							
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Resource Societies	3,18,777	16,14,420	10,29,885	85,45,900	8,56,09,600	74,01,863	47,45,442
Consumers' Societies	4,95,605	2,60,544	87,746	16,68,146	15,69,234	2,80,150	96,238
Producers' Societies	4,30,728	2,11,562	43,669	92,108	1,40,049	90,703	30,335
Grand Total	12,45,105	20,86,525	11,61,300	1,03,06,214	9,04,01,763	77,73,716	48,71,015

Classification	Loans and Deposits held at the end of the year from— <i>concl'd.</i>		Reserve Fund	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
	Provincial or Central Banks	Government					On borrowings	On lendings
1								
	Rs.	Rs.	Rs.	Rs.	Rs.			
Resource Societies	9,14,55,563	6,34,951	48,42,938	8,04,47,246	11,50,516	...	...	...
Consumers' Societies	1,59,015	29,32,449	1,26,455	58,23,687	1,55,064	...	...	...
Producers' Societies	1,06,375	46,167	91,153	5,96,916	13,817	...	...	...
Grand Total	9,17,14,952	6,64,567	50,60,546	8,76,67,849	13,49,497	...	...	...

In column 14, Rs. 14,63,133 and Rs. 3,87,006 of gull and manure sold at Provincial Bank's shops have been omitted.

* For the purposes of this statement the working capital is taken to be the total of columns 17 to 23,

STATEMENT
CENTRAL BANKS—RECEIPTS

Re

Classification	Receipts by Loans and Deposits from				
	Share receipts	Non-members and members in an individual capacity	Provincial and Central Banks	Societies	Government
	1	2	3	4	5
	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	1,63,190	1,15,53,355	1,23,36,233	4,17,51,507	2,09,570
2. The Broach District Central Co-operative Bank, Ltd.	17,000	15,13,861	9,11,500	6,57,316	.....
3. The Surat District Central Co-operative Bank, Ltd.	13,340	25,11,778	.....	10,89,303	.....
4. The Thana District Central Co-operative Bank, Ltd.			Amalgamated with Bombay		
5. The Barai Central Co-operative Bank, Ltd.	3,150	3,29,161	.....	.....	.....
6. The Sholapur District Central Co-operative Bank, Ltd.	4,250	5,39,507	.....	96,971	.....
7. The East Khandesh District Central Co-operative Bank, Ltd.	28,300	22,42,083	7,57,500	3,74,344	.....
8. The Ahmednagar District Central Co-operative Bank, Ltd.	900	11,48,306	19,62,740	75,381	.....
9. The Nasik District Central Co-operative Bank, Ltd.	4,970	5,47,509	87,758	8,459	.....
10. The Poona District Central Co-operative Bank, Ltd.	35,815	46,86,500	18,173	5,33,324	15,73,513
11. The Karnatak Central Co-operative Bank, Ltd.	46,724	29,25,790	1,76,739	10,97,473	.....
12. The Belgaum District Central Co-operative Bank, Ltd.	43,890	5,91,420	42,550	3,94,478	.....
13. The Bijapur District Central Co-operative Bank, Ltd.	6,100	11,24,458	44,575	.....	.....
14. The Sind Central Co-operative Bank, Ltd.	23,090	30,71,338	15,24,203	12,87,104	1,28,816
15. The Nawabshah District Central Co-operative Bank, Ltd.	15,000	3,62,551	2,88,885	.....	24,018
16. The Larkana District Central Co-operative Bank, Ltd.	16,550	9,04,919	3,94,102	1,14,887	20,000
17. The Kanara District Central Co-operative Bank, Ltd.	1,500	1,88,906	.....	1,19,463	.....
18. The Kaira District Central Co-operative Bank, Ltd.	9,125	20,939	3,01,411	70,997	.....
19. The Hyderabad District Central Co-operative Bank, Ltd.	28,920	11,54,743	.....	4,14,010	82,36,817
20. The Sukkur District Central Co-operative Bank, Ltd.	11,150	3,74,776	2,15,858	.....	.....
21. Thar and Parkar District Central Co-operative Bank, Limited (Mirpurkhas).	53,150	5,02,816	3,43,163	8,575	.....
Total ...	5,81,114	3,52,85,215	1,94,15,370	4,80,93,473	51,92,829

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.
33,30,000	14,35,783	85,69,092	11,84,346	.....	18,637	11,97,983	1,38,584	8,06,75,997
386	.....	5,84,122	61,601	11,250	1,31,916	2,04,767	73,505	89,62,647
66,319	5,95,130	8,57,391	99,291	1,018	48,837	1,49,146	1,68,449	55,15,856
Provincial Co-operative Bank, Ltd.								
65,582	.....	12,672	21,847	.....	21,670	43,517	2,17,040	6,73,022
.....	.....	76,090	18,935	.....	24,015	42,950	1,68,271	2,17,059
.....	76,62,603	11,28,818	1,50,709	.....	1,05,853	2,56,572	1,25,338	1,24,35,569
26,409	2,15,000	1,56,888	58,215	1,891	3,672	53,708	56,314	37,04,926
.....	27,68,868	83,636	12,660	.....	2,438	16,098	5,047	35,21,346
87,508	1,50,000	4,00,374	71,406	.....	11,406	83,312	2,43,368	78,12,016
6,29,332	1,71,76,612	17,42,687	2,03,423	38	34,690	2,38,146	68,716	2,41,23,200
15,041	.....	4,41,382	69,547	.....	91,592	1,61,139	50,660	17,40,551
1,760	12,44,119	2,66,310	42,249	.....	90	43,154	6,563	27,37,039
.....	20,40,095	6,10,736	2,09,744	.....	2,616	2,12,362	1,65,390	82,63,064
.....	.....	4,02,090	23,184	.....	.....	23,184	20,222	11,26,045
14,875	.....	4,78,056	57,568	.....	2,97,102	3,54,760	96,738	23,94,887
14,000	.....	1,43,607	19,250	45	6,109	25,404	1,00,889	5,93,159
.....	.....	1,77,532	26,700	.....	589	27,282	19,142	6,26,428
1,275	.....	3,50,504	34,573	.....	705	35,378	26,204	52,47,341
.....	.....	1,75,907	20,304	.....	15,098	35,362	27,033	8,41,056
.....	.....	1,06,126	18,270	.....	189	18,459	.....	11,21,289
42,52,467	3,31,88,140	1,70,74,110	24,03,922	14,167	8,13,684	32,31,773	18,16,483	16,20,83,004

STATEMENT
CENTRAL BANKS—RECEIPTS
Disburse

Classification	Share capital withdrawn	Loans and Deposits repaid to				Loans		
		Non-memb- ers and mem- bers in an individual capacity	Provincial and Central Banks	Societies	Government	Individual members	Provincial and Central Banks	
		17	18	19	20	21	22	
1. The Bombay Pro- vincial Co-oper- ative Bank, Ltd.	...	Rs. 1,06,30,063	Rs. 1,25,46,014	Rs. 4,05,05,336	Rs. 50,690	Rs. 34,00,000	Rs. 18,00,807	
2. The Broach Dis- trict Central Co- operative Bank, Ltd.	200	13,31,621	10,50,901	5,67,216	...	...	...
3. The Surat District Central Co-oper- ative Bank, Ltd.	...	23,23,081	.....	9,54,578	...	73,193	7,30,130
4. The Thana District Central Co-oper- ative Bank Ltd.	...	9,70,147	.....	.....	...	69,495	...
5. The Baral Central Co-operative Bank, Ltd.	...	9,70,147	.....	.....	...	69,495	...
6. The Sholapur Dis- trict Central Co- operative Bank, Ltd.	50	4,56,861	400	88,669	...	...	...
7. The East Kha- ndesh District Central Co-operative Bank, Ltd.	10	18,66,883	10,30,000	4,62,936	...	...	68,07,341
8. The Ahmednagar District Central Co-operative Bank, Ltd.	60	11,71,796	19,68,283	67,769	...	23,691	2,30,000	
9. The Nask District Central Co-oper- ative Bank, Ltd.	150	4,75,254	72,182	7,713	...	...	27,94,472
10. The Poona District Central Co-oper- ative Bank, Ltd.	45	44,00,816	425	5,25,941	16,50,330	95,031	85,000	
11. The Karnatak Central Co-oper- ative Bank, Ltd.	...	30,24,614	2,64,564	10,13,373	...	4,40,125	1,54,69,139	
12. The Belgans District Central Co- operative Bank, Ltd.	600	4,27,466	12,217	1,88,378	...	3,225	...	
13. The Bijapur Dis- trict Central Co- operative Bank, Ltd.	400	11,16,955	776	.....	...	4,195	12,12,638
14. The Sind Central Co-operative Bank, Ltd.	1,000	20,76,532	14,40,212	13,96,382	92,777	...	10,47,116	
15. The Nawabshah District Central Co- operative Bank, Ltd.	2,500	2,65,711	2,61,475	.....	23,204	...	...
16. The Larkana Dis- trict Central Co- operative Bank, Ltd.	1,300	6,87,674	3,74,820	92,296	1,05,200	17,175	...	
17. The Kanara Dis- trict Central Co- operative Bank, Ltd.	...	1,45,327	.....	1,02,327	...	1,000	...
18. The Kaira District Central Co-oper- ative Bank, Ltd.	...	21,959	1,59,284	85,780	...	...	...
19. The Hyderabad District Central Co- operative Bank, Ltd.	...	6,61,400	.....	4,04,713	34,20,160	1,275	...
20. The Sukkur Dis- trict Central Co- operative Bank, Ltd.	3,450	2,96,153	1,69,723	.....	...	...	...
21. Thar and Parkar District Central Co- operative Bank, Ltd. (Mirpurkhas).	2,200	3,34,714	1,84,512	4,064	...	...	...
Total	...	11,955	8,21,96,036	1,95,26,787	4,63,78,461	62,83,360	41,28,695	3,10,56,843

G--concl'd.

AND DISBURSEMENTS--concl'd.

ments

to		Expenses.						Closing balance	Grand total disbursements including closing balance (columns 16 to 23, 29 and 30)	Remarks
Societies	Interest paid on loans and deposits	Dividend and bonus paid	Stock bought	Establishment and contingencies	Other items	Total expenditure (columns 24 to 28)				
23	24	25	26	27	28	29	30	31	32	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
99,74,926	8,18,256	70,869	...	1,65,793	22,556	10,77,067	6,81,514	8,06,75,297		
6,97,819	89,078	10,035	749	8,102	9,00,479	2,67,438	47,352	39,62,547		
9,30,631	72,834	7,123	1,336	9,774	48,977	1,40,043	3,58,900	55,15,856		
Co-operative Bank, Ltd.										
24,500	9,883	4,578	434	3,428	28,243	46,568	2,53,937	6,73,022		
1,60,940	12,461	2,236	125	3,604	24,985	43,311	1,66,808	9,17,039		
20,12,672	1,28,569	18,247	558	12,444	90,830	2,50,848	64,868	1,94,65,558		
1,42,736	33,679	7,215	19,957	4,669	6,668	65,688	44,704	37,04,926		
1,53,941	7,169	1,005	178	3,174	65	11,591	16,042	35,21,345		
6,56,341	66,992	7,624	1,080	21,099	488	68,183	3,08,904	78,12,016		
20,25,628	1,55,026	21,565	1,674	24,045	16,06,908	18,08,218	77,548	2,41,23,209		
6,83,214	38,553	6,877	1,787	4,614	91,284	1,43,115	2,52,436	17,40,551		
3,57,809	21,066	5,390	244	4,662	...	21,382	12,694	27,37,039		
9,95,275	1,79,646	8,534	...	9,569	4,952	2,02,311	2,31,460	82,63,066		
5,43,577	21,423	2,553	333	2,606	...	25,914	2,564	11,26,045		
8,16,631	41,053	7,240	600	6,507	1,70,526	2,25,536	72,765	23,24,887		
1,66,025	10,469	2,688	672	1,925	5,866	21,541	1,57,539	6,93,860		
3,43,436	18,287	1,516	43	3,098	1,215	24,169	21,910	6,26,428		
5,06,457	21,009	3,174	1,085	5,318	29	30,615	23,303	62,47,941		
3,01,645	20,625	728	245	3,181	11,128	25,906	94,000	8,41,086		
5,37,886	9,423	...	1,196	1,882	...	12,601	45,422	11,21,289		
2,20,42,589	...	...	...	...	...	45,63,210	29,04,159	16,60,83,004	

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
	2	3	4	5	6
1	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	12,11,515	29,11,786	.....	80,54,101	1,43,934
2. The Broach District Central Co-operative Bank, Ltd.	47,353	1,25,287	486	9,53,763	20,281
3. The Surat District Central Co-operative Bank, Ltd.	3,58,900	1,56,200	92,537	7,49,924	.....
4. The Thana District Central Co-operative Bank, Ltd.				Amalgamated with	
5. The Barsi Central Co-operative Bank, Ltd.	2,53,327	2,350	74,212	32,835	.....
6. The Sholapur District Central Co-operative Bank, Ltd.	1,66,808	4,000	... ..	2,21,507	8,614
7. The East Khandesh District Central Co-operative Bank, Ltd.	1,91,220	39,815	... ..	15,81,982	25,344
8. The Ahmednagar District Central Co-operative Bank, Ltd.	44,705	3,27,908	3,55,401	1,53,029	3,060
9. The Nasik District Central Co-operative Bank, Ltd.	16,042	1,290	.....	1,89,219	.....
10. The Poona District Central Co-operative Bank, Ltd.	3,08,094	3,68,873	14,697	9,09,213	61,331
11. The Karnatak Central Co-operative Bank, Ltd.	77,543	2,25,598	1,23,574	25,77,735	1,06,443
12. The Belgaum District Central Co-operative Bank, Ltd.	3,89,435	3,033	37,404	9,92,092	42,973
13. The Bijapur District Central Co-operative Bank, Ltd.	43,359	3,960	3,515	4,90,687	21,553
14. The Sind Central Co-operative Bank, Ltd.	2,31,460	4,08,000	.....	12,06,373	51,420
15. The Nawabsbah District Central Co-operative Bank, Ltd.	2,664	1,600	... ..	2,75,556	20,103
16. The Larkana District Central Co-operative Bank, Ltd.	72,766	13,800	8,250	9,08,039	.....
17. The Kanara District Central Co-operative Bank, Ltd.	1,57,539	3,484	.....	1,50,641	5,789
18. The Kaira District Central Co-operative Bank, Ltd.	21,310	500	.....	3,19,563	.....
19. The Hyderabad District Central Co-operative Bank, Ltd.	4,43,019	33,763	.....	3,19,734	9,017
20. The Sukkur District Central Co-operative Bank, Ltd.	34,009	7,950	.....	2,05,869	11,727
21. Thar and Parkar District Central Co-operative Bank Ltd. (Mirpurkhas).	45,423	2,000	.....	3,42,760	3,193
Total ...	40,10,586	48,60,698	7,09,076	2,07,24,211	5,35,082

* 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
Ra.	Ra.	Ra.	Ra.	Ra.	Ra.
26,537	2,41,025	1,25,87,898	39,93,035	32,30,261	99,47,640
1,459	1,858	11,40,466	7,23,990	3,000	2,15,968
1,955	.....	13,59,516	10,24,573	.....	1,67,501
Bombay Provincial Co-operative Bank, Ltd.					
749	7,228	3,70,701	2,81,185	.....	.....
1,100	862	4,02,881	3,08,742	7,669	19,777
1,590	930	18,41,182	12,21,980	1,07,500	1,48,266
100	.....	8,84,203	6,93,229	.....	17,425
335	30,611	2,37,497	1,18,527	82,975	5,949
7,452	67,044	17,36,706	14,07,938	17,747	96,389
6,075	6,257	31,22,219	20,13,187	3,89,912	1,84,450
2,440	85	13,50,463	10,24,447	68,753	23,053
814	50	5,73,737	4,09,550	45,600	.....
.....	1,686	16,98,939	11,13,967	9,07,985	2,28,717
201	.....	3,05,124	1,97,111	27,412	.....
1,200	75,858	10,90,013	6,18,991	2,27,936	42,932
1,100	90	3,18,743	2,19,090	.....	38,203
261	1,214	3,43,348	36,463	2,00,083	54,054
1,580	.....	8,12,713	6,25,228	.....	53,112
800	.....	3,50,354	2,22,318	69,271	.....
978	.....	3,94,351	1,68,103	1,58,662	4,521
56,724	4,34,068	3,11,20,474	1,64,19,834	48,64,615	43,37,977

should be shown in this column.

STATEMENT

Classification.	Liabi			
	Loans from Government	Share capital paid up	Interest due by the Bank	Cost of management due
1	18	14	15	16
	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	5,01,730	9,55,470	1,73,134	.....
2. The Broach District Central Co-operative Bank, Ltd.	1,43,300	21,055	.....
3. The Surat District Central Co-operative Bank, Ltd.	1,19,820	617	.....
4. The Thana District Central Co-operative Bank, Ltd.	Amalgamated with		Bombay
5. The Barsi Central Co-operative Bank, Ltd.	50,290	8,889	292
6. The Sholapur District Central Co-operative Bank, Ltd.	40,460	11,773	.....
7. The East Khandesh District Central Co-operative Bank, Ltd.	2,47,500	32,552	156
8. The Ahmednagar District Central Co-operative Bank, Ltd.	87,810	.....	.....
9. The Nasik District Central Co-operative Bank, Ltd.	22,440	1,678	.....
10. The Poona District Central Co-operative Bank, Ltd.	1,42,740	19,095	2,077
11. The Karnatak Central Co-operative Bank, Ltd.	3,50,108	1,11,180	893
12. The Belgaum District Central Co-operative Bank, Ltd.	1,22,220	56,413	.....
13. The Bijapur District Central Co-operative Bank, Ltd.	65,900	14,713	.....
14. The Sind Central Co-operative Bank, Ltd.	1,91,010	38,187	.....
15. The Nawabshah District Central Co-operative Bank, Ltd.	58,200	5,640	210
16. The Larkana District Central Co-operative Bank, Ltd.	1,39,500	.....	.....
17. The Kanara District Central Co-operative Bank, Ltd.	39,100	12,765	.....
18. The Kaira District Central Co-operative Bank, Ltd.	43,885	558	60
19. The Hyderabad District Central Co-operative Bank, Ltd.	75,945	13,717	1,480
20. The Sukkur District Central Co-operative Bank, Ltd.	50,300	.....	.....
21. Thar and Parkar District Central Co-operative Bank Ltd. (Mirpurkhas).	52,950	1,048	.....
Total ...	5,01,730	20,17,748	5,22,073	5,148

H—concl.

Titles—contd.						Remarks
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)	
17	18	19	20	21	22	23
Rs. 2,62,894	Rs. 25,000	Rs. 3,82,634	Rs. 7,923	Rs. 1,24,88,730	Rs. 99,178	
1,377	20,633	4,000	510	11,33,663	16,623	
5,948	19,640	2,125	.....	13,40,324	10,192	
Provincial	Co-operative	Bank, Ltd.				
614	13,181	7,266	.....	3,61,656	0,045	
87	7,262	.....	1,651	3,97,371	5,510	
1,407	32,479	5,000	4,260	18,01,290	39,692	
5,907	64,102	.....	.....	8,68,563	15,640	
248	2,000	.....	265	2,34,077	3,420	
14,755	13,426	2,669	1,367	17,17,323	19,383	
846	32,500	2,470	2,732	30,97,278	94,941	
5,079	10,000	1,600	860	13,32,915	17,548	
10,007	9,195	4,600	2,291	5,61,256	12,481	
7,762	21,000	4,000	1,191	18,72,799	26,140	
4,490	2,498	400	840	2,97,101	8,023	
24,351	7,800	2,380	.....	10,63,369	16,624	
.....	3,600	875	47	3,13,680	5,063	
.....	2,100	.....	580	3,37,813	5,535	
2,138	2,650	.....	1,127	8,05,297	6,816	
3,681	560	.....	799	3,46,910	3,436	
75	.....	.....	.....	3,88,349	9,002	
3,69,841	2,89,126	4,19,939	25,933	3,07,56,863	3,63,491	

STATEMENT

Central Banks—

Classification.	Profit brought forward from last year	Profit.					Total
		Interest accrued	By sale of goods to members	By purchase and sale of members' products	Other items		
1	2	3	4	5	6	7	
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1. The Bombay Provincial Co-operative Bank, Ltd.	30,107	1,82,419	.....	...	17,217	12,99,636
2. The Broach District Central Co-operative Bank, Ltd.	810	72,373	.....	...	408	72,781
3. The Surat District Central Co-operative Bank, Ltd.	...	99,201	.....	..	1,634	1,00,925
4. The Thana District Central Co-operative Bank, Ltd.	...	...	.....	...	Amalgamated with	
5. The Barsi Central Co-operative Bank, Ltd.	...	21,847	.....	...	635	22,482
6. The Sholapur District Central Co-operative Bank, Ltd.	...	21,949	.....	...	514	22,463
7. The East Khandesh District Central Co-operative Bank, Ltd.	4,260	26,335	.....	...	1,55,259	1,81,594
8. The Nagar District Central Co-operative Bank, Ltd.	...	53,045	1,590	...	2,082	56,717	
9. The Nasik District Central Co-operative Bank, Ltd.	...	12,660	.....	...	1,921	14,581
10. The Poona District Central Co-operative Bank, Ltd.	1,367	94,410	.....	...	10,707	1,06,117
11. The Karnatak District Central Co-operative Bank, Ltd.	1,711	1,00,672	33	...	98,725	1,99,430	
12. The Belgaum District Central Co-operative Bank, Ltd.	350	41,668	.....	...	37,661	79,529
13. The Bijapur District Central Co-operative Bank, Ltd.	2,291	21,852	.....	..	10,086	31,938
14. The Sind District Central Co-operative Bank, Ltd.	1,189	1,31,042	.....	...	2,617	1,33,659
15. The Nawabshah District Central Co-operative Bank, Ltd.	...	32,160	.....	...	346	32,506
16. The Larkhana District Central Co-operative Bank, Ltd.	...	70,611	.....	...	251	70,862
17. The Kanara District Central Co-operative Bank, Ltd.	47	19,818	45	...	411	20,269	
18. The Kaira District Central Co-operative Bank, Ltd.	...	26,700	.....	...	300	27,000
19. The Hyderabad District Central Co-operative Bank, Ltd.	1,127	43,567	.....	...	766	44,333
20. The Sukkur District Central Co-operative Bank, Ltd.	...	21,640	.....	...	1,017	22,657
21. Thar and Parkar District Central Co-operative Bank, Ltd.	...	21,463	.....	...	113	21,576
Total ...	43,030	22,15,517	1,668	...	3,43,870	26,80,056	

I

Profit and Loss Statement

Interest due	Loss					Net profit + or loss (Column 23 of Balance Sheet)	Amount of column 7 actually received	Amount of column 13 actually disbursed	Remarks
	Cost of management paid and due	Provision for bad and doubtful debts	Depreciation of stock and buildings	Other items	Total				
8	9	10	11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
10,16,320	1,66,160	...	1,804	21,000	11,95,291	1,04,345	10,03,769	9,81,291	
48,055	8,103	...	...	...	56,158	16,623	69,092	26,990	
72,835	8,775	...	123	...	81,733	19,192	1,00,925	81,733	
Bombay Provincial Co-operative Bank.									
10,031	3,371	...	35	...	13,437	9,045	22,492	4,350	
18,604	3,316	...	25	9	16,963	5,510	13,849	4,182	
32,653	12,600	96	...	96,353	1,41,702	89,993	1,85,259	1,08,394	
33,579	4,669	...	...	2,899	41,077	15,640	56,717	41,077	
7,691	3,187	...	18	65	11,161	3,420	12,539	3,463	
62,598	22,136	...	887	113	85,734	19,383	53,909	65,865	
1,03,343	91,095	...	793	49,258	1,74,489	24,941	96,758	70,163	
56,413	4,733	...	103	732	61,981	17,548	70,599	61,981	
14,713	4,654	...	90	...	19,457	12,481	10,066	4,744	
83,688	9,660	2,410	137	1,715	1,07,610	26,140	83,430	69,333	
21,516	2,785	...	133	...	24,483	8,023	32,606	24,483	
47,747	4,940	...	500	1,061	54,238	16,624	39,069	38,667	
13,264	1,820	...	123	...	15,206	5,063	14,479	2,440	
19,288	9,177	...	...	...	21,465	5,535	27,070	21,465	
30,328	7,189	...	...	...	37,517	6,816	44,333	37,517	
16,014	3,268	...	245	695	19,292	3,455	6,699	14,523	
10,471	1,639	...	220	944	12,674	9,002	21,576	12,674	
17,38,409	2,66,183	2,506	5,235	1,74,064	21,61,397	3,68,658	.....	... ..

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.	26,345	Nil.	15,92,641	15,92,641	Nil.	8,33,609	Nil.	Nil.	8,33,609
Total ...	26,345	...	15,92,641	15,92,641	...	8,33,609	...	...	8,33,609

STATEMENT K

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

CENTRAL SOCIETIES

Province	Class	Type of Societies	Number of Societies			Number of Affiliated Societies				Loans made to	
			Individuals	Societies		Central credit	Agricultural credit	Non-agricultural credit	Others	Individuals	Banks and Societies
1	2	3	4	5	6	7	8	9	10	11	12
Bombay ...	I	Central Banks.	20	6,300	3,775	38	2,945	180	612	Rs. 41,23,595	Rs. 5,30,99,431

Province	Class	Type of Societies	Sale of goods to members	Purchase of products	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. 81	Rs.	Rs. 2,89,746	Per cent. 4½ to 9½	Per cent. 1½ to 7½	Per cent. 6½ to 9½

Province	Class	Type of Societies	Loans due by		Share capital	Loans and deposits from individuals and others	Loans from Government	Reserve and other funds	Remarks
			Individuals	Societies					
1	2	3	19	20	21	22	23	24	25
Bombay ...	I	Central Banks.	Rs. 7,09,076	Rs. 2,07,24,211	Rs. 30,17,748	Rs. 10,37,94,065	Rs. 5,01,730	Rs. 7,51,323	

* In column 13, Rs. 14,63,133 and Rs. 6,57,605 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 ...	3,512	2,38,656	...	...	...	...	...
		Limited ...	3	478	...	...	...	...	...
	II	Unlimited ...	17	740	...	...	...	...	...
		Limited ...	70	3,483	...	...	...	...	...
	III	Unlimited ...	18	485	...	...	...	...	...
		Limited ...	1	106	...	...	...	...	...
	IV	Unlimited ...	5	468	...	...	...	...	...
		Limited ...	73	10,636
	VI	Unlimited ...	14	795
		Limited ...	55	15,437
			Grand Total ...	3,866	2,71,273

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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.
2,01,16,109	2,68,503	2,604	776	8,60,861	.....
8,76,496	.....	.....	.....	2,388	6½
828	604	5,770	837	494	.....
41,898	914	66,332	171	5,598	9
...	.....	.....	.....	1,889	.....
...	.....	.....	.....	191	.....
12,456	2,600	12,647	21,968	4,532	.....
68,40,051	4,696	2,14,973	15,87,010	71,697	8 to 9½
5,642	.....	.....	.....	970	.....
4,373	8,803	15,341	4,189	23,355	.....
3,68,97,752	2,84,410	2,18,227	16,14,420	4,71,445	.....

STATEMENT

Provinces	Class of Societies, I, II, III, IV and VI	Type of Society	Most usual rate of interest		Loans due by	
			On deposits	On loans	Individuals	By Societies
1	2	3	17	18	19	20
Bombay	I	Unlimited ...	5½ to 8½	9½ to 12½	2,65,45,793	94,523
		Limited ...	6½	9½	2,87,234	.....
	II	Unlimited ...	6½	9½ to 10½	1,893	343
		Limited ...	5 to 6½	9½ to 10½	70,545	4,194
	III	Unlimited ...	.....	.....	.....	.....
		Limited ...	8	.....	.....	.....
	IV	Unlimited ...	6½ to 8	9½ to 12½	7,777	.....
		Limited ...	5 to 8½	9½ to 10½	12,90,299	90,171
	VI	Unlimited ...	.....	.....	20,915	.....
		Limited ...	6½	6½ to 9½	3,975	30,223
		Grand Total ...	.....	.....	2,62,18,481	2,19,454

L—concl'd.

Share capital 21	Members' deposits 22	Loans from Government 23	Reserve Fund 24	Remarks 25
Rs. 9,39,404	Rs. 61,05,246	Rs. 1,05,401	Rs. 27,79,897	
96,640	1,02,006	...	9,720	
.....	1,375	.....	6,525	
35,590	60,816	3,960	23,506	
.....	419	754	5,231	
3,675	500	.....	.....
14,790	5,507	1,507	5,906	
3,03,694	6,00,977	7,884	87,869	
12,106	909	11,400	770	
9,773	52,571	587	92,531	
14,56,572	59,30,626	1,31,613	30,16,956	