

## APPENDIX "A".

*Bombay.*

1. Sir Chunilal V. Mehta, K.C.S.I., M.A., LL.B., J.P., President of the Bombay Provincial Co-operative Institute and Chairman, Bombay Provincial Co-operative Bank.
2. Mr. V. L. Mehta, B.A., Managing Director, Bombay Provincial Co-operative Bank.
3. Rao Bahadur S. S. Talmaki, B.A., LL.B., Honorary Secretary, Bombay Provincial Co-operative Institute.
4. Professor V. G. Kale, M.A., Vice-President of the Bombay Provincial Co-operative Institute.
5. Professor H. L. Kaji, M.A., B.Sc., I.E.S., J.P., Chairman, Bombay Co-operative Insurance Society and Secretary, All-India Co-operative Institutes' Association.
6. Mr. Haji Mahomed Joorna Jan Mahamad, B.A., Chairman, Ismailia Co-operative Bank.
7. Rai Sahab Girdharlal D. Mehta, Chairman, Bombay Divisional Co-operative Institute.
8. Mr. M. M. Thakore, B.A., LL.B., Advocate.
9. Mrs. Lilavati Banker, B.A., Honorary Secretary, Gujarati Ladies' Co-operative Stores Society.
10. Rao Bahadur S. K. Bole, M.L.C.
11. Mr. R. K. Telang, Secretary and Accountant, E. D. Sassoon Welfare Institute.

*Ahmedabad.*

12. Rao Sahab Desaibhai Shankarbhaji Patel, District Honorary Organiser, C. S., Jamaitpur and Managing Director, Dascroi Banking Union.
13. Mr. S. D. Shah, Taluka Honorary Organiser, C. S., Sarkhej.
14. Mr. M. V. Munshi, Managing Director, Dholka People's Co-operative Bank.
15. Mr. P. V. Desai, B.A., Ahmedabad.

*Kaira.*

16. Rao Sahab C. D. Patel, District Honorary Organiser, C. S., Traj.
17. Mr. M. K. Mehta, District Honorary Organiser, C. S., Mehmedabad.
18. Mr. C. M. Patel, Taluka Honorary Organiser, C. S., Sonaiya.
19. Mr. M. J. Kadri, Taluka Honorary Organiser, C. S., Nadiad.
20. Late Mr. A. B. Pathan, Taluka Honorary Organiser, C. S., Borsad.
21. Mr. B. M. Shah, B.A., LL.B., Chairman, N. T. Supervising Union, Nadiad.
22. Mr. J. M. Pandya, Taluka Honorary Organiser, C. S., Mehmedabad.

*Panch Mahals.*

23. Mr. A. N. Patel, Managing Director, Godhra City Co-operative Bank.
24. Mr. A. B. Desai, Chairman, Godhra City Co-operative Bank.
25. Mr. B. T. Patel, President, Panch Mahals District Co-operative Institute.
26. Rao Sahab M. J. Mehta, Managing Director, Kalol Urban Co-operative Bank.
27. Rao Sahab G. M. Kamodia, B.A., LL.B., District Honorary Organiser, C. S., Godhra.

*Broach.*

28. Dewan Bahadur A. U. Malji, Divisional Honorary Organiser, C. S., Broach.
29. Rao Sahab P. H. Banatwalla, District Honorary Organiser, C. S., Jambusar.
30. Mr. H. R. Thanki, B.A., LL.B., District Honorary Organiser, C. S., Ankleshwar.
31. Mr. Y. R. Joshi, B.A., Taluka Honorary Organiser, C. S., Sajod.
32. Mr. T. H. Mehta, Co-operator in Ankleshwar.

*Surat.*

33. Mr. C. M. Gandhi, B.A., LL.B., Chairman, Surat District Central Co-operative Bank.
34. Rao Sahab V. C. Jadhav, B.A., District Honorary Organiser, C. S., Surat and Managing Director, Surat People's Co-operative Bank and Gujarat Urban Banks' Supervising Union.
35. Khan Bahadur V. P. Bhiladwala, Chairman, Pardi Taluka Co-operative Supervising Union, Pardi Taluka Development Association and Pardi People's Co-operative Bank.
36. Mr. B. B. Shroff, District Honorary Organiser, C. S., Bulsar.
37. Mr. P. I. Patel, District Honorary Organiser, C. S., Sonsak.
38. Mr. P. J. Talyarkhan, B.A., LL.B., Chairman, Surat District Co-operative Institute.
39. Mr. C. D. Clerk, Vice-President, Surat District Co-operative Bank.

*Thana.*

40. Mr. Shankarrao J. Zunzarrao, M.L.C., District Honorary Organiser, C. S., Kalyan and President of the District Co-operative Institute.
41. Mr. G. N. Shah, B.Sc., Chairman, Chinchni Co-operative Bank and Chinchni Co-operative Jhilly Sale Society.
42. Mr. D. W. Raut, District Honorary Organiser, C. S., Bassein and Honorary Secretary, Thana District Co-operative Institute.

*Ahmednagar.*

43. Rao Saheb V. A. Velankar, District Honorary Organiser, C. S. and Chairman, District Police Co-operative Credit Society.
44. Mr. T. G. Dhaneshwar, Honorary Secretary, Nagar Branch Institute.
45. Mr. R. M. Bhagwat, President, Balapur Supervising Union.
46. Mr. G. R. Avatade, Chairman, Pohegaon Co-operative Credit Society.
47. Mr. Kamalkhan Gulabkhan, Chairman, Vadala Co-operative Credit Society and President, Nagar-Newasa Supervising Union.

*East Khandesh.*

48. Mr. E. Gavan-Taylor, I.C.S., Collector, East Khandesh.
49. Mr. D. S. Bakhale, I.C.S., Assistant Collector, East Khandesh.
50. Mr. R. K. Bhagwat, District Deputy Collector, East Khandesh.
51. Mr. K. W. Sabne, B.A., Mamlatdar, Pachora.
52. Mr. S. Y. Sontakke, District Honorary Organiser, C. S., Bodwad.
53. Mr. Y. R. Deshmukh, Chairman, Bodwad Co-operative Credit Society.
54. Mr. H. S. Khare, Chairman, Bhusaval People's Co-operative Bank.
55. Mr. K. T. Patil, Chairman, East Khandesh District Co-operative Institute.
56. Mr. V. S. Savant, B.A., LL.B., Chairman, East Khandesh District Central Bank.
57. Mr. M. V. Nachane, B.A., LL.B., Honorary Secretary, East Khandesh Co-operative Institute.
58. Mr. S. N. Choudhary, President, Jalgaon Taluka Development Association.
59. Khan Bahadur A. A. Deshmukh, District Honorary Organiser, Pachora.
60. Mr. P. M. Bildikar, B.Ag., Honorary Secretary, Pachora Taluka Development Association.
61. Mr. B. D. Deshmukh, Taluka Honorary Organiser, C. S., Chalisgaon.
62. Mr. M. G. Bhaierao, Pleader, President, Amalner Supervising Union.
63. Mr. Kalu Ganpat, President, Chopda Supervising Union.
64. Mr. R. A. Kulkarni, Taluka Honorary Organiser, C. S., Mhaswe.
65. Rao Saheb V. S. Patil, M.L.C., District Honorary Organiser and President, Erandol Supervising Union.
66. Mr. G. Y. Dixit, Chairman, Shendurni Co-operative Credit Society.
67. Mr. M. G. Patil, Pohare, President, School Board, East Khandesh.
68. Mr. K. G. Tembulkar, Chairman, Bhadgaon Star Co-operative Credit Society.

*West Khandesh.*

69. Mr. V. S. Bhide, I.C.S., Bar-at-Law, Collector, West Khandesh.
70. Rao Saheb B. R. Deshmukh, District Deputy Collector, West Khandesh.
71. Mr. G. B. Shiinde, B.Ag., Mamlatdar, Sakri.
72. Mr. N. V. Bhagwat, B.Ag., Inspector of Agriculture, Dhulia.
73. Mr. V. V. Garud, B.A., District Honorary Organiser, C. S. and Chairman, West Khandesh District Purchase and Sale Union.
74. Mr. B. R. Ransing, B.A., LL.B., Honorary Secretary, West Khandesh District Co-operative Institute.
75. Mr. M. C. Kelkar, B.A., Chairman, Rajwade Mandal People's Co-operative Bank.
76. Mr. D. V. Saundankar, President, Dhulia Taluka Development Association.
77. Mr. L. C. Patil, District Honorary Organiser, C. S. and Chairman, West Khandesh District Co-operative Institute.
78. Mr. R. N. Deshmukh, Honorary Secretary, Shirpur Taluka Development Association.
79. Mr. B. G. Patil, President, Shahada Supervising Union.
80. Mr. M. G. Bhosale, Vice-President, Sakri Taluka Development Association.
81. Mr. B. L. Patil, President, Shirpur Taluka Development Association.
82. Meherban Virsing Bapuji Padvi, Taluka Honorary Organiser, C. S., Taloda.
83. Mr. U. B. Deshmukh, Morane, Taluka Dhulia.

*Nasik.*

84. Sardar B. G. Rajebahadur, District Honorary Organiser, C. S. and Chairman, Malegaon Taluka Co-operative Purchase and Sale Union.
85. Rao Saheb Kondaji Patil, Chairman, Niphad Taluka Supervising Union.
86. Rao Bahadur R. V. Vandekar, M.L.C., Honorary Secretary, Nasik District Co-operative Institute.
87. Seth Lalchand Hirachand.
88. Mr. Gopaldas Narayandas, President, Yeola Taluka Development Association.

*Poona.*

89. Prof. V. G. Kale, M.A., Chairman, Poona Central Co-operative Bank.
90. Mr. G. G. Bandiwadekar, Chairman, Purandhar Taluka Supervising Union.
91. Mr. S. R. Patil, Chairman, Peth Co-operative Credit Society.

*Satara.*

92. Khan Bahadur D. B. Cooper, President, Satara Taluka Development Association.
93. Mr. M. Y. Patil, Chairman, Shri Vithaldeo Vangi Co-operative Credit Society and President, Khanapur Taluka Supervising Union.
94. Mr. K. V. Vichare, President, Koregaon Taluka Supervising Union.
95. Shrimant Sardar Lieutenant Bhau Saheb Patankar, Chairman of the Shrimati Kailaswasi Gijarabai Saheb Patankar Co-operative Credit Society.
96. Mr. R. N. Rajadnya, District Honorary Organiser, C. S., Kolhapur.
97. Mr. Y. B. Patil, Taluka Honorary Organiser, C. S., Peth.
98. Mr. N. M. Chitnis, President, Borgaon Co-operative Supervising Union.

*Sholapur.*

99. Rao Saheb E. P. Patil, District Honorary Organiser, C. S., Akola Khurd.
100. Mr. G. E. Patil, President, Karmala Taluka Supervising Union.
101. Mr. M. M. Gavane, President, District Branch Institute and Sholapur Taluka Supervising Union.
102. Mr. G. D. Sathe, President, Madha Taluka Supervising Union.
103. Mr. D. M. Ghate, President, Barai Taluka Supervising Union.
104. Mr. G. R. Sane, Chairman, Barai Central Bank.
105. Mr. V. D. Dharmadhikari, Manager, Barai Central Bank.
106. Mr. K. R. Nevale, Chairman, Pandharpur Urban Co-operative Bank.
107. Mr. N. P. Surnis, Manager, Pandharpur Urban Bank.
108. Mr. G. D. Punde, Chairman, Sholapur District Central Bank.

*Belgaum.*

109. Mr. H. Montgomery, B.A. (Oxon.), I.C.S., Retired Collector, Belgaum.
110. Mr. G. M. Toggi, Special Mahalkari, Belgaum.
- 110A. Mr. S. M. Patil, Mamlatdar, Athani.
111. Divan Bahadur A. B. Lathe, M.A., LL.B., Chairman, District Central Bank, Ltd., Belgaum.
112. Rao Bahadur S. N. Angadi, B.A., LL.B., M.L.C., Belgaum.
113. Mr. B. B. Potdar, Chairman, Belgaum Pioneer Urban Co-operative Bank.
114. Mr. Ramappa S. Nalavade, Chairman, Sankeshwar Sale Society.
115. Rao Bahadur Mallinsik L. Patil, District Honorary Organiser, C. S., Bailhongal.
116. Rao Saheb R. S. Nandi Patil, Chairman, Sampgaon Supervising Union.
117. Sardar C. B. Desai, Tallur, Chairman, Bailhongal Cotton Sale Society.
118. Mr. A. B. Mithare, Chairman, Chikodi Supervising Union.
119. Mr. K. D. Kawatigimath, Chairman, Chikodi Branch of the Belgaum District Central Bank.
120. Mr. T. K. Patil, Taluka Honorary Organiser, C. S., Bhoj.
121. B. B. Dargshetti, Chairman, Gokak Urban Bank.

*Bijapur.*

122. Mr. B. D. Talikot, B.A., LL.B., Chairman, District Central Bank.  
 123. Mr. M. P. Nadagouda, B.A., LL.B., Bagalkot.  
 124. Mr. R. G. Patil, Taluka Honorary Organiser, C. S., Yergop.  
 125. Mr. T. G. Huli, Chairman, Bagalkot Co-operative Dairy Society.  
 126. Mr. S. S. Deshpande, Chairman, Bijapur Mahalaxmi Urban Bank.  
 127. Mr. V. B. Mardhekar, M.A., Collector, Bijapur.  
 128. Mr. S. B. Hubli, Mamlatdar, Badami.

*Dharwar.*

129. J. F. B. Hartshorne, B.A. (Oxon.), I.C.S., Collector, Dharwar.  
 130. Mr. D. Symington, B.A. (Oxon.), I.C.S., Collector, Dharwar.  
 131. Mr. K. V. Koundinya, District Deputy Collector, Dharwar.  
 132. Mr. V. N. Jog, B.A., LL.B., M.L.C., President, Karnatak Divisional Co-operative Institute, Dharwar.  
 133. Mr. G. R. Nalavadi, B.A., LL.B., Chairman, Karnatak Central Bank.  
 134. Rao Saheb V. P. Chavdi, Chairman, Gadag Co-operative Cotton Sale Society.  
 135. Rao Bahadur S. K. Banagar, Chairman, Ranabennur Taluka Supervising Union.  
 136. Mr. S. S. Malimath, B.A., LL.B., Dharwar.  
 137. Mr. M. M. Basrur, B.Ag., Manager, Karnatak Divisional Co-operative Institute, Dharwar.  
 138. Mr. S. S. Kubsad, District Honorary Organiser, C. S., Hirekerur.  
 139. Rao Saheb Lingangouda Patil, Chairman, Hulkioti Co-operative Guaranteeing Union.  
 140. Rao Bahadur K. R. Walvekar, Chairman, Hubli Urban Co-operative Bank.  
 141. Rao Saheb Channappaouda Patil, Chairman, Supervising Union, Hubli.  
 142. Rao Bahadur O. S. Shirahatti, Managing Director, Hubli Co-operative Cotton Sale Society.

*North Kanara.*

143. Mr. M. M. Hyamannavar, Mamlatdar, Honavar.  
 144. Mr. S. P. Pandit, B.A., LL.B., Chairman, District Central Bank, Sirai.  
 145. Rao Saheb M. D. Kulkarni, Chairman, District Institute, Kumta.  
 146. Mr. G. K. Hegde, District Honorary Organiser, C. S., Hegde.  
 147. Mr. S. N. Keshwain, Managing Director, Sirsi Urban Co-operative Bank.  
 148. Mr. N. S. Herlekar, Chairman, Karwar Co-operative Consumers' Society.  
 149. Mr. Nadkarni, Chairman, Karwar Urban Bank.  
 150. Mr. V. S. Habbu, B.Ag., Honorary Secretary, District Institute, Kumta.

*Kolaba.*

151. Mr. N. N. Patil, M.L.C., District Honorary Organiser, C. S., Panwel.  
 152. Mr. B. M. Sidhys, B.A., LL.B., Honorary Secretary, Kolaba District Institute.

*Ratnagiri.*

153. Rao Bahadur L. V. Parulekar, B.A., LL.B., M.L.C., Chairman, Ratnagiri District Co-operative Institute.  
 154. Mr. V. V. Athalye, Honorary Secretary, Ratnagiri Co-operative Institute.  
 155. Mr. V. R. Pitre, Chairman, Rajapur Co-operative Bank.

*Hyderabad (Sind).*

156. Sayed Miran Mahomed Shah, B.A., LL.B., M.L.C., President, Divisional Co-operative Institute.  
 157. Mr. Nur Mahomed, Chairman, District Central Co-operative Bank.  
 158. Seth Kodumal, Chairman, Panhwari Society.  
 159. Rao Bahadur Pritamdas, Honorary Secretary, Co-operative Institute and Managing Director, District Central Bank.  
 160. Khan Saheb Seth Haji Mahomed, District Honorary Organiser, C. S., Tando Allahyar.

*Larkana.*

161. Sir Shah Nawaz Khan Bhutto, M.L.C., O.B.E., C.I.E., Chairman, District Central Co-operative Bank, Larkana.  
 162. Khan Bahadur Mahomed Ayoub Khan Khuhro, M.L.C., Chairman, Zamindari Co-operative Bank, Larkana.

*Sukkur.*

163. Khan Bahadur Allah Bux, O.B.E., M.L.C., Chairman, Zamindari Co-operative Bank, Shikarpur.  
 164. Shaik Ghulam Mahomed Khan, Retired Deputy Collector, Managing Director, Grain Sale Society, Jacobabad.  
 165. Agha Gul Hassan Khan, Managing Director, Grain Sale Society, Shikarpur.  
 166. Qazi Ghulam Qadir, District Honorary Organiser, C. S.  
 167. Mukhi Hiranand, Managing Director, District Bank, Sukkur.

*Nawabshah.*

168. Khan Sahib F. S. Mirza, Bar-at-Law, Chairman, District Central Co-operative Bank.  
 169. Khan Sahib Dost Mahomed Khan, District Honorary Organiser, C. S., Noushero.

*Thar and Parkar.*

170. Khan Bahadur Sayad Haji Ghulam Nabi Shah, M.L.C., Chairman, Zamindari Bank, Mirpurkhas.  
 171. Khan Bahadur Mir Allahdad Khan, Director, Zamindari Bank.  
 172. Rajs Shah Bakhs Khan Bozdar, Chairman, District Central Co-operative Bank, Mirpurkhas.  
 173. Mr. Kishinchand P. Wasvani, Managing Director, District Central Co-operative Bank.  
 174. Mr. Hashmatrai K. Mirchandani, Director, District Central Bank.

*Dadu.*

175. Kazi Nural Haq, District Honorary Organiser, C. S. and Vice-President, Taluka Local Board, Sehwan.

*Karachi.*

176. Jamshed N. R. Mehta, Chairman, Sind Central Co-operative Bank and President, Karachi Municipality.  
 177. Mr. Hatim A. Alvi, Director, Sind Central Co-operative Bank and Vice-President, Karachi Municipality.  
 178. Wadero Allahdino, District Honorary Organiser, C. S., Shah Bunder Division.  
 179. Ghulam Murtaza Shah, Director, Sind Central Co-operative Bank, Ltd., Karachi.

## APPENDIX B.

## I—Conferences.

Division.	Name of the Conference.	Place.	Date.	Name of the President.
Central	Sholapur District Co-operative Conference.	Tembhurni	24th and 25th April 1932.	Mr. H. F. Knight, I.C.S., Collector, Sholapur.
	Satara District Supervising Union's Conference.	Yellur	14th and 15th June 1932.	Mr. K. L. Panjabi, I.C.S., Registrar, C. S., Poona.
	Maharashtra Divisional Conference.	Ahmednagar	11th and 12th December 1932.	Mr. G. K. Doodhar, M.A., C.I.E.
	Maharashtra Co-operative Supervising Unions' Conference.	Baramati	12th January 1933.	Mr. G. M. Kalbhor, M.L.C.
	Satara District Field Workers' Conference.	Satara	17th January 1933.	Mr. V. L. Mehta, B.A.
	Indapur Taluka Co-operative Conference.	Indapur	5th February 1933.	Rao Bahadur P. C. Patil.
Bombay	Housing Societies' Conference.	Girgaum, Bombay.	16th April 1932.	Mr. M. E. Joshi.
	Panvel Taluka Co-operative Conference.	Owale	7th November 1932.	Mr. Shankarrao J. Zunjarrao.
	Kurla Mill Societies' Conference.	Kurla	13th November 1932.	Mr. K. J. Dubash, B.A., L.L.B.
	Wada Taluka Societies' Conference.	Wada	7th December 1932.	Mr. Mohiuddin Shaikh, Deputy Collector.
	Crescent Mills Co-operative Societies' Conference.	Worli, Bombay.	19th February 1933.	Mr. Mahammadali Alla Rakhia, Currimbhoy Mills.
	Thana District Co-operative Conference.	Betegaon	5th March 1933.	Rao Bahadur P. C. Patil.
	Conference of the Managing Committee members of all societies in Girgaum.	Girgaum, Bombay.	12th March 1933.	Mr. N. S. Kowsbik, Chairman, Shamrao Vitthal Bank.
	Conference of the Institutes of East and West Khandesh and Nasik Districts.	Nasik	25th March 1933.	Mr. M. C. Kelkar.
Khandesh	Divisional Taluka Co-operative Conference.	Bhusawal	23rd October 1932.	Mr. G. K. Doodhar, M.A., C.I.E.
	West Khandesh District Supervising Unions' Conference.	Dhulia	5th February 1933.	Mr. V. V. Garud, B.A.
	Supervising Unions and Taluka Development Associations Conference.	Jalgaon	1st March 1933.	Mr. N. P. Bhagwat, M.A., L.L.B., Assistant Registrar, Dhulia.
Sind	Hyderabad District Co-operative Conference.	Hyderabad	5th February 1933.	Mr. K. L. Panjabi, I.C.S.

## APPENDIX B—contd.

Division.	Name of the Conference.	Place.	Date.	Name of the President.
Northern ...	Gujarat Co-operative Workers' Conference.	Ahmedabad...	4th and 5th June 1932.	Rao Bahadur G. H. Desai, B.A.
	Chikhli Taluka Co-operative Conference.	Chikhli ...	24th December 1932.	Mr. C. M. Gandhi, B.A., LL.B.
	Olpad and Choryashi Talukas Co-operative Conference.	Sayan ...	29th January 1933.	Mr. C. M. Gandhi, B.A., LL.B.
	Panch Mahals District Co-operative Worker's Conference.	Godhra ...	5th February 1933.	Diwan Bahadur A. U. Malji.
Southern ...	7th Belgaum District Co-operative Conference.	Chikodi ...	30th April and 1st May 1932.	Mr. G. K. Doodhar, M.A., C.I.E.
	Field Workers' Conference.	Bijapur ...	8th September 1932.	Mr. B. D. Talikot, B.A., LL.B.
	Divisional Co-operative Conference.	Bagalkot ...	7th and 8th January 1933.	Rao Bahadur K. B. Bhadrapur M.A., M.L.C.
	District Co-operative Conference.	Kumta ...	12th February 1933.	Rao, Sahab M. D. Kulkarni.
	Field Workers' Conference.	Bijapur ...	5th March 1933.	Mr. C. B. Hull, B.A., Assistant Registrar C. S., Dharwar.
	Hirekorur Taluka Co-operative Conference.	Haunsbhavi...	30th March 1933.	Mr. G. R. Nalavadi, B.A., LL.B., Chairman, Karnatak Central Co-operative Bank Ltd., Dharwar.

APPENDIX B—*concd.*II-A—*Training Classes for Secretaries, Supervisors, etc.*

Division.	Place.	Date.	No. of candidates.	
			Trained.	Successful.
Bombay	Girgaum	November and December 1933	50	No examination held.
	Kurla	10th October to 15th October 1933.	15	Do.
	Asnoli	24th March 1933	40	Do.
	Chinchghar	30th March 1933	45	Do.
	Dabbadi	21st August to 27th August 1932.	23	5
	Allbag	17th September to 23rd September 1932.	15	
Southern	Hubli	9th March to 10th March 1933...	26	
	Badami	20th February 1933		No examination was held.
	Sulibhavi	20th March 1933	Not recorded but a good many Secretaries attended these classes.	
	Neelgund	28th March 1933		
	Badami	29th March 1933		
	Kunta	20th February 1933		
Belgaum	4th January to 10th January 1933.	26		
Northern	Surat	Whole year		15
Khandesh	Jalgaon	8th March to 19th March 1933	30	Results not yet declared.
	Shahada	1st December to 11th December 1932.	23	21
	Dhulia	29th March to 10th April 1933	18	18
	Do.	11th October to 19th October 1932.	16	10
Central	Jehuri	21st April to 23rd April 1932	.....	No examination was held.
	Limb	10th September to 22nd October 1932.	46	16
	Ahmednagar	12th September to 25th October 1932.	89	13



*II-B—Managing Committee Training Classes.*

Name of the Branch.	No. of Training classes held.
1. Broach District Branch ...	2
2. Surat District Branch ...	1
3. Kaira District Branch ...	2
4. Karnatak Divisional Branch ...	2
5. Belgaum District Branch ...	10
6. Bijapur District Branch ...	17
7. Kanara District Branch ...	7
8. Kolaba District Branch ...	2
9. Poona District Branch ...	7
10. Ahmednagar District Branch ...	12
11. Satara District Branch ...	6
12. West Khandesh District Branch...	16
13. East Khandesh District Branch ...	6

*Report.*

Co-operative Societies, Bombay  
Presidency.

— on working of, for 1932-33.

GOVERNMENT OF BOMBAY.

REVENUE DEPARTMENT.

Resolution No. P. 53/589.

Bombay Castle, 13th February 1934.

Letter from the Registrar of Co-operative Societies (Mr. K. L. Panjabi, I.C.S.), No. A.N.R., dated the 1st November 1933—Submitting the report on the working of Co-operative Societies in the Bombay Presidency (including Sind) for the year ending 31st March 1933.

RESOLUTION.—The Co-operative movement in the Presidency passed through another very difficult year. On the one hand the economic depression seriously crippled the resources of members; and on the other, as a result of acute financial stringency; Government had to embark on a policy of rigid retrenchment. The result was that at a time when the movement required particularly careful attention Government were compelled to abolish certain posts, including that of Personal Assistant to the Registrar and an Assistant Registrar. The gross expenditure was reduced from Rs. 5,67,000 in 1931-32 to Rs. 5,36,000 in the year under report and the net expenditure from Rs. 4,40,000 to Rs. 3,88,000.

The number of agricultural credit societies fell from 4,600 to 4,570, the membership from 2,57,000 to 2,49,000 and the working capital from Rs. 4,20,41,000 to Rs. 4,02,41,000. The fall in numbers was the result of the liquidation of weak societies which had no chance of ever being rehabilitated. Government observe with interest that whereas in 1931-32 the number of societies cancelled was 144, in 1932-33 it was only 42. If, as the Registrar observes, this decrease is due to the strenuous efforts of agriculturists to preserve societies, the position is certainly not unsatisfactory.

The real test, however, of the strength of the movement among the agricultural population is the percentage of unauthorised arrears. In their reviews on the reports of previous years Government have frequently commented on the growth of these arrears. During the year under report Government appointed special recovery officers with a view to help societies to recover unauthorised arrears by the employment of coercive processes. The Registrar reports that the work of these officers was satisfactory, and had a very beneficial effect in checking the tendency to default. Government regret to observe, however, that in spite of

this the percentage of unauthorised arrears rose from 48 to 50 in the whole Presidency and from 56 to 59 in the Presidency proper.

It is satisfactory to notice that among the depressed and aboriginal classes the co-operative movement is beginning to have firm root. The number of societies confined to these classes rose from 93 to 101, the membership from 6,000 to 7,200, and the working capital from Rs. 3,49,000 to Rs. 4,30,000. Members of these classes are also freely admitted in village societies. The number of Bhil societies remained unchanged, although there was a slight fall in the total membership and in the working capital.

The working of agricultural non-credit societies is reported to have been (with certain exceptions) fairly satisfactory. The most important societies of this type, so far as the value of business is concerned, are the Cotton Sale Societies. The number of these during the year was 26 as against 23 in the previous year, but six of them did not function at all: one has been wound up during the year and one other is in a very unsatisfactory position. The quantity of cotton sold was 3,24,700 maunds realising Rs. 26,57,000 as against 3,35,000 maunds realising 26,44,000 in 1931-32. The principal handicap of non-credit societies is the lack of honest and efficient staff.

In contrast with agricultural societies, non-agricultural societies have on the whole been successful in this Presidency. There was no set-back during the year under report. The number of urban banks increased from 91 to 102 and most of them worked well. The Bombay Co-operative Insurance Society under the chairmanship of Professor Kaji increased its popularity particularly among salary earners' societies.

The chief feature of the year so far as co-operative banking is concerned, was the plethora of funds in the hands of most banks. As a result of diminished incomes and uncertain trade conditions, demands for loans fell off, and, naturally, banks themselves were very cautious in lending. Fresh advances granted by district central banks fell from 3,80 lakhs in 1931-32 to 2,53 lakhs in 1932-33 while the deposits rose from 2,60 lakhs to 3,07 lakhs. In the Bombay Provincial Co-operative Bank the deposits increased from 1,29 lakhs to as much as 2,02 lakhs. The problem presented by these figures is not peculiar to co-operative banking alone, and it is clear that the situation will not materially improve except in step with the rest of the economic structure.

It is not a matter of surprise that the Provincial Co-operative Bank was able to declare a dividend of only 4 per cent. during the year under report. Conditions were entirely abnormal. Government are satisfied that the Bank has been working on sound lines and are glad to note that it continues to be under the able guidance of Sir Chunilal Mehta.

Government have read with interest the concluding remarks of the Registrar. The depression which has affected the movement so unfavourably has not been an unmixed evil. It has exposed defects which might otherwise have continued for several years doing irreparable damage. The enthusiasm shown by the official and non-official workers

alike is an augury of better times. Government desire to record their thanks to Mr. Panjabi, the Registrar, for the ability and tact with which he has handled a very difficult situation.

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

T. E. STREATFIELD,  
Acting Under Secretary to Government.

To

The Commissioner in Sind,  
The Commissioners of Divisions,  
The Registrar of Co-operative Societies,  
All Collectors, including the Deputy Commissioner, Upper Sind  
Frontier,  
The Collector of Bombay,  
The Director of Agriculture,  
The Chief Agricultural Officer in Sind,  
The Senior Superintendent of Land Records, S. C.,  
The Director of Industries,  
The Director of Information,  
The Oriental Translator to Government,  
The Backward Class Officer,  
The Private Secretary to His Excellency the Governor,  
The Accountant General,  
The General Department,  
The Finance Department,  
K. L. Panjabi, Esquire, I.C.S.,  
The Secretary to the High Commissioner for India, London (by  
letter).