

Annual Administration report on the working
of co-operative societies in the Province of Bombay
1945-46

**Erratum to *Statement "A"* relating to operations
of Central Banks.**

—	—	Page.	Column.	Incorrect figure.	Correct figure.
1	The Bilapur District Central Co-operative Bank, Ltd.	73	28	39,93,629	39,93,620
2	The Broach Co-operative Bank, Ltd.	73	28	49,13,379	49,13,324
3	The East Khandesh Central Co-operative Bank, Ltd.	73	28	1,54,09,629	1,40,83,511
4	The Surat District Central Co-operative Bank, Ltd.	76	28	1,36,73,759	1,36,73,760
5	Total	77	27	91,51,931	80,51,931
6	Grand Total—Central Banks	77	27	40,14,966	39,14,966
7	Total	78	28	7,09,51,488	6,95,69,924
8	Grand Total—Central Banks	78	28	14,49,73,330	14,35,90,666

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Poona, the 17th February 1947.

To

THE SECRETARY TO GOVERNMENT,
Revenue Department, Bombay I.

Subject.—Annual Administration Report for 1945-46.

I submit herewith the Annual Administration Report on the working of co-operative societies in the Province of Bombay for the year ended the 30th June 1946.

I. GENERAL PROGRESS OF THE MOVEMENT.

2. The year under report witnessed expansion of the movement in various spheres of co-operative activities on a considerable scale. This was largely due to the steps taken to implement the various post-war schemes formulated by the Department.

The most important scheme which engaged the attention of the Department during the year was the one relating to the extension of the Bombay Agricultural Debtors Relief Act. Under this scheme, the co-operative movement is expected to intensify its efforts to supply the farmer, for his essential needs, credit on easy terms, and with this object in view apart from the intensive propaganda undertaking to bring home to the agriculturists the benefits accruing from the debt relief machinery provided under the Act, steps were taken to organise new societies where necessary and also to reorganise the working of the existing societies so as to enable them to supply crop finance to a large number of persons coming under the purview of the Bombay Agricultural Debtors Relief Act. Side by side with the process of building up of the credit machinery efforts were also directed towards the organisation of co-operative sale societies, with a view to link up crop finance with the marketing of agricultural produce.

Another important field of development relates to the reorganisation of the District Industrial Co-operative Associations and organisation of feder producer societies. The scheme No. 55 (revised No. 71-A) embodied in the Blue Print visualises the organisation of more district industrial associations so as to provide one for each district. It is intended that these associations in addition to their erstwhile activities confined to the development of handloom weaving, would also interest themselves in other cottage and subsidiary industries. In pursuance of this plan, steps were taken during the year to enlarge the functions of the existing industrial associations and also organise new associations. Steps were also in progress, during the year, towards the organisation, at Bombay of a Provincial Co-operative Industrial Association which was registered after the expiry of the period under report.

3. Table 'B' indicates the progress of the movement during the year. It will be noticed that there is an all round increase in membership, share capital, reserve and other funds and working capital of all types of societies. The subjoined statement shows the classified list of societies registered and ordered to be wound up during the year.

Class of societies.	No. of societies.		
	Registered.	Taken into liquidation.	
<i>Agricultural Credit—</i>			
(1) Credit	167	21*	
(2) Thrift and Credit	226	....
(3) Multipurpose	83	3†	
<i>Agricultural Non-credit—</i>			
(1) Better Farming, including, Joint Farming	7	....
(2) Sale societies, Taluka Development Associations, Crop protection societies	37	5‡	
<i>Non-Agricultural Societies—</i>			
(1) Salary Earners	11	1	
(2) Urban credit	28	4	
Housing	12	2	
Producers	21	....
Weavers	20	....
Consumers	19	10§	
Unions—including District Union Boards	3	2	
Others	4	....
Banking Unions	1	....
	1945-46	639	48
	1944-45	543	23

It will be noticed that the increase is most marked in the number of credit and thrift and credit and Multipurpose societies in rural areas. As already remarked above, the increase is an indication of the steps taken to make arrangements for providing crop finance to the agriculturists under the scheme of extension of the Bombay Agricultural Debtors Relief Act.

*Three amalgamated.

†Of the three societies wound up, 1 Multipurpose society in Dhulia Division and 1 Multipurpose society in Ahmedabad Division have been converted into Purchase and Sale Unions.

‡Of the 5 Sale societies 1 sale society viz., Wada Purchase and Sale Union is converted into Banking Union.

§Of the 10 co-operative stores, 1 co-operative store, viz., Godhra Sarvajauk Co-operative Stores converted into Purchase and Sale Union.

Mere increase in the number of societies, however, is not a full index of the new developments in rural areas. The policy of broadening the basis of rural primaries continued to be vigorously followed and a large number of well-managed agricultural credit societies have widened their spheres of activities and are engaged at present in additional items of work like supply of seed, manure, implements and domestic requirements in addition to the supply of finance.

Reference has already been made to the steps taken to give a fillip to the development of producers movement and the registration of 21 producers societies (which include an Industrial Association at Satara) can be regarded as a satisfactory feature.

On the non-agricultural side, the increase in the number of salary earners, urban credit and housing societies shows a steady pace of expansion of this side of the movement. Apart from the consumers societies which continued to do useful work as agencies for distribution of foodgrains and other articles of domestic requirements at controlled rates, a large number of other types of institutions, like urban banks, salary-earners societies, purchase and sale unions and also central banks, interested themselves in supply work, through their fair price shops, dealing in both controlled and non-controlled articles and this has resulted in a considerable increase in their turnover.

Table 'C' indicates the position as regards current demand and recoveries of all types of credit societies including central banks and banking unions, while table 'D' shows the object of loans advanced during the year by agricultural and non-agricultural societies.

II. WORKING OF SOCIETIES.

A. RESOURCE MOVEMENT.

(4) (1) AGRICULTURAL.

(a) Agricultural Co-operative Credit Societies including Multipurpose Societies.

	1944-45	1945-46
Number of societies	4,344	4,798
Membership	2,08,668	2,32,282
Working capital	2,72,23,246	3,06,82,409
Reserved and other funds	1,05,47,951	1,11,95,705
Members' deposits	17,13,125	17,75,645
Non-members' deposits	18,33,184	19,85,672
Share capital	44,46,088	51,44,610
Bank loan outstandings	84,98,485	1,00,12,650
Other outside liabilities	1,84,413	5,98,127

5. The need for providing crop finance to the adjusted debtors in the areas where the Bombay Agricultural Debtors Relief Act has been brought into force, has stimulated the demand for registration of more rural societies. This, coupled with restoration of confidence amongst the agriculturists in the value of the co-operative movement accounts for the increase in the registration of fresh agricultural thrift and credit and Multi purpose societies. The number of thrift and credit and Multi-purpose societies in the province rose to 4,796 at the end of the year resulting in a net increase of 452 societies over the previous year's figures. 476 new societies *viz.*, 167 credit, 226 thrift and credit and 83 Multi-purpose societies were registered at the end of the year as against 24 societies ordered to be wound up. With the increase in the number of societies, there has also been a satisfactory rise in membership inspite of the fact that the policy of weeding out recalcitrant defaulters continued to be in operation and the reduction in membership was also brought about by the liquidation of a few societies. The average membership of primary thrift and credit and Multi purpose societies works out in this province at 48 per each society as against a target of 50 members for a primary society recommended by the All India Co-operative Planning Committee. It is gratifying to note that the reserve and other funds record an increase of 5.85 lacs. Only a slight increase of Rs. 52,500 in the amount of members' deposits is noticed as against an increase of 3.03 lacs in the preceding year. Similarly there is a rise in the amount of share capital by 6.98 lacs, as against an increase of 5.39 lacs during the preceding year. The rise in the amount of outside liabilities is partly due to the increase in the amount of non-members' deposits received by societies and partly due to the deposit amounts kept under suspense, representing purchased money of lands in the possession of societies. The increase in the amount held by non-members' deposits as explained in the last year's report is due to the fact that the well-to-do agriculturists in rural areas who have remained outside the movement and have more money in their hands are utilising the societies for investment of their surplus funds. The increase in the amount of bank loan outstandings by 27 lacs is explained, apart from the finance obtained by the large number of newly registered societies, by the fact that the agriculturists had to resort to increased borrowings to meet the increased cost in cultivation as the cost of agricultural implements, bullock and agricultural labour has gone up all over the province. Owned capital, including members' deposits, formed as much as 53.9 per cent of the total working capital of the rural societies.

6. The following table shows the position as regards loans outstandings, fresh finance, amount due for repayment, recoveries, extension, overdues in different Assistant Registrars' divisions.

Division.	Total loans outstanding as on 1st July 1945	Fresh Finance	Amount due for payment	Recoveries	Advanced Recoveries	Extensions	Total loans outstanding as on 30th June 1946	Overdues.
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Sholapur	19,45,976	18,62,418	21,69,545	9,80,658	46,234	4,17,342	22,74,008	7,71,545
Belgaum	16,83,085	9,04,147	14,45,629	6,15,288	1,40,577	1,78,246	19,70,990	6,52,100
Satara	17,70,952	9,66,563	17,88,257	9,38,117	13,739	2,35,495	17,13,484	6,19,445
Poona	22,41,788	11,32,554	20,10,090	8,62,370	77,913	48,723	22,89,939	10,68,997
Dharwar	23,53,023	13,40,606	21,32,306	5,62,009	67,608	4,38,755	29,03,025	11,30,942
Jalgaon	37,57,084	23,02,842	38,73,084	19,90,893	20,166	61,941	40,25,289	18,20,250
Dhulia	29,31,134	20,78,800	31,92,402	23,39,505	69,700	32,529	32,44,654	8,20,250
Surat	12,03,174	10,49,923	12,74,118	8,59,913	25,932	1,46,321	14,41,218	2,67,866
Bombay	8,40,126	3,59,989	4,28,995	2,85,836	17,428	1,857	4,54,535	1,41,302
Ahmedabad	6,78,221	7,39,045	8,59,636	5,43,081	3,555	77,711	8,34,636	2,38,844
Total for 1945-46 ..	1,89,59,543	1,28,97,262	1,91,74,062	1,00,03,265	4,82,862	16,38,920	2,12,43,674	7,531,561
	1,78,59,551	1,10,97,791	1,83,75,288	99,97,799	5,08,282	9,38,128	1,89,59,543	74,37,861

There is an appreciable increase in the total loan outstandings. Similarly, there is a substantial increase in the figure of fresh finance made to members. The increase is due to the registration of fresh societies and also the increasing demand for crop finance and the additional finance needed by members for maintenance, purchase of fodder, repairs to wells etc. to tide them over the difficulties caused by famine conditions in some areas affected by scarcity. This rise is also partly due to the fact that the agriculturists had to resort to increased borrowings to meet the increased cost of cultivation. The amount due for repayment was 191.74 lacs as against 183.73 lacs during the previous year; but the amount received inclusive of advance recoveries was 104.86 lacs as against 105.06 lacs of the previous year, showing a shrinkage of recoveries to the extent of about Rs. 20,000 for the province as a whole. If advance recoveries were excluded, recoveries out of current demand show an improvement to the extent of Rs. 5,466 over the previous year's figures; but of course, considering the larger amounts, which were to be recovered, the position about recoveries cannot be considered altogether satisfactory. The deterioration in the position of recoveries has been attributed by the Assistant Registrars largely to the fact that in many areas where the Bombay Agricultural Debtors Relief Act is brought into operation, the members of co-operative societies who have referred their cases to the Debt Adjustment Boards held up repayments pending passing of awards by the boards. This factor is largely responsible for a drop of Rs. 1.64 lacs in Belgaum and of Rs. 2.59 lacs in Satara. Besides there are also other factors which have worsened the position with regard to recoveries. Famine conditions, and widespread epidemic of cattle disease in Dharwar and partial failure of rains in Poona, Ahmednagar and Satara affected the agricultural season and resulted in curtailment of the repaying capacity of the agriculturists. As already explained in paragraph 5 above, the cost of agricultural implements, bullocks and agricultural wages has gone up all over the province adversely affecting the financial position of the agriculturists in spite of the better prices obtained for the agricultural produce. The percentage of recoveries for the Province as a whole, for reasons already mentioned fell from 54.5 to 51.1 per cent. of the total amount due for repayment. As a sequel to the fall in recoveries, the amount of overdues also increased from 74.37 lakhs to 75.31 lakhs.

Unauthorised Arrears.

7. The sub-joined statement gives the comparative position with regard to overdues in different areas grouped according to their agricultural and other conditions.

	Amount due for repayment		Unauthorised arrears		Percentage of unauthorised arrears	
	1944-45	1945-46	1944-45	1945-46	1944-45	1945-46
Whole Province	1,83,73,288	1,91,74,002	74,37,361	75,31,897	40.4	39.2
Precarious areas and Backward Tracts.	42,37,052	48,88,348	20,41,047	20,59,639	47.7	42.5
Normal Areas	1,38,41,340	1,30,42,269	52,01,360	53,53,000	37.9	38.3
Panch Mahals	2,93,906	3,93,445	1,34,954	1,19,180	45.9	30.3

The position with regard to overdues disclosed in the statement above shows a slight improvement in the percentage of overdues to the amount due for repayment for the province as a whole, though the amount of overdues rose to 0·94 lacs. There is slight deterioration in percentage of overdues to the amount due for repayment in normal areas and the unauthorised arrears in these parts of the province went up by Rs. 0·91 lacs for reasons mentioned elsewhere. There was, however, a substantial improvement in the position of recoveries in Parchmahals where the percentage of overdues to demand fell from 45·9 to 30·3. Improvement was also noticeable in the case of other precarious and backward tracts.

Audit Classification.

8. The following statement gives the comparative position as regards audit, classification of agricultural credit societies for the last two years :—

Division.	A	B	C	D	Not classified.	Total.	
Jalgaon	87	176	166	151	50	630	
Poona	76	161	138	70	87	632	
Satara	73	204	121	57	60	515	
Dharwar	42	206	140	85	29	511	
Sholapur	51	205	128	58	44	486	
Surat	58	134	48	46	27	313	
Dhulla	145	221	161	90	82	699	
Belgaum	43	181	79	77	51	431	
Bombay	46	56	28	31	31	232	
Ahmedabad	11	177	137	71	51	447	
<hr/>							
Total } ..	1945-46 ..	632	1,721	1,155	736	552	4,796
	1944-45 ..	596	1,508	1,105	779	296	4,344

It will be seen from the figures disclosed in the statement that there is a distinct improvement in the conditions of societies. The number of A, B and C class societies have gone up by 36,153 and 50 respectively; while the number of D Class societies has decreased by 43. The number of societies not classed rose by 257.

Separate figures compiled with regard to percentage of overdues of agricultural credit societies excluding land mortgage banks disclose that out of 4,796 societies, there are as many as 1,171 societies (906) having no arrears, 263 societies (294) having arrears up to 5 per cent., 341 societies (298) with arrears ranging from 6 to 10 per cent., 654 societies (473) with arrears ranging from 11 to 25 per cent., 940 societies (801) having arrears between 26 to 50 per cent. and 1,430 societies (1,572) having arrears in excess of 50 per cent. Figures in brackets represent corresponding figures of the preceding year.

Classification of Debts.

9. The subjoined statement gives the comparative position with regard to number of societies in which the outstanding debts due by members of rural credit societies have been classified or revised during the year

Division	No of societies in which debts are classified.	Total loans outstanding in societies in column 2	Frozen Debts	Doubtful Debts	Bad Debts	Total of columns 4, 5 and 6
Sholapur	433	22,74,997	3,28,738	68,049	16,441	4,08,228
Dharwar	511	29,83,925	2,92,490	1,02,843	63,146	4,58,279
Surat	287	13,43,791	1,57,572	25,938	20,097	2,09,607
Delgaum	378	19,70,998	1,33,530	47,944	30,283	2,11,757
Satara	515	17,18,484	2,33,309	15,875	5,089	2,54,273
Jalgaon	632	40,25,289	8,94,194	82,420	19,474	9,96,088
Dhulla	677	32,02,326	4,18,255	52,872	29,714	5,00,841
Bombay	219	4,54,290	67,710	9,935	7,158	84,803
Poona	447	22,89,930	4,52,877	70,940	87,562	6,11,379
Ahmedabad	429	8,58,918	81,904	17,768	7,012	1,06,684
Total						
1945-46	4,528	2,16,27,955	30,55,579	4,94,384	2,91,976	38,41,930
1944-45	4,301	1,92,71,439	32,09,284	5,69,148	3,46,917	4,125,349

It will be seen from the above statement that frozen debts have gone down by 1.53 lacs while bad and doubtful debts have decreased by 0.75 lacs showing that there has been a substantial improvement in the process of liquifying frozen debts and in recovery of debts which have been classified as doubtful and bad. It is gratifying to note that there has been a reduction in the amount of bad debts by about 0.54 lacs. The total number of societies in which the debts were classified or revised were 4,528 as against 4,307 of the preceding year.

Canal Societies.

10. With the registration of 7 more societies, the number of societies in the Deccan Canals stood at 79 at the close of the year. The year under report witnessed a distinct improvement in their working. The number of members, share capital, reserve fund and working capital record a satisfactory rise over the previous year's figures. The slight decrease in the members' deposits can be attributed to the

conversion of deposits into shares. The total loans advanced during the year amounted to Rs. 5,13,824 as against Rs. 4,76,730 of the preceding year as the scale of finance required for cultivation of sugarcane has been increased to meet the increased cost of cultivation. The increase of fresh finance has also been reflected in the increase of bank loan which went up from Rs. 3,95,197 to Rs. 4,18,527. The effect of better prices obtainable for gul—the chief commercial produce of the tract—has been seen in the reduction of the amount locked up under awards and the diminution of figures for bad and doubtful debts. The two big sale unions working in this area, viz., Nira Canals Co-operative Purchase and Sale Union at Baramati and Godavari and Pravara Canals Sahakari Kharidi and Vikri Sargh at Kopergaon have helped in improving the condition of societies on the canals as an effective linking up of credit with marketing has been secured through them. Not only do the sale unions obtain better prices for the produce marketed through them, but they also make recoveries from members whose produce is brought to them on behalf of the primary credit societies and arrange to supply agricultural requisites at reasonable prices.

Description.	Poona District	Ahmednagar District		Total.	
	Nira Canal.	Pravara Canal	Godavari Canal	1945-46.	1944-45.
Number of societies	38	21	20	79	72
Number of members	1,914	681	767	3,562	3,086
Share Capital	49,805	49,500	46,110	1,45,475	1,08,920
Reserve Fund	2,04,898	46,425	1,01,172	3,51,495	3,41,465
Deposits from Members	4,857	31,865	16,484	53,206	56,497
Deposits from non-members	6,238	44,803	21,057	72,098	29,106
Loans advanced	1,30,723	1,57,661	2,25,440	5,13,824	4,76,730
Loans received (Principal)	1,14,971	1,66,608	1,80,644	4,71,223	3,97,021
Loans received (Interest)	16,481	28,489	23,686	68,666	60,236
Loans outstanding as on 30th June 1946.	3,25,509	1,54,332	2,23,321	7,03,162	6,55,301
Ardues	1,76,015	30,711	54,263	2,61,589	2,41,352
Amount locked up in lands	16,216	3,807	15,060	35,083	33,159
Doubtful and bad debts	75,147	2,548	6,083	84,078	90,161
Amount under awards	1,00,376	16,705	17,039	1,34,120	1,36,571
Bank Loan	2,02,102	93,205	1,23,220	4,18,527	3,95,197
Working Capital	4,91,496	2,77,113	3,16,431	10,85,040	9,27,027

Aboriginal Tribes and Backward Class Societies.

11. *Bhil Societies.*—Societies organized for Bhils are mostly concentrated in the West Khandesh and Panchmahals districts. With the registration of 2 more societies in West Khandesh, and 12 societies in Panchmahals the total number of these societies increased from 137 to 151.

The main statistics relating to the working of the Bhil societies are indicated in the following table :—

District.	Number of societies.	Number of members.	Outstandings at the beginning of the year.	Advances during the year.	Amount due for repayment during the year.	
West Khandesh	39	1,886	92,892	73,866	1,16,280	
Panchmahals	112	5,097	1,58,108	2,11,649	2,75,782	
Total {	1945-46 ..	151	6,983	2,51,000	2,85,035	3,92,042
	1944-45 ..	137	6,650	2,09,033	2,22,297	3,24,103

Districts.	Amounts repaid during the year.	Arrears.		Outstanding at the close of the year.	Owned capital.	Borrowed capital.	Working capital.	Cost of management.	
		Authorised	Unauthorised						
1	2	3	4	5	6	7	8	9	
West Khandesh ..	67,677	..	48,603	98,601	67,004	65,286	1,32,350	3,931	
Panchmahals ..	1,73,401	51,817	50,454	1,06,266	2,54,550	52,144	3,06,694	8,219	
Total {	1945-46 ..	2,41,108	51,817	99,057	2,04,807	3,21,014	1,17,430	4,39,044	12,150
	1944-45 ..	1,81,012	49,299	93,400	2,50,288	2,82,327	75,333	3,58,660	11,481

Note.—Producers and store societies for Bhils are included in the number of Bhil societies in West Khandesh.

It would be seen from the above table that the year under report records a further substantial increase in the number of members and the resources of these societies. The number of members has increased from 6,650 to 6,983 while the working capital shows an increase over last year from Rs. 3,58,660 to Rs. 4,39,044. Demand for loans

in these societies increased and Rs. 2,85,035 were advanced during the year as against Rs. 2,22,297 of the preceding year. Although there has been a slight increase in the total amount of unauthorized overdues over the previous year's figure, the actual percentage of recovery to demand was better by about 5 per cent. than the previous year during the year under report.

As noted last year, advance and recoveries in kind continued to form a special feature of the loan operations of Bhil Societies in West Khandesh and Panchmahals. The following table indicates the volume of loan operations in kind :—

District.	Advances.		Recoveries.	
	Bengali maunds.	Value	Bengali maunds.	Value
		Rs.		Rs.
West Khandesh	2,250	18,036	2,451	20,818
Panchmahals	10,628	1,06,834	9,060	90,702

Societies for other backward classes.

12. In addition to the societies organised for Bhils, special societies have been organised to cater to the needs of backward communities engaged in conservancy work, tanning, shoe-making, rope-making, etc., and for settlers in industrial settlements. The total number of such societies increased from 130 in the previous year to 144 as at the end of the year. These societies commanded a working capital of Rs. 14,74,108, out of which their owned capital accounted for Rs. 12,10,022. While the loans due from members as at the close of the year record an increase from 11.62 lacs to 11.75 lacs, the adverse effect of the present abnormal cost of living on the economic position of the members of these societies is reflected in the increase in the figure of overdues in these societies, which rose from Rs. 1.28 lacs as on 30th June 1945 to Rs. 1.65 lacs as on 30th June 1946.

(b) Multi-Purpose Societies.

13. The number of Multi-Purpose Societies rose from 184 to 264 societies. Their membership increased from 14,034 to 20,925. There was a satisfactory increase in deposits, both of members and non-members, loans from financing agencies, share capital, reserve and other funds and working capital. The total value of sales of agricultural produce and domestic and other requisites increased from 45.36 lacs to 64.48 lacs, resulting in an increased commission of Rs. 1,13,329 as against Rs. 82,295 of the previous year. There has been a rise in the amount of overdues which increased from Rs. 94,191 to Rs. 1,67,256. Increase in percentage of overdues has been from 14.9 to 18.3. The same causes, which are responsible for increase in overdues in case of other rural societies hold good, but Multi-Purpose Societies in Poona Division alone are responsible for overdues to the extent of Rs. 61,101.

Multi-purpose Societies 1945-46.

				1944-45	1945-46
Number of societies	..	..	..	184	264
Number of members	..	..	..	14,034	20,925
				Rs.	Rs.
Share capital	..	..	..	4,07,768	6,03,260
Reserve and other funds	..	..	..	2,33,270	4,20,387
<i>Deposits—</i>					
(a) From members	..	..	..	3,10,778	3,35,038
(b) From non-members	..	..	..	2,57,984	3,70,743
Loans from Central Banks	..	..	..	4,04,936	6,72,811
Working Capital	..	..	..	17,43,473	24,60,931
<i>Loan operations—</i>					
(a) Crop loans	..	..	..	6,99,134	4,20,479
(b) Loans on security of produce	..	..	..	5,16,387	3,61,332
(c) Intermediate term loans	..	..	..	1,59,020	3,10,702
(d) Loans for domestic and Industrial requirements	..	..	..	22,018	94,040
Total loans outstanding	..	..	..	6,31,560	9,10,642
Overdues	..	..	..	94,191	1,67,256
Value of Agricultural domestic and other requirements supplied	..	..	..	45,36,547	64,48,975
Price realised in sales of agricultural produce	..	..	..	20,30,593	11,34,320
Commission earned	..	..	..	82,295	1,13,339

(c) Supervision.

14. There was no change in the number of District Boards of Supervising Union which continued to remain at 14 as in previous year. The districts of Ahmedabad, Kaira, Panch Mahals, Kolaba and Ratnaguri continued to remain without District Boards of Supervising Unions. In Ahmedabad, the work of supervision over co-operative societies was entrusted to Ahmedabad Central Co-operative Bank, for the areas covered by that Bank, while for the remaining area financed by the Bombay Provincial Co-operative Bank, there were 2 supervising unions. In Kaira and Panch Mahals, except Kalol and Halol talukas of Panch Mahals district where the work of supervision over co-operative societies was done by the Halol and Kalol Taluka Banking Unions, special arrangements for supervision

through departmental officers were in existence. There is one Supervising Union for Pen and Panvel Talukas of the Kolaba district, while in Ratnagiri supervision over co-operative societies has been carried out by the appointment of an *Ad Hoc* Committee consisting of the Assistant Registrar of the division, one representative, each, of Ratnagiri and Chiplun Urban Banks and one representative, each, of the Agricultural Credit Societies affiliated to the Ratnagiri and Chiplun Urban Bank. The total number of Supervising Unions in the province was 104 and the number of societies affiliated to them was 4,203. The Wada Taluka Co-operative Supervising Union has been converted into a Banking Union.

15. During the year under report, the constitution of the Provincial Board of Supervision, which is the central co-ordinating authority over the supervision scheme, underwent a slight modification and the Joint Registrar of Co-operative Societies was appointed as its member Secretary in place of the Deputy Registrar of Co-operative Societies. The Board held one meeting during the year and discussed several important subjects bearing on the general administration of the supervision scheme.

16. Government also accepted, in principle, the proposal made by the Provincial Board of Supervision that Government should bear the entire financial responsibility for the staff which should also be treated as a temporary addition to the departmental staff with all the privileges, status, and amenities of Government servants and passed orders to the effect that the Supervision staff consisting of Senior Supervisors, Supervisors and Assistant Supervisors should be treated as temporary addition to the corresponding subordinate cadre of the Co-operative Department. These orders were given effect to from 1st April 1946. In the light of these orders, the District Boards of Supervising Unions had to be relieved of the control over the supervision staff and all the District Boards as well as the other agencies entrusted with the work of Supervision over the co-operative societies in the respective areas, were asked to modify their constitution so as to divest them of all the powers relating to the appointment, promotion and transfer of the supervision staff. All the District Boards, etc., except the Satara District Board have made the necessary changes in their constitution. The question of suitably revising the constitution of the District Boards of Supervising Unions was also taken up with the Bombay Provincial Co-operative Institute and the draft constitution framed by that body was considered by the Provincial Board of Supervision after the close of the year.

(d) Land Mortgage Banks.

17. A separate statement B. 1 showing the operations of land mortgage banks is appended at the end.

(i) Primary Land Mortgage Banks.

18. The number of primary land mortgage banks decreased from 16 to 15 during the year as a result of the merger of the Surat District Co-operative Land Mortgage Bank Ltd., with the Surat District Co-operative Bank Ltd.

A statement showing the position with regard to primary land mortgage banks is appended.

Serial No.	Name of the primary land mortgage bank.	Number of members.			Share capital from			Loan applications received by primary land mortgage banks.		Loan applications recommended by primary land mortgage banks.	
		Borrowing.	Non-borrowing.	'B' class.	Borrowing members.	Non-borrowing members.	'B' class members.	No.	Amount.	No.	Amount.
1	2	3	4	5	6	7	8	9	10	11	12
<i>Old Banks.</i>											
1	Pachora ..	199	24	546	16,225	1,250	336	15	27,600	20	29,000
2	Broach ..	177	8	141	14,265	160	..	10	39,675	12	42,240
3	Dharwar ..	139	18	447	11,635	460	595	13	31,000	5	8,300
Total ..		515	46	1,134	41,115	1,850	931	38	1,09,275	37	80,040
<i>New Banks.</i>											
1	Belgaum ..	228	169	676	19,345	12,250	..	44	1,18,500	14	33,550
2	Nasik ..	356	46	1,058	16,865	6,195	..	55	1,09,950	16	28,350
3	East Khandesh.	462	56	862	20,915	17,145	748	32	55,000	38	58,500
4	West Khandesh.	620	59	3,752	44,425	11,335	3,047	147	2,28,400	106	2,05,000
5	Satara ..	891	55	1,078	25,165	15,480	1,234	68	1,10,150	29	35,100
6	Thana, Kolaba and Bombay.	243	70	274	8,605	12,700	165	42	86,550	14	31,200
7	Kaira ..	68	56	210	10,590	6,385	210	8	17,500	1	800
8	Poona ..	286	60	547	16,785	7,375	547	15	60,400	..	..
9	Burat (L. M. Dept. up to 20th May 1946.	88	146	227	8,200	22,755	..	..	..	..	..
10	Haveri ..	174	40	257	8,625	3,075	..	36	67,100	6	12,150
11	Gadag ..	176	39	340	10,805	2,395	..	1	3,500	2	2,400
12	Hubbli ..	203	82	573	13,015	6,350	278	27	31,080	5	6,900
13	North Kanara.	82	68	262	7,040	9,010	..	4	5,500	2	1,400
Total ..		3,997	946	10,716	2,11,100	1,33,350	6,220	470	9,91,130	233	4,16,350
Grand Total ..		4,512	991	11,850	2,52,215	1,35,200	7,160	517	10,12,405	270	4,95,300

Loans sanctioned by Bombay Provincial Co-operative Land Mortgage Bank Ltd.		Loans advanced by Bombay Provincial Co-operative Land Mortgage Bank Ltd.		Loans distributed by primary Land Mortgage Banks to individuals.		Amount outstanding as on 30th June 1944.
No.	Amount.	No.	Amount.	No.	Amount.	
18	14	15	16	17	18	19
16	20,800	13	17,950	12	16,950	2,32,347
1	1,350	2	3,250	1	1,350	1,06,382
4	6,850	3	6,100	3	6,100	1,42,255
21	28,300	18	27,300	16	24,400	5,39,984
11	18,600	11	14,800	11	14,800	2,25,335
10	16,200	11	16,600	11	16,600	2,13,045
35	58,200	35	50,300	35	50,300	2,98,428
133	1,39,550	122	1,53,600	123	1,55,450	6,90,986
29	30,450	29	34,800	28	28,750	3,36,780
5	5,500	3	4,050	3	4,050	79,534
....	....	....	....	....	....	80,803
..	....	5	7,700	5	7,700	2,07,273
....	....	....	....	....	....	41,339
8	12,050	9	12,950	8	12,050	1,00,529
1	1,300	....	....	....	....	1,15,783
8	10,800	8	8,400	9	8,800	1,48,534
....	....	1	1,000	1	1,000	64,355
240	2,92,650	234	3,04,200	234	2,99,500	26,02,724
261	3,21,450	252	3,31,500	250	3,23,200	31,42,708

19. It will be seen that the total membership of the primary land mortgage banks recorded a slight decline from 17,539 to 17,353 of whom 991 are non-borrowing members, 4,512 borrowing members and the rest co-parceners of borrowers. The paid-up share capital of the banks increased by Rs. 11,577 to Rs. 3,94,575 of which Rs. 1,35,200 represented the share capital contributed by the non-borrowers. The number of loan applications received by the primary land mortgage banks was 517 for Rs. 10,12,405 as against 533 for Rs. 9,04,550 in the previous year. 261 loans for the aggregate amount of Rs. 3,21,450 were sanctioned to the primary land mortgage banks by the Provincial land mortgage bank as against 305 loans for the total sum of Rs. 4,25,000 last year. 250 loans for aggregate sum of Rs. 3,23,900 were disbursed by the land mortgage banks as against 263 loans for Rs. 3,62,425 during the previous year, which indicate a slight decline in the loan operations of the land mortgage banks. The fall in the number of fresh loan applications and the amount involved therein is due to the extension of the Bombay Agricultural Debtors Relief Act to certain parts of the area of operations of the land mortgage banks.

20. Out of the total loans advanced to the borrowers by the primary land mortgage banks, Rs. 3,01,270 in principal and Rs. 2,38,578 in interest were due for repayment. Of these, Rs. 96,593 in principal and Rs. 47,718 in interest represented the amount defaulted in previous years. Against the total demand of Rs. 5,39,847, recoveries amounted to Rs. 3,29,233 under principal and Rs. 1,83,704 in interest as against Rs. 3,03,226 under principal and Rs. 1,93,340 under interest of the preceding year when the total demand was Rs. 5,09,866. Of these recoveries, Rs. 1,44,213 under principal and Rs. 5,239 under interest represented advance payments of the future instalments by the borrowers, the corresponding figure for the previous year being Rs. 1,21,953 and Rs. 8,828 respectively. The percentage of recoveries to the current demand is 67 as against 71 of the previous year. The loans outstanding at the end of the year were Rs. 31,42,708 as against Rs. 31,44,114 of the previous year. The overdues at the close of the year amounted to Rs. 1,70,401 (5.4 per cent.) as against Rs. 1,38,850 (4.4 per cent.) for the previous year, showing an increase of Rs. 31,551 in the total overdues. The position with regard to overdues of the banks, shows deterioration owing to the fact that there were heavy amounts remaining overdue in some of the banks. In the cases of the land mortgage banks at Pachora, Belgaum and Surat, the amount of overdues has been slightly reduced as compared with that of the last year. The overdues in East and West Khandesh District Co-operative land mortgage banks, however, shows an increase which cannot be fully explained by the curtailment in the area usually allotted for raising money crops. The increase in overdues in the land mortgage banks (at Dharwar, Hubli, Gadag and Haveri) in Dharwar district and in Satara District Co-operative Land Mortgage Bank Ltd., Karad, is reported to be mainly due to famine conditions prevailing in some parts of the area of operation of the banks and failure of timely rains. In general, unfavourable agricultural season in some districts and the inadequate savings of the borrowers in others appear to be the main causes for the deterioration in the position of overdues. Attempts were made by some land mortgage banks to stimulate recoveries from recalcitrant defaulters by utilising the facilities of summary recovery granted under section 59 (B) (i) of the Bombay Co-operative Societies Act.

21. Eleven banks showed profits on their working as against 13 banks the year before and the aggregate net profits of all the land mortgage banks realised amounted to Rs. 21,054. Remission to the extent of Rs. 42,710 out of the total creditors claims amounting to Rs. 3,87,997 was secured

for the borrowers by the conciliation committees set up by the various land mortgage banks, the percentage of remission to the claims being 11·00 as against 10·1 on the preceding year.

CONCLUSION.

22. During the year, Government was pleased to permit the Land Valuation Officers attached to Debt Adjustment Boards to do the work of evaluating the properties of borrowers of land mortgage banks in areas not covered by the Bombay Agricultural Debtors Relief Act on payment of a scale of fees prescribed for such work and this concession has helped to some extent in effecting economy in the cost of management of the banks which have availed themselves of the arrangement.

23. Section 55 of the Bombay Agricultural Debtors Relief Act, 1939, was further amended, so as to provide for compulsory payment of adjusted debts in cases where the value of the immoveable property of debtors is not less than twice the amount of adjusted debts, to the creditors, by the land mortgage banks which would in turn recover the same in instalments not exceeding 12 from adjusted debtors. Though it is too early to assess the effects of the working of this Section on land mortgage banks, as most of the Debt Adjustment Boards were busy in deciding the preliminary issues and had not proceeded to pass awards under this section it is to be hoped that adequate business would be secured to land mortgage banks in future.

(ii) *The Bombay Provincial Co-operative Land Mortgage Bank Ltd., Bombay.*

24. The Bombay Provincial Co-operative Land Mortgage Bank Ltd. continued to work well under the able guidance of Mr. Nurmahomed M. Chinoy, the elected President of the Bank, Mr. B. N. Desai served as Manager of the Bank.

25. The Surat District Co-operative Land Mortgage Bank Ltd. was amalgamated with the Surat District Co-operative Bank Ltd. and the number of Primary Banks affiliated to the Bank was thus reduced from 16 to 15. The share capital of the bank increased during the year from Rs. 5,00,780 to Rs. 5,03,260 and reserves from Rs. 28,552 to Rs. 41,655. The increase of about Rs. 13,000 in the reserves was due to the inclusion in such reserves of the amounts so far provided by the Bank for fluctuations in its sinking fund and ordinary investments which were separately shown on the face of the Balance-sheet. The small increase in the share capital was due to the fact that the primary land mortgage banks have been buying partly paid shares in the market and paying calls due on these shares.

26. *Loan operation.*—The bank received 290 loan applications for Rs. 4,69,015 as against the same number of applications for Rs. 4,51,575 during the previous year. Of these 263 loan applications for Rs. 3,49,200 were sanctioned as against 305 loan applications for Rs. 4,21,450 in the preceding year. 252 loans amounting to Rs. 3,31,500 were advanced to primary land mortgage banks, the corresponding figures for the previous year being 280 loans for Rs. 3,61,825. The outstandings with the primary banks at the close of the year show a decline from Rs. 29,00,514 to Rs. 28,74,646. This fall in the outstandings of loan is partly due to the decrease in the demand for fresh loans on account of extension of application of the provisions of the Bombay Agricultural Debtors Relief Act, 1939, to many parts of the province and partly to the clearance of loan due from the Surat Primary Bank on account of its amalgamation with the Surat District Co-operative Bank.

The classification of loans disbursed according to their objects was as under :—

Object.	Number of loans.	Amount.
		Rs.
1. Redemption of debts	235	2,93,100
2. Purchase of lands	5	12,800
3. Land improvement	2	1,400
4. Joint purposes, i.e., debt redemption and purchase of lands	10	24,200
	252	3,31,500

It would be seen from the above classification that the redemption of old debts continued to be the main purpose for which loans were obtained.

The classification of fresh loans according to their size is as under :—

	Number of loans.	Amount.
		Rs.
Loans below or up to Rs. 500	34	15,450
Loans between Rs. 501 and up to Rs. 1,000	110	89,150
Loans between Rs. 1,001 and up to Rs. 2,000	73	1,11,200
Loans between Rs. 2,001 and up to Rs. 5,000	34	1,10,200
Loans between Rs. 5,001 and up to Rs. 10,000	1	5,500
Total	252	3,31,500

These figures indicate that the business in small loans, not exceeding Rs. 1,000 is not inconsiderable.

27. Recoveries.—The amount due for repayment was Rs. 3,38,686 (Rs. 2,03,592 under principal and Rs. 1,35,094 under interest). The total recoveries were Rs. 5,98,829 of which Rs. 2,86,915 represent advance payments towards future instalments. The recoveries against current demand were Rs. 3,11,914. The recovery of interest was cent. per cent. The percentage of recovery of principal to demand of principal was 86.9 per cent as against cent. per cent. during the previous year. The percentage of overdues to demand which

was nil at the close of the previous year now stands at 13 per cent. from five primary banks. Scarcity conditions prevailing in some of the areas of these primary banks are reported to be mainly responsible for the deterioration in the position of overdues. It is reported that one of the four defaulting banks has by now paid off the overdues amount outstanding from it and that the remaining banks are also making gradual repayments towards their overdue instalments.

28. *Debentures.*—There was no issue of fresh debentures during the year under report as the bank had adequate funds to meet its requirements. The total amount of debentures issued at the close of the year amounted to Rs. 35,00,000.

29. *Profits.*—The net profit for the year recorded a decline from Rs. 8,173-8-4 of the previous year to Rs. 6,939-5-11. The decline is mainly due to the fact that there are progressively increasing contributions towards the sinking funds without corresponding increase in the business of the bank. It is also to some extent due to the reduction in the income from interest caused by an increase in the amount of advance repayments. The amended provisions of Section 55 of the Bombay Agricultural Debtors Relief Act may possibly increase the business and the profit earning capacity of the bank. The management expenses of the bank showed a slight decrease. The percentage of the expenditure to outstandings and working capital stood at 0·57 and 0·38 as against 0·61 and 0·41 respectively of the previous year.

Transfer of Assets and Liabilities of Land Mortgage Department of the Bombay Provincial Co-operative Bank Ltd., Bombay.

30. No case was transferred from the Bombay Provincial Co-operative Bank to the Bombay Provincial Co-operative Land Mortgage Bank. The number of cases awaiting transfer therefore stood at 13 for Rs. 22,450 at the end of the year.

31. *Conclusion.*—A perusal of the reports on the working of the bank for the past two or three years will show that there has been a gradual deterioration in the profit-earning capacity of the bank. This is partly due to the progressive fall in the demand for long-term loans from the bank coupled with the growing increase in the repayment of loans before maturity and partly due to the progressive increases in the amounts contributed towards sinking funds year after year, the interest on the investments of which is not available for credit to the profit and loss account, without corresponding growth in the bank's business by way of advance of loans. In order to remedy this state of affairs the Bank approached the Department after the close of the year for the amendment of the provisions of the Debenture Trust Deed so as to permit the interest on Debenture, Sinking Fund Investments, being credited to profit and loss account of the bank after creating an Income Adjustment Fund, from the profits, on the lines advised by the Reserve Bank of India. The question has, therefore, been referred to the Reserve Bank of India for its final approval.

The Bank also amended its bye-laws so as to be able to grant long-term loans for land improvement to selected co-operative societies. Again, Section 55 of the Bombay Agricultural Debtors Relief Act, 1939, was further amended. As already mentioned above, scope is thus afforded to the bank for building up business after the debts of the agriculturists are adjusted under the Act. If these expectations are fulfilled, the future of the bank would appear to be more hopeful.

(E) Agricultural Non-Credit Societies.

32. The pace of expansion of the agricultural non-credit movement during the year under report continues to be satisfactory; the number of these societies embracing a varied range of activities recorded as increase from 524 to 561. A mere increase in the number, however, is not a correct index of development as a number of older established credit societies have been taking steps to widen their field of activities. There is a growing recognition of the fact that, unless side by side with the steps taken to provide finance to agriculturists co-operative effort is harnessed to cater to various other needs, viz., arrangements for profitable marketing of their produce, provision of improved seed, manure, implements, etc., facilities for irrigation, protection of crops from the ravages of wild animals, etc., there can be no real progress in the development of rural economic life.

33. The sale societies and purchase and sale unions constitute a vital link in the chain of rural economy. There was a further increase in the number of these societies from 188 to 197. The plans drawn up for the marketing development in this province aim at providing each district with a district purchase and sale union or in the alternative, one or two big regional organizations that would cater to the needs of well-developed talukas in the district. With a view to facilitate the development of marketing organizations, some of the purchase and sale unions have been provided with departmental hands as managers, either free of cost or subject to certain conditions. Although continuance of the Government procurement scheme and controls over prices and movement of agricultural commodities created special difficulties in the work of marketing organizations, the policy of Government in utilizing them for distribution of consumers' goods and foodgrains has made up for these handicaps. Sale organizations for supply of vegetable to the military under the Vegetable Extension Scheme of the Agricultural Department also continued to do satisfactory work.

34. During the year, a scheme for the organization of a net work of co-operative better farming societies was formulated and submitted to Government for approval. The scheme aims at the improvement of the general economic level of the agriculturists in the province, by setting up suitable agencies, which can supply agricultural implements and improved seeds and manures, etc., and also guide the members in securing better farming of the agricultural lands owned by them. These societies are also intended to facilitate agricultural operations on behalf of members by equipping them with ploughing sets, including bullocks etc. In addition, it is one of the objects of societies proposed to be organised under this scheme to take on lease lands belonging to absentee landlords and arrange for their profitable cultivation by further leasing them to demobilised soldiers or members of their families. Marketing of produce would also be one of the important activities of these societies. Orders were issued by Government after the close of the year approving the scheme and laying down the lines on which this scheme should be subsidised. Under this scheme, it is proposed to aim at a target figure of 50 societies to be organized within a period of five years.

The Bombay Provincial Co-operative Marketing Society, Limited.

35. Impediments in the normal trading operations due to Government monopoly of purchase of foodgrains and restrictions over prices and movement of agricultural commodities continued to affect the working of the Provincial

Marketing Society. It is, however, attempting to establish contacts with marketing societies in the province. It received 1,000 pressed bales of cotton for sale and the value of cotton sold amounted to about Rs. 3,50,000. It also received for sale 6,838 lumps of gul, 2,497 bags of mug, 1,300 bags of tur, 190 bags of turmeric, 33 bags of grams, 40 bags of tur-dal and 13 bags of tamarind. The total value of sales of these commodities was over Rs. 2 lakhs. Similarly, the Society sold fruits and vegetables valued at Rs. 18,000.

36. The work of the Society was partly hampered on account of its inability to secure adequate godown accommodation. It is, however, gratifying to note that the Society has now appointed its own salesmen for the sale of vegetables and fruit at the Byculla market in Bombay. It is expected that this arrangement may help the producers of vegetables and their organizations in the profitable sale of their produce after the discontinuance of the Vegetable Extension Scheme of the Agricultural Department.

37. The Society continued to work as a wholesale distributor in relation to a few consumers' co-operative societies recognised as retail distributors under the Bombay Rationing Scheme. The Society supplied rationed commodities valued at over Rs. 9 lakhs. The Society also contacted various importers and wholesale dealers and supplied soap, stationery, toilet articles, tea, coffee, etc., worth nearly Rs. 3 lakhs. The Society has been a distributor on behalf of the Imperial Chemical Industries, for distribution of artificial manure to co-operative societies. It accordingly supplied large quantities of sulphate of ammonia and ammonium phosphate to co-operative organizations in addition to the supply of other manures, such as castor oil cakes, groundnut oil cakes, etc. The value of goods so supplied was over Rs. 2 lakhs. The Society also acted as the agent for purchase and despatch of oil cake on Government account in connection with the 'Grow More Food Crops' campaign, and during the year, dealt with 36,887 tons of oil cake of the value of Rs. 22,38,222.

38. It will be seen that the work done by the Society during the year is not insubstantial, but it is obvious that until there is a free movement of agricultural products to Bombay—which is the normal terminal market of the province—it will not be able to fully carry out the functions for which it was organized. It is, however, gratifying to note that under the able guidance of its Chairman, Dewan Bahadur H. L. Kaji, and its strong directorate, the Society is trying to establish links with the co-operative marketing organizations in the province and to consolidate its position, so that when normal conditions return, it should be able to fulfil all its objects satisfactorily.

Sale and Purchase and Sale Societies.

39. *Societies dealing in agricultural produce in general.*—The following paragraph gives an account of the activities of the important purchase and sale societies in various districts.

The Belgaum District Co-operative Purchase and Sale Union, registered in 1942 showed good progress. With its three branches at (i) Saundatti, (ii) Bailhongal and (iii) Nipani, it effected purchases to the extent of Rs. 12,44,500 while the total sales were for Rs. 12,92,769 resulting in a net profit of Rs. 32,124. The Karmala Taluka Co-operative Purchase and Sale Union in Sholapur district with its 15 fair price shops and six cloth-ration-shops has obtained wholesale agencies for sugar, cotton-seed, groundnut oil, cake

and yarn. Its total sales of controlled articles were of the value of Rs. 8,37,686 resulting in a net profit of Rs. 24,976.

The Nundurbar Co-operative Purchase and Sale Union, District West Khandesh, with its five branches has been rendering useful service in the backward area of the District. It effected total sales of Agricultural produce worth Rs. 2,47,000 and of other commodities of the value of Rs. 6,93,000. The Union made advances of crop loans in 10 villages in the Taluka. The affairs of the Purchase and Sale Society at Dhulia are on the way to improvement. The sales of Agricultural produce and other controlled commodities effected by the society were Rs. 4,16,000 and Rs. 9,48,000 respectively. The society has been working as a wholesale dealer for sugar in Dhulia and Sakri Talukas and is also entrusted with the work of distribution of iron and steel.

The Broach District Co-operative Stores Purchase and Sale Union Ltd., Broach, working through a number of branches is actively helping the distribution work. It sold controlled and non-controlled articles worth Rs. 27,69,069, resulting in a net profit of Rs. 23,601. The Surat District Co-operative Purchase and Sale Union sold goods amounting to Rs. 12,73,630 and earned a net profit of Rs. 22,378. The Ahmedabad District Co-operative Purchase and Sale Union with its net work of 10 ration shops, 10 charcoal shops, 1 approved cloth shop and 3 kerosene shops had a turn over of Rs. 10 lakhs, earning a net profit of Rs. 12,264.

40. So far as the work of supply and distribution of rationed and controlled commodities done by the Purchase and Sale Societies in the province, continues to be satisfactory, thus proving their utility to their members and the public.

Single Commodity Societies.

41. *Cotton.*—In case of cotton sale societies, the volume of business has declined to a substantial extent owing to the extensive application of the "Growth of Food Crops Act", and the consequent curtailment of the area allotted to commercial crops like cotton. In Dharwar district the decrease is also due to the widespread famine and scarcity conditions prevailing in that district. The working of these societies, however, was on the whole satisfactory. The Gadag Co-operative Cotton Sale Society sold during the year, cotton, cotton seeds, pulses and other oil seeds etc. worth Rs. 18,03,866. It distributed improved cotton seeds of the value of about Rs. 93,000. It earned a net profit of Rs. 21,044. The Hubli Co-operative Cotton Sale Society also effected total sales amounting to Rs. 4,76,136 and made a net profit of Rs. 5,783.

The number of sale societies organised under the scheme of multiplication of Jarilla seed and the marketing of jarilla cotton in East Khandesh district remained unchanged at 16. The produce of all the members is pooled together and then ginned. The societies supplied 12,000 bags of 130 lbs. each of improved cotton seed to members and non-members. The roguing and purification operations were also carried on as usual. Some of the societies are also pooling groundnut belonging to their members. These societies are also playing an important role in the rural distribution work. The number of societies organised under the above scheme in West Khandesh and Nasik stood at 8. These societies sold 19,000 cart loads of cotton of the value of Rs. 1,20,502. All these societies also distributed controlled articles and agricultural requisites to the members and non-members in their area of operation.

The 6 cotton sale societies in Ahmedabad division continued to work satisfactorily. The 21 cotton sale societies in Surat division also are reported to be working well. The 18 cotton sale societies in Surat district, sold 37,150 Bengali

maunds of cotton lint of the value of Rs. 20,17,591 and 64,156 Bengali maunds of cotton seeds of the value of Rs. 3,89,863. The working of these societies resulted in a net profit of Rs. 10,893. The two ginning and pressing societies in Surat district also progressed well. The ginning and pressing charges earned by these two societies amount to Rs. 60,328 and Rs. 52,140 respectively. They earned a net profit of Rs. 17,151.

Fruits and Vegetables.

42. The Ahmedabad District Fruit and Vegetable Growers' Association, sold vegetables weighing 109,686 Bengal maunds and earned commission amounting to Rs. 20,792. The potato Growers' Association at the same place effected sales of potatoes amounting to Rs. 6,68,035, leaving a net profit of Rs. 13,758 during the year.

Of the Fruit Sale Societies in East Khandesh District, the Raver Taluka Co-operative Fruit Sale Society, Ltd., continued to show good progress. Total value of the sales amounted to Rs. 2,08,170 as against Rs. 1,75,317 of the last year. The commission earned by the society was Rs. 8,436 and it made a net profit of Rs. 5,930. The Amalner Taluka Co-operative Fruit Sale Society also progressed well.

The Rahuri Taluka Co-operative Fruit Sale Society in Ahmednagar district, sold mosambi fruits valued at Rs. 1,19,250. The Belgaum Gardeners' Sale Society, undertook sale of garden produce on commission basis and supplied improved seed, manure etc., to the cultivators. Its working resulted in a net profit of Rs. 9,430. The seeds and manures supplied to the growers amounted to Rs. 55,834. It also supplied sweet potatoes (597,385 lbs.) valued at Rs. 68,600 to the military authorities.

43. *Arecanut.*—The Kumta Arecanut Sale Society and the Sirsi Totagars' Sale Society sold 70,093 maunds of arecanut of the value of Rs. 10,57,112 and 2,209 maunds of pepper valued at Rs. 43,254. The Sirsi Totagars' Sale Society supplied in addition, essential commodities to its members. It also tried to pool members' commodities and grade them and dispose them off through commission agents at Bombay and other places.

44. *Chilly.*—The Byadgi Co-operative Chilly Sale Society continued to do good work. Its share capital has been increased to Rs. 5,140 and its Reserve Fund stands at Rs. 9,742 as on 30th June 1946. The value of the commodities sold by the society amounted to Rs. 2,32,052, chillies forming the bulk of the commodities handled.

45. *Cattle Breeding Societies.*—There is no change in the number of these societies which stands at 18. Maintenance of pedigree bulls for serving the cows belonging to members forms the main activity of this type of societies. The Shera Co-operative Cattle Breeding Society in Broach District has maintained a herd of 43 cows and a stud bull. The Sidenur, Kadampur and Hemalur Co-operative Cattle Breeding societies in Dharwar District deserve particular mention for their steady progress. The Alpur Sheep Breeding Society has also done good work in improving the breed of sheep.

46. *Dairy Societies.*—The number of these societies increased from 8 to 14. The progress made by these societies would be gauged from the fact that as against 755,549 lbs. of milk valued at Rs. 1,72,926 supplied by them to consumers during the last year, their supplies of milk amounted to 1,043,881 lbs. valued at Rs. 2,62,765. As in the past the milk sale societies in Surat District took the lead in the volume of business transacted

with sales of 5,53,948 lbs. valued at Rs. 1,63,010 to their credit. The Bagalkot Co-operative Dairy Society in Bijapur District sold 69,765 lbs. of milk worth Rs. 10,132. The two Dairy Societies (viz., Anewadi Co-operative Dairy Society and the Satara and Jaoli Taluka Co-operative Milk Supply Unions) in Satara District which sold 157,610 lbs. of milk valued at Rs. 19,360 also deserved mention. Special attention to the organization of co-operative milk producers societies in the Bombay area is now being paid by this Department in collaboration with the Milk Commissioner, Bombay, and the services of two experienced officers of the Department have been placed at the disposal of the Milk Commissioner to work as organisers for such societies. As a result, 3 milk producers societies (one in Bombay Suburban District and 2 in Surat District) have been organised after the close of the year. Organisation of Co-operative Milk Supply Unions outside the Bombay area which was held in abeyance, during the latter part of the year in accordance with Government orders has again been taken on hand after the close of the year and proposals for registration of such unions are now being entertained, provided, they are recommended by the Dairy Development Officer recently appointed by Government.

47. *Crop Protection Societies.*—These societies are divided into 2 broad types, viz., Fencing societies and other crop protection societies. Fencing societies attempt to protect the crops of their members against ravages by wild animals by erecting wire fences or constructing compound walls round the fields of their members. In other crop protection societies similar protection is sought to be afforded by engaging watchmen and arranging for Shukar parties, etc. In the present days of scarcity and high prices of fencing and building materials, organisations of societies of the latter type is preferred by agriculturists.

(a) *Fencing Societies.*—There are 11 Fencing Societies in the Province out of which as many as 10 are concentrated in Dharwar District alone. The Fencing societies in this District have formed a special supervising Union for supervision and guidance of their activities. An area of 17,466 acres is protected by them by erection of wire fences and stone walls.

(b) *Other crop protection societies.*—The demand for these societies is particularly keen in West Khandesh where as many as 15 new societies were registered during the year, the total number of crop protection societies of this type in the province stood at 73 as on 30th June 1946 as against 55 as at the end of the preceding year. These societies had a membership of 16,454 and a total cultivated area of 200,405 acres was protected by them, the protected area in the East Khandesh and West Khandesh Districts being 90,116 and 78,178 acres respectively. The main statistics relating to these societies are as under—

Division.	Number of societies.	Number of members.	Protected Areas.
Satara	10	5,398	19,111
Jalgaon (East Khandesh)	20	8,346	90,116
Poona	1	130	7,000
Belgaum	1	218	5,000
Dhulia (West Khandesh)	41	2,362	78,178
Total	73	16,454	200,405

Land Improvement Societies.

48. The number of these societies stands at 13. As the work of land improvement is now being increasingly taken up along with other objects by a growing number of Better Farming Societies and Taluka Development Associations, etc. there is little scope for the formation of separate societies exclusively for the purpose of land improvement. Except the four Dam Construction societies in North Kanara District which have succeeded in bringing under cultivation an area covering 1,321 acres which formerly used to be inundated with salt-water there is nothing worth mentioning about the societies of this type.

Agricultural Requisite Supply Societies.

49. *Seed and Manure Supply Societies.*—The number of these societies stood at 42 as at 30th June 1946, with a membership of 19,371. The total value of seeds, manures, etc., supplied by these societies during the year amounted to Rs. 2,43,684 and the total profit made was Rs. 35,369.

50. *Machinery and Implement Societies.*—The number of these societies increased from 11 in the preceding year to 15 as at the close of the year under report. The Ahmednagar district takes the lead in this type of co-operative activity both in respect of membership viz., 7,886 and the total sales of agricultural implements, viz., Rs. 3,14,820. The total income of the implement societies amounted during the year to Rs. 4,457 by way of commission and Rs. 43,746 by way of hire of implements. The steady progress made by the agricultural requisite and implements societies at Pathardi and Shevgaon in the Ahmednagar District, deserve special mention.

As Taluka Development Associations, Multi-purpose Societies and other agricultural primaries have been doing distribution work in regard to seeds, manures and implements there would appear to be limited scope for organization of separate agricultural requisite supply societies in this province.

51. *Taluka Development Associations.*—With the registration of one Taluka Development Association at Mangaon in Kolaba District, the number of Taluka Development Associations rose to 118 as on 30th June 1946. The sub-joined statement gives the main statistics relating to the working of the Taluka Development Associations in the Province.

Taluka Development Associations.

Division	Number of Associations	Number of members.		Receipts from			Donations from local bodies.	Other income commission, etc.	Expenses of management, etc.
		Individuals.	Societies.	Subscriptions		Government grants.			
				Individuals.	Societies.				
1	2	3	4	5	6	7	8	9	10
Ahmedabad	10	12,394	2	7,535	20	1,855	2,938	1,158	23,050
Belgaum	6	3,400	40	2,538	34	3,787	25	2,025	9,184
Bombay	6	3,998		4,754		646	50	5,558	5,783
Dharwar	6	1,750	80	1,605	469	2,867	475	166	17,163
Dhulia	19	18,116	1	21,605		10,238	183	89,198	76,486

Taluka Development Associations—contd.

Division	Number of Associations	Number of members.		Receipts from			Dobations from local bodies.	Other income commission, etc.	Expenses of management.
		Indivi- duals	Socie- ties	Subscriptions		Govern- ment grants			
				Indivi- duals	Socie- ties				
1	2	3	4	5	6	7	8	9	10
Jalgaon	12	30,796	49	27,161	228	4,503	1,048	88,350	90,149
Poon	23	16,960	3	26,129	6	7,018	2,513	6,922	43,548
Satara	24	23,570	59	22,638	181	13,726	508	1,804	—
Sholapur	8	9,197	106	8,509	127	1,540	2,500	21,717	15,522
Surat	4	3,304	14	1,603	51	348	266	8,357	12,475
Total	118	123,485	354	124,167	1,116	40,028	11,106	235,257	326,223
1944-45	117	101,159	2,012	101,905	2,292	37,945	12,180	111,971	278,042

Dissemination of agricultural knowledge through propaganda and demonstration, introduction of improved agricultural equipment and other agricultural requisite like seeds and manures, improvement of live stock, ventilation of the grievances and requirements of agriculturists by acting as liaison organisations between them and the agricultural and other departments, introduction of preventive and curative measures against plant disease and crop pests, etc., form the main activities of Taluka Development Associations. The Associations are also being utilised by Government for intensification of the "Grow More Food Campaign" and for distribution of iron and steel required by agriculturists. They have also been serving as Taluka organisations for rural development work under the general guidance of Rural Development Boards. Control over these Associations in respect of finance and management vests in the Collectors.

The efficiency of the Taluka Development Associations varies very widely. While some of the Taluka Development Associations particularly in the East Khandesh, Bijapur and Ahmedabad Districts have a long and useful record of service to their credit, there are other associations which are doing little work. Of course, the extent to which the Taluka Development Associations in the Province, could function efficiently and play their legitimate role in the improvement of agriculture and the general development of rural areas primarily depends on the quality of field staff that they maintain. A stage has now been reached in this province at which a thorough reorganisation of the Taluka Development Associations in order to increase their utility and to ensure their closer association with the activities of Rural Development Boards is called for. The question of providing these associations with trained fieldmen, revising their constitutions

and granting them more adequate representation on the Rural Development Boards has recently been taken up with Government in consultation with the Divisional Commissioners and the Agricultural Commissioner.

As regards the working of the Associations special mention may be made of Pinipale and Gangapur Cattle Breeding farms maintained by the Jalgaon and Jamner Taluka Development Associations in East Khandesh which continued to work satisfactorily. 209 cattle, 148 premium bulls and 102 cows were supplied by the former and 113 cattle and 7 premium bulls were supplied by the latter. The Jalgaon and Chopda Taluka Development Associations are also running poultry breeding farms which sold eggs worth Rs. 1,000 and 750 respectively. The Jalgaon Taluka Development Association's Dairy Farm at Chinchali had a herd of 64 buffaloes and supplied milk to the extent of about 75,000 lbs. to the Jalgaon Town. Including commission on distribution work Taluka Development Associations in East Khandesh earned a total commission of Rs. 88,350. The Wilson Anti Famine Institute which is registered under the B. C. S. Act, with its 9 Branches is carrying on the activities of a Taluka Development Association in Bijapur District. The total sales of the Institute amounted to Rs. 1,41,541. The Dascroi Taluka Development Association in Ahmedabad District sold iron and cement valued at Rs. 15,647 while the value of goods supplied by the Jalalporé Taluka Development Association amounted to Rs. 1,35,413. Iron and Steel valued at Rs. 42,148 and 52,243 respectively were sold by the Ron and Gadag Taluka Development Associations in Dharwar District.

52. *Better Farming Societies.*—With the registration of 7 Better Farming Societies during the year, the total number of these societies stood at 66 as on 30th June 1946. Improvement of agriculture on an intensive scale by promoting the use of the latest types of implements and improved varieties of seeds and manures and by persuading agriculturists to adopt improved methods of farming forms the main objects of these societies. Improvement of livestock by maintaining pedigree bulls, construction of Bunds, and encouragement of vegetable and fruit growing poultry-farming and other subsidiary activities also come within the purview of the activities of Better-Farming Societies. The Jeur and Nandgaon Better-Farming Societies in Ahmednagar District continued their work of supplying vegetables to the military authorities during the year, the value of vegetables sold by the Jeur society alone being Rs. 1,95,000. The Better Farming Society at Kharpadi Budruk in Poona District understood bunding operations covering an area of 1,352 acres. Distribution of cotton seed, oil cake and sulphate of ammonia formed the main feature of the activities of the Marol Better Farming Society in Bijapur District. In addition to its supply work the Bewure Better Farming Society in Dharwar District arranged to dig 25 manure pits and helped in the improvement of livestock by purchasing 4 premium bulls for breeding purposes. The Dundur Better Farming Society in the same District, kept during the year 7 Kirloskar ploughs for hire to its members.

53. *Better Living Societies.*—Owing to the transfer of 3 societies, formerly classed as Better Farming Societies, to the "General" group in the Ahmedabad division, the number of Better Living Societies which stood at 35 last year went down to 32. The Satara District claims the largest number of these societies, viz., 12. The educational activities of the Jawalwadi Better Living Society in that District, which is maintaining schools and libraries, deserves special mention.

54. *Joint Farming Societies.*—With the registration of two more societies (viz. The Balkali Co-operative Joint Farming Society in North Kanara and the Pimpalwad Nikumbh Co-operative Joint Farming Society in East Khandesh) the total number of joint farming societies increased from 6 as on 30th June 1945 to 8 as on 30th June 1946. The Karda Co-operative Joint Farming Society in Poona District was able to secure a big parcel of Jirayat land admeasuring about 315 acres (—114 acres from an absentee landlord and 201 acres from 11 owner cultivators) for joint farming experiment and plans to extend this experiment by inclusion of large area of Bagayat lands were in progress. A similar experiment was tried by the Rokda Joint Farming Society in East Khandesh for a limited area of about 11 acres. The main activity of these societies was, however, confined to obtaining lands on lease from landlords and sub-leasing them out to members for cultivation under the direction and guidance of the societies.

Experience, so far generally gained, in respect of joint cultivation societies, is that it is difficult to persuade landlords and tenants to pool their lands together and that joint farming in the real sense of the term is not easy unless large areas of Government lands are available for such an experiment. An attempt in this direction is proposed to be made in the Kolaba District. A scheme for reclaiming Government forests and waste lands adjacent to the villages of Gove, Bahe and Kila in that District and for setting up a co-operative colony for ex-service men and other suitable settlers is at present being considered by Government.

(2) BANKING IN GENERAL.

55. Easy conditions continued to prevail generally in the money market and the bank rate remained unchanged at 3 per cent. The slight stringency noticed in the Bombay short-term money market towards the close of March persisted during the quarter ended the 30th June 1946. The chief event of importance affecting the various financial markets during the last quarter of the year was the announcement on the 24th May of the Central Government's decision to repay at par on the 16th September 1946 all the 3½ per cent. non-terminable loans, aggregating to the value of Rs. 273 crores, with the option for the holders, to convert their holdings into two new loans carrying a lower rate of interest. The gilt-edged market ruled firm and boom conditions were witnessed in the industrial shares and bullion markets.

56. An event of importance to the central banks in this province was the further relaxation of the provisions of Rule 8 permitting borrowings without limit in the case of some banks subject to certain conditions mentioned in paragraph 52 of the last year's report.

57. The Bombay Co-operative Banks' Association recorded another year of progress and useful activities. At the close of the Co-operative year, 1946, total membership of the Association consisted of 14 Central Financing Agencies and 48 Urban Banks. There were 8 meetings of the Executive Committee held during the year, and a number of important questions were considered by it. The Association serves a very useful purpose as a consultative body and its opinions were elicited by the Department on several important matters of policy and procedure. During the year under report Shriyut V. L. Mehta (now the Honourable Minister for Finance and Co-operation) had to resign the Secretaryship of the Association on his appointment as Minister for Finance and Co-operation and Village Industries. He was one of the founders of the Association and it was largely on account of his efforts, that the Association has been able to secure

a prominent place in the movement. Mr. V. P. Varde a prominent member of the executive committee has been appointed as Honorary Secretary in place of Shriyut Mehta. The Association sustained serious loss during the year on account of the death of Professor Kae who was one of the founders of the Association and had contributed much to the development of the Association, both as a member of the Executive Committee and Chairman of the Board of Representatives (Urban Banks). He was not only a tower of strength to the Association but was a very prominent figure in the co-operative life of this province, which has thus become the poorer by his death.

(3) THE BOMBAY PROVINCIAL CO-OPERATIVE BANK LIMITED, BOMBAY.

58. The following statement indicates the comparative position of the Bank :—

Description.	1943-44.	1944-45.	1945-46.
(1) Number of members—			
1. Individuals	1,846	2,280	2,411
2. Banks and Societies	2,217	2,371	2,614
	4,063	4,651	5,025
	Rs.	Rs.	Rs.
2) Non-withdrawal and long term capital—			
(a) Reserve Fund	2,74,323	4,89,317	5,64,614
(b) Sinking fund for debentures	2,35,594	2,58,581	2,73,149
(c) Premium on debentures	---	---	---
(d) Reserve for doubtful debts	6,92,827	7,01,069	6,99,435
(e) Reserve for over due interest	3,68,911	3,66,967	3,64,401
(f) Debentures	6,50,000	6,50,000	6,50,000
(g) Share capital—			
(i) Held by individuals	6,16,400	19,95,550	20,09,050
(ii) Held by societies	6,95,100		
(h) Government loan for land improvement	4,300	1,900	---

Description.	1943-44.	1944-45.	1945-46
	Rs.	Rs.	Rs.
(3) Withdrawable and short term capital—			
(a) Fixed deposits—			
(i) Societies	71,26,982	1,41,101	1,11,18,100
(ii) Individuals	57,10,156	59,44,545	78,75,816
(b) Current, Saving and other Deposits—			
(i) Societies	1,25,34,529	1,51,82,751	1,99,78,461
(ii) Individuals	1,56,14,479	1,91,88,276	2,68,87,789
(4) Working capital	4,54,59,786	5,38,39,536	6,94,49,786
(5) Loans due from Banks and Societies	72,90,169	92,36,717	91,85,089
(6) Arrears due from Banks and Societies	5,27,200	4,51,238	3,42,300
(7) Percentage of arrears	7.2	4.8	3.7
(8) Cost of management	5,30,806	6,57,675	7,56,713
(9) Profits	2,45,515	2,89,832	3,24,228

59. The total resources of the bank showed a further rise of Rs. 154.22 lakhs during the year under report. The bulk of increase in deposits, as in the previous year, was in regard to demand deposits. The working capital of the bank showed an increase of Rs. 1.56 crores over that of the previous year.

While the resources of the bank are expanding, the total of loans and advances, including advances to individual members, showed a decline of Rs. 14.36 lakhs during the year; the reduction in advances to co-operative societies being Rs. 51,000. Marketing advances also decreased by Rs. 17 lakhs. Advances against Government and trustee securities have slightly decreased from Rs. 30.02 lakhs to Rs. 29.07 lakhs. The dues from societies in liquidation decreased from Rs. 6 lakhs to Rs. 5.48 lakhs. Though the crop season was not quite as favourable as in the previous year, the standard of repayments of the outstanding loans by Co-operative societies continued to be satisfactory. Recoveries of the loans due from living societies in principal amounted to Rs. 32.36 lakhs and from societies in liquidation to Rs. 52,000. The unauthorised arrears from societies slightly increased from 3.7 lakhs to Rs. 3.42 lakhs in principal due to the failure of crops in some areas and decreased from Rs. 36,000 to Rs. 32,000 in interest. The total amount of overdue interest has slightly increased from 1.09 lakhs to Rs. 1.10 lakhs. The reserve for overdue interest is in excess of the actual amount of interest in arrears. Similarly, the reserve for doubtful debts inclusive of the addition made to it during the year covers fully the estimated bad and doubtful debts.

60. The position of the bank in respect of liquid assets is satisfactory. As against deposit liabilities of Rs. 6.44, the bank had Rs. 5.11 as its liquid resources in the form of cash and balances with banks, deposits in approved banks and investments in Government and trustee securities.

61. The number of branches and sub-branches has increased to 50, four new sub-branches having been opened during the year, with a view to provide crop finance to debtors under the Bombay Agricultural Debtors Relief Act and also to develop the tract co-operatively by organizing new societies.

62. The bank has agreed to undertake the work of providing crop finance through co-operative societies to persons who are parties to any proceedings or awards under the Bombay Agricultural Debtors Relief Act in the area served by it.

63. The profits of the bank were Rs. 3,24,228 as against Rs. 2,89,832 of the last year, thus recording an increase of Rs. 34,396. The bank has made attempts to conserve the additional gains by crediting them to the various funds created by it. A provision of Rs. 10,000 has been made for the payment of rebate at $\frac{1}{2}$ per cent. to agricultural credit societies for punctual repayments. The rate of dividend declared this year is the same as that of the last year, viz., 4 per cent. per annum and a bonus at the rate of 1 per cent. on the fully paid up shares.

64. Shriyut V. L. Mehta on being appointed as Minister of the Government of Bombay in charge of Finance, Co-operation and Village Industries, tendered his resignation of his post of Managing Director in March 1946. He was associated with the bank, practically since its inception. But for him the bank would not have attained its present high position. In his place, Mr. V. P. Varde has been appointed as an Honorary Managing Director. Mr. R. G. Saraiya continued to work as Chairman of the bank with the same ability and zeal, in spite of his other multifarious activities.

(4) DISTRICT CENTRAL BANKS.

65. The number of District Central Banks remained stationary, i.e., at 11. The statement "A" appended at the end indicates the figures relating to the operation of these banks. It will be seen therefrom, that the paid up Share Capital, Reserve and other funds of the banks increased substantially during the year under report. Deposits held by these banks have gone up considerably and show a total increase of Rs. 145 lakhs over that of the previous year. Out of these, deposits from individuals have gone up by Rs. 97 lacs and deposits from societies and banks by Rs. 48 lacs. The reasons for increase in deposits were the same as indicated in the last year's report, viz., easy money conditions. The working capital of these banks increased from Rs. 545 lacs to 709 lacs. As it was not possible for banks to keep their borrowings within the "12 times limit", Government issued orders, during the year under report, allowing the banks approved by the Registrar to incur liabilities for one year, in excess of the limit laid down in Rule 8, on condition that excess borrowings should be invested in Government securities or deposited with the Provincial Bank, etc.

Out of the total working capital of Rs. 709 lacs, Rs. 103 lacs were on loans with banks and societies as against Rs. 100.83 lacs at the end of last year. There was, however, no uniform increase in advances to the societies. Outstandings with societies in the case of Surat, Broach, Poona, Kanara and Bajarur Banks have gone down by Rs. 10.59 lacs, while outstanding with societies in the case of other banks have gone up by Rs. 13.13 lacs, showing a net increase of Rs. 2.5 lacs.

Investment and fluid resources.

66. The cash held by the banks and with the bankers was Rs. 102.12 lacs and their investments including deposits with approved banks were Rs. 396 lacs. Out

of the latter, a sum of Rs. 357 lacs was in Government securities and other trustee securities. The percentage of cash reserves to deposits was 16·6, while the percentage of investments in deposits with approved banks and in Government and other trustee securities held by them was 63·5. The investments in loans and advances to societies and individuals including overdrafts, amounted to Rs. 181·89 lacs, which formed 29·6 per cent. of the total deposit liabilities. The distribution of assets of central banks, on the whole, was in accordance with the standard laid down in this behalf. All the central banks, except the East Khandesh Central Co-operative Bank, maintained adequate fluid resources throughout the year. The fluid resources maintained by the East Khandesh Central Co-operative Bank fell below the standard prescribed during one quarter, but were fully up to the standard at the close of the year.

Borrowings

67. Of the borrowings, deposits and loans amounted Rs. 620 lacs, representing 87 per cent. of the total working capital. The owned capital of the banks was 74·61 lacs, forming 10 per cent. of the total working capital and 12 per cent. of the total deposits. All the central banks met punctually their liabilities, whether from the Provincial Bank or other sources.

Arrears.

68. The overdue with individuals, banks and societies have gone down from Rs. 29·63 lacs to Rs. 26·37 lacs. The percentage of arrears to amount outstanding was 14·5 as against 18·1 of the last year. The repayments during the year were satisfactory.

Profits.

69. All the central banks worked at a profit during the year. The total amount of profit earned was Rs. 5,00,882 as against Rs. 4,60,394 of the preceding year.

General.

70. The East Khandesh Central Co-operative Bank continued to work as approved stockist of the Agricultural Department for the Jerilla cotton seed. It has undertaken supply work and is doing useful work in that direction. Most of the other banks also played an important role in the distribution of foodgrains and other controlled articles, either by acting as agents of Government or opening fair price shops or by financing societies doing supply and distribution work.

During the year under report, the Bombay Agricultural Debtors Relief Act was in operation in 96 talukas and petas of the province. The banks took up the work of advancing crop finance loans to their nominal members as well as to the members of the affiliated societies (through the societies concerned) who were parties to proceedings under the Bombay Agricultural Debtors Relief Act, at the reduced rates of interest. The amount of crop finance advanced by the central financing agencies and societies up to 30th June 1946 amounted to Rs. 5,61,553, while the amount outstanding at the end of the year was Rs. 5,58,571. The demand for crop finance loans is likely to increase during the next year.

(5) BANKING UNIONS.

71. The Halol and Kalol Taluka Co-operative Banking Union continued to work satisfactorily. The figure of share capital and reserve fund

showed a small increase of Rs. 2,139 over that of the previous year. Loans outstanding from individuals and societies have come down from Rs. 1,65,761 to Rs. 1,31,969. The overdues amount to Rs. 30,493 as against Rs. 27,176 of the last year. The working capital of the Union was Rs. 2 99 lacs as against 2 29 lacs at the end of the last year.

The Wada Co-operative Banking Union was registered by conversion of the Wada Taluka Co-operative Purchase and Sale Union in the Thana district on 5th December 1945. At the close of the year, the share capital of the Union was Rs. 24,900. The loans advanced to societies amounted to Rs. 86,548, out of which Rs. 34,337 have been repaid by the societies. The Union had made profit of Rs. 4,842.

(6) NON-AGRICULTURAL CREDIT SOCIETIES.

72. The year under review recorded a further increase in the number of non-agricultural co-operative credit societies of all types from 851 as on 30th June 1945 to 885 as on 30th June 1946; the deposits held by these societies continued to increase during the year, the amount of these deposits at the end of the year being Rs. 10,04,03,501, as against Rs. 8,14,29,609, held by them as at the end of the preceding year. As a result of the heavy influx of deposits and substantial additions to the share capital the total working capital of these societies stood at Rs. 13,94,13,341 as compared to Rs. 11,58,83,401 of the previous year. The reserve and other funds built up by the societies amounted to Rs. 1,22,77,984.

73. With the growing demand for banking facilities and continued improvement in the position of urban co-operative credit societies, there was an increase in the number of full fledged urban banks, having a share capital of Rs. 20,000 and above and doing banking business. Their number increased from 87 to 96. The following table indicates the main statistics relating to the operations of these Banks :—

Description.	1944-45.	1945-46.
Number of Banks	87	96
Number of members	82,508	91,247
	Rs.	Rs.
Share capital	53,15,610	61,72,308
Reserves and other funds	54,89,315	64,21,489
Working capital	6,90,42,060	8,86,79,800
Members' deposits	3,15,85,666	3,74,13,101
Average per member	383	410
Non-members' deposits	2,81,72,510	3,67,61,344
Central Bank loans and deposits	6,86,382	9,08,187
Profits	7,02,519	8,75,610

Description.	1944-45.	1945-46
	Rs.	Rs.
Percentage of profit to working capital ...	1.01%	.99%
Cost of management	7,42,204	9,16,739
Percentage of cost of management to working capital	1.07%	1.03%
Usual rates of lending	4 to 9-3/8 %	4 to 9-3/8%
Usual rates of borrowings	2 to 4 %	1/2 to 4 %
Loans outstanding	1,64,09,012	1,90,95,268
Overdues	17,21,149	19,79,749
Percentage of overdues to loans outstanding ...	10.4%	10.3%

74. It would be noticed from the above table giving comparative figures that the year under report witnessed a further substantial progress in the case of full fledged urban banks in the province. The membership showed an increase of nearly 9,000 while the increase in their resources in the form of deposits share capital and reserves and other funds is also noteworthy. The total working capital of these banks now amounts to nearly 9 crores of Rupees. Most of these banks continued to have on an increasing scale a plethora of surplus of funds which they had to invest in Government and other Trustee securities carrying comparatively lower yield of interest. This slight decrease in the percentage of profits to working capital can mainly be attributed to this factor. The position with regard to overdues in these banks showed a very slight improvement during the year, the percentage of such dues to the total loans outstandings having decreased from 10.4 per cent. to 10.3.

75. Some of the urban banks, especially in cities and bigger towns have a long record of useful public service to their credit and can stand comparison in respect of public confidence, volume of business and efficiency of management with well established Joint Stock Banks which are competing with them to an increasing extent. In addition to affording to their members and customers, the usual banking services many of these banks continued to taken an active part in the distribution of controlled and rationed articles.

76. Owing to the continued influx of deposits in well-managed and financially sound urban banks, in spite of reduction in their deposit rates, the limits on outside borrowings prescribed under rule 8 had to be relaxed during the year in some cases.

77. The following banks deserve to be specially mentioned for maintaining their lead in respect of the efficiency of their management and useful record by their activities :—

1. The Ismailia Co-operative Bank Ltd., Bombay.
2. The Saraswat Co-operative Bank Ltd., Bombay.

3. The Bombay Muslim Co-operative Bank Ltd., Bombay.
4. Surat Peoples' Bank.
5. The Ankleshwar Urban Bank.
6. Bhusawal Peoples' Co-operative Bank.
7. Cosmos Urban Co-operative Bank, Poona.
8. Southern Maratha Urban Bank, Dharwar.
9. The Siddeshwar Urban Bank Ltd., Bijapur.
10. The Pandharpur Urban Co-operative Bank Ltd.
11. The Pioneer Urban Bank Ltd., Belgaum.
12. The Karad Urban Bank, Ltd.
13. Ratnagiri Urban Bank Ltd.
14. The Chiplun Urban Bank.

78. *Salary Earners' Societies.*—There was further increase from 473 to 483 in the number of these societies. Out of the total amount of rupees 283 84 lakhs due for repayment to these societies, actual repayments amounted to Rs. 271·0 lacs leaving a balance of Rs. 12·4 lacs as authorised and unauthorised arrears with members. The percentage of recoveries to demand thus showed an improvement from 94·9 of the preceding year to 95·7. This improvement is particularly noteworthy regard being had to the fact that the continued high cost of living is affecting most adversely the salary and wage earning classes. The salary earners' societies as a class are working smoothly. Grant of credit facilities to their members at low rates of interest and active encouragement of thrift in the form of compulsory recoveries of subscriptions, thrift fund, cumulative deposits, etc., form the main feature of these societies which have besides a considerable educative value for employees receiving small wages or pay. Another useful service which many of these societies continued to render was to cater for their domestic requirements through fair price and ration shops.

79. *Communal Societies.*—The year under report witnessed a further increase in the number of these societies from 126 to 138. Out of Rs. 64·46 lacs due for repayment to these societies, Rs. 54·23 lacs were recovered by them leaving the balance of Rs. 10·23 lacs as authorised and unauthorised arrears. The improvement in the recoveries of these societies noticed, last year could not be maintained by them during the year under report, the percentage of recoveries to demand showing a fall from 86 3 per cent. for the preceding year to 84·1 per cent. for the current year. On the whole however, having regard to the present conditions, the efforts made by these societies to serve the economic needs and interests of their members cannot be considered unsatisfactory. As noted last year, a more intimate contact, a higher urge for mutual co-operation and a greater affinity of interest to exist in the members of these societies as compared with those who belong to ordinary peoples' banks or societies. The Ismailia and the Muslim Co-operative Banks and the Saraswat and Shamrao Vithal Co-operative Banks in Bombay afford outstanding examples of the useful services which well-managed and progressive communal societies could render to their members.

An event worthy of note in connection with the working of co-operative banks formed for the Saraswat community was the permission granted to them by

Government during the year to admit non-Saraswats and persons not residing in their areas of operation but conducting business in partnership with Saraswat members as nominal members of these Banks.

80. *Factory Workers societies.*—The number of these societies increased from 144 to 156. With a membership totalling 94,114 these societies held deposits to the extent of Rs. 31,44,634 as against Rs. 28,97,128 held during the preceding year. Their Reserve and other funds also rose from Rs. 6,65,715 for the previous year to Rs. 8,46,570 for the year under report.

On the whole, these societies continued to work satisfactorily but there was a slight rise in overdues, which increased from Rs. 36,127 to Rs. 63,066, or from 0·8 per cent. to 1·2 per cent. of the total outstandings.

(7) CO-OPERATIVE INSURANCE SOCIETY.

The Bombay Co-operative Insurance Society, Ltd.

81. In accordance with the provisions of the Insurance Act the financial year of the society closes on 31st December.

The following comparative figure indicate the progress of the society during the year ended with 31st December 1945 :—

	31st December 1944	31st December 1945.
Membership	16,207	16,889
Number of policies in force	17,513	19,758
Total business in force	1,90,82,390	2,25,87,980
Life assurance fund	29,57,466	37,13,689

These figures are very satisfactory. It is gratifying to find that there has been a further decrease in renewal expenses ratio from 14·43 to 14·25 per cent. The society has been permitted to invest 30 per cent. of its funds in preference shares and debentures of joint stock companies incorporated in India on certain conditions. As a result of this concession it has been possible for the society to maintain the net interest yield, earned on the Life Fund at 3·37 per cent. which compares favourably with the last valuation basis, viz., 3·25 per cent.

Other Insurance Societies.

82. There are 3 other institutions working in the field of insurance on co-operative basis. They are the (1) B.B. & C.I. Death Benefit and Endowment Fund for Indian Staff Ltd., (2) The Bombay Postal Employees Co-operative Insurance Fund Ltd., (3) The Mackinnon Mackenzie and Co's. Employees' Co-operative Family Benefit Fund Ltd. These institutions continued to render useful service to their members.

B—CONSUMERS' MOVEMENT.

(i) Co-operative Stores.

83. The subjoined statement indicates the main statistics regarding the working of co-operative Stores during the last two years.

Year.	No of societies	No of members.	Working capital	Total sales	Total purchases.	Cost of management.	Profit
			Rs.	Rs.	Rs.	Rs.	Rs.
1944-45	456	1,25,788	48,25,566	5,22,13,183	4,76,97,612	20 77,639	9,31,978
1945-46	465	1,32,590	55,11,072	5,42,07,425	5,25,02,113	22,25,508	8,41,543

84. The year under report witnessed a further rise in the number of co-operative stores from 456 to 465. There is also an all round increase in the number of members, working capital and in the volume of total purchases and sales. Due mainly to the increase in the cost of management, the profits earned during the year show a reduction by Rs. 90,435. It may be pointed out in this connection, that in this province, the number of consumers' stores affords a very inadequate idea of the vital part that the Co-operative movement is playing in the supply of consumers' requirements and distribution of food grains and other rationed articles as a number of co-operative credit institutions not only in urban areas but in rural areas are conducting Fair Price shops and Ration shops for the benefit of members and non-members alike, for example according to the figures supplied by the Civil Supplies Department to the Provincial Food and Commodity Advisory Boards out of 3,766 rural distribution centres functioning in this province on 30th June 1946, as many as, 1,195 centres were managed by co-operative societies. As however, the majority of these centres are in charge of co-operative credit and Multi-purpose societies, their working is not described here.

85. Almost all the co-operative stores ordinarily deal in controlled and rationed articles for the sale of which they have been licenced. The assured business which has been available to distributive organisations of this type under the abnormal conditions, has been in the past responsible for incessant and growing demand for the registration of co-operative stores, in this province. Measures have, however, been taken to discourage such registrations and to persuade the existing co-operative stores to consolidate their position, by amalgamation, if necessary, so that they can withstand competition from private enterprises, when normal conditions are restored.

86. As in the past the consumers' movement in the Ahmedabad division continued to maintain its lead in respect of the number of stores, membership and volume of business transacted. Out of 465 stores in the Province, as many as 212 stores having a membership of 76,384 and a working capital of 26,15,547, are situated in that division. The total value of goods supplied by these 212 stores amounted to Rs. 3,30,19,831. In the Bombay division store organisations like the Ismailia Co-operative General Stores, the Cutchi Memon Co-operative General Stores and the 2 stores run by the South Indian community

continued to work successfully. The Jalgaon Muslim Consumers' store with sales amounting to Rs. 2,62,293 also deserves special mention as it leads the stores societies in East Khandesh. The South Indian Co-operative Consumers' Society at Poona, with a membership of 622 is running its 25th year and is maintaining steady progress.

(ii) *Housing Societies.*

87. During the year, twelve more Housing Societies were registered while two societies one in Broach and the other in Ahmedabad were taken into liquidation. Of the 12 new societies six were in Bombay, one in Poona and five in Ahmedabad. Owing to several restrictions on building activities and considerable rise in price of building materials and cost of labour, most of the newly registered societies have not been able to undertake their programmes.

The following table gives the main statistics of these societies :—

	1944-45	1945-46
No. of societies	126	136
Number of members	8,078	8,597
Share capital	28,20,730	31,80,641
Government loans	6,07,655	5,76,094
Reserve and other funds	20,70,613	20,04,763
Working capital	95,47,564	1,28,24,600

88. Ahmedabad city continues to be the main centre of co-operative housing activity. A disquieting feature characterising the working of these societies is that most of them have not still taken steps for execution of C-1 and D forms. Though the Housing societies have developed to a considerable extent their main purpose has not been served in so far as they have failed to fulfil the object in its true perspective *viz.*, of making available tenements for the really needy in preference to those who built them from the point of view of investment.

89. In Bombay city and suburbs, the societies organised during the boom period on the copartnership tenancy system, which had to incur very heavy constructional costs, continued to make efforts to reconstruct their working by taking advantage of the rise in prices of lands and buildings and by selling, if necessary, some of their properties which could not be usefully utilised by their members. The increased demand for housing accommodation in Bombay has materially helped the societies to get over the serious financial embarrassment faced during the years of depression owing to vacancies in tenements and consequent fall in income. The process of reconstruction has also helped the societies to liquidate their liabilities to Government. The Gaud Saraswat Brahmin Co-operative Housing society and the Vasant Theosophical Co-operative Housing Society are two of the societies which took advantage of the existing conditions to lighten their burdens. Government granted substantial remission to both the societies and just after the close of the year these societies paid off the entire balance of Government loan.

(iv) House Reconstruction Societies.

90. The number of House Reconstruction Societies was the same as at the close of the last year, *viz.*, 13. The figure of Government loan has been reduced from Rs. 5,954 to Rs. 5,520.

C—PRODUCERS' MOVEMENT.

91. Due to continued scarcity of consumer goods even after the cessation of war the producers' movement has received an impetus, and consequently the demand for the registration of producers' societies continued unabated. As a result, the number of such societies increased from 44 to 69, exclusive of the weavers' societies and Industrial Associations, which are separately dealt with. These societies are formed for artisans and other persons engaged in cottage industries. As development of rural industries is included among the items of post-war development schemes, the scope for expansion of this movement has been further extended, and many new societies are coming into existence. Under the extended scope of the Industrial Associations, most of these societies would act as feeder institutions to the District Industrial Associations, which in their turn would be affiliated to the Provincial Industrial Co-operative Association, which has been registered after the close of the year.

92. As consumer goods produced by Industrial Co-operatives found a ready market, most of the societies have shown good progress and earned handsome profits

93. The following comparative statement exhibits the progress made by the producers' societies during the year :—

Year.	Number of Societies.	Number of Members.	Working Capital.	Profit.
			Rs.	Rs.
1944-45	44	4,129	4,39,001	20,527
1945-46	69	9,773	11,12,888	1,14,935

The producers' movement has thrived well in the North Kanara district, which has 19 such societies, of which 7 societies (inclusive of a Women's Co-operative Association) are formed for the town of Honawar. They cater for the needs of blacksmiths, carpenters, coir spinners and weavers, button and horn workers, sandalwood carvers, bee-keepers and shoe-makers. The members of the Honawar Bee-keepers' Society collected honey to the extent of 19,001 lbs., while the Sandalwood Carvers' Society produced and sold articles of the value of Rs. 20,415.

(ii) Weavers Societies.

94. The phenomenal expansion of the activities of weavers' societies noticed last year and due largely to the selection of these organisations for distribution of yarn, continued to be observed. The number of weavers' societies increased from 95 to 130, while their working capital went up from Rs. 23,58,745 to Rs. 24,31,755.

95. The following comparative statement would give an idea of the progress made by the societies during the year as compared with the last year's figures :—

Year.	Number of Societies.	Number of Members	Working Capital.	Value of Sales.	Profits.	
			Rs.	Rs.	Rs.	
1944-45	...	95	11,460	23,58,745	59,15,353	1,43,870
1945-46	...	130	12,956	24,31,755	1,94,68,723	3,46,663

96. The value of raw materials supplied to the weavers by these societies was Rs. 1,94,13,304, while the sales of finished articles amounted to Rs. 55,419. This was mainly due to the fact that yarn distribution was allowed by the District Magistrate to the Co-operative organisations in preference to individual dealers. In some cases, they were given the monopoly of yarn distribution, in which case yarn was supplied by them both to their members as well as to non-members. Most of the new societies were formed to secure this work, as it would give them substantial profits and enable members to obtain their quotas of yarn without much difficulty. The large profits made by these societies were mostly due to the yarn distribution work. On account of the scarcity of cloth, the weavers' societies were in a position to dispose of their goods at fairly high prices. Most of the bad societies which were in a stagnant condition have consolidated their position and could recover from their members most of the doubtful and bad debts in which their funds were locked for many years.

97. The Bombay City Weavers' Society sold raw materials of the value of Rs. 12,08,935 and made a handsome profit of Rs. 44,972.

(ii) *District Industrial Associations.*

98. The number of the District Industrial Associations increased to 10, as one more District Industrial Association for the Satara district was registered at Karad during the year. These Associations have made unprecedented progress in their activities and earned handsome profits. This was partly due to the fact that the demand for handloom products continued to be keen and partly to the absolute monopoly which some of the Associations enjoyed in the matter of distribution of yarn for the whole area of their operation. The large profits made by some of them have enabled them to expand their activities in various ways, as they could invest considerable capital for such expansion. Some of the Associations not only catered for the needs of their members and non-members in the matter of supply of raw materials and appliances, but did a considerable amount of work in the matter of production of handloom and woollen goods. They thus produced beautiful shirtings of different designs, towels, chaddars, coatings, sarees, etc.

99. These Associations had a membership of 13,647 persons, while their working capital amounted to Rs. 11,82,664. They sold raw materials and finished products of the value of Rs. 1,42,46,393 and earned profits to the extent of Rs. 4,01,029. The figures will show the extent of the business handled by these bodies.

100. The following are the few instances of the most progressive Association's business :—

The West Khandesh District Industrial Association was able to effect sales of raw materials to the extent of Rs. 16,70,435 as against Rs. 5,40,927 of the previous year, and made a profit of Rs. 56,348 as against Rs. 21,825 during the previous year. The Yeola Industrial Association is rendering very useful service to the weavers, members and non-members. These activities of the Association resulted in a profit of over a lakh of rupees. Similarly, the Malegaon Industrial Association manufactured goods worth Rs. 21,73,369 and earned a profit of Rs. 89,555. The Sholapur Industrial Association has opened a dye-house, and is supplying dyed yarn and other handloom accessories to its members. It has received orders from Australia, through the Industries Department, to the extent of Rs. 2½ lacs. with a working capital of Rs. 2,29,963, this Association was able to earn a profit of Rs. 52,133.

101. Under the Post-war Reconstruction Scheme, the existing District Industrial Associations will have their functions enlarged and they will co-ordinate the activities of Industrial Co-operatives in their areas of operation. The Scheme also contemplates the organisation of District Industrial Associations for nine more districts, out of which four have been registered after the close of the year. The Provincial Industrial Co-operative Association, Bombay, organised with a view to co-ordinating the activities of District Industrial Associations and other industrial co-operatives, has also been registered after the close of the year.

102. With the broadening of the basis of Industrial Associations to which industrial co-operatives would be affiliated and with the registration of the Provincial Industrial Co-operative Association as an apex institution to which the District Industrial Co-operative Associations would be affiliated, the producers' movement in this province is expected to receive considerable impetus and the needs of craftsmen and artisans catered for more satisfactorily than before.

III. BOMBAY PROVINCIAL CO-OPERATIVE INSTITUTE.

103. The Bombay Provincial Co-operative Institute continued to show an around development in its various activities under the able guidance of Sir Janardan A. Madan, the elected Chairman of the Institute.

104. During the year under report, the Institute considered the report of the Committee appointed by the 18th Provincial Co-operative Conference held in November 1944 to consider amendments to Bombay Co-operative Societies Act and Rules thereunder and made suitable recommendations to the Registrar. The Institute also took steps to prepare a draft of the constitution for the District Co-operative Boards in the light of the orders passed by the Government transferring the supervision staff under the control of the Registrar. These District Co-operative Boards, when reorganised, are intended to provide the Institute with an agency to do the same work in the districts which the Institute is doing in the Province.

105. During the year under review, the Institute conducted two regional schools, one in Bombay and the other in Poona. The schools prepared candidates for the Co-operative Diploma Examination. The Institute was able to secure the services of some eminent College Professors and Co-operators as well as Experts in Indian Economics, Banking, Accountancy etc., to deliver lectures

at the schools. The response to the schools was fairly encouraging in the first term, the number of students at Bombay and Poona schools being 109, but the attendance fell to 37 in the second term. Of the 24 candidates examined for the Co-operative Diploma, 11 were declared successful.

106. The Institute carried on its educational work in the districts by appointment of 9 Educational Supervisors and 2 part-time supervisors for the districts of Dharwar, Belgaum, North Kanara, Bijapur, Poona, Ahmednagar, Nasik, East Khandesh, West Khandesh, Sholapur, Ratnagiri, Kolaba, Kaira and Broach. In several of the districts, the Educational Supervisors appointed by the Institute helped in the propaganda in connection with the Bombay Agricultural Debtors Relief Act. In almost all districts, training classes were held for the whole time servants of various types of co-operative societies while in some districts conferences were held to carry on propaganda on co-operative subjects.

107. The Educational Committee of Bombay held a conference of the Consumers' societies in Bombay on 31st March 1946 under the Chairmanship of Mrs. Hansa Mehta.

108. *All India Co-operators' Day.*—The All India Co-operators' Day was celebrated as usual at Bombay and in the districts.

109. *Donations under Section 42 of the Act.*—The total sum for which sanction was accorded during the year amounted to Rs. 44,720 donated by 328 societies as against Rs. 42,470 donated by 315 societies in the previous year.

110. *Grants.*—The Institute received a Government grant of Rs. 11,000 for general work and of Rs. 21,910 for Educational work.

111. *General Remarks.*—The Institute had a year of useful work, but it was not fully able to carry out its plans for promoting education of co-operative workers and training of personnel for co-operative institutions. This was partially due to the fact that on account of the conditions created by the war, and employment being very fairly available, only a small number of students were available for training at the schools conducted by the Institute in Bombay and Poona. The Institute also could not extend its activities towards Education in the rural areas on account of the difficulties which it experienced in securing suitable persons to work as Educational Supervisors.

112. During the year under report, Government appointed a Committee on Co-operative Education and Training to examine the existing arrangements for co-operative education and for the training of the staff of the co-operative department and of various types of co-operative institutions and to recommend to Government on what lines and through which agency these should be developed to meet the growing needs of the co-operative movement. The Committee of which Sir Janardan A. Madan was the Chairman and Messrs. R. G. Saraiya and D. G. Karve, members with the Registrar as member-Secretary, made many important recommendations, which are likely to radically alter the quality and the volume of the educational work carried out by the Institute. The Committee recommended that there should be a well-paid competent executive officer in charge of the educational activities of the Institute, and present arrangement for separately training the departmental staff, and the personnel required by the non-official co-operative organisations, should be replaced by a scheme planned as a whole and working under the aegis of the Bombay Provincial Co-operative Institute. The committee also, *inter alia*, recommended the establishment of a Co-operative Training College

at Poona, opening of regional schools in different divisions and has made comprehensive suggestions for carrying out the training of the Secretaries of rural societies in the districts. The recommendations of the Committee have been accepted by Government and it is expected that with the implementing of these recommendations, the scope for the educational activities of the Institute will considerably widen, and the Institute with its past traditions, its distinguished personnel and high ideals will fully prove its utility as the main agency for promoting co-operative education and training in the province.

IV. ADMINISTRATION.

GAZETTED STAFF.

Registrar of Co-operative Societies, Bombay Province, Poona.

113. Mr. P. J. Chinmulgund, I.C.S., continued to officiate as Registrar, Co-operative Societies, from 1st July 1945 to the 4th October 1945, and I held the Office of the Registrar, Co-operative Societies from the 5th October 1945 till the end of the Co-operative year, except for the period from 2nd March 1946 to 22nd March 1946, when I was posted as Collector of Poona and Mr. Chinmulgund again officiated as Registrar

Deputy Registrar, Co-operative Societies/Joint Registrar, Co-operative Societies.

114. Mr. N. P. Bhagwat officiated as Deputy Registrar, Co-operative Societies, Poona, from 1st July 1945 to 23/26th March 1946 when the post of Deputy Registrar at headquarters was abolished. A post of Joint Registrar in the senior time scale of the I.C.S. was created, at the same time and Mr. P. J. Chinmulgund who was appointed to this new post, held it till the end of the year.

Divisional Deputy Registrars, Co-operative Societies.

115. During the first half of the year, three posts of Assistant Registrars were temporarily sanctioned for propaganda work in connection with the Bombay Agricultural Debtors' Relief Act, one for each of the Revenue divisions. These posts were subsequently abolished and three posts of Deputy Registrars, Co-operative Societies, were sanctioned for three regions, viz. Gujerat, Maharashtra and Karnatak, with headquarters at Surat, Nasik and Dharwar. The statement below gives the names of officers who held the posts of divisional Deputy Registrars, with their charges :—

Name	Period	Headquarters	Charge
<i>Northern Circle</i>			
Mr. R. N. Trivedi	... 11th March 1946 to 30th June 1946.	Surat	.. Whole of Northern Division and Kolaba.
<i>Central Circle.</i>			
Mr. N. V. Nayak	... 2nd March 1946 to 30th June 1946.	Nasik	... East Khandesh, West Khandesh, Nasik, Ahmednagar, Poona.
<i>Southern Circle.</i>			
Mr. B. S. Patil	... 1st March 1946 to 30th June 1946.	Dharwar	... Dharwar, Bijapur, Sholapur, Kanara, Belgaum.

N.B.—The districts of Satara and Ratnagiri were under the direct control of the Joint Registrar, Co-operative Societies, Poona.

Personal Assistant to the Registrar, Co-operative Societies, Poona.

116. Mr. J. G. Saldanha worked as Personal Assistant to the Registrar throughout the year.

Assistant Registrar, Co-operative Finance and Land Mortgage Banks.

117. Mr. K. R. Kulkarni continued as Assistant Registrar, Co-operative Finance and Land Mortgage Banks, from 1st July 1945 to 23rd April 1946. He proceeded on leave from 24th April 1946 to 31st May 1946, during which period Mr. Y. G. Dharmadhikari officiated as Assistant Registrar, Co-operative Finance and Land Mortgage Banks. From 1st June 1946, the post of Assistant Registrar, Co-operative Finance and Land Mortgage Banks, was converted into the Provincial Co-operative Service Class I, with designation changed as Chief Auditor and Financial Advisor, Co-operative Department, and Mr. Kulkarni, on return from leave, held this new post till the end of the year.

Chief Marketing Officer.

118. Mr. V. D. Karkhanis worked as Chief Marketing Officer throughout the year, except for the short interval from 6th November 1945 to 30th November 1945, when he proceeded on leave. During Mr. Karkhanis's absence on leave, Mr. N. P. Bhagwat, Deputy Registrar, Poona, held in addition, the charge of the Chief Marketing Officer. Mr. R. N. Trivedi continued to work as Marketing Research Officer in addition to his duties as Secretary of the Bombay Provincial Co-operative Marketing Society till 7th March 1946, when he was posted as Deputy Registrar, Co-operative Societies, Northern Circle, Surat. With the withdrawal of the services of Mr. R. N. Trivedi, Government relieved the Secretary of the Marketing Society of the duties of the Provincial Marketing Officer under the Provincial Marketing Scheme—partly financed by the Imperial Council of Agricultural Research—which were performed by Mr. Trivedi, and entrusted them to the Chief Marketing Officer—Mr. V. D. Karkhanis—who under the revised arrangements worked in a dual capacity as Chief Marketing Officer and Marketing Research Officer, to the end of the year.

For work in connection with the post-war marketing development, Government sanctioned appointment of three additional Assistant Marketing Officers one for each of the Deputy Registrar's divisions with their headquarters at Surat, Poona and Dharwar. These Assistant Marketing Officers are intended to work as Divisional Assistants to the Chief Marketing Officer and help in the promotion of marketing development visualized in the post-war plans. Mr. S. B. Godhi worked as Assistant Marketing Officer, Dharwar, from 19th June 1946 to 30th June 1946.

Assistant Registrars, Co-operative Societies.

119. The subjoined table shows the names of officers who held the posts of Assistant Registrars, Co-operative Societies, their individual charge, the extent of their touring and number of inspections made by them during the year :—

Name.	Period.	Head-quarters.	Charge.	Number of days on tour.	Number of societies inspected.
<i>Ahmedabad—</i>					
Mr. C M Amin	.. 1st July 1945 to 11th September 1945 and 27th October 1945 to 12th May 1946.	Ahmedabad	Ahmedabad, Kaira and Panchmahals districts.	169	101 (visited).
Mr. K. M. Diwanji	.. 12th September 1945 to 26th October 1946	Do.	Do.		
Mr. H. P. Vakil	.. 13th May 1946 to 30th June 1946.				
<i>Surat—</i>					
Mr. Y. T. Desai	.. 1st July 1945 to 1st March 1946.	Surat	Broach and Surat districts.	116	38
Mr. K. M. Diwanji	.. 2nd March 1946 to 30th June 1946	Do.	Do.	68	19
<i>Bombay—</i>					
Mr. K. V. Deodhar	.. 1st July 1945 to 30th June 1946.	Bombay	Bombay, Bombay Suburban, Thana and Kolaba districts.	111	43
<i>Jalgaon—</i>					
Mr. S. V. Bhir	.. 1st July 1945 to 4th July 1945.	Jalgaon	East Khandesh district.	..	..
Mr. Y. G. Dharmadhikari	.. 5th July 1945 to 3rd November 1945.	Do.	Do.	54	19
Mr. A. A. Mahvy	.. 4th November 1945 to 3rd March 1946 and 3rd April 1946 to 30th June 1946.	Do.	Do.	93	121
Mr. S. G. Almotla (Additional charge).	.. 4th March 1946 to 2nd April 1946.	Do.	Do.		

Name.	Period.	Head-quarters.	Charge.	Number of days on tour.	Number of societies inspected.
<i>Dhule—</i>					
Mr. S. G. Almonia ..	1st July 1945 to 14th April 1946.	Dhule	.. West Khandesh and Nasik districts.	158	45
Mr. M. N. Desai ..	15th April 1946 to 9th June 1946.	Do.	.. Do.	48	15
Mr. Y. G. Dharmadhikari.	10th June 1946 to 30th June 1946.	Do.	.. Do.	9	6
<i>Poona—</i>					
Mr. W. D. Sahuakhe ..	1st July 1945 to 30th June 1946.	Poona	.. Poona and Ahmednagar districts.	144	71
<i>Sholapur—</i>					
Mr. V. N. Deshpande.	1st July 1945 to 30th June 1946.	Sholapur	.. Sholapur and Bijapur districts.	210	129
<i>Satara—</i>					
Mr. B. S. Patil ..	1st July 1945 to 24th February 1946.	Satara	.. Satara and Ratnagiri districts.	112	110
Mr. S. V. Bhir ..	25th February 1946 to 20th May 1946.	Do.	.. Do.	18	12
Mr. S. S. Erram ..	21st May 1946 to 30th June 1946.	Do.	.. Do	28	10
<i>Belgaum—</i>					
Mr. K. G. Prabhu ..	1st July 1945 to 30th June 1946.	Belgaum	.. Belgaum, North Kanara districts.	147	199
<i>Dharwar—</i>					
Mr. B. A. Patil ..	1st July 1945 to 30th June 1946.	Dharwar	.. Dharwar district ..	234	208

Special Auditors, Co-operative Societies.

120. The post of Additional Special Auditor at Bombay for super audit of Banks and societies transferred to the charge of Professional Auditors was allowed to be continued on a temporary basis. Government also sanctioned one more post of Special Auditor with headquarters at Belgaum on a temporary basis. The following statement shows the names of officers who held the posts of Special Auditors with their individual charge and headquarters :—

Name.	Period.	Headquarters.	Charge.
Mr. H. P. Vakil	.. 1st July 1945 to 10th May 1946.	Surat	... Surat, Broach, Panch Mahals, Kaira and Ahmedabad.
Mr. M. C. Patel	11th May 1946 to 30th June 1946.	Do.	.. Do.
Mr. B. K. Borkar	... 5th July 1945 to 30th June 1946	Jalgaon	. East Khandesh, West Khandesh, Ahmednagar and Nasik.
Mr J C. Shah	... 1st July 1945 to 30th June 1946.	Bombay	. Bombay, Bombay Suburban District, Thana, Kolaba.
Mr. K. M. Diwanji	... 1st July 1945 to 2nd September 1945.	Bombay (Additional).	Bombay, Bombay Suburban.
Mr. K. K. Desai	... 3rd September 1945 to 30th June 1946.	Do.	... Do.
Mr. S. S. Sunderasan	.. 1st July 1945 to 2nd September 1945.	Poona.	... Poona, Satara, Sholapur.
Mr. Y. G. Dharmadhikeri.	2nd November 1945 to 28th February 1946.		... ..
Mr. A. D. Patwardhan	... 3rd September 1945 to 1st March 1946 onwards. 11th November 1947.		... ..
Mr. S. S. Sunderasan	... 17th November 1945 to 30th June 1946.	Belgaum	... Belgaum, Kanara, Ratnagiri.
Mr. S. H. Acharya	.. 1st July 1945 to 30th June 1946.	Dharwar	... Dharwar, Bijapur.

Subordinate Staff.

121. The permanent strength of the District Audit staff was reinforced by nine Auditors with a clerk attached to each. Government also sanctioned 15 posts of sub-auditors in addition to the 9 posts continued since last year. Of the total 24 posts, 16 posts of Sub-Auditors are sanctioned on a permanent basis. In addition to the 4 temporary posts of Auditors for Fair Price Shops at Ahmedabad, Surat, Belgaum and Dharwar and one for Thana District, which were continued. Government sanctioned 3 more temporary posts of Auditors bringing the temporary strength in the cadre to 8.

Government also sanctioned one post of Office-Superintendent with a Senior clerk mainly to cope with the work in connection with the Post-War Planning of the Department. Three additional posts of clerks were also sanctioned to cope with the increase in work in Registrar's Office

Special Temporary Staff.

122. Both the posts of Auditor and Reconstruction Officer and the staff under them for areas served formerly by Nasik and Kaira District Central Co-operative Banks, (in liquidation) were continued throughout the year. Similarly, the post of Special Supervision Officer and his staff for supervision in the Dohad Taluka and Jhalod Mahal, the staff intended for the backward areas of Bardoli and Mandvi Talukas and that for work in backward areas in West Khandesh and Nasik Districts, were continued.

Departmental Officers continued to work as Liquidators in the Baramati and Nasik areas. The post of the Liquidator of the Dharwar Urban Co-operative Credit Bank (in liquidation) was held by an officer of the rank of a Sub-Auditor. The additional six posts of District Co-operative Officers sanctioned temporarily for the general increase in activities in the districts particularly arising as a result of distribution work undertaken by Co-operative Agencies etc. were continued. In addition, 9 posts of District Co-operative Officers for concentrated areas in the Districts of Surat, Kolaba, Poona, Ahmednagar, Sholapur, Bijapur, Satara, Ratnagiri and Belgaum for planning and execution of Post-War Reconstruction schemes were sanctioned. Seven temporary posts of clerks were also continued with a view to providing clerical assistance to all the District Co-operative Officers.

The policy followed in the recent years to provide departmental officers as Managers of Co-operative marketing organisations was continued and, even, extended during the year. The staff under the scheme for Fruit and Vegetable grading and for marketing of Jarilla Cotton in Khandesh and Nasik Districts, was also continued throughout the year. For the execution of marketing development programme as visualized in Scheme No. 83 of the Post-War Plans, Government sanctioned 10 additional posts of Marketing Inspectors.

Special temporary staff for the Training Centre for training the staff of the Co-operative Department, and personnel required by Co-operative organisations to be set up under Post War Reconstruction Schemes.

123. The staff consisting of 1 Assistant Registrar, 1 Senior Inspector and 2 clerks sanctioned for the Training Centre at Poona, was continued during the year. In addition, 2 Inspectors and 1 Assistant Inspector were also sanctioned when the Training Centre was enlarged and utilized for the training of ex-service personnel. Following officers worked as Assistant Registrars in charge of the centre:—

Name.	Period.
Mr. N. V. Nayak	... .. 1st July 1945 to 28th February 1946.
Mr Y. G. Dharmadhikari	... .. 1st March 1946 to 23rd April 1946.
Mr. S. G. Almoula	... .. 24th April 1946 to 30th June 1946.

The Centre is intended to impart training to additional staff required to meet the growing demand of the Department and for work in connection with the planning and execution of various post-war schemes. The staff at the Training Centre prepared useful compilations on the general aspect and activities of the Co-operative Movement in the province, for the use and guidance of trainees in particular and the Departmental field staff in general.

Special Staff for work in connection with the Bombay Agricultural Debtors Relief Act.

124. The staff of 51 Assistant District Co-operative Officers and 18 Sub-Auditors sanctioned for work in connection with the propaganda for Bombay Agricultural Debtors Relief Act and provision for crop finance to debtors affected by the operation of the Act was continued. Additional staff of 51 Land Valuation Officers was also sanctioned to assist the Debt Adjustment Boards to determine the value of the property and the paying capacity of the debtors. As mentioned already, Government also sanctioned 3 posts of Assistant Registrars for a period of 8 months for propaganda concerning the provisions of the Bombay Agricultural Debtors Relief Act amongst the agriculturists.

Industrial Co-operatives and Village Industries.

125. During the year, Government passed orders transferring the work relating to the Cottage Industries from the Department of Industries to this Department and sanctioned the creation of a post of Joint Registrar for Industrial Co-operatives and Village Industries Mr. D. A. Shah, M.A., LL.B., retired Registrar, Co-operative Societies, took over the charge of this post after the close of the year.

Honorary Workers.

126. The total number of Honorary Organisers at the close of the year was 194, of which 49 were District Honorary Organisers and 145 Taluka Honorary Organisers. Seven Lady Honorary Organisers were also appointed for the cities of Bombay, Poona, Ahmedabad, Nasik, Dhula, Ahmednagar and Belgaum mainly with a view to develop the co-operative movement amongst women.

Cost of Working.

127. The cost of working of the department together with the cost relating to the scheme for improvement of agricultural marketing and the cost of the scheme for co-operative training and education are indicated in table "A" appended to this report

Suppression of Corruption.

128. There were no complaints of corruption or inadequate payment for supplies against the regular employees of this Department. One Mr. J. D. More, Rural Assistant and Secretary of the Peint Multi-Purpose Society was alleged, however, to have committed temporary misappropriation of the Society's funds. The matter is under police investigation.

V. MISCELLANEOUS MATTERS.

(1) ACT, RULES AND BYE-LAWS.

129. *Act and Rules.*—There have been no additions or alterations to the Bombay Co-operative Societies Act, 1925, or Bombay Co-operative Societies Rules, 1927.

During the year under report, however, the Bombay Provincial Co-operative Institute adopting the report of the Committee appointed by the 18th Provincial Co-operative Conference held at Bombay, suggested various amendments to the Bombay Co-operative Societies Act and the Rules framed thereunder. The recommendations made by the Institute as well as other amendments to the Bombay Co-operative Societies Act and the Rules which were considered necessary by the Department, but were held up during the pendency of the war were sent to Government.

130. *Bye-law.*—All Central Financing Agencies were advised to make provisions in their bye-laws for writing off bad debts against bad debt reserves. The bye-law suggested was as under:—

“After all attempts to recover the debt, in any case, are exhausted, it may be written off as a bad debt against bad debt Reserve or against current income; when the actual bad debt or debts are so written off against the bad debt reserve, or from current revenue, the amount or amounts so written off may be shown on the face of the Balance Sheet, by way of deduction from the amount appearing under the Bad Debt Reserve or by way of a separate note as the case may be.”

Similarly, all urban banks were advised to provide for suitable service rules for their employees to provide for the following:—

(a) Minimum qualifications for persons to be employed in different posts.

(b) Conditions for grant of leave.

(c) Conditions governing the suspension, dismissal or punishment of employees.

(d) Terms of remuneration, including the provision of Provident Fund, payment of gratuity, allowances, etc.

(e) Scheme for graded salaries, if any.

(2) ARBITRATION.

131. The total number of arbitration cases filed during the year was 1,896 which together with 2,094 pending at the beginning of the year being the total to 3,990. Out of these, 1,624 cases were disposed of, leaving a balance of 2,366 cases at the end of the year. Out of the total loans outstanding from members of all cases of societies amounting to Rs. 8,15,90,513, an amount of Rs. 37,38,174 was involved in arbitration recording a decrease of Rs. 2,78,401 over the figure of Rs. 40,16,575 of the preceding year. The amount of loans in cases in which awards have been obtained, but which were still with societies or Assistant Registrars pending execution were respectively Rs. 6,76,302 and Rs. 1,16,870.

(3) LIQUIDATION.

132. Forty-one societies were ordered to be wound up during the year under report, while liquidation of 57 societies was completed leaving a total number of societies in liquidation to 852. The classification of societies taken into liquidation is as under :—

1. Agricultural Credit	...	...	21	
2. Urban Credit	...	...	4	
3. Salary Earners'	...	...	1	
4. Housing Societies	...	...	2	
5. Consumers' Societies	...	...	9	
6. Unions	...	...	1	(by conversion into Banking Union).
7. Other types	...	...	3	
Total.			41	

The estimated assets and liabilities of societies in liquidation at the close of the year were Rs. 46,62,676 and Rs. 39,23,508 respectively.

The following statement indicates the position as regards the total number of societies, ordered to be wound up, the number of societies dissolved, the number of societies in liquidation at the close of the year, and the amounts of assets realised and liabilities paid during the year :—

No of societies ordered to be wound up.	Number of societies cancelled.	Number of societies in liquidation.	Assets realised.	Liabilities paid.
			Rs.	Rs.
1945-46	41	57	3,88,942	4,13,413
1944-45	23	19	6,37,230	7,72,111

The Central Financing Agencies continued to be entrusted with the work of the liquidation of societies indebted to them. In a few cases, the District Co-operative officers, Assistant District Co-operative Officers and supervisors were appointed as liquidators, while suitable non-officials have also been entrusted with the liquidation work of some societies.

(4) RECOVERIES THROUGH SPECIAL RECOVERY OFFICERS.

133. The following statement shows the progress of recoveries effected through the agency of the Special Recovery Officers :—

Name.	Number of Special Recovery Officers.	No of awards and Liquidator's orders.			
		At the close of the year.		Received during the year.	
		No.	Amount recoverable.	No.	Amount recoverable.
1	2	3	4	5	6
			Rs.		Rs.
Bombay Province ...	20	25,564	43,90,756	3,280	14,21,407

Name.	No. of awards and liquidators orders finally disposed off during the year by full recovery or by balance being irrecoverable.		Balance at the close of the year.	
	No. ...	Amount recovered.	No.	Amount recoverable.
	7	8	9	10
		Rs.	Rs.	Rs.
Bombay Province ...	5,061	14,47,104	20,396	39,33,803

The statement will indicate that there has been a slight decrease in the recovery during the year. The number of arbitration awards and liquidation orders sent to the Special Recovery Officers shows an increase as compared with the figures of the preceding year and also records an increase in the amount recoverable over the previous year's figures. The balance of the amount recoverable at the close of the year records a decrease over the corresponding figures of the previous year by Rs. 4,57,153.

(5) CRIMINAL CASES.

134. The total number of offences committed in co-operative societies and noticed during the year shows an increase as compared with that of the previous year. The total number of prosecutions launched during the year was 13, which together with the 28 cases pending at the close of the last year, brought the total to 41. Of these, 6 cases were decided, 5 pending in conviction and 1 in acquittal. The total number of cases pending at the close of the year was 35.

(6) SUSPENSION OF MANAGING COMMITTEES OF SOCIETIES.

135. The number of societies of which managing committees were suspended by the Supervising Union, was 69 at the beginning of the year. During the course of the year, committees of 23 societies were suspended, the period of suspended committees was extended in 28 cases and committees of 22 societies were reinstated. Thus, the number of societies the committees whereof were under suspension at the close of the year was 70.

(7) SCHOOL BOYS SOCIETIES.

136. The year under report records decrease in the number of school boys societies. The total number of these societies stood at 766 as against 815 for the last year. These societies have been working well and have demonstrated their usefulness in the matter of supply of books, stationery etc. to the boys attending the schools.

The following statement shows the distribution of such societies in the Province as on 31st March 1946:—

		Number of school boys co-operative societies in			
		Secondary Schools.	Primary Schools.	Special Schools.	Total.
Bombay Division	... ..	41	1	2	44
Central Division	... ..	47	309	5	361
North Eastern Division	... ..	22	68	3	93
Northern Division	... ..	31	198	2	231
Southern Division	... ..	15	22	.....	37
Total	... ..	156	598	12	766

Conclusion.

137. The year under report saw a record increase in the number of co-operative societies in the province. Against 41 societies, which were taken into liquidation, 639 new societies were registered and thus the total number of societies which stood at 6,653 at the beginning of the year, increased by 595 to 7,248.

138. In the realm of rural credit, the movement was very much dominated, by the extension of the Bombay Agricultural Debtors Relief Act to 80 new taluka. Co-operative societies constitute the principal agency for supply of crop finance to debtors whose debts are adjusted under the Bombay Agricultural Debtors Relief Act and to fulfil this want, a large number of new credit, multi-purpose and thrift and credit societies were organized.

139. While the Bombay Agricultural Debtors Relief Act has given a stimulus to the expansion of the movement, it has also created some problems for the co-operative organizations. The year has been marked by a drop in recoveries which have fallen from 54.4 to 52.1 per cent. of the total amount due for repayment. Some setback in recoveries was even otherwise anticipated, as the war-time prosperity of the agriculturists declined and the advantage of higher prices for agricultural produce was offset by higher cost of cultivation and of the agriculturists' requisites, but the reports of the Assistant Registrars show that the fall in recoveries has been most marked in those districts like Satara and Belgaum where the co-operative societies and their members have referred their cases to Debt Adjustment Boards and the members have withheld repayments till the passing of awards by these Boards. This tendency on the part of the members to withhold payments, except after passing of awards by the

Debt Adjustment Boards, is luckily not universal or even so extensive as to involve a majority of districts, but coupled with some other factors (like scarcity conditions and a wide spread epidemic of cattle diseases in Dharwar etc.), it has been sufficiently serious to effect the provincial figures for recoveries. Steps have been taken to counteract and minimise the effect of this tendency, but soon the Bombay Agricultural Debtors Relief Act is being extended to remaining parts of the province, and the position of recoveries of co-operative societies will have to be carefully watched.

140. Land Mortgage Banks are another class of co-operative organisation which are directly influenced by the operations of the Bombay Agricultural Debtors Relief Act. These Banks were organized mainly to enable the agriculturists to redeem their debts by borrowing money at a low rate of interest and repaying it through a number of yearly instalments. These benefits are now available to the agriculturists, even on more attractive terms, through the Bombay Agricultural Debtors Relief Act and consequently demand for loans from the land mortgage banks has considerably fallen. Most of these banks have, therefore, been suffering from want of adequate business. Recently, section 55 of the Bombay Agricultural Debtors Relief Act has been amended so as to enable the Boards set up under the Act to pass awards in favour of land mortgage banks, but it is yet too early to say that they will get sufficient business even under these arrangements.

141. The extension of the Bombay Agricultural Debtors Relief Act has (as was anticipated by the co-operators at the time of its enactment) brought some serious problems for the co-operative movement, but the co-operators realise that even if the Act means some temporary difficulties for them, it will immensely benefit the agriculturists and ultimately even the co-operative movement.

142. Apart from the expansion of the credit side of the rural movement, there was a substantial increase in the number of other co-operative societies also. Forty-one new societies have been organized for weavers and other industrial producers. 40 for salary-earners and urban borrowers, 12 for the purpose of housing and 37 aim at serving the agriculturists in spheres other than that of credit. This increase is satisfactory, but it is obvious that during the year the energies of the Department and the co-operative organisations were concentrated mainly on extension of credit facilities in the areas to which the Bombay Agricultural Debtors Relief Act was applied.

143. As has been pointed out, there has been a substantial increase in the number of co-operative societies during the period under report, but it is perhaps correct to say that during this period, the attention of the Government and the Department was devoted more to the preparation of preliminary ground for a planned expansion of the movement on a bigger scale than on immediate developments. For this purpose a thoroughgoing revision of the Bombay Co-operative Societies Act has been taken in hand, and before long a comprehensive Bill to amend the Act will be brought before the Legislative Assembly. The post-war plans of the Department are being re-examined and revised in the light of Government orders that post-war work should not be confined to concentrated areas but should be taken up in the whole of the province. The appointment of the Committee on Co-operative Training and Education was also a step to enable the movement to obtain well-trained and qualified staff for the various schemes of development. The work with regard to cottage industries and industrial co-operation has been placed in charge of an independent Joint Registrar

of Co-operative Societies and it is visualised that this will result in a large-scale organization of industrial producers on a co-operative basis. Steps have been also continually in progress during the last five years, to develop co-operative marketing on a systematic basis and we are near the achievement of the goal which the Department set before itself some years back, to have a co-ordinated system of co-operative marketing throughout the province with a Provincial Marketing Society in Bombay and district or large regional organizations in the districts and smaller purchase and sale societies or multi-purpose societies at taluka headquarters or at bazar places. Side by side with these active steps taken by the Government and the Department, two very valuable reports published by the Government of India on (1) Reorganization of Agricultural Finance and (2) Post-war Co-operative Development (*viz.*, the Reports of the Gadgil Committee and the Saraiya Committee) are under active consideration, and early steps to implement the recommendations made in these reports will be taken.

144. Before I close, I should like to point out that the tables accompanying this report have been drawn up according to the lines approved by the Government of India and it has not been possible to give information about some important activities of the rural credit societies which are not normally taken up by such societies in other provinces. In this province, in rural areas separate consumers societies for distribution of foodgrains and other articles like sugar, kerosene, have not been started, the work being entrusted to well-managed co-operative, credit societies. The information with regard to these activities of credit societies is not, therefore, contained in the figures accompanying this report, which have been drawn up according to the All India model, but the importance and the scale of these activities need not be underestimated on this account. According to the information placed by the Civil Supplies Department before the Provincial Food and Commodity Advisory Board, there were 3,766 rural distribution centres functioning as on 30th June 1946, out of which 1,195 were managed by co-operative societies. Even these figures do not fully bring out the share of the co-operative societies in the distribution work, as in some districts where they are handling the bulk of rural distribution, the total number of distribution centres is very small (*e.g.*, 55 in Broach), while in districts like Ratnagiri and Ahmednagar, where they have not been entrusted with an appreciable share of work, the number of total centres is very large (444 and 271 respectively). Thus the volume of rural distribution work done by co-operative societies is not fully reflected in the figures relating to rural distribution centres, but even these figures show that roughly one-third of the total rural distribution work in the province is being managed by the co-operative societies, and as Government proposes to give effect to the recommendation of the Provincial Food and Commodity Advisory Board to entrust more and more distribution work to co-operative societies, their share in this business should increase.

145. In the end, I should like to express my thanks to the non-official leaders of the co-operative movement who have given constant help and to the members of the departmental staff who have done their best to equip the co-operative movement in this province, so as to enable it to shoulder an ever-increasing load of responsibilities.

S. M. IKRAM,

Registrar,

Co-operative Societies, Bombay Province, Poona.

APPENDIX " A ".

I—Conference.

District.	Place.	Date.	Name of the President.
Satara	... Karad	... 8th June 1946	... Mr. S. S. More, B.A., LL.B.
Ratnagiri	... ..	.....	.....
Bijapur	... Bijapur	... 19th April 1946	... Mr. C. A. Jamdhandmath, B.A., LL.B., G.D.C. & A., District Co-operative Officer, Bijapur.
Sholapur	... Sholapur	... 18th April 1946	... Mr. V. N. Deshpande, B.A., G.D.C.A., Assistant Registrar, Co-operative Societies, Sholapur.
Dharwar	... Dharwar	... 9th January 1946	... Mr. S. M. Ikram, I.C.S., Registrar, Co-operative Societies, Bombay Province, Poona.
West Khandesh	... Nandurbar	... 17th January 1946	... Mr. S. G. Almoula, B.A., LL.B., Assistant Registrar, Co-operative Societies, Dhulia.
	Shahada	... 27th January 1946	... Mr. M. B. Patel.
	Taloda	... 8th February 1946	... Do.
	Sakri	... 28th February 1946	... Mr. R. H. Deshpande, G.D.C. & A., District Co-operative Officer, Dhulia.
	Dondaicha	... 23rd and 24th October 1934.	... Mr. S. G. Almoula, B.A., LL.B., Assistant Registrar, Co-operative Societies, Dhulia.
	Dhulia	... 13th February 1946	... Do.
Nasik	... Yeola	... 18th November 1946	... Mr. V. G. Patil.
	Satana	... 29th March 1946	... Diwan Bahadur R. V. Vadnekar, District Honorary Organiser, Nasik.
	Yeola	... 17th November 1945	... Mr. S. G. Almoula, B.A., LL.B., Assistant Registrar, Co-operative Societies, Dhulia.
	Nasik	... 15th December 1945	... Do.
East Khandesh	... Jamner	... 28th September 1945	... Assistant Registrar, Co-operative Societies, Jalgaon.
	Jalgaon	... 28th November 1945	... Mr. B. D. Deshmukh, B.A., LL.B., Chairman, East Khandesh Central Co-operative Bank Ltd., Jalgaon.
	Jalgaon	... 11th May 1946	... Do.

APPENDIX "A"—*contd.*

District.	Place.	Date.	Name of the President.
Belgaum	Belgaum	17th March 1946	Mr. P. R. Chikodi, B.A., M.B.E.
	Belgaum	19th January 1946	Mr. K. G. Prabhu, M.A., G.D.A., G.D.C.&A.
Karwar	Honawar	11th December 1945	Capt. V. Nanjappa, I.C.S., Collector of Karwar.
	Honawar	11th December 1945	Mr. V. L. Mehta, Hon Secretary, Bombay Provincial Co-operative Institute.
Broach	Jambusar	24th February 1946	Rao Saheb P. H. Banatwala.
Surat	Surat	4th January 1946	Diwan Bahadur C. M. Gandhi.
Thana	Bhiwandi	29th November 1945	Mr. K. V. Deodhar, B.A., G.D.C.A., Assistant Registrar, Co-operative Societies, Bombay.
Kolaba	Pen	20th December 1945	Do.
Ahmedabad	Dohad	April 1946	Mr. C. M. Amin, B.A., G.D.C.A., Assistant Registrar, Co-operative Societies, Ahmedabad.

APPENDIX "A"—*contd.**Training classes held during the year 1945-46.*

Nature of the Class.	Date.	Place.	Number of candidates attended.
<i>Satara District.</i>			
Secretaries Training Class	1st October 1945 to 1st November 1945.	Islampur	63
Practical Training Class for demobilised soldiers.	7th March 1946 to 20th May 1946.	Do.	25
Secretaries Training Class	16th May 1946 to 20th May 1946.	(i) Shirale	.....
		(ii) Satara	.....
		(iii) Wai	.....
		(iv) Dahiwadi	.....

APPENDIX "A"—*contd.*

Nature of the Class.	Date.	Place	Number of candidates attended.
<i>Ratnagiri District.</i>			
Secretaries Training Class	27th January 1946 to 30th January 1946.	Salpe	13
<i>Bijapur District.</i>			
Secretaries Training Class	11th July 1945 to 14th July 1945 and 15th April 1946 to 18th April 1946.	Number of classes. 8	128
Managing Committee Members	.....	.....	.....
<i>Sholapur District.</i>			
Secretaries Training Class	17th to 19th August 1945 to 30th August 1945.	Number of classes 3	63
.....	18th February 1946 to 17th March 1946.	.....	.....
Managing Committee Members	.....	3	86
<i>West Khandesh and Nasik Districts.</i>			
Training Class for Secretaries—			
(A) General	15th November 1945 to 14th December 1945.	Sakri	54
(B) Propaganda Class for Bombay Agricultural Debtors Relief Act.	8th November 1945	Sakri	17
(C) Arrangements and Procedure for Crop Finance.	18th to 19th January 1946.	Nandurbar	13
Other Training Classes	8th to 10th November 1945.	Sakri	22
(A) Propaganda regarding Bombay Agricultural Debtors Relief Act for—			
(i) Talathas, Taluka Sakri	23rd to 25th November 1945.	Sakri	20
(ii) Teachers of Sakshrata Prasarak Mandal, Sakri.	Do.	Sakri	
(iii) Teachers of Sakshrata Prasarak Mandal, Pimpalner.	7th to 9th December 1945.	Pimpalner	17
(iv) Propaganda Staff (working in Shahada and Taloda Tal.)	10th September 1945	Nandurbar	13

APPENDIX "A"—*contd.*

Nature of the Class.	Date.	Place.	Number of candidates attended.
<i>West Khandesh and Nasik Districts—contd.</i>			
<i>Other Training Classes—contd.</i>			
<i>(B) Crop Finance—</i>			
A training class for the A.D.C Os. Supervisors Bank Inspectors.	25th to 27th May 1946.	Nandurbar ...	24
<i>(C) Training Class for Managing Committee and other members of the Agricultural Societies.</i>	25th August 1945	... Shevali ...	28
	26th August 1945	... Perejpur ...	25
	29th August 1945	... Amkhel ...	26
	30th August 1945	... Basar ...	27
	31st August 1945	... Khori ...	28
	1st September 1945	... Titabe ...	21
	28th and 29th September 1945.	Biladi ...	20
	7th April 1946	... Dusanee ...	4
	11th May 1946	... Padalde ...	4
	12th May 1946	... Khudwad ...	13
	13th and 14th May 1946.	Pari Wardhe ...	20
	20th May 1946	... Pradasha ...	4
	22nd and 23rd May 1946.	Untawad ...	8
<i>Secretaries Training Class (Weavers Societies).</i>	18th to 20th July 1945	Niphad ...	1
	7th to 8th August 1945.	Gurbare ...	1
<i>Sales Man Training</i>	... 26th to 27th August 1945.	Kalwan ...	20
<i>Secretaries Refreshers Classes</i>	... 9th to 15th October 1945.	Niphad ...	16
	22nd February 1946 to 2nd March 1946.	Malegaon ...	11
	18th April 1946 to 25th April 1946.	Yeola ...	12
	15th June 1946 to 24th June 1946.	Kalwan ...	15

APPENDIX "A"—*contd.*

Nature of the Class.	Date.	Place.	Number of candidates attended.
<i>Dharwar District.</i>			
Secretaries Training Class	... 19th to 21st July 1945	Ron	... 33
Do.	... 23rd to 25th July 1945.	Gadag	... 32
Do.	... 27th to 29th July 1945.	Mundargi	... 17
Do.	... 28th to 30th November 1945.	Navalgund	... 23
Do.	... 13th to 15th December 1945.	Ranebennur	... 25
Do.	... 21st to 23rd January 1946.	Shiggaon	... 18
Do.	... 21st to 23rd February 1946.	Kalghatgi	... 12
Do.	... 28th to 30th May 1946.	Haveri	... 32
Do.	... 27th June 1946	... Hubli	... 20
Managing Committee	... 16th and 27th July 1945.	Saswihalli	... 25
Do.	... 13th and 14th November 1945.	Hebsur	... 15
Do.	... 29th and 30th November 1945.	Bhandiwad	... 20
Do.	... 9th and 10th December 1945.	Hebballi	... 15
Managing Committee Training Class.	19th and 20th December 1945.	Baad	... 12
Do.	... 10th and 11th January 1946.	Chabbi	... 20
Secretaries Training Classes for Crop Finance.	6th May 1946 to 12th May 1946.	Navalgund	... 24
Do.	Do.	... Nargund	... 18
Do.	Do.	... Annigeri	... 12
Do.	Do.	... Ron	... 32
Do.	Do.	... Gadag	... 30
Do.	Do	... Mundargi	... 16

APPENDIX "A"—*contd.*

Nature of the Class.	Date.	Place.	Number of candidates attended.
<i>Belgaum District.</i>			
Training Class for Secretaries of Rural Co-operative Societies.	16th July 1945 to 23rd August 1945.	Belgaum	18
Training Class for Secretaries of Weavers' Societies.	8th October 1945 to 15th October 1945.	Yamakanmaradi.	6
Training Class for Managing Committee Members of Weavers Societies.	16th October 1945 to 18th October 1945.	Do.	9
Training Class for Secretaries of Weavers Societies.	21st October 1945 to 31st October 1945.	Bailhongal	13
Training Class for Secretaries of Co-operative Societies.	11th October 1945 to 28th Oct. 1945.	Belgaum	9
Training Class for Managing Committee of Weavers' Societies.	12th May 1946 to 14th May 1946.	.....	33
Do. do.	22nd June 1946 to 29th June 1946.	Bellad Bagewadi	30
Refreshers Class of Supervisors and Field Workers.	25th May 1946 to 28th August 1946.	Kumta	7
Training Class of Secretaries of Rural Societies.	17th November 1945 to 28th November 1945.	Kumta	8
Do. do.	11th January 1946 to 14th January 1946.	Honawar	8
Do. do.	16th January 1946 to 3rd February 1946.	Haliyal	7
Training Class of Secretaries of Societies in Bombay Agricultural Debtors Relief Act.	27th April 1946 to 30th April 1946.	Haliyal	7
Do. do.	1st May 1946 to 2nd May 1946.	Yellapur	3
<i>Bombay Division.</i>			
Secretaries Training Class	25th March 1946 to 28th April 1946.	.....	13
Do.	21 days	Anand	26

APPENDIX "A"—*contd.*

Nature of the Class.	Date,	Place.	Number of candidates attended.
Secretaries Training Class — <i>contd.</i>	3 days	Dohad	12
	3 days	Jhalod	10
	3 days	Godhra	10
	3 days	Kalol	8
	7 days	Ahmedabad	9

TABLE "A".

1. Cost of working of the Co-operative Department.

Particulars.	1945-46.		1944-45.	
	Amount.	Rs.	Amount.	Rs.
Pay of officers	.....	1,05,038	.....	1,10,543
Pay of Establishment	.....	4,64,874	.....	4,54,568
Allowances and Honoraria	.....	4,30,407	.....	3,03,735
Contingencies	.....	82,708	.....	65,367
Grant-in-aid to Co-operative Institutions—	.....	87,342	.....	1,10,480
(a) Bombay Provincial Co-operative Institute	.....	.....	14,000	.....
(b) Backward Societies	1,440	.....	1,490	.....
(c) Subsidies to land mortgage Bank	750	.....	750	.....
(d) Supervising Unions	51,300	.....	52,860	.....
(e) Village Multi-purpose Societies	9,612	.....	2,301	.....
(f) Crop Protection, Marketing and Better Farming Societies	23,290	.....	16,619	.....
(g) Local bodies	.....	.....	.....	.....
(h) Fencing Societies	500	.....	500	.....
(i) Educational Committees of District Board of Supervising Unions	.....	.....	22,170	.....
(j) Women Co-operative Societies	450	.....	150	.....
		11,70,369	.....	10,44,693

TABLE "A"—*contd.*

Particulars.	Amount.		Amount.	
	1945-46.	1944-45	1945-46.	1944-45
	Rs.	Rs.	Rs.	Rs.
<i>Deduct—Receipts—</i>				
Audit fees ...	1,58,490	.....	1,38,043	.....
Miscellaneous Receipts ...	82,245*	-2,40,735	1,13,984	2,52,027
Net Total ...	.....	9,29,634	.....	7,92,666

* Exclusive of Government of India grant.

2. *Scheme for the improvement of Agricultural Marketing in India.*

Particulars.	Amount.		Amount.	
	1945-46.	1944-45.	1945-46.	1944-45.
	Rs.	Rs.	Rs.	Rs.
Pay of Officers ...	13,633	.....	.....	9,578
Pay of Establishment ...	5,822	.....	.....	5,796
Allowances and Honoraria ...	15,130	.....	.....	9,522
Contingencies ...	2,718	.....	.....	1,505
	37,303	.....	.....	26,401

3. *Cost of working the Scheme for Co-operative Training and Education.*

Particulars.	Amount.		Amount.	
	1945-46.	1944-45.	1945-46.	1944-45.
	Rs.	Rs.	Rs.	Rs. a. p.
Pay of Officers ...	4,778	.....	.....	2,580 0 0
Pay of Establishment ...	5,633	.....	.....	1,563 11 0
Allowances and Honoraria ...	6,157	.....	.....	980 15 0
Contingencies ...	3,195	.....	.....	2,355 7 0
	19,763	.....	.....	7,480 1 0

TABLE " B ".
General Progress of the movement.

Type of societies.	No. of societies.		No. of members.		Share Capital.		Reserve and other funds.		Working Capital.	
	1944-45.	1945-46.	1944-45.	1945-46.	1944-45.	1945-46.	1944-45.	1945-46.	1944-45.	1945-46.
					Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(1) Central Banks including Provincial Banks and Provincial land mortgage Banks and Banking Unions.	14	15	20,935	22,396	58,51,430	61,67,830	58,49,448	64,12,402	11,27,64,021	14,49,72,220
(2) Agricultural Societies including land mortgage Banks.	4,885	5,374	831,556	448,451	73,19,512	78,87,951	1,30,75,018	1,46,26,731	4,43,80,042	4,71,34,652
(3) Non-Agricultural Societies ..	1,645	1,743	557,520	595,710	2,83,59,271	3,17,04,007	1,50,02,251	1,75,86,041	13,67,45,467	16,81,68,997
(4) Unions ..	117	118	3,913	4,203	---	---	---	---	---	---
(5) Insurance societies ..	4	4	21,111	23,174	---	---	49,79,957	50,04,654	50,57,134	59,74,029
	6,665	7,254	935,035	1,093,934	4,16,30,213	4,57,59,788	8,29,06,074	4,46,29,828	29,89,46,664	36,62,49,908

TABLE "C".
Current demand and recoveries (1945-46.)

Type of societies.	Principal.		Arrears.		Amount recovered out of amount due after the close of the year.
	Amount due for payment during the year.	Amount recovered out of column 2.	Authorised.	Unauthorised.	
1	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.
Central Banks	12,32,56,464,	11,92,72,045	9,47,379	30,37,040	45,40,199
Agricultural Credit Societies	1,95,61,623	1,02,74,508	16,41,701	76,45,414	5,40,842
Non-Agricultural Credit Societies	8,36,79,349	7,87,13,814	15,07,636	34,57,899	58,70,055
Total, 1945-46	22,64,97,436	20,82,60,367	40,96,716	1,41,40,353	1,09,51,006
Total, 1944-45.	18,13,70,940	16,41,95,535	32,29,254	1,39,46,151	63,40,427

TABLE "D".

Object of loans.

Type of societies.	Current agricultural purposes including payment of rent assessment etc.	Maintenance of family	Land improvement.	Marriage and other ceremonies.	Redemption of old debts.	Other purposes.	Total.	
1	2	3	4	5	6	7	8	
1945-46.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
Agricultural Co-operative Credit Societies including land mortgage Banks.	1,02,18,421	4,92,386	11,36,158	1,87,762	5,39,213	6,47,342	1,32,21,282	
1944-45	...	65,41,544	3,38,064	9,16,253	1,57,738	3,87,951	5,63,79 ₂	89 06,342

Continued.

Type of societies.	Agricultural operations.	Trade and Commerce.	Industrial Operations.	Acquisition or Improvement of property.	Other purposes.	Total.	
1	2	3	4	5	6	7	
1945-46.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
Non-Agricultural Credit Societies	...	18,44,611	4,81,91,517	19,59,065	24,99,432	3,32,73,558	8,77,68,183
1944-45	...	16,92,659	3,57,37,203	6,15,096	32,64,954	2,97,85,717	7,10,95,629

STATEMENT
Operations of Provincial and Central

Name of Central Bank	Number of Members		Loans advanced during the year to		Receipts from Loans and Deposits repaid during the year by	
	Individuals	Societies	Individuals	Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
			Bs.	Rs.	Rs.	Rs.
(1) Provincial Banks						
1. The Bombay Provincial Co-operative Bank, Limited.	3,411	2,614	2,11,16,869	4,97,59,0.2	2,25,01,917	4,98,10,881
2. The Bombay Provincial Co-operative Land Mortgage Bank, Limited	570	119	.....	3,31,500	...	3,57,368
Total ..	3,981	2,733	2,11,16,869	5,00,90,502	2,25,01,917	5,01,68,019
(2) District Central Banks.						
1. The Ahmedabad Central Co-operative Bank, Limited.	6	210	1,320	63,49,676	796	62,25,318
2. The Bawal Central Co-operative Bank Limited.	839	55	2,87,782	3,34,241	8,59,927	2,91,221
3. The Belgaur District Central Co-operative Bank, Limited	978	391	34,16,104	23,32,481	50,59,937	21,10,495
4. The Bijapur District Central Co-operative Bank, Limited	792	269	8,83,974	15,92,165	8,57,692	17,12,171
5. The Broach Co-operative Bank, Limited	929	211	20,75,662	30,26,524	20,87,530	32,70,788
6. The East Khandesh Central Co-operative Bank, Limited	1,527	771	50,16,563	16,42,950	63,19,581	18,19,244
7. The Karnataka Central Co-operative Bank, Limited, Dharwar.	1,039	651	34,50,735	31,50,355	29,67,392	26,98,386
8. The North Kanara Central Co-operative Bank, Limited, Sirsi	650	121	3,16,954	1,06,875	3,18,802	1,16,720
9. The Poona District Central Co-operative Bank, Limited	2,574	578	33,52,418	2,02,418	22,20,672	3,40,446

A.

Banks during 1945-46.

Loans due by			Loans and Deposits received during the year from			
Individuals	Banks and Societies	Of which overdue	Individuals and other sources	Central Provincial and other Banks	Primary Societies	Government
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
89,37,669	91,35,039	8,42,300	88,24,76,526	19,22,80,018	25,25,21,701	...
.....	23,74,646	25,772	1,420	...	...	...
89,37,669	1,20,59,685	8,69,072	88,24,76,946	19,22,80,018	25,25,21,701	...
523	3,98,203	53,334	6,40,981	1,15,591	68,83,695	...
2,02,132	1,04,085	27,727	11,60,346	...	7,97,697	...
18,25,914	10,74,408	5,25,498	93,41,459	.....	67,70,374	...
2,62,898	7,53,940	1,00,810	99,75,266	7,21,372	16,51,620	...
67,447	4,14,567	80,235	1,07,14,191	98,871	25,53,258	...
6,72,155	31,57,025	3,64,583	7,08,70,900	.....	89,87,906	...
16,82,440	24,20,311	4,74,046	1,58,23,409	.....	25,03,202	...
1,16,836	67,099	54,249	8,05,434	.....	7,02,028	..
24,32,258	10,82,980	5,62,082	3,48,13,023	5,48,20,959	2,32,06,843	...

STATEMENT

Name of Central Bank 1	Loans and Deposits repaid during the year to				Received from the sale of goods members 19
	Individuals 15	Central, Provincial and other Banks 16	Primary Societies 17	Government 18	
	Rs.	Rs.	Rs.	Rs.	
(1) Provincial Banks					
1. The Bombay Provincial Co-operative Bank, Limited.	37,39,71,920	18,97,55,878	34,81,28,044	1,900	.....
2. The Bombay Provincial Land Mortgage Bank, Limited.	1,898	.....	20,322	.....	.....
Total ...	37,39,72,818	18,97,55,876	34,81,48,366	1,900	..
(2) District Central Banks.					
1. The Ahmedabad Central Co-operative Bank, Limited.	5,63,898	1,39,471	66,19,147	.....	.....
2. The Barshi Central Co-operative Bank, Limited.	10,27,948	.....	7,79,396	.....	.....
3. The Belgaum District Central Co-operative Bank, Limited.	84,74,318	3,692	58,93,621	..	..
4. The Bijapur District Central Co-operative Bank, Limited.	96,33,683	75,000	14,05,288	....	4,04,026
5. The Broach Co-operative Bank, Limited.	1,03,02,711	97,044	28,63,178	.....	.....
6. The East Khandesh Central Co-operative Bank, Limited.	6,98,70,124	.....	60,25,668	.....	.....
7. The Karnatak Central Co-operative Bank, Limited, Dharwar.	1,53,35,978	.....	24,42,809	.....	..
8. The North Kanara Central Co-operative Bank, Limited, Sirsi.	5,15,0	.....	3,75,778	.....	22
9. The Poona District Central Co-operative Bank, Limited.	3,37,40,239	5,51,84,948	9,22,50,123	.....	.....

A—contd.

20 Paid for purchase of members products	21 Share Capital paid up	Loans and deposits held at the close of the year from				26 Reserve Fund	27 Other Funds
		22 Individuals and other sources	23 Central, Provincial and other Banks	24 Primary Societies	25 Government		
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
.....	20,09,050	3,43,63,605	77,87,925	2,24,32,558	.....	5,84,814	15,20,968
.....	5,08,760	35,05,903	.....	1,08,367	.....	25,596	16,069
.....	26,12,320	3,83,67,508	77,87,925	2,25,42,023	.....	6,00,410	15,36,797
.....	1,07,300	4,85,268	11,769	17,55,718	.....	26,155	42,558
.....	71,790	9,34,59	.....	1,66,414	.....	65,57	21,937
.....	4,31,750	30,33,124	.....	16,57,288	.....	1,64,121	1,17,521
6,77,706	2,63,150	23,17,720	6,46,373	5,56,603	.....	98,450	91,325
.....	2,53,500	37,30,579	11,298	6,87,380	.....	1,54,536	97,551
.....	7,00,000	74,42,267	9,62,563	33,50,569	.....	4,12,210	5,33,582
.....	7,16,500	5,56,044	.....	7,23,501	.....	3,81,587	2,95,228
.....	43,290	5,57,505	.....	3,34,113	.....	80,000	14,231
.....	8,94,970	95,96,983	.....	12,30,168	.....	1,91,227	1,75,659

STATEMENT

Name of Central Bank	Working Capital	Owned Capital	Income Realized			Interest paid on loans and deposits.
			Interest received	Interest accrued	Other items	
1	28	29	30	31	32	33
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(1) Provincial Banks						
1. The Bombay Provincial Co-operative Bank, Limited.	6,94,49,756	.. ..	19,01,698	3,10,850	1,79,067	11,20,390
2. The Bombay Provincial Co-operative Land Mortgage Bank, Limited	41,59,185	5,33,856	1,47,926	1,45,947	1,500	1,24,381
Total .	7, 6,08,971	5,33,856	20,49,624	4,56,797	1,80,567	12,44,771
(2) District Central Banks						
1. The Ahmedabad Central Co-operative Bank, Limited.	23,89,268	1,76,613	58,684	14,851	107	20,589
2. The Parsi Central Co-operative Bank, Limited	19,50,376	1,59,264	40,269	.....	2,268	11,777
3. The Belgaum District Central Co-operative Bank, Limited	55,53,934	8,49,522	1,98,260	9,091	16,450	50,378
4. The Bijapur District Central Co-operative Bank, Limited	39,93,622	4,72,324	1,08,393	4,378	36,348	22,968
5. The Broach Co-operative Bank, Limited.	49,19,379	4,99,120	1,05,270	42,268	8,452	55,397
6. The East Khandesh Central Co-operative Bank, Limited.	1,54,09,629	17,49,092	5,13,971	1,58,582	33,074	1,65,091
7. The Karnatak Central Co-operative Bank, Limited, Dharwar.	74,72,860	12,92,315	4,24,729	.. ..	23,528	2,02,274
8. The North Kanara Central Co-operative Bank, Limited, Sirsi.	10,23,139	87,521	80,222	.....	19,628	14,404
9. The Poona District Central Co-operative Bank, Limited.	1,16,78,970	7,61,849	8,57,864	.. ..	40,245	1,88,109

A—contd.

Expenses			Profit or Loss	Usual dividend paid on shares	Most usual rate of interest on		Uncalled and subscribed Share Capital.
Interest due	Cost of management	Other items			Borrowings	Lending	
34	35	35A	35	37	38	39	40
Ba.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
1,45,500	7,56,713	44,314	+3,24,225	4 and 1 Bonus	1 to 2½	1 to 5½	7,17,970 Subscribed
1,31,476	13,351	3,199	+6,439	1½	2½ to 3½	4½ to 5	2,14,640 Uncalled
2,59,956	7,70,067	47,513	+3,30,667	.....	.....	.....	.....
3,781	20,447	...	+29,025	5	1½	4½	.....
9,591	14,443	1,578	+5,125	5	1 to 2½	5½ to 6½	.....
26,174	60,292	11,234	+52,793	5	1 to 3½	4 to 6½	.....
21,519	57,745	...	+39,556	4	1 to 2½	5 to 7	.....
3,820	43,744	...	+31,347	7½	1 to 2½	4	.....
57,085	1,68,701	...	+88,223	5	1 to 3½	2½ to 6½	.....
60,564	1,20,148	...	+48,883	5	1 to 3½	5 to 6½	.....
9,914	9,939	53	+9,291	5	2 to 3½	5 to 6½	3,010 Uncalled 46,800 Subscribed
...	1,35,741	61,601	+49,567	5½	1 to 1½	4 to 7½	4,230

STATEMENT

Name of Central Bank 1	Number of Members		Loans advanced during the year to		Receipts from Loans and Deposits repaid during the year by	
	Individuals 2	Societies 3	Individuals 4	Societies 5	Individuals 6	Banks and Societies 7
10. The Sholapur District Central Co-operative Bank, Limited	993	246	Rs. 7,50,514	Rs. 19,22,776	Rs. 8,66,669	Rs. 19,32,914
11. The Surat District Central Co-operative Bank, Limited.	2,019	252	7,31,489	1,03,76,526	6,16,612	1,09,93,111
Total ...	19,888	3,555	2,13,27,616	3,11,62,077	1,97,16,345	3,09,12,674
(B) Banking Unions.						
1. The Kalol and Halol Taluka Co-operative Banking Union, Limited	178	69	99,039	4,17,094	47,973	4,31,962
2. Wada Co-operative Banking Union, Limited.	165	35	...	68,548	...	84,836
Total ...	343	104	99,039	5,03,642	47,973	4,66,238
Grand Total Central Banks	16,010	6,388	4,24,73,423	9,17,66,221	4,22,65,236	8,15,47,011

A—contd.

Loans due by			Loans and Deposits received during the year from			
8 Individuals	9 Banks and Societies	10 Of which over due	11 Individuals and other sources	12 Central, Provincial and other Banks	13 Primary Societies	14 Government
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
2,24,942	3,52,467	89,748	99,30,746 +24,713	8,04,958	32,82,797	...
2,13,902	5,08,566	87,668	3,02,35,768	98,59,539	1,20,06,031	...
78,55,472	1,09,83,668	26,37,475	19,43,60,645	6,64,80,485	6,63,59,564	..
8,243	1,23,787	80,493	6,05,871	...	10,79,306	....
	52,212	...	1,02,605	19,520	720	....
8,243	1,75,939	80,493	7,08,476	19,520	10,79,926	.....
1,68,01,884	2,35,69,990	30,37,040	57,75,45,967	25,87,80,023	42,19,61,181	

STATEMENT

Name of Central Bank	Loans and deposits repaid during the year to				Received from the sale of goods to members
	Individuals	Central, Provincial and other Banks	Primary Societies	Government	
1	15	16	17	18	19
	Rs.	Rs.	Rs.	Rs.	Rs.
10. The Sholapur District Central Co-operative Bank, Limited.	66,47,805	8,01,995	82,95,370	.....	5,97,350
11. The Surat District Central Co-operative Bank, Limited.	2,70,06,930	99,79,803	1,12,32,196	.....	.....
Total ...	18,46,50,075	6,62,74,418	6,41,03,463	.....	9,81,338
(B) Banking Unions.					
1. The Kalol and Halol Taluka Co-operative Banking Union, Limited.	.....	8,26,703	.....	.....	.....
2. Wada Co-operative Banking Union, Limited.	88,224	8,914	.....	.....	8,37,441
Total ...	88,224	8,85,017	.....	.....	8,37,441
Grand Total ... Central Bank	55,87,10,917	23,68,55,811	41,22,79,339	1,900	12,68,839

A—contd.

Paid for purchases of members' products 20	Share Capital paid up 21	Loans and deposits held at the close of the year from				Reserve Fund 26	Other Funds 27
		Individuals and other sources 22	Central, Provincial and other Banks 23	Primary Societies 24	Government 25		
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
6,31,427	1,36,100	27,42,090	70,009	4,63,335	.....	68,210	69,948
.....	4,22,880	1,02,05,694	1,38,941	21,98,753	.....	2,94,419	4,12,968
15,69,152	26,12,930	4,65,60,852	18,40,973	1,36,99,767	.....	17,92,452	21,61,931
.....	16,690	1,61,297	.....	1,00,487	.....	9,622	11,261
.....	24,900	65,077	11,206	720	.....	4,952	5,749
.....	41,690	2,26,874	11,206	1,1,217	.....	14,574	16,810
15,69,152	61,67,830	8,51,57,284	96,10,173	8,63,52,097	.....	23,97,436	40,14,966

STATEMENT

Name of Central Bank	Working Capital	Owned Capital	Income Realized			Interest paid on loans and deposits
			Interest received	Interest accrued	Other items	
1	28	29	30	31	32	33
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
10. The Sholapur District Central Co-operative Bank, Limited.	25,70,662	2,95,258	89,810	14,410	84,015	27,835
11. The Surat District Central Co-operative Bank, Limited.	1,96,73,759	11,30,366	2,66,354	74,567	91,198	80, 71
Total ...	7,09,51,468	74,61,744	22,39,028	2,99,633	2,99,224	8,24,293
(B) Banking Unions.						
1. The Hailol and Kalol Taluka Co-operative Banking Union, Limited.	2,99,867	1,33,070	9,011	.....	3,018	2,937
2. Wada Co-operative Banking Union, Limited.	1,11,904	34,901	600	38	5,843	479
Total ...	4,11,771	1,72,971	9,611	38	8,861	3,936
Grand Total .. Central Bank	14,49,72,230	81,68,571	42,98,381	7,54,997	4,18,662	20,72,300

A—concl'd.

Expenses			Profit or Loss	Usual dividend paid on shares	Most usual rate of interest on		Uncalled and subscribed Share Capital
Interest due	Cost of management	Other items			Borrowings	Lendings	
34	35	35A	36	37	38	39	40
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
9,099	46,557	17,825	+33,478	4 to 5	3 to 2½	8 to 6	...
15,583	1,01,786		1,15,563	6½	1 to 1½	8 to 5½	....
2,16,371	8,15,873	91,760	5,00,882	.....	.....	....	....
..	6,616	.	+2,605	5	1½ to 3	5 to 6	50,000
..	15,796	1,487	+4,842	5	4	5	.
..	22,412	1,487	7,448	...	.....	...	50,000
4,86,327	16,08,362	1,40,760	8,38,997	..	....	....	....

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>Sholapur District.</i>			Rs.	Rs.	Rs.	Rs.
1. Laxmi Co-operative Bank Ltd.	1	688	1,40,131	.....	1,41,962	.....
2. Pandharpur Urban Co-operative Bank.	1	1,100	2,33,385	.....	2,13,146	.....
3. Bothfield Co-operative Bank.	1	317	29,468	.....	27,851	.....
4. Karmala Urban Co-operative Bank.	1	70	313	.....	113	.....
Total for Sholapur District.	4	2,383	4,03,267	....	6,93,072	.....
<i>Bijapur District.</i>						
1. Bijapur Shri Sidheswar Bank.	1	667	9,12,971	.....	8,77,884	.....
2. Bijapur District Government-Officials Co-operative Bank.	1	594	1,17,501	....	1,20,235	.....
3. Bijapur Mahalaxmi Urban Bank.	1	890	1,67,584	.....	1,90,884	.....
4. Bagalkot Basveshwar Urban Bank.	1	319	9,40,141	.....	1,95,125	.....
Total for Bijapur District.	4	2,150	14,47,197	....	18,84,528	.....
Grand Total for Bijapur and Sholapur Districts (A-1).	8	4,478	18,50,464	...	17,77,600	.....

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

{ The figure of Rs. 2,587 relates
The figure of Rs. 33 relates

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.
96,425	11,186	...	6,41,045	...	.....	..	..	3,882
1,56,905	16,879	..	26,03,208	..	..	..	..	8,789
15,364	15,364	..	19,251	..	.....	..	..	861
200	...	...	1,99,578	..	.....	..	..	896
9,62,895	48,428	..	34,63,082	.....	.....	..	..	14,428
3,90,829	10,375	..	10,69,614	36	..	..	..	6,266
1,22,654	4,678	..	1,48,393	.....	.....	66,211	62,158	8,586 2,567
1,18,386	27,465	..	1,20,866	.....	..	6,745	4,102	4,156
1,83,229	30,888	...	4,80,009	1,29,788	.....	..	..	2,407
7,71,288	78,406	...	17,63,881	1,29,818	.....	71,956	67,220	16,415 12,567
10,40,193	1,16,834	...	52,26,963	1,29,818	...	71,956	67,220	38,410

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

STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government.
1	17	18	19	20	21	22
<i>Sholapur District</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. Laxmi Co-operative Bank Ltd.	30,440	1,14,334	86,911	....	..	..
2. Pandarpur Urban Co-operative Bank	36,520	2,62,032	3,27,024	..	..	..
3. Rothfield Co-operative Bank.	13,717	418	6,350	..	.....	....
4. Karmala Urban Co-operative Bank.	32,000	7,587	75,763	....	..	.....
Total for Sholapur District.	1,12,730	3,94,371	4,97,048	....	.....	..
<i>Bijapur District</i>						
1. Bijapur Shri Shidheshwar Urban Bank	1,11,065	1,69,155	3,39,958	..	758	..
2. Bijapur District Government Officials Co-operative Bank.	79,320	1,51,301	11,111	..	5,345	..
3. Bijapur Mahalaxmi Urban Bank	33,610	34,239	1,00,366	....	..	..
4. Bagalkot Basveshwar Urban Bank.	22,435	27,254	72,182	.....	25,000	..
Total for Bijapur District	2,46,410	4,01,959	5,23,567	.....	32,103	.....
Grand Total for Bijapur and Sholapur Districts (A-1).	3,59,140	7,96,330	10,20,615	.....	32,103	.....

* For the purposes of this statement the working capital

A (1)—contd.

Reserve Fund 23	Other Funds. 24	Working Capital * 25	Profit and loss for the year 26	Usual dividend paid on share 27	Most usual Rate of Interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
9,414	6,806	2,47,405	2,969	4½	½ to 2	4½ to 9
29,572	21,698	6,70,246	12,143	5	½ to 3	6½ to 9
1,775	726	23,039	387	1½	3½ to 4	6½ to 9½
70	...	1,16,420	-755	..	1 to 2	7 to 18/16
84,281	28,730	10,57,110	15,472 -755	...	....	...
33,119	30,661	7,04,786	14,083	5	2 to 3	6½ to 8½
79,170	3,710	2,69,917	3,870 +33	5	2	3 to 6½
12,562	4,634	1,85,431	1,396	5	2 to 3½	6 to 9
3,444	8,262	1,84,527	3,238	6	2½ to 5	6½ to 8½
73,295	47,377	13,24,611	22,597 +33	.....	....	.....
1,07,526	76,007	23,81,721	38,092 -756	....	....	.....

is taken to be the total of columns 17 to 24.

Bk Qb 17-6a

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>West Khandesh District.</i>			Rs.	Rs.	Rs.	Rs.
1. Dhulia Urban Co-operative Bank, Ltd.	1	1,311	3,68,511	.. ..	4,81,102	.....
2. Bajawade and Mandal People's Co-operative Bank, Ltd., Dhulia	1	940	7,09,691	.. ..	8,39,375	....
3. West Khandesh Government Servant Co-operative Bank, Ltd.	1	823	62,480	....	74,657	...
4. Shirpur Merchant's Co-operative Bank Ltd.	1	44	...	.	.	.
Total ...	4	3,118	11,39,68		13,95,134	..
<i>Nasik District.</i>						
1. Nasik People's Co-operative Bank, Ltd.	1	44	4,39,557	.	4,21,065	..
2. Yeola Merchants' Co-operative Bank, Ltd.	1	66	7,37,670	...	7,49,999	..
3. Lasaigaon Merchants' Co-operative Bank, Ltd.	1	53	12,40,036	4,21,120	12,48,317	.....
Total ...	3	565	24,07,263	4,21,120	24,92,361	
Grand Total ..	7	3,683	35,46,945	4,21,120	38,17,515	..

* The term "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
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies			
a	e	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
2,09,250	78,14)	..	16,34,022	....	4,918	68,693	59,211	10,968
1,39,660	25,521	..	12,39,123	.	....	1,11,713	1,02,468	8,370
84,160	8,907	..	2,12,590	2,65,983	..	.	..	7,306
...
5,22,070	1,12,568	..	30,92,785	2,55,983	4,918	1,50,406	1,61,679	23,544
66,612	31,410	..	8,70,850	...	..	1,03,229	1,00,652	8,422
94,138	943	...	5,64,812	...	.....	...	...	2,961
2,27,085	...	..	7,31,601	14,01,197	..	..	..	2,853
1,37,835	32,353	..	21,66,763	14,01,197	.....	1,03,229	1,00,662	14,236
7,09,906	1,41,921	...	52,59,498	16,67,180	4,918	2,33,636	2,62,331	40,780

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

STATEMENT

Classification 1	Share Capital paid 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.	Rs.
<i>West Khandesh District—contd</i>						
1. Dhulia Urban Co-operative Bank, Ltd.	1,06,495	2,85,577	4,68,580	80,068	..	..
2. Rajawad and Mandal People's Co-opera- tive Bank, Ltd., Dhulia	32,740	97,985	3,40,306	..	....	..
3. West Khandesh Gov- ernment Servant Co-operative Bank Ltd	43,077	4,14,180	1,14,584	..	..	..
4. Shirpur Merchants' Co-operative Bank Ltd.	28,000	....	....	..	..	..
Total	2,12,312	7,47,692	9,38,490	80,068	..	..
<i>Nasik District.—contd</i>						
2. Nasik People's Co-operative Bank, Ltd.	24,460	79,249	55,930	..	....	..
3. Yeola Merchants' Co-operative Bank, Ltd.	54,500	1,931	88,988	....	12,606	..
1. Lasalgaon Merchants' Co-operative Bank, Ltd.	50,200	8,507	35,082	....	37,657	..
Total	1,29,160	88,687	1,80,000	..	50,273	....
Grand Total	5,41,472	8,36,379	10,52,758	80,068	50,273	....

* For the purposes of this statement the working

A (1)---contd.

Reserve Fund 23	Other Funds 24	Working Capital* 25	Profit and loss for the year 26	Usual dividend paid on shares 27	Most usual Rate of Interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent	Per cent.	Per cent.
88,860	62,530	9,92,110	+14,174	5 5/6	2½ to 3	4 to 9½
16,620	19,778	5,14,639	+8,824	5½	2½ to 5	3½
17,823	43,065	6,32,619	+2,381	5	½ to 3	7½
45	..	28,045	+3	..	..	..
1,23,548	1,25,363	21,62,403	+25,382	.....	.....	.....
4,888	99	1,64,011	+1,444	..	2½	9½
469	100	1,07,862	+2,344	3	3 to 4	6 to 9½
173	342	1,31,971	+1,565	.....	1 to 3	6 to 6½
5,545	541	4,02,344	+5,333	.....	..	..
1,39,093	1,35,904	25,66,247	+30,735	..	..	..

*Capital is taken to be the total of columns 17 to 24.

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
URBAN BANKS			Rs.	Rs.	Rs.	Rs.
<i>Broach District.</i>						
1. Amod Nagaric Co-operative Bank, Ltd.	1	184	1,95,900	.....	1,78,994	.....
2. Ankleshwar Nagaric Co-operative Bank, Ltd.	1	582	4,77,655	.....	4,80,648	.....
3. Jambusar' People's Co-operative Bank, Ltd.	1	738	4,16,384	.....	3,86,45	.....
Total ..	3	1,499	10,89,939	.....	10,41,096	.....
<i>Surat District</i>						
1. Bulsar People's Co-operative Bank, Ltd.	1	668	20,210	.....	20,177	.....
2. Rander People's Co-operative Bank, Ltd.	1	854	10,824	.....	11,954	.....
3. Sardar Bhatadwalla Pardi People's Co-operative Bank, Ltd.	1	1,060	80,677	.....	2,945	.....
4. Surat People's Co-operative Bank, Ltd.	1	1,970	8,51,384	.....	4,44,188	.....
Total ...	4	3,942	4,62,945	.....	5,48,664	.....
Grand Total ...	7	5,441	57,19,884	.....	15,89,760	.....

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

A (1)—*contd.*

Loans due by			Loans and Deposits received during the year from			14	15	16
8	9	10	11	12	13			
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies	Sales of goods to members	Purchase of members' products	Cost of Management
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
80,670	12,094	..	3,40,601	.....	..	...	..	1,944
93,184	3,977	..	34,78,553	..	69,631	...	...	7,217
9,58,164	191	...	12,16,837	...	..	..	...	3,877
11,30,018	16,262	...	50,35,931	.....	69,631	...	..	18,023
72,939	8,449	..	14,36,384	..	.....	..	..	4,300
51,164	6,71	..	23,62,768	.....	.....	...	...	3,787
1,94,928	14,325	...	68,68,940	...	8,60,697	...	...	14,089
11,66,668	46,027	...	3,31,91,176	...	.....	...	...	62,358
1,47,689	75,303	...	4,83,54,268	...	8,60,697	...	...	74,526
2,60,607	91,664	..	4,88,90,249	.....	4,30,328	...	...	87,574

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

STATEMENT

Classification 1	Share Capital paid 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.	Rs.
<i>Broach District.</i>						
1. Amod Nagaria Co-operative Bank, Ltd.	24,475	94,998	26,288	.....	.....	.....
2. Ankleshwar Nagaria Co-operative Bank, Ltd.	58,869	4,21,101	6,58,831	2,350	.....	.....
3. Jambusar People's Co-operative Bank, Ltd.	33,540	2,40,052	1,88,708	.....	.....	.....
Total ...	1,11,375	7,65,451	8,88,815	2,350	.....	.....
<i>Surat District.</i>						
1. Bulsar People's Co-operative Bank, Ltd.	42,650	4,37,587	3,27,577	.....	.....	.....
2. Bander People's Co-operative Bank, Ltd.	36,300	2,57,557	5,78,772	14,567	.....	.....
3. Sardar Bhiadwalla Pardi People's Co-operative Bank Ltd.	72,750	11,22,387	9,16,428	75,353	.....	.....
4. Surat People's Co-operative Bank, Ltd.	2,96,725	19,82,538	32,99,797	1,75,565	.....	.....
Total ...	4,88,425	38,06,367	61,17,568	2,65,585	.....	.....
Grand Total ...	5,99,800	45,71,818	60,01,833	2,67,935	.....	.....

* For the purposes of this statement the working capital

A (I)—contd.

28 Reserve Fund	24 Other Funds	25 Working Capital*	26 Profit and loss for the year	27 Usual dividend paid on shares	Most usual Rate of Interest	
					28 On borrowings	29 On lendings
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
7,188	4,781	1,56,978	+2,485	4	$\frac{1}{2}$ to 2	6 to 9 $\frac{1}{2}$
27,816	60,235	12,48,685	+14,385	7	$\frac{1}{2}$ to 2	4 $\frac{1}{2}$
17,968	8,603	4,88,871	+9,105	5	$\frac{1}{2}$ to 2	6
62,974	73,569	19,94,534	25,876	.. ..	.....	.. ..
15,976	18,003	8,36,793	+6,721	6 to 7 $\frac{1}{2}$	$\frac{1}{2}$ to 1 $\frac{1}{2}$	4 $\frac{1}{2}$ to 8
17,236	16,928	9,06,660	+3,009	4	$\frac{1}{2}$ to 1 $\frac{1}{2}$	
47,718	46,068	29,86,699	+18,267	7	$\frac{1}{2}$ to 3	4 to 8
1,48,545	1,94,809	60,92,576	+86,023	6 $\frac{1}{2}$	1 $\frac{1}{2}$ to 2	4 to 7
2,94,475	3,70,808	1,01,92,723	+58,120	.....	.. ..	.. ..
2,77,459	3,48,877	1,20,17,862	83,996	.....		.. ..

* is taken to be the total of columns 17 to 24.

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>Belgaum District.</i>			Rs.	Rs.	Rs.	Rs.
1. Belgaum Pioneer Urban Co-operative Bank.	1	2,844	16,12,416	.....	17,00,281	.....
2. Belgaum Muslim Co-operative Credit Bank.	1	891	84,003	.....	67,461	.....
3. Athani Shri Murgendra Urban Co-operative Bank.	1	266	6,42,845	.....	6,06,099	.....
4. Nipani Shri Ram Urban Co-operative Bank.	1	412	2,03,675	.....	1,69,489	.....
5. Gokak Urban Co-operative Bank.	1	658	14,81,967	2,14,978	14,89,460	2,27,060
6. Hubli Urban Co-operative Bank, Ltd.	1	141	1,34,825	36,937	1,44,986	49,600
7. Sankeshwar Urban Co-operative Bank.	1	222	2,49,700	1,01,340	3,10,041	1,02,228
8. Khanapur Urban Co-operative Bank.	1	835	1,30,508	4,000	1,12,508	88,000
Total ...	8	6,201	46,99,999	4,57,250	46,00,285	5,16,948
<i>North Kanara District</i>						
1. Karwar Urban Co-operative Bank.	1	872	1,49,124	.....	1,45,960	.....
2. Kanara District Primary Teachers Co-operative Bank.	1	800	1,06,970	.....	1,07,727	.....
3. Kumta Urban Co-operative Bank Ltd.	1	848	6,33,707	.....	6,62,180	.....
4. Honawar Urban Co-operative Bank, Ltd.	1	424	1,38,108	.....	1,17,232	.....
5. Sidapur Urban Co-operative Bank, Ltd.	1	214	1,48,776	.....	1,45,911	.....
6. Sirsi Urban Co-operative Bank, Ltd.	1	581	2,56,604	.....	2,73,055	.....
7. Ankola Urban Co-operative Bank, Ltd.	1	822	2,59,454	.....	2,12,523	.....
Total ...	7	4,275	12,17,743	.....	17,69,286	.....
Grand total for Belgaum Division.	15	10,476	59,07,742	4,57,250	63,69,571	5,16,948

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

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.
2,76,957	45,770	.	49,68,390	..	..	..	.	18,546
50,931	6,692	10,000	4,62,579	..	..	..	..	1,744
1,63,427	11,410	..	4,60,863	..	..	..	..	2,298
61,986	4,195	..	9,70,848	..	..	..	..	4,557
5,42,999	22,640	54,645	20,55,119	1,30,000	..	..	..	10,140
1,44,237	823	20,937	4,22,270	..	..	..	..	2,804
1,22,629	1,000	5,858	6,46,576	..	..	..	..	3,465
1,18,702	19,642	5,000	4,95,645	..	..	..	..	5,660
14,85,668	1,18,193	86,440	94,78,280	1,80,000	..	..	..	44,209
1,20,242	22,718	..	5,87,558	11,960	1,20,500	..	..	6,892
63,785	.	.	15,834	..	..	..	..	2,263
1,94,081	15,653	..	1,13,12,804	..	..	..	..	5,878
1,29,468	53,117	..	15,78,598	..	..	..	..	4,061
30,744	3,799	..	3,34,866	..	..	..	..	3,909
1,89,847	22,191	..	6,93,231	..	..	..	..	6,493
1,27,870	24,321	..	5,12,157	..	..	..	..	4,777
8,56,027	1,41,790	.	50,42,107	11,960	1,20,500	..	..	34,068
23,51,695	2,59,922	96,440	1,45,20,387	1,41,960	1,20,500	..	..	78,277

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

STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
1	17	18	19	20	21	22
<i>Belgaum District.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. Belgaum Pioneer Urban Co-operative Bank.	2,24,775	8,21,534	8,38,545	.....	.....	.....
2. Belgaum Muslim Co-operative Credit Bank.	26,615	1,20,275	40,753	.....	.....	.....
3. Athani Shri Murgendra Urban Co-operative Bank	45,676	69,685	1,09,791	.....	.....	.....
4. Nipani Shri Ram Urban Co-operative Bank.	25,040	33,305	63,737	.....	..	..
5. Gokak Urban Co-operative Bank	1,70,250	1,84,042	4,49,511	.....	.....	.....
6. Hubli Urban Co-operative Bank, Ltd.	22,710	1,01,284	82,905	.....	.....	.....
7. Sankeśwar Urban Co-operative Bank	26,106	1,32,911	71,963	.....	.....	.....
8. Khonapur Urban Co-operative Bank.	27,780	97,700	1,30,008	.....	.....	.....
Total ..	6,27,100	15,57,736	17,97,217	.....	.....	.....
<i>North Kanara District.</i>						
1. Karwar Urban Co-operative Bank.	26,426	1,08,200	3,65,684	23,600	30,000	.....
2. Kanara District Primary Teachers Co-operative Credit Society	78,160	11,305	560	.....	.. ..	.....
3. Kumta Urban Co-operative Bank, Ltd.	25,465	63,274	2,77,344	22,065	.....	.....
4. Honawar Urban Co-operative Bank, Ltd.	20,105	5,25,307	1,73,018	.....	.....	.....
5. Siddapur Urban Co-operative Bank, Ltd.	27,840	1,16,183	66,734	.....	.....	.....
6. Sirsi Urban Co-operative Bank, Ltd.	23,250	99,390	1,59,468	.....	.....	.....
7. Ankola Urban Co-operative Bank, Ltd.	24,943	68,572	1,65,970	.....	.....	.....
Total ...	2,31,189	10,12,131	12,03,578	57,665	30,000	.....
Grand total for Belgaum Division,	8,58,289	25,69,867	31,00,795	50,665	30,000	.....

* For the purposes of this statement the working

A (1)—*concl'd.*

Reserve Fund 23	Other Funds. 24	Working Capital* 25	Profit and loss for the year 26	Usual dividend paid on shares 27	Most usual Rate of Interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
1,87,167	1,25,520	92,57,542	24,478	8½	2½	6½
6,288	4,336	1,98,267	3,411	7½	1½	9½
10,282	5,206	2,28,542	5,016	6½	3½	6½ to 9½
10,398	6,394	11,38,804	1,831	5	5	6½
50,114	39,467	8,93,384	23,496	6½	3½	6½
7,208	5,036	2,30,143	3,921	6	4	9½
5,592	2,386	*2,45,927	4,298	7½	2½	9
24,532	17,282	2,97,252	1,907	5	2½	7½
3,01,481	2,06,727	44,50,261	68,358	.....	.....	.....
26,747	29,167	6,24,834	5,780	6½	2½	6½
10,798	489	1,01,597	2,723	2½	2½	6½
28,726	18,483	5,55,807	5,939	7½	1 to 3	6½ to 9½
24,215	29,666	7,71,431	7,275	7½	2½	6½ to 9½
3,235	2,188	2,16,179	1,978	5	1 to 4	6½ to 9½
45,547	38,704	3,71,269	9,911	6½	2½	5 to 8
18,527	13,858	2,86,869	1,436	4½	2½ to 3	6½ to 9½
1,62,695	1,82,519	29,27,976	36,043	.....	..	.....
4,54,376	3,39,245	74,08,237	1,04,400	.. ..	.....	.....

*Capital is taken to be the total of Columns 17 to 24

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>Satara District</i>						
1. Islampur People's Co-operative Bank, Ltd.	1	391	Rs. 1,61,811	Rs.	Rs. 1,48,312	.. ...
2. Islampur Urban Co-operative Bank, Ltd.	1	184	54,003	.....	60,221	.....
3. Karad Urban Co-operative Bank, Ltd.	1	6	25,58,646	80,393	25,04,646	81,866
4. Koregaon People's Co-operative Bank, Ltd.	1	861	3,80,334	.. ...	3,54,033	.....
5. Satara District Local Board Primary Teacher's Co-operative Bank, Ltd.	1	2,264	2,01,609	.....	1,74,358	.....
6. Tasgaon Urban Co-operative Bank, Ltd.	1	960	71,238	.....	90,919	.. ..
7. Vite Merchant's Co-operative Bank, Ltd.	1	290	2,91,993	.. .	2,48,314	.....
8. Wai Urban Co-operative Bank, Ltd.	1	460	3,59,215	.....	3,30,983	.....
Total ..	8	5,096	40,78,749	80,393	39,11,614	81,866
<i>Ratnagiri District</i>						
1. Chiplun Urban Co-operative Bank, Ltd.	1	1,066	21,43,808	3,023	18,39,314	860
2. Khed Urban Co-operative Bank, Ltd.	1	435	68,650	.....	37,760	.....
3. Rajapur Urban Co-operative Bank, Ltd.	1	304	7,765	.. .	3,641	.....
4. Ratnagiri Urban Co-operative Bank, Ltd.	1	1,878	81,94,410	2,165	27,36,364	3,106
5. Malwan Urban Co-operative Bank, Ltd.	1	397	2,77,847	.....	1,95,511	.....
6. Vangurda Urban Co-operative Bank, Ltd.	1	265	9,74,003	..	8,66,328	.....
Total ...	6	3,944	66,66,476	5,177	37,73,368	3,956
Grand Total ...	14	8,940	1,07,45,227	85,571	96,84,982	85,821

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

A (1)—contd.

Loans due by			Loans and Deposits received during the year from			14	15	16
9	10	11	12	13				
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies	Sales of goods to members	Purchase of members' products	Cost of management
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
65,257	10,536	..	2,46,039	.....	.....	..	..	2,866
39,540	15,798	..	3,90,787	....	.....	..	..	1,854
8,35,585	7,559	..	63,56,930	.....	.....	..	..	14,197
96,427	4,209	..	7,74,740	.....	.....	..	..	2,977
3,11,087	18,374	..	20,043	39,259	.....	..	..	11,074
30,060	3,247	..	9,88,167	.....	.....	..	..	2,525
95,569	..	..	9,33,324	.....	.....	..	..	3,994
70,076	4,178	..	9,33,811	.....	.....	..	..	2,702
15,43,601	63,901	..	96,68,791	39,259	.....	..	..	42,179
4,24,605	1,520	2,173	42,23,090	.....	.....	..	..	18,463
41,170	100	..	1,52,794	.....	.....	..	..	1,456
18,192	7,045	..	2,43,503	.....	.....	..	..	1,714
8,04,601	56,188	6,050	56,45,033	.....	.....	..	..	16,235
1,23,513	4,621	..	16,50,387	.....	.....	..	..	2,649
2,47,125	..	..	21,01,969	.....	.....	..	..	3,645
16,69,212	69,674	8,222	1,43,55,776	..	.....	..	..	39,161
32,02,313	1,43,576	8,222	2,40,24,567	39,259	.....	..	..	81,340

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

STATEMENT

Classification 1	Share Capital paid 17	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
		18	19	20	21	22
<i>Satara District</i>						
1. Islampur People's Co-operative Bank, Ltd.	Rs. 27,765	Rs. 40,129	Rs. 83,066	.....	.....	.....
2. Islampur Urban Co-operative Bank, Ltd.	21,500	23,924	46,937	.. .	.....	.....
3. Karad Urban Co-operative Bank, Ltd.	98,630	7,72,349	10,27,412	.....	.....	.....
4. Koregaon People's Co-operative Bank, Ltd.	81,625	1,03,205	46,512	.....	.....	.....
5. Satara District Local Board Primary Teacher's Co-operative Bank, Ltd.	2,63,148	10,052	8,199	.. .	85,259	.....
6. Tasgaon Urban Co-operative Bank, Ltd.	21,350	96,435	83,525	.....	.....	.....
7. Vita Merchant's Co-operative Bank Ltd.	36,040	1,17,999	27,777	.. .	.....	.....
8. Wal Co-operative Urban Bank, Ltd.	27,000	1,62,725	1,86,021	.. .	.....	.....
Total	5,26,858	13,24,539	16,79,499	.. .	85,259	.. .
<i>Ratnagiri District</i>						
1. Chiplun Urban Co-operative Bank Ltd.	48,170	5,22,916	5,44,202	.....	6,194	.....
2. Rhod Urban Co-operative Bank, Ltd.	20,630	56,309	25,299	.....	.....	.....
3. Rajpur Urban Co-operative Bank, Ltd.	20,100	26,630	27,159	.....	.....	.....
4. Ratnagiri Urban Co-operative Bank, Ltd.	50,134	2,84,543	6,77,737	.....	3,05,092	.....
5. Malvan Urban Co-operative Bank Ltd.	20,430	49,256	1,80,268	.. .	28,103	.....
6. Vengurla Urban Co-operative Bank Ltd.	49,130	1,65,216	1,34,242	.....	1,43,288	.. .
Total	2,08,574	11,04,959	16,79,587	.. .	4,82,677	.. .
Grand Total	7,35,432	24,71,798	32,49,086	.. .	5,17,93	.. .

* For the purposes of this statement the working capital

A (1)—contd.

Reserve Fund 23	Other Funds 24	Working Capitals 25	Profit and loss for the year 26	Usual dividend pa shares 27	Most usual rate of Interest	
					On borrowings 28	On landings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
9,562	11,447	1,72,269	2,810	6½	½ to ¾	7 to 7½
2,477	940	95,628	1,227	6	½ to 2	7 to 7½
28,358	69,537	20,05,486	24,970	7½	¾ to 2	5 to 7½
5,549	5,005	1,91,596	5,177	6	½ to 3½	5 to 7½
30,539	4,480	3,51,677	2,623	2 5/16	2	6½
1,314	346	2,02,990	2,541	2	½ to 2	4½
3,113	2,330	2,87,259	4,102	6½	½ to 2	7 to 9½
15,054	6,366	3,97,167	3,901	5	¾ to 2½	6½ to 8
1,06,466	1,00,451	37,05,372	46,926	....	.....	....
10,000	20,700	11,52,812	6,265	5	2½	7
1,081	.....	1,03,219	1,237	4	3	9½
7,165	4,823	85,936	2,062	5	2½	7 12/16
35,691	56,936	14,10,123	19,814	6½	1½	6½
4,018	5,434	2,83,253	4,501	6½	2½	7½
8,653	11,526	5,62,085	7,759	4	3	6½
66,612	92,419	36,01,233	41,688	..	..	.....
1,73,178	1,91,870	78,07,200	88,614	....	..	..

is taken to be the total of Columns 17 to 24.

STATEMENT

Classification 1	Number of Societies 2	Number of members 3	Loans made during the year to		Receipts from Loans and deposits repaid during the year by	
			Individuals 4	Banks and Societies 5	Individuals 6	Banks and Societies 7
Poona District						
1. Cosmos Co-operative Urban Bank, Ltd.	1	2,355	Rs. 77,418	Rs.	Rs. 96,379	Rs.
2. No. 1 Military Accounts Co-operative Bank, Ltd.	1	624	86,480	.....	87,556	..
3. Muslim National Co-operative Bank, Ltd.	1	325	4,24,671	.....	3,85,146	..
4. Poona City Co-operative Rupee Bank, Ltd.	1	1,696	3,85,461	..	3,40,173	.....
5. Poona City Municipal Servants' Co-operative Bank, Ltd.	1	1,274	1,11,941	... ..	1,24,533	.
6. Poona Merchants' Co-operative Bank, Ltd.	1	817	10,82,438	..	10,16,466	..
7. Poona Postal Co-operative Bank, Ltd.	1	1,340	1,82,895	...	1,79,861	.....
8. Poona Urban Co-operative Bank, Ltd.	1	795	78,591	...	58,640	.
Total	8	9,135	24,93,624	.....	22,83,758	... ..
Ahmednagar District.						
9. Ahmednagar District Urban Central Co-operative Bank, Ltd.	1	2,939	68,30,223	1,72,682	66,44,755	1,44,831
Grand Total	9	12,074	25,61,847	1,72,862	23,50,513	1,44,831

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

A (1)—contd.

Loans due by			Loans and Deposits received during the year from			Sale 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.
1,47,906	15,758	.	33,47,103	...	.....	..	..	14,770
1,95,496	8,875	...	7,07,801	.....	.....	..	..	5,426
1,30,178	4,352		31,44,203	.....	.....	...	...	4,634
1,86,990	10,992	...	6,85,590	.....	.....	...	..	7,158
1,39,834	16,128	...	9,67,765	.....	.....	...	...	5,692
2,53,595	65,574	..	59,90,506	.....	.....	...	...	18,150
1,42,353	6,668	..	74,455	.....	.....	...	...	6,158
84,861	18,101	...	2,47,704	.....	.....	...	...	2,562
18,01,131	1,41,446	...	1,25,45,323	.....	.....	..	...	52,550
11,16,777	1,80,957	53,900	3,10,22,475	.....	4,32,245	...	...	68,859
24,17,908	3,52,413	53,200	4,35,67,808	.....	4,32,245	...	...	1,27,809

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

STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Socle	Provincial or Central Banks	Government
1	17	18	19	20	21	22
<i>Poona District.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. Cosmos Co operative Urban Bank, Ltd.	93,340	5,00,336	5,18,823	.....	.....	.....
2. Military Accounts No 2 Co-operative Bank Ltd.	62,925	3,08,381	63,089	.....	..	.....
3. Muslim National Co-operative Bank, Ltd.	46,150	1,85,827	1,12,600	.....	.....	..
4. Poona City Co-operative Rupee Bank, Ltd.	40,725	98,774	1,01,586	..	.....	.....
5. Poona City Municipal Servants' Co-operative Bank, Ltd.	29,470	67,228	72,637	.....	.....	.....
6. Poona Merchants' Co-operative Bank, Ltd.	87,220	2,76,572	5,81,282	.....	.....	.....
7. Poona Postal Co-operative Bank, Ltd.	82,077	3,15,309	7,181	.....	..	.....
8. Poona Urban Co-operative Bank Ltd.	28,851	26,351	46,218	.....	.....	.....
Total ..	4,09,969	17,26,838	14,47,854	.....	..	.....
<i>Ahmednagar District</i>						
9. Ahmednagar District Urban Central Co-operative Bank, Ltd.	1,70,100	18,32,200	45,60,258	74,019	..	..
Grand Total .	5,80,069	20,56,038	60,08,112	74,019	.....	..

*For the purposes of this statement the working Note.—There is difference of Rs. 781 in column No. 8.—
There is due to credit balance of over drafts in

A' (1)—contd.

Reserve Fund 23	Other Funds 24	Working Capital* 25	Profit and loss for the year 26	Usual dividend paid on shares 27	Most usual rate of Interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
51,168	47,245	12,05,371	6,409	8½	½ to 1½	4 to 7½
80,185	22,695	4,74,477	4,804	6	½ to 4	5 to 7½
3,669	3,842	8,00,788		8	8	6 to 7½
19,427	6,977	2,51,468	4,161	8½	½ to 2½	4½ to 7-12/16
17,523	8,645	1,95,508	3,117	4 1/16	1½ to 4	7-12/16
26,384	52,890	9,53,358	4,730	8	½ to 2½	4½ to 9
13,061	15,241	3,33,469	4,605	9½	1½ to 2½	6½
4,449	1,104	1,05,933	1,179	1½	1½ to 4	9
1,60,022	1,37,189	38,51,629	33,302	.....	.....	.....
1,72,769	1,60,262	64,72,737	11,294	7½	1½ to 4½	8 to 9½
8,33,790	9,97,521	1,03,54,549	44,595	.....	.....	.....

capital is taken to be the total of columns 17 to 24.

STATEMENT

Classification 1	Number of Societies 2	Number of Members 3	Loans made during the year to		Receipts from Loans and deposits repaid during the year by	
			Individuals 4	Banks and Societies 5	Individuals 6	Banks and Societies 7
			Rs.	Rs.	Rs.	Rs.
<i>Dharwar District.</i>						
1. Dharwar Baddi Urban Co-operative Bank, Ltd.	1	2,074	51,841	.....	85,440	.....
2. Dharwar Southern Maratha Urban Bank, Ltd.	1	2,516	9,23,020	.....	9,12,178	.....
3. Hubli Arya Vaisya Co-operative Bank, Ltd.		186	1,01,064	....	86,448	.....
4. Hubli Muslim Co-operative Bank, Ltd.	1	411	2,23,436	.....	2,17,808	.....
5. Hubli Urban Co-operative Bank, Ltd.	1	2,149	6,35,021	.....	6,31,652	.....
6. Betgeri Urban Co-operative Bank, Ltd.	1	2,608	73,176	.....	49,002	.....
7. Gadag Urban Co-operative Bank, Ltd.	1	1,173	2,73,362	.....	2,87,026	.....
8. Mumbai Karnatak Kurubar Co-operative Bank Ltd., Gadag.	1	1,065	82,770	.....	12,066	.....
9. Byadgi Shri Gajanan Co-operative Bank, Ltd.	1	891	2,85,256	.....	3,06,125	.....
10. Haveri Urban Co-operative Bank Ltd.	1		2,24,511	.....	1,99,191	.....
Grand Total, 1944-45 ...	10	12,932	28,31,046	.....	27,8,360	.....

* The term "loans overdue" means loans due for payment which have not
 Note.—The figures shown in column No. 14
 The figures shown in column No. 15

A (1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members	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.
1,78,397	1,00,841	....	1,52,087	.....	.....	56,429	55,469	5,784
4,07,129	56,564	...	17,99,582	.....	.....	1,27,919	1,23,999	15,920
36,930	..	...	2,24,708	.....	.....	1,50,200	1,50,870	4,524
1,02,156	9,97	...	8,13 6	.....	.....	49,101	47,118	6,889
3,71,428	1,84,068	..	2,22,124	.....	.....	1,02,216	1,10,796	12,351
1,23,994	20,659	...	55,298	.....	.....	47,511	46,842	5,225
1,51,225	20,518	...	2,65,843	.....	.....	68,043	66,003	6,067
82,872	11,268	...	0	.....	.....	...	...	3,108
1,12,030	21,509	...	3,65,990	.....	.....	1,21,428	1,24,994	4,127
78,267	2,420	...	1,50,448	3,40,514	.....	1,04,576	98,322	5,561
16,61,718	4,57,351	...	48,08,471	3,40,514	.....	8,44,725	8,28,154	76,251

been paid and for which extension has not been granted by competent authority.
represents sales to members and non-members.
represents purchases from Government and other agencies.

STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
		17	18	19	20	21	22
<i>Dharwar District—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. Dharwar RddlUrban Co-operative Bank, Ltd.	62,160	1,07,553	.....	.....	.....	.....
2. Dharwar Southern Maratha Urban Bank, Ltd.	80,512	1,99,545	3,56,087	.....	.....	.....
3. Hubli Arya Vaisya Co-operative Bank, Ltd.	29,785	11,069	41,868	.....	.....	.....
4. Hubli Muslim Co-operative Bank, Ltd.	24,570	69,457	45,519	.....	.....	.....
5. Hubli Urban Co-operative Bank, Ltd.	1,10,510	1,66,211	4,79,423	89,123	.....	.....
6. Betgeri Urban Co-operative Bank, Ltd.	61,125	17,714	48,913	15	.....	.....
7. Gadag Urban Co-operative Bank, Ltd.	57,095	39,833	60,206	.....	.....	.....
8. Mumbai - Karnatak Kurubar Co-operative Bank Ltd., Gadag.	25,491	24,621	1,08,001	.....	.....	.....
9. Byadgi Shri Gajanan Co-operative Bank Ltd.	24,535	5,584	1,54,215	.....	.....	.....
10. Haveri Urban Co-operative Bank, Ltd.	23,745	25,721	46,133	.....	.....	.....
Grand Total ...	5,39,068	5,80,018	11,58,520	89,207	.....	.....

*For the purposes of this statement the working capital
 Note.—The figures shown in column No. 14
 The figures shown in column No. 15

A (1)—concl'd.

Reserve Fund 23	Other Funds 24	Working Capital 25	Profit and loss for the year 26	Usual dividend paid on shares 27	Most usual rate of Interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
20,923	37,985	2,38,626	16,838	...	5	2½
1,21,566	1,22,451	8,26,251	19,809	5	4	5 to 7
5,549	10	68,376	2,806	2	3	7½
13,411	2,697	1,53,154	6,163	5	3	9½
1,16,588	52,339	8,07,633	8,003	5	2 to 3	9½
80,900	28,877	2,52,544	8,908	6½	½ to 1½	9½
35,681	18,391	2,38,926	7,568	5	3 to 3½	5 to 9½
8,141	3,554	1,79,573	1,235	3½	7½ to 5	9½
26,246	26,400	2,47,030	5,564	6½	5½	8½
2,428	4,435	1,09,453	4,440	7½	4	9 5/16
4,36,962	3,03,021	31,06,831	+64,834	5	3	9½

is taken to be the total of columns 17 to 24.

represents sales to members and non-members.

represents purchases from Government and other agencies.

STATEMENT

Classification 1	Number of Societies 2	Number of members 3	Loans made under the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals 4	Banks and Societies 5	Individuals 6	Banks and Societies 7
Ahmedabad District.						
1. Ahmedabad People's Co-operative Bank, Ltd.	1	2,518	Rs. 28,35.	.....	Rs. 30,51 83	.....
2. Ahmedabad Muslim Co-operative Bank, Ltd.						Works
3. Dohad Urban Co- operative Bank, Ltd.	1	1,008	Rs. 30,15,756	.....	Rs. 31,85,406	.....
4. Godhra City Co- operative Bank, Ltd.	1	469	6,30,468	.....	6,20,148	.....
5. Zalod Urban Co-operative Bank, Ltd.	1	984	8,16,320	.....	7,00,672	.....
6. Kalol Urban Co- operative Bank, Ltd.	1	582	2,67,554	.....	3,67,540	.....
7. Mercantile Co-ope- rative Bank, Ltd.	1	140	2,46,815	.....	2,44,846	.....
Total ...	6	4,959	78,19,923	.....	81,94,351	.....
Jalgaon District.						
1. Amalner Co-ope- rative Urban Bank, Ltd.	1	1,948	Rs. 26,97,005	.....	Rs. 26,71,271	.....
2. Bhusawal People's Co-operative Bank, Ltd.	1	746	5,38,160	.....	6,03,925	.....
3. Chopda People's Co-operative Urban Bank, Ltd.	1	180	5,40,721	.....	6,31,451	.....
4. Jalegaon People's Co- operative Bank, Ltd.	1	866	15,44,122	.....	14,68,261	.....
5. Rawer People's Co- operative Bank, Ltd.	1	316	51,925	.....	58,212	.....
Total ...	5	4,056	5,71,923	.....	54,43,120	.....

* The term "loans overdue" means loans due for payments which have not been paid.
 Note.—Amalner Urban Bank Ltd.—The abnormal difference in loans advanced and repaid is Rs. 25,734.
 Bhusawal People's Co-operative Bank Ltd.—There is a difference of Rs. 58,753 in loans advanced and repaid.

A (1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods 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.
10,47,870	11,019	..	30,64,888	.. ..	8,18,170	..	..	21,988
not comm: nced.								
4,65,236	1,078	..	52,70,4	.....	.. .	...	...	5,024
47,409	1,626	..	14,19,112	..	32,104	..	..	3,355
1,15,648	..	...	7,59,281	..	.. ..	...	..	1,773
1,02,417	8,940	..	9,10,767	.. ..	....	..	...	4,365
27,877	5,523	..	3,80,899	.....	.....	..	...	1,624
16,06,257	29,491	...	1,18,05,427	.. .	3,45,274	...	...	33,130
3,57,409	19,793	...	33,75,071	....	.....	1,86,494	1,33,060	18,329
2,94,063	7,959	...	30,14,785	.....	.....	1,29,599	1,33,060	20,376
1,1,402	792	...	24,81,312	2,30,587	.. ..	44,425	37,462	3,117
3,41,283	16,315	...	47,64,772	.....	....	2,97,865	3,04,777	15,971
83,285	12,115	..	7,51,110	.....	.....	1,22,687	1,43,745	11,230
12,01,442	55,874	..	1,88,87,050	2,30,587	.. ..	7,81,071	7,57,104	64,583

been paid and for which extension has not been granted by competent authority, and difference of Rs 2,767 in loans outstanding (plus) is due to the fact shop transactions are included therein outstanding (plus) which is due to operations on shops and overdrafts accounts being included in current transaction.

STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non members	Societies	Provincial or Central Banks	Government
I	17	18	19	20	21	22
<i>Ahmedabad District.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. Ahmedabad People's Co-operative Bank, Ltd.	1,83,190	6,51,464	12,76,383	1,67,563	.....	.....
2. Ahmedabad Muslim Co-operative Bank, Ltd.						Works
3. Dohad Urban Co-operative Bank, Ltd.	85,180	5,32,544	2,78,378	17,751	.....	.....
4. Godhra City Co-operative Bank, Ltd.	35,300	2,40,094	3,06,549	13,710	.....	.....
5. Zalod Urban Co-operative Bank, Ltd.	47,850	78,551	14,578	23,869	.....	.....
6. Kalol Urban Co-operative Bank, Ltd.	30,725	2,26,012	1,43,370	.....	.....	.....
7. Mercantile Co-operative Bank Ltd.,	24,175	22,811	31,513	.....	.....	.....
Total	3,57,590	12,41,476	20,48,685	2,17,893	.....	.....
<i>Jalgaon District</i>						
1. Amalner Co-operative Urban Bank Ltd.	60,190	4,14,785	4,20,835	.....	.....	.....
2. Bhusawal People's Co-operative Bank Ltd.	37,500	6,35,416	7,35,423	.....	.....	.....
3. Chondra People's Co-operative Urban Bank, Ltd.	37,450	2,04,338	1,99,002	.....	.....	.....
4. Jalgaon People's Co-operative Bank, Ltd.	83,200	5,70,090	4,33,769	.....	.....	.....
5. Rawer People's Co-operative Bank, Ltd.	23,675	2,11,800	49,007	.....	.....	.....
	2,42,015	21,36,529	12,33,035	.....	.....	.....

For the purposes of this statement the working capital
 Jalgaon Peoples Co-operative Bank Ltd.—The difference of Rs 19,285 loans outstanding
 Rawer Peoples Co-operative Bank Ltd.—The difference of Rs 9,197 in loans outstanding

A. (1)—contd.

23 Reserve Fund	24 Other Fund	25 Working Capital*	26 Profit and loss for the year	27 Usual dividend paid on shares	28 Most usual Rate of Interest	
					28 On b/c	29 On lendings
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
39,930	49,910	23,99,740	+24,193	4½	½ to 4	3½ to 8
*not commenced.						
20,619	14,095	9,39,489	+23,543	6½	3	
28,915	8,701	6,32,569	+3,934	6	1½ to 3	6
819	555	1,71,315	+8,543	2½	½ to 3	6½
7,881	4,943	5,11,951	+5,368	6	½ to 2½	4½ to 8
3,409	2,519	84,426	+955	3	½ to 2½	7½ to 9
93,166	80,723	48,39,339	+60,474	.....	.....	.....
85,144	83,497	10,64,451	16,330	7½	1 to 2½	4 to 7 12/16
58,201	61,577	15,78,116	21,187	7½	1½ to 2½	8½ to 7
4,707	4,873	4,50,370	4,502	7½	3 to 4	5½ to 7½
23,768	15,700	12,91,527	12,443	6	2½ to 3½	4 to 9½
4,843	2,827	2,93,253	3,388	6	½ to 2	4½ to 9
1,76,663	1,62,474	45,06,716	57,550	7½	½ to 3½	4 to 9

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

minus) is due to inclusion of over drafts into current account transactions .

(plus) is due to overdrafts operations having been included in those of current accounts.

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>Bombay City.</i>						
1. Bombay Accountant General's Office Co-operative Urban Bank, Ltd	1	429	1,23,474	..	1,29,497	.. ..
2. Bombay Muslim Co-operative Bank, Ltd	1	1,740	54,936	.....	70,510	.. ..
3. Chandramuniya Kayastha Prabhoo Co-operative Bank, Ltd	1	2,346	36,046	.....	47,545	.....
4. City Co-operative Bank, Ltd	1	916	1,17,821	.....	1,21,417	.....
5. Daxini Brahmin's Co-operative Bank, Ltd	1	3,714	11,93,756	.. ..	16,14,013	.. ..
6. Deccan Merchants' Co-operative Bank, Ltd	1	582	1,53,233	.. ..	2,09,870	.. ..
7. E. D. Sassoon Staff Co-operative Bank Ltd.	1	372	81,485	....	81,774	.....
8. Ismailia Co-operative Bank, Ltd.	1	3,375	14,19,250	.....	1,14,350	.....
9. Jain Sahakari Co-operative Bank Ltd	1				Not commenced	
10. Kapola Co-operative Bank Ltd	1	795	6,750	.....	9,468	.....
11. Lalubhai Samaldas People's Co-operative Bank, Ltd	1	3,493	1,01,591	.....	96,322	.....
12. Maratha Market People's Co-operative Bank Ltd	1	844	1,09,26	.....	1,82,205	.. ..
13. Moghveer Co-operative Bank Ltd	1	253	11,452	.. ..	560	.. ..
14. North Kanara Goud Saraswat Brahmins Co-operative Bank, Ltd.	1	1,141	71,683	.....	70,514	.....
15. Samasta Nagar Co-operative Bank Ltd	1	349	7,630	..	7,855	.. ..
16. Sannitra Co-operative Bank, Ltd	1	808	30,045	.....	34,301	..
17. Saraswat Co-operative Bank, Ltd	1	2,162	7,80,408	.. ..	1,16,581	.. ..
18. Shamrao Vithal Co-operative Bank, Ltd	1	3,603	1,90,533	..	2,02,878	.. ..
19. South Indian Co-operative Bank, Ltd	1	2,545	1,16,479	.. ..	1,14,472	.. ..
20. Vishvakarma Co-operative Bank Ltd.	1	43	.....	.....	.....	.....
21. Zoroastrian Co-operative Bank, Ltd.	1	1,221	84,814	.. ..	63,329	.. ..
Total	21	30,944	47,37,792	.....	43,46,080	..

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

A (1).

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.
96,850	6,278	...	96,850	....	.....	...	..	1,860
32,890	1,135	.	3,45,66,779	. .	.....	...	...	44,220
61,016	16,487		15,10,077	....	.	...	..	9,415
1,50,380	29,093	...	1,17,68,264	..	..	...	.	11,398
5,46,496	1,70,118	...	2,42,45,805	3,00,000	...	...	.	69,586
1,48,854	11,110	..	2,43,34,380	....	..	.	...	34,239
20,139	..	..	1,18,571	.	.....	...	..	3,079
7,09,192	3,230	.	2,04,80,987	.....	.....	..	...	25,600
Working.								
8,181	989	..	7,524	..	..	...	..	680
1,02,580	69,669	..	1,06,724	1,50,443	..	...	...	5,933
1,04,195	4,705	..	40,52,360	..	.....	...	..	7,955
10,903	...	...	42,302	....	2,594	..	.	1,524
62,135	24,376		3,08,418	..	.....	44,308	40,538	12,331
9,745	55	.	9,75,192	..	.....	...	...	28
47,824	5,441	..	1,70,132	.....	.....	...	..	2,234
11,41,346	12,259	...	1,76,37,547	..	..	.	.	33,656
2,14,273	5,500	..	70,17,222	...	5,81,361	.	..	44,514
1,15,736	23,090	...	20,88,821	..	..	...	..	6,270
..	...	...	4,295	...	..	...	..	..
94,623	3,382	.	29,05,514	..	.....	...	..	14,936
37,07,076	3,87,863	...	15,51,60,961	3,50,443	5,83,956	44,308	40,538	3,32,390

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

STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
1	17	18	19	20	21	22
<i>Bombay City.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1 Bombay Accountant General's Office Co-operative Urban Bank, Ltd.	25,259	1,07,946	193	.....	.....	.....
2. Bombay Muslim Co-operative Bank, Ltd.	2,00,000	18,65,616	1,86,386	.....	.....	.....
3. Chandraseniya Kayastha Prabhu Co-operative Bank, Ltd.	36,265	4,17,985	3,53,201	.....	.....	.....
4. City Co-operative Bank, Ltd.	37,577	7,83,681	.....	.....	9,00,000	.....
5 Daxini Brahmin's Co-operative Bank, Ltd.	1,36,630	13,23,993	19,92,049	.....	.....	.....
6 Deccan Merchants' Co-operative Bank, Ltd.	87,690	91,900	27,96,623	.....	.....	.....
7. E. D. Sassoon Staff Co-operative Bank, Ltd.	51,335	1,14,601	.....	.....	.....	.....
8. Ismailis Co-operative Bank, Ltd.	3,32,380	27,82,886	13,53,722	.....	.....	.....
9. Jain Sabakari Co-operative Bank Ltd.	.....	.....	.....	.....	Not commenced	
10. Kapala Co-operative Bank Ltd.	42,360	9,685	5,794	.....	.....	.....
11. Lallubhai Samaldas People's Co-operative Bank, Ltd.	30,845	74,791	.....	.....	40,566	.....
12. Maratha Market People's Co-operative Bank, Ltd.	63,620	4,72,552	2,36,927	.....	.....	.....
13. Mohyveer Co-operative Bank Ltd.	37,90	20,000	14,043	2,594	.....	.....
14 North Kanara Goud Saraswat Brahmin's Co-operative Bank, Ltd.	57,610	8,96,496	4,10,383	.....	.....	.....
15. Samasta Nager Co-operative Bank, Ltd.	24,690	1,60,332	.....	.....	.....	.....
16. Sanmitra Co-operative Bank, Ltd.	29,692	1,34,155	9,216	.....	.....	.....
17. Saraswat Co-operative Bank, Ltd.	3,47,890	46,46,076	18,60,583	.....	.....	.....
18. Shantao Vithal Co-operative Bank, Ltd.	1,40,005	26,96,930	5,18,559	1,84,991	.....	.....
19. South Indian Co-operative Bank Ltd.	71,410	6,59,990	2,550	.....	.....	.....
20. Vishkarma Co-operative Bank Ltd.	20,945	4,203	95	.....	.....	.....
21. Zoroastrian Co-operative Bank, Ltd.	2,62,496	21,94,119	1,193	.....	.....	.....
Total ...	20,86,271	1,94,46,783	1,12,70,806	1,67,586	2,40,566	.....

* For the purposes of this statement the working

A (1)—contd.

Reserve Fund 23	Other funds 24	Working Capital * 25	Profit and loss for the year 26	Usual dividend paid on shares 27	Most usual Rate of Interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
9,390	230	1,42,937	+2,751	6	2	6½
49,246	38,819	38,19,966	+50,952	5	2½	9½
62,308	8,984	9,14,243	+4,880	6½	½	7
2,901	37,390	10,81,499	+11,204	6	2 to 4	4½ to 7
30,988	1,35,769	86,79,408	+14,472	5	9½	9½
37,382	60,485	30,74,280	+38,796	5	.....	9½
5,606	7,832	1,79,374	+1,983	4	2	9½
1,14,963	66,095	46,40,106	+62,413	5	1½	6½
Working,						
1,620	1	69,360	+1,030	.....	1½	7½
6,540	28,683	1,81,375	-718	.....	2 to 8½	6½ to 9½
11,691	11,765	7,96,362	+10,624	5	½ to 2	9½
263	.....	74,803	+248	.....	2½	7½
17,813	48,109	14,29,411	+13,104	6½	2	8½
3,570	.....	1,88,592	+2,244	2½	3	7½
6,672	8,153	1,76,790	+2,363	5	2½	9½
1,50,587	35,060	70,40,196	+28,561	5	2	8½ to 5
1,77,600	12,32,168	49,26,153	+30,694	6½	1½	8½ to 7½
17,729	14,022	7,55,701	+6,590	4½	1 to 2½	7½
86	.....	25,276	.....	.....	.....	6 to 9½
34,645	43,420	28,36,050	+23,601	4	2	8
7,35,940	17,97,916	3,57,08,872	+3,05,522 -718	.....	.....	.....

*Capital is taken to be the total of columns 17 to 24.

Bk Qb 17-8a

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>Thana District.</i>						
1 Chinchni People's Co-operative Bank, Ltd.	1	272	Rs. 75,690	Rs.	Rs. 76,144	.....
2. Kalyan People's Co-operative Bank, Ltd.	1	247	5,75,095	.....	4,20,545	.....
Total ..	2	519	6,50,785	.....	4,96,689	.....
<i>Kolaba District.</i>						
1. Mahad Urban Co-operative Bank, Ltd.	1	653	10,32,100	.. ..	10,34,076	.....
2. Pen Urban Co-operative Bank, Ltd.	1	323	2,69,543	.....	1,92,220	.....
Total ...	2	976	13,01,649	.....	12,26,296	.....
Thana District ...	2	519	6,50,785	.....	4,96,689	.....
Kolaba District ...	2	976	13,01,649	.....	12,26,296	.....
Bombay City ...	21	30,944	47,37,793	.. ..	43,46,030	.....
Grand Total ...	25	32,439	66,90,223	... ..	59,69,065	.....
Total for 1945-46 ...	106	99,466	6,08,36,317	11,86,822	5,45,64,418	7,47,600
Total for 1944-45	98	90,971	4,06,34,529	5,36,989	3,71,64,024	18,44,167

"The term "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
Individuals	Of which overdue*	Bank 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.
47,104	29,110	..	2,35,685	..	.....	..	..	1,928
3,12,225	14,059	..	4,08,010	5,07,600	.....	..	..	4,691
3,59,625	43,169	..	6,43,595	5,07,600	.....	..	..	6,649
41,163	4,734	..	17,62,505	19,35,371	.....	..	..	4,519
1,09,035	900	..	4,00,541	.....	.....	1,48,065	1,49,734	3,309
1,50,189	5,684	..	21,63,047	19,35,371	.....	1,48,065	1,49,734	3,323
3,59,625	43,169	..	6,43,595	5,07,600	.....	..	..	6,649
1,50,189	5,684	..	21,63,047	19,35,371	.....	1,48,065	1,49,734	3,323
37,07,076	3,37,888	..	16,51,60,961	3,50,443	5,89,955	44,308	40,538	3,32,300
42,16,891	4,36,721	..	16,79,67,703	27,94,414	5,83,955	1,92,373	1,90,272	3,47,387
1,88,17,195	20,49,565	1,57,852	35,59,58,118	53,43,822	18,97,220	21,73,760	21,08,121	9,75,721
1,75,95,476	18,71,315	1,61,332	25,57,52,355	16,23,609	10,97,325	10,20,574	7,65,507	7,75,019

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

STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
1	17	18	19	20	21	22
<i>Thana District.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. Chinchni People's Co-operative Bank, Ltd.	90,840	99,697	.....	.....	.....	.....
2. Kalyan People's Co-operative Bank, Ltd.	92,400	99,479	702	.....	1,77,913	.....
Total ...	53,240	1,98,806	702	.....	1,77,913	.....
<i>Kolaba District.</i>						
1. Malad Urban Co-operative Bank, Ltd.	49,125	3,01,259	2,98,514	.....	.....	.....
2. Pen Urban Co-operative Bank, Ltd.	25,000	1,49,561	1,015	.....	.....	.....
Total ...	74,125	4,50,818	2,99,529	.....	.....	.....
Thana District	53,240	1,98,806	702	.....	1,77,913	.....
Kolaba District	74,125	4,50,818	2,99,529	.....	.....	.....
Bombay City	99,86,971	1,94,48,788	1,12,70,808	1,67,585	2,40,566	.....
Grand Total ...	92,13,636	2,00,96,407	1,15,71,037	1,67,585	3,18,479	.....
Total for 1944-46 ..	68,28,330	3,89,06,955	3,70,49,026	3,97,372	9,43,791	.....
Total for 1944-45 ...	57,50,014	3,16,76,600	2,65,47,190	7,49,579	6,86,893	.....

For the purposes of this statement the Working

A (1)—contd.

Reserve Fund 23	Other Funds 24	Working Capital* 25	Profit and loss for the year 26	Usual dividend paid on shares 27	Most usual Rate of Interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
5,465	6,844	1,32,176	+1,924	5	2	8½
7,786	11,701	2,29,781	+6,519		½ to 3	6 to 9
13,261	18,045	4,61,957	+8,443	.....	..	... .
8,144	14,141	6,71,175	14,669	6	2	7
2,088	1,610	1,79,274	+4,350	7½	.	5 to 9½
10,332	15,751	8,50,450	+18,912	....	.	..
-18,251	18,045	4,61,957	+8,443	.....	... .	....
10,332	15,751	8,50,450	+18,912	..	.. .	.... .
7,85,940	17,57,916	3,57,08,872	+8,05,528 -718	.....	....	.....
7,59,493	17,91,712	3,70,21,279	+8,32,883 -718	.....	... .	...
22,55,536	37,26,375	9,14,09,375	+9,05,574 -1,423	... .	...	.....
26,01,121	32,81,870	7,15,02,555	+7,38,983	5	2½	2½

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

STATEMENT

Operations of Agricultural

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 & P. Price Shops.	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Class I—Agricultural Credit, Unlimited.</i>						
			Rs.	Rs.	Rs.	Rs.
Sholapur	255	12,594	7,63,223	.....	5,40,847	1,800
Bijapur	220	11,887	2,40,676	.....	1,60,978	.....
Belgaum	817	20,713	7,09,836	2,21,033	5,37,860	1,90,012
North Kanara	93	5,469	2,38,271	.....	2,04,941	.....
Sátara	403	12,285	6,25,762	.....	3,78,324	17,592
Ratnágiri	63	3,950	52,533	.....	44,153	.....
Poona	261	12,618	2,27,875	.....	3,11,036	.....
Ahmednagar	248	8,312	8,24,970	45,173	5,46,776	40,872
Dhárwar	493	23,691	19,80,221	.....	6,04,366	.....
Jalgaon	625	27,477	22,97,794	.....	20,11,059	.....
West Khandesh	393	15,925	13,55,370	.....	16,94,876	.....
Násik	284	9,415	7,55,321	.....	6,87,264	.....
Broach	153	5,233	5,64,075	.....	6,02,947	.....
Surat	134	5,364	2,95,912	37,786	2,17,963	61,482
Thána	152	5,445	2,55,270	.....	2,24,317	.....
Kolába	65	1,876	57,292	.....	47,873	.....
Bombay Suburban	2	13	685	.....	625	.....
Ammedabad	109	4,075	3,06,478	.....	1,95,616	.....
Kaira	115	5,719	85,944	.....	80,939	.....
Panch Maháls	205	7,578	3,58,741	.....	2,12,665	.....
Total, Unlimited	4,577	2,15,078	1,21,33,283	2,13,992	96,65,133	3,11,699
<i>Class I—Agricultural Credit, Limited.</i>						
Sholapur	4	494	3,37,544	.....	3,25,519	.....
Bijapur	7	354	946	.....	248	.....
Belgaum	10	786	12,356	F. P. S.	.....	.....
North Kanara	11	525	3,785	19,499	11,254	10,412
Sátara	35	4,012	23,063	.....	1,705	.....
Ratnágiri	18	919	5,300	.....	22,874	.....
Poona	10	661	1,375	.....	1,406	.....
Ahmednagar	13	525	8,334	.....	825	.....
Dhárwar	18	1,483	60,535	2,503	11,486	1,742
Jalgaon	4	170	5,048	.....	25,351	.....
West Khandesh	4	116	10,029	.....	3,639	.....
Násik	13	1,759	57,261	.....	44,525	.....
Broach	11	659	89,841	.....	64,935	.....
Surat	15	1,536	100	.....	.....	.....

* The term "loans overdue" means loans due for payment which have

B.

Societies, 1945-46.

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.
12,60,449	3,92,061	8,992	1,05,168	5,09,956	85,694	8,37,512	.....
9,49,785	3,77,337	99	1,64,570	2,57,533	900	15,89,762	15,81,522
14,74,615	4,97,863	F. P. S. 1,10,564	1,06,191	3,49,476	627	90,176	.....
4,75,979	1,47,968	...	1,09,141	81,050	.....	.....	.. ..
15,58,673	5,40,049	3,234	1,03,955	5,74,622	7,666	18,14,385	12,40,938
1,24,120	71,154	.....	16,053	2,733	215	2,925	.....
11,19,244	6,37,190	4,053	28,532	3,95,880	114	11,81,354	.. ..
11,55,363	3,82,978	12,169	1,52,268	9,17,794	4,934	1,57,466	.....
29,06,525	11,11,993	..	1,28,313	9,97,451	9,061	29,51,116	29,23,545
40,30,941	18,20,250	...	5,01,261	22,99,500	391	81,33,422	29,64,959
21,93,183	4,81,208	.. ..	77,785	11,48,601	260	19,93,285	11,09,890
10,69,194	3,36,512	.	10,292	7,38,326	.....	3,63,938	3,52,170
8,61,325	1,24,18	.. .	82,631	2,54,902	.....	.....	.....
4,82,452	1,41,337	8,330	1,00,875	4,966	.. ..	47,118	.....
3,37,037	1,05,606	.....	28,651	2,20,921	.....	89,706	.....
81,066	28,194	.	579	52,515	.....	37,415	42,125
900	315	.....	.....	770	.....	.....	.....
3,32,917	93,855	.....	51,403	5,39,244	733	16,31,361	18,68,295
1,11,064	24,779	.....	2,16,812	1,28,658	4,28,535	19,65,841	18,57,744
3,87,421	1,19,180	99	5,892	80,507	1,00,135	1,943	893
2,07,91,752	74,74,061	1,46,870	20,69,661	95,89,676	6,38,835	1,65,59,041	1,39,50,431
62,986	2,147	.....	1,3781	1,78,369	.....	2,68,229	.. ..
1,777	.. ..	F. P. S. 19,389	49,220	7,000	.....	2,32,919	2,29,614
15,355	4,192	.. ..	9,313	32,482	.....	.....	.....
5,047	2,137	.. ..	11,157	4,000	.....	.....	.....
28,669	8,357	.. ..	40,922	2,34,210	2,141	7,80,576	8,25,510
4,021	85	.....	23,565	2,700	.....	7,341	.....
2,668	1,112	.....	4,200	29,991	.....	.....	.....
12,664	7,723	945	403	38,394	.....	7,554	.....
87,100	18,949	.....	24,417	1,79,317	2,037	6,91,468	6,90,223
5,048	.....	.....	83,995	24,614	.....	36,662	48,499
7,490	.....	.....	8	8,514	.....	2,790	453
34,838	2,548	.. ..	3,029	1,29,125	.....	8,92,011	7,49,563
97,427	2,226	.....	1,00,108	36,180	.....	5,50,325	.....
114	14	.....	14,375	64,079	3,060	4,44,943	18,222

not been 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 of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
<i>Class I—Agricultural Credit, Unlimited.</i>	Rs	Rs.	Rs.	Rs.	Rs.	Rs.
Sholapur	79,736	2,22,974	88,577	70,446	73,692	4,26,556
Bijapur	62,042	2,22,785	31,035	91,225	687	5,15,850
Belgaum	65,680	4,17,623	1,07,798	2,20,036	1,127	5,17,586
North Kanara	19,971	1,44,662	1,01,225	2,16,865	3,157	53,780
Satara	87,123	5,12,607	1,78,791	1,30,640	4,286	4,99,657
Batnaguri	3,977	28,626	26,571	21,011	547	7,612
Poona	59,895	2,09,495	68,355	1,18,130	8,969	6,79,603
Ahmednagar	59,272	2,98,933	70,164	96,831	4,367	6,91,378
Dharwar	1,77,862	5,47,370	1,40,621	9,84,587	5,624	15,67,534
Jaigaon	2,45,748	6,11,250	3,43,516	52,082	1,26,651	21,57,548
West Khandesh	71,418	4,00,777	65,447	30,500	4,402	9,63,117
Nasik	49,237	2,35,656	23,978	27,882	7	6,35,759
Broach	29,125	2,81,060	24,327	42,932	...	2,20,516
Surat	18,406	1,15,013	1,00,754	1,36,930	36	51,308
Thana	18,631	94,458	39,211	73,793	78,761	1,58,996
Kolaba	3,025	19,071	5,445	2,161	940	37,442
Bombay Suburban	41	197	...	...	...	685
Ahmedabad	58,079	1,29,571	34,524	43,834	23	2,57,918
Kaira	74,780	73,924	32,874	28,030	21,096	1,19,578
Panch Mahals	15,199	1,04,353	34,540	4,755	19,207	62,518
Total, Unlimited	11,96,228	46,82,410	15,18,024	17,42,671	9,53,598	96,05,649
<i>Class I—Agricultural Credit, Limited.</i>						
Sholapur	19,881	26,970	8,100	20,062	.....	63,396
Bijapur	4,234	8,615	3,161	289	.. ..	8,271
Belgaum	1,589	14,330	3,591	...	...	19,825
North Kanara	5,513	9,280	4,817	12,115	..	3,000
Satara	21,589	93,088	18,470	2,656	2,074	52,050
Batnaguri	1,499	19,484	23,177	2,734	..	3,550
Poona	1,431	5,450	2,414	1,014	989	3,320
Ahmednagar	1,632	12,820	407	13	..	19,357
Dharwar	17,819	35,670	11,962	4,009	39	1,06,161
Jaigaon	2,991	6,100	2,335	..	.. ..	16,310
West Khandesh	333	3,445	3	.....	.....	3,306
Nasik	25,242	73,595	1,15,000	3,486	179	55,484
Broach	14,774	62,205	64,923	21,497	..	26,411
Surat	11,794	35,105	7,148	5,203	3,060	902

*For the purposes of this statement the working capital.

B—contd.

year from	Government	Reserve Fund	Other Funds	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
							On borrowings	On lendings
29	23	24	25	26	27	28	29	
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
.....	7,83,027	1,12,907	17,78,179	+ 50,281 - 9,082	.....	.....	.....
.....	4,84,121	40,314	13,93,017	+ 58,820 - 16,929	..	....	.....
..	7,94,798	74,355	21,33,324	+ 40,502 - 14,591	.....	..	.....
.....	2,32,938	14,161	7,67,016	+ 17,199 2,309	.....	..	.....
.....	6,95,168	73,463	20,94,612	+ 48,045 - 10,639	..	.....	.....
..	73,438	11,093	1,68,698	+ 3,637 - 118	..	.....	.....
11,912	5,89,176	64,547	17,50,187	+ 25,917 - 34,643	6½	8½	10½	
.....	3,27,727	27,603	15,17,203	+ 39,225 - 20,232	6½	8½	10½	
..	14,34,424	89,273	41,19,432	+ 30,354	.....	.....	.....
.....	16,15,278	2,43,886	51,50,211	+ 1,83,291 - 21,007	.....	.....	.....
7,994	9,91,081	1,40,735	26,04,053	+ 1,23,754 - 4,297	..	..	.....
..	3,25,974	33,481	13,83,737	+ 41,193 - 8,936	.....	..	.....
.....	4,57,063	57,686	10,83,694	+ 32,203 - 941	..	.....	.....
5,799	3,42,806	43,360	7,76,011	+ 18,348 - 2,187	..	.....	.....
983	1,09,292	64,161	6,19,035	+ 13,473 - 3,423	..	.....	.....
.....	21,861	11,301	98,322	+ 3,609 - 321	..	.....	.....
.....	41	.....	923	- 1	..	.....	.....
1,73,448	1,27,693	74,154	8,39,104	+ 38,348 - 2,238	.....	.....	.....
1,248	81,579	24,914	3,88,243	+ 17,358 - 11,670	..	..	.....
1,291	2,62,816	27,303	15,17,203	+ 39,225 20,232	6½	8½	10½	
2,00,976	97,49,741	12,20,417	2,90,73,486	6,04,698	..	..	..
.....	18,443	799	1,97,790	+ 12,061	.....	.....	.....
.....	653	1,061	22,000	+ 5,574 - 1,123	..	.....	.....
.....	1,404	974	45,124	+ 1,432 - 111	..	.....	.....
.....	3,398	482	32,192	+ 4,751 - 977	.....	..	.....
.....	5,339	3,336	1,23,012	+ 5,923 - 1,033	.....	..	.....
.....	1,640	.....	49,885	+ 1,621 - 52	..	.....	.....
155	1,087	1,513	15,452	+ 4,118 - 96	..	.....	.....
.....	696	87	33,180	+ 647 - 659	3½	.....	10½
.....	15,267	11,771	1,24,879	+ 19,043	..	.....	.....
.....	234	61	26,430	+ 631 - 626	.....	.....	.....
2,960	126	.....	9,340	+ 17 - 96	.....	.....	.....
.....	16,446	21,308	1,32,450	+ 32,484 - 1,918	.....	.....	.....
.....	27,703	4,129	2,06,968	+ 10,109 - 10,432	.....	.....	.....
24,093	2,210	1,213	88,944	+ 7,543 - 1,001	.....	.....	.....

is taken to be the total of columns 17 to 24

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—Agricultural Credit, Limited—contd.</i>			Rs.	Rs.	Rs.	Rs.
Thane ..	12	916	45,397	....	29,659	....
Kolaba ..	11	414	345	....	731	....
Ahmedabad ..	7	726	81,317	....	76,486	....
Kaira ..	8	359	1,665	....	1,030	....
Panch Mahals ...	3	140	....	....	....	....
Total of Class I Limited.	219	17,304	7,64,094	22,407	6,20,934	12,154
Total Class I Unlimited ...	4,577	2,15,078	1,21,33,238	3,18,992	99,65,188	3,11,598
Grand Total of Class I, Unlimited and Limited	4,796	2,32,282	1,23,97,332	3,36,399	1,04,86,117	3,23,852
<i>Class II—Agricultural Purchase, Purchase and Sale Unlimited.</i>						
Dhárwar ...	1	384	728	....	2,307	....
<i>Class II—Agricultural Purchase, Purchase and Sale Limited</i>						
Sholsapur ...	6	388	....	2,000	10	2,000
Belgaum ...	1	56	219	....	127	....
Satara ..	4	163	107	....	428	....
Poona ..	3	42	....	....	....	....
Ahmednagar ...	5	246	149	8,860	1,789	....
Dharwar ...	7	302	....	....	178	....
Jalgaon ...	20	8,316	....	....	....	....
West Khandesh ..	41	2,362	....	....	....	....

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

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.
35,337	6,225	.....	22,353	2,225	.....	8,24,585	.....
845	.....	.....	85	12,000	.....	92,455	81,970
52,523	2,030	.....	1,80,523	9,591	.....	1,80,124	1,46,668
711	.....	.....	59,619	17,932	5,445	1,33,722	1,23,864
.....	.....	.....	.....	.....	.....	1,10,070	74,138
4,52,021	57,814	20,335	5,56,837	10,61,243	12,583	52,73,635	29,87,513
2,07,91,762	74,74,061	1,46,870	20,69,661	95,39,676	6,38,835	1,66,59,041	1,39,60,481
2,12,43,773	75,31,876	1,67,205	26,05,493	1,06,00,919	5,51,018	2,12,32,575	1,52,37,919
1,176	1,176	.....	.....	12,011	.....	30,535	39,069
10	.....	2,000	.....	.....	.....	90,993	.....
207	86	.....	.....	.....	.....	8,981	.....
1,882	1,755	.....	.....	.....	.....	.....	.....
.....	.....	.....	1,735	.....	.....	.....	.....
926	.....	2,350	4,397	48,432	50	75,762	.....
2,082	1,266	.....	515	.....	100	19,875	17,875
.....	.....	.....	50	.....	.....	6,491	6,031
.....	.....	.....	160	.....	.....	.....	.....

been 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 of the			
			Members	Non-members	Societies	Provincial or Central Banks
I	16	17	18	19	20	21
<i>Class I—Agricultural Credit, Limited—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Thana ...	22,103	49,220	30,150	1,32,166	...	14,919
Kolaba ..	3,401	8,790	1,600	135	...	10,000
Ahmedabad ..	6,287	30,495	58,810	27,358	...	..
Kaira ...	7,767	12,868	1,583	689	...	1,546
Panohmahals ...	2,854	9,130	....	9,635	..	..
Total of Class I Limited	1,65,683	4,62,200	2,67,621	2,48,001	6,341	4,07,001
Total Class I Unlimited ...	11,96,928	46,82,410	15,18,094	17,42,671	3,55,598	96,05,649
Grand Total of Class I, Unlimited and Limited.	12,62,611	51,44,610	17,75,645	19,85,672	3,62,939	1,00,12,650
<i>Class II—Agricultural Purchase, Purchase and Sale Unlimited.</i>						
Dharwar ...	1,776	.....	.....	...	...	1,740
<i>Class II—Agricultural Purchase, Purchase and Sale Limited</i>						
Sholapur ...	5,885	10,640	771	7	...	.....
Belgaum ...	183	1,325	.....	...	9,000	.....
Satara ...	158	1,945	.....	...	...	.....
Poons ...	6,749	7,320	2,551	4,039	...	2,473
Ahmednagar ...	2,986	9,973	689	962	...	12,732
Dharwar ...	337	3,725	54	60	1,819	638
Jalgaon ...	51,711	403	1,178	28	915	..
West Khandesh ...	44,562	14,580	70	28	...	.....

* For the purposes of this statement the working capital

B—contd.

year from	Government	Reserve Fund	Other Funds	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
							On borrowings	On lendings
22	23	24	25	26	27	28	29	
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
....	14,315	23,650	64,433	+33,724 -55	... ..	... ..	... ..
.....	410	574	21,449	+1,026 -36	..	..	.....
.....	5,940	2,754	1,25,357	+9,518 -267	.....	.....	.....
..	8,592	1,125	21,843	+1,964 -605	.	.	... .
.....	579	52	19,196	+3,430	... ..	...	.....
37,213	1,20,113	75,434	16,08,924	1,31,154	... ..	.....	... ..
2,00,975	97,49,741	12,20,417	9,90,73,485	6,04,698	... ..	...	... ..
2,33,183	99,69,854	13,25,551	3,06,82,409	7,35,352	... ..	... ..	... ..
..	7,283	... ..	9,023	1,591	.....	.....	.....
... ..	9,550	7,433	28,405	+7,576	.....	.....	.....
... .	981	199	4,455	+135	.....	.....	.....
... ..	2,650	344	4,949	+13 -52	.....	.....	.....
.....	3,184	23,301	47,378	+498 -1,004	.....	... .	... ..
.....	6,609	4,573	36,483	+2,064 -387	.....	... ..	... ..
.....	5,435	863	10,644	+899	.....	... ..	.....
.. .	6,144	23,725	37,403	+4,576 -3,251	...	.....	.....
.....	3,391	4,801	22,780	+4,500 -5,347	... ..	.....	.....

is taken to be the total of columns 17 to 24.

STATEMENT

District	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—Agricultural Purchase, Purchase and Sale, Limited—contd.</i>			Rs.	Rs.	Rs.	Rs.
Nasik ..	16	2,398	4,74,154	.. ..	4,90,854	.....
Tbana ...	1	25	....	.. .	10	....
Kolaba ..	4	359	....	.. ..	46	.....
Total of Class II, Agricultural Purchase, Purchase and Sale, Limited	106	14,689	4,74,629	10,860	4,93,386	2,000
Total of Class, II, Agricultural Purchase, Purchase and Sale, Limited and Unlimited.	109	15,066	4,75,357	10,860	4,95,193	2,000
<i>Class III—Agricultural Production and Sale Unlimited.</i>						
Bijapur	1	38	.....	.. ..	.. ..	.. ..
Belgaum ..		176	..	.. ..	.. .	..
Dharwar ..	12	479	.....	.....	.....	.. .
West Khandesh ..	1	33	..	..	.. .	.. ..
Total of Class III Unlimited	16	636	..	.....	.....	.. .
<i>Class III—Agricultural Production and Sale Limited.</i>						
Dharwar ..	1	60	.. ..	..	..	.. ..
Broach ..	1	39	..	..	.. ..	.. ..
Thana ..	1	90	..	..	.. ..	.....
Total of Class III, Limited.	3	189	..	..	..	..
Total of Class III, Agricultural Production and Sale Unlimited and Limited.	19	626	..	..	..	..

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

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		
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies		
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
86,392	82,970	8,78,878	164	86,27,071	85,47,774
906	4,750	2,22,484	.....	6,37,148	6,32,406
91,605	2,797	10,860	44,885	11,44,799	814	44,74,505	41,98,686
92,781	4,978	10,860	46,496	11,44,799	814	45,05,141	42,29,684
.....
.....	2,055	.....	.....	4,530	6,266
.....	2,055	.....	.....	4,530	6,266
.....
.....
.....
.....	2,055	.....	.....	4,530	6,266

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

STATEMENT

District	Cost of Management	Share Capital paid	Loans and Deposits held at the end of the			
			Members	Non-members	Societies	Provincial or Central Banks
			16	17	18	19	20	21
<i>Class II—Agricultural Purchase, Purchase and Sale, Limited—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Nasik	83,250	1,26,560	29,511	90,198	1,230	1,88,472
Thane	.....	2,080	.....	64	.....	.....
Kolaba	33,606	75,120	2,925	.....	.....	55,160
Total of Class II, Agricultural Purchase, Purchase and Sale, Limited.	2,30,377	2,53,681	37,709	25,406	5,964	2,60,876
Total of Class II, Agricultural Purchase, Purchase and Sale, Limited and Unlimited.	2,32,153	2,53,681	37,709	25,406	5,964	2,62,616
<i>Class III—Agricultural Production and Sale Unlimited.</i>						
Bijapur	75	.....	19	42	.....	.....
Belgaum	1,245	.....	.....	.....	.....	.....
Dharwar	3,045	520	2,535	.....	.....	.....
West Khandesh	.....	.....	.....	.....	.....	.....
Total of Class III, Unlimited.	4,365	520	2,554	42	.....	.....
<i>Class III—Agricultural Production and Sale Limited.</i>						
Dharwar	631	.....	.....	.....	.....	.....
Broach	70	.....	.....	.....	.....	.....
Thane	194	.....	83	.....	.....	.....
Total of Class III, Limited	895	.....	83	.....	.....	.....
Total of Class III, Agricultural Production, and Sale Unlimited and Limited.	5,260	520	2,637	42	.....	.....

* For the purposes of this statement the working capital.

B. contd.

year from	Government	Reserve Fund	Other Funds	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
							On borrowings	On lendings
22	23	24	25	26	27	28	29	
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
.....	31,113	53,921	4,51,005	+1,04,655	.....	.....	.....
.....	215	2,637	4,936	-825	.....	.....	.....
.....	1,134	114	1,34,463	+1,976	.....	.....	.....
.....	68,316	1,31,916	7,62,868	1,16,695	.....	.....	.....
.....	75,593	1,31,916	7,92,801	1,18,186	.....	.....	.....
.....	
.....	208	.....	264	-57	.....	.....	.....
.....	3,376	.....	3,376	+1,373	.....	.....	.....
.....	6,786	.....	9,943	+553	.....	.....	.....
.....	
.....	10,357	.....	18,483	1,769	.....	.....	.....
.....	
.....	347	180	537	-105	.....	.....	.....
.....	104	.....	104	+5	.....	.....	.....
.....	690	837	1,110	233 +23	.....	.....	.....
.....	1,141	517	1,741	-79	
.....	11,508	517	15,234	1,890	

* is taken to be the total of columns 17 to 24.

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STATEMENT

District	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.
Belgaum	2	98	....	....	850	.....
Poona	1	168	10	.....	16	....
Total of Class IV Unlimited	3	266	10	..	866	....
<i>Class IV—Production and Sale, Limited</i>						
Sholapur	5	1,338	14,505	....	24,484	.....
Bijapur	6	1,809	1,68,920	....	1,61,598	.....
Belgaum	7	1,284	28,366	10,12,875	36,521	9,74,169
North Kanara	3	945	7,58,567	..	7,53,768	....
Satara	10	985	5,525	.....	39,386	....
Ratnagiri	4	165	627	.....	82	..
Poona	6	959	.....	.....	.....	.....
Ahmednagar	7	1,925	9,02,180	..	10,47,589	.....
Dharwar	12	8,391	49,44,035	..	50,02,890	.....
Jalgaon	31	6,891	16,67,737	..	17,05,180	.....
West Khandesh	11	3,630	87,725	..	1,61,399	....
Broson	7	1,604	33,404	..	32,203	.....
Surat	20	10,188	26,77,791	.....	28,06,909	....
Thana	9	1,110	1,110	....	1,210	..
Bombay Suburban	1	26	..	.....	.....	.....
Ahmedabad	9	4,807	..	.....	.....	.....
Kaira	15	5,115	1,18,768	.....	1,49,719	....
Panch Mahals	14	8,669	2,14,499	.....	2,89,655	.....
Total of Class IV Limited	185	59,862	1,16,18,719	10,12,875	1,22,02,512	9,74,169
Total of Class IV Unlimited	3	266	10	.....	866	....
Grand Total of Class IV Unlimited and Limited	188	60,128	1,16,18,729	10,12,875	1,22,03,378	9,74,169

* The term "loans overdue" means loans due for payment which have no.

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		
4	5	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
7,656	6,841	....	148	.. ..	.. ..	1,82,269	93,358
1,298	1,288	....	.. .	.....	....	61,710	.....
9,154	7,329	....	148	.. .	.....	2,43,979	93,358
12,140	6,890	.. ..	1,07,204	10,19,299	.. .	18,35,887	.....
1,28,069	45,536	.. .	20,976	1,15,302	.....	2,55,154	2,79,312
11,880	2,649	87,408	97,904	18,62,726	.. .	14,06,243	25,122
78,529	..	.....	80,559	65,000	81,845	.....	....
669	.....	.....	1,580	2,72,773	3,000	18,28,775	17,17,890
1,260	715	..	.. .	.....	.. ..	1,422	.....
..	..	..	99,214	64,557	.. .	80,748	1,248
98,408	3,223	.. ..	51,489	14,07,255	.....	6,21,107	.. ..
6,53,956	.....	.. ..	1,55,506	10,05,809	2,800	11,66,410	12,00,568
5,61,945	77,788	975	2,11,600	27,25,830	.. .	50,61,975	27,75,745
30,618	3,409	.. ..	2,39,686	24,31,225	.. .	27,56,374	26,75,698
82,816	.....	.. ..	1,95,194	3,84,345	.. ..	32,01,708	.....
3,83,791	171	.....	4,72,708	17,551	.. ..	14,46,802	10,33,343
7,502	10	.. ..	24,431	1,76,663	.. .	23,25,606	24,071
.....
..	..	.....	7,66,027	.. ..	.....	42,65,171	43,12,556
30,509	2,419	17,042	66,799	....	4,218	70,69,813	64,49,779
2,95,538	.....	.. ..	3,10,769	18,26,861	....	32,61,558	3,03,871
23,83,626	1,42,340	1,04,725	22,93,997	1,36,85,695	41,358	3,63,06,253	2,07,05,724
9,154	7,329	.. .	148	.....	.. .	2,43,979	93,358
23,72,780	1,49,569	1,04,725	23,94,045	1,38,85,695	1,359	3,65,50,232	2,07,90,077

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

STATEMENT

District -	Cost of Management	Share Capital paid	Loans and Deposits held at the end of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
<i>Class IV—Production and Sale, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Belgaum	5,092	2,586	2,611	..	..	11,286
Poona	..	..	25	380	..	..
Total of Class IV Unlimited	5,092	2,586	2,636	380	..	11,286
<i>Class IV—Production and Sale, Limited</i>						
Sholapur	79,095	1,03,366	70,655	78,576	..	2,45,652
Bijapur	15,939	17,200	20,580	8,404	..	1,28,954
Belgaum	40,262	60,619	46,826	11,515	.....	3,49,341
North Kanara	12,721	19,590	20,802	97,976	6,132	.....
Satara	24,516	40,542	2,384	234	..	55,768
Ratnagiri	34	2,170	16	545	.....	..
Poona	62,904	71,500	5,846	1,19,085	..	26,649
Ahmednagar	81,351	61,765	42,287	230	.....	1,88,111
Dharwar	68,144	1,41,950	91,772	75,721	1,501	6,91,736
Jaigaon	1,43,154	2,16,793	85,691	23,066	305	6,89,519
West Khandesh	42,667	1,64,147	16,085	1,64,702	692	2,91,129
Broach	70,536	1,06,786	69,629	1,13,770	..	1,86,000
Surat	3,20,478	4,35,397	4,17,788	2,42,633	.....	..
Thana	1,03,376	1,12,320	..	2,37,287	.....	1,76,663
Bombay Suburban	..	200	..	..	..	..
Ahmedabad	80,511	1,05,772	33,188	33,228	..	1,02,423
Kaira	1,82,105	2,54,849	60,685	62,754	9,223	7,26,166
Pench Mahals	70,219	91,149	1,97,823	1,59,296	.....	2,05,294
Total of Class IV Limited	11,98,011	20,06,998	11,90,857	14,35,892	16,863	38,84,314
Total of Class IV Unlimited	5,092	2,586	2,636	380	.....	11,286
Grand Total of Class IV Unlimited and Limited.	11,03,103	20,09,584	11,93,493	14,36,272	16,863	38,95,600

* For the purposes of this statement the working capital

B--contd.

year from	22	23	24	25	26	27	Most usual rate of Interest	
							28	29
Government	Reserve Fund	Other Funds	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	On borrowings	On lendings	
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
	6,692	10,188	8,863	+9,840 - 682	5	3 1/2	6 1/2	
	1,712	.....	2,117	+120	.....	.....	.....
	8,404	10,188	85,480	8,968	.....	.....	.....
	12,697	12,244	5,93,889	+50,097	.....	.....	.....
	12,107	8,065	1,93,910	+15,265 -1,023	.....	.....	.....
	15,680	22,561	6,06,192	+37,593 -1,112	.....	.....	.....
	13,142	5,916	1,62,542	+9,721 -24	.....	.....	.....
	7,254	8,738	1,14,990	+10,897 -911	.....	.....	.....
	567	.....	3,298	+5 -12	.....	.....	.....
20,682	50,797	68,978	3,73,722	+19,975 -2,605	6	3	6	
8,400	48,247	1,00,025	4,22,115	+19,022 -4,046	4	3	9 1/2	
	1,32,167	1,40,735	11,75,672	+49,102	.....	.....	.....
	60,427	64,406	11,83,207	+1,06,722 -6,722	.....	.....	.....
	27,065	45,867	7,02,787	+78,322 -2,530	.....	.....	.....
	25,728	24,355	4,86,222	+32,720	.....	.....	.....
	1,47,526	4,14,054	16,57,332	+72,461	.....	.....	.....
	22,120	35,052	5,87,242	+44,417 -34	.....	.....	.....
	25	.....	296	+2	.....	.....	.....
	14,631	28,392	3,22,702	+64,720 -1,495	5 1/2	4 1/2	6 1/2	
35,269	89,324	1,20,604	12,52,944	+1,51,972	.....	.....	.....
	14,325	27,715	7,05,672	+69,224 -522	.....	.....	.....
59,251	6,25,670	11,48,102	1,04,37,042	8,09,090	.....	.....	.....
	8,404	10,188	35,420	8,968	.....	.....	.....
59,251	7,04,074	11,58,296	1,04,72,522	8,18,958	.....	.....	.....

taken to be the total of columns 17 to 24.

STATEMENT

District	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.
Northern Kanara ...	4	315	..	..	..	..
Dharwar ...	11	1,000	..	..	379	..
Total, for Class VI Unlimited,	15	1,315	..	..	379	..
<i>Class VI—Other Forms, Limited.</i>						
Sholapur ...	9	7,510	75	..	2,779	..
Bijapur ...	5	1,965	255	..	51	..
Belgaum ...	14	5,023	7,310	..	6,587	..
North Kanara ...	11	874	754	..	767	..
Satara ...	42	12,775	292	..	2,032	..
Ratnagiri ...	10	19,325	760	..	665	..
Poona ...	14	9,541	500	..	..	..
Ahmednagar ...	19	8,191	34,325	..	16,224	168
Dharwar ...	17	2,371	1,170	..	424	..
Jalgaon ...	15	20,915	5,731	..	5,097	..
West Khandesh ...	18	9,145	22,017	..	19,442	..
Nasik ...	14	9,200	25,413	..	23,363	..
Broach ...	4	102	455	..	575	..
Surat ...	8	2,453	..	..	..	..
Thana ...	3	2,437	..	..	..	..
Kolaba ...	3	551	..	..	..	..
Bombay Suburban ...	1	52	..	..	1,125	..

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
8 Individuals	9 Of which overdrafts*	10 Banks and Societies	11 Individuals	12 Central Banks	13 Primary Societies		
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
	...	...	139	...	...	...	...
8,796	8,796	..	1	...	..	..	..
8,796	8,796	...	140	...	..	...	..
660	200	...	...	2,009	..	1,86,388	...
605	...	...	...	..	859	1,43,947	1,31,450
2,469	354	..	3,386	4,992	...	1,15,662	...
331	95	...	3,737	..	...	...	...
1,415	1,415	441	2,000	6	441	2,60,170	2,37,456
904	429	..	1,505	..	...	7,349	...
500	...	...	11,005	..	..	3,58,779	...
23,173	890	...	30,408	1,15,475	293	5,32,110	1,99,846
2,108	1 15	...	4,429	7,814	1,579	2,31,480	2,15,792
2,117	4,015	..	93,293	3,15,085	1,315	10,69,685	11,26,154
20,613	843	...	377	2,145	...	2,90,790	2,321
17,459	1,059	...	20,516	3,505	...	5,08,205	4,72,706
1,375	...	..	25	250	...	...	...
...	...	...	29,005	...	300	2,64,463	...
...	...	...	...	...	...	1,68,701	...
...	...	...	...	...	...	22,410	19,754
1,899	...	...	...	...	...	...	..

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

STATEMENT

District	Cost of Management	Share Capital paid	Loans and Deposits held at the end of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
<i>Class VI—Other Forms, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Northern Kanara ...	837	997	3,141	2,000	...	645
Dharwar ...	1,181	22,557	357	50	...	5,642
Total, of Class VI Unlimited.	1,968	23,554	3,498	2,050	...	6,287
<i>Class VI—Other Forms, Limited.</i>						
Sholapur	10,934	819	...	5,520	2,000	..
Bijapur ...	4,892	1,290	...	90	186	...
Belgaum ...	10,696	5,895	1,964	3,157	...	2,065
North Kanara ...	2,744	1,785	5,019	1,000	...	...
Satara	34,362	2,974	9,361	2,338	118	220
Batnagiri ...	9,371	1,755	21	674	...	...
Poona ...	25,668	1,345	23,357	7,343	...	...
Ahmednagar ...	31,560	22,320	7,149	40,412	638	53,511
Dharwar ...	8,832	8,500	1,848	1,133	27	6,049
Jalgaon ...	90,372	2,545	92,358	79,014	...	50,499
West Khandesh	33,334	1,715	145	24,704	...	1,000
Nasik ...	48,558	2,105	6,946	1,145	..	989
Broach ...	140	1,590	27	...	..	250
Surat	14,418	1,095	21,523	...	351	...
Thana ...	5,756	...	...	22,793	...	...
Kolaba ..	57	...	...	...	..	...
Bombay Suburban ...	34	1,460	252	5,893	...	...

* For the purposes of this statement the working capital

B—contd.

year from	Government	Reserve Fund	Other Funds*	Working Capital	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
							On borrowings	On lendings
22	23	24	25	26	27	28	29	
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
..	10,578	25	17,386	+601 -42	..	..	..
...	3,444	31,494	63,544	-360	..	5½	..	
...	14,022	31,519	80,030	199	..	..	..
..	20,178	16,907	45,419	+17,384 -725	..	..	9½
...	1,66,102	32,360	1,99,959	+6,884 -83	..	..	9½
..	18,209	80,349	61,489	+11,789 -453	..	4	9½	
...	1,999	903	10,706	+1,959 -337	..	..	..
..	14,400	45,922	75,383	+17,621 -1,485	..	3½	9½	
...	8,788	25,022	85,438	+966 -1,316	..	5½	9½	
..	17,719	45,755	1,03,129	+1,105 -6,163	..	..	..
...	30,224	75,109	2,39,463	+17,825 -6,337	..	..	..
..	31,785	4,678	53,970	+19,999	..	3½	..	
...	16,299	9,42,174	4,82,799	+25,921 -8,717	..	..	..
500	1,096	89,797	1,19,047	+1,749	..	..	..
..	45,789	1,19,263	1,78,237	+43,491 -737	..	..	..
...	626	2,161	4,774	+63 -1	..	..	..
..	12,770	21,559	57,403	+10,956 -22	7½	4	6½	
...	7,650	12,322	42,830	+24,214	..	..	..
..	909	462	1,371	+2,493	..	..	..
...	58	..	7,549	-25	..	..	..

is taken to be the total of Columns 17 to 24.

STATEMENT

Classification 1	Number of Societies 2	Number of Members 3	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals 4	Banks and Societies 5	Individuals 6	Banks and Societies 7
<i>Class VI—Other Forms, Limited—contd.</i>			Rs.	Rs.	Rs.	Rs.
Ahmedabad ...	10	1,421	...	..	...	...
Katra ..	10	4,768	..	..	...	...
Total of Class VI, Limited.	232	1,23,455	1,00,237	..	79,318	188
Total of Class VI, Unlimited.	15	1,375	.	...	379	...
Grand Total of Class VI, Other Forms, Limited and Unlimited.	247	1,29,830	1,00,237	...	79,727	188
Class I, Agricultural Credit, Unlimited and Limited	4,796	2,32,282	1,23,97,382	2,26,809	1,04,86,117	2,23,652
Class II, Purchase, Purchase and Sale, Unlimited and Limited.	109	15,066	4,75,357	10,860	4,95,193	9,000
Class III, Production, Unlimited and Limited.	19	895	...	...	...	...
Class IV, Production and Sale, Unlimited and Limited.	188	60,128	1,16,18,729	10,12,875	1,22,03,378	9,74,169
Class VI, Other forms, Unlimited and Limited.	247	1,29,830	1,00,237	...	79,727	188
Grand Total of all Agricultural Societies in the Bombay Province, 1945-46.	5,359	4,38,121	2,50,91,705	13,60,134	2,32,65,415	12,00,909
Grand Total of all Agricultural Societies in the Bombay Province, 1944-45.	4,968	3,78,819	2,30,47,045	12,24,098	2,27,24,480	11,35,867

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
8 Individuals	9 Or which overdue*	10 Banks and Societies	11 Individuals	12 Central Banks	13 Primary Societies		
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...	..	..	...	21,417	...	73,448	96,867
...	...	...	2,77,519	1,46,848	...	6,56,917	6,49,661
82,896	10,614	441	4,75,205	6,21,836	4,687	48,67,260	81,46,086
8,796	8,796	..	140	...	..	...	...
91,622	19,410	441	4,75,345	6,21,836	4,687	48,67,260	81,46,086
2,12,48,778	76,81,876	1,67,905	26,06,499	1,06,00,915	6,61,018	2,19,92,676	1,69,87,949
92,781	4,978	10,860	46,496	11,44,799	814	45,06,141	49,29,984
...	..	..	2,055	..	..	4,530	6,366
22,72,780	1,42,669	1,04,725	28,94,045	1,23,55,695	41,368	8,55,60,229	2,07,99,077
91,622	19,410	441	4,76,345	6,21,836	4,687	48,67,260	81,46,086
2,86,00,966	77,05,827	2,33,231	60,24,439	2,62,68,942	6,97,377	6,78,59,729	4,51,12,312
2,12,80,945	74,68,012	2,68,969	46,62,892	2,07,23,648	15,63,199	6,24,67,460	1,03,06,314

been 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 of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Class VI—Other Forms, Limited—contd.</i>						
Ahmedabad ...	4,983	4,350	2,457	...	...	12,970
Kaira	13,202	.	500	27,318	...	5,500
Total, of Class IV, Limited.	3,44,809	62,423	1,73,532	2,22,760	10,430	1,38,153
Total, of Class VI, Unlimited.	1,968	23,554	3,498	2,050	...	6,237
Grand Total of Class VI, Other Forms, Limited and Unlimited.	3,46,777	86,077	1,77,030	2,24,810	10,430	1,39,440
Class I, Agricultural Credit, Unlimited and Limited.	18,51,911	51,44,610	17,75,545	19,85,672	3,59,939	1,00,12,650
Class II, Purchase, Purchase and Sale, Unlimited and Limited	2,32,153	2,53,681	57,709	25,406	5,964	2,62,616
Class III, Production, Unlimited and Limited.	5,260	520	2,637	42	..	...
Class IV, Production and Sale, Unlimited and Limited.	11,08,103	20,08,184	11,93,493	14,86,972	16,853	38,95,600
Class VI, Other Forms, Unlimited and Limited.	3,46,777	86,077	1,77,030	2,24,810	10,430	1,39,440
Grand Total of all Agricultural Societies in the Bombay Province, 1945-46.	31,49,204	74,93,372	31,86,514	36,72,202	3,98,186	1,43,10,206
Grand Total of all Agricultural Societies in the Bombay Province, 1944-45.	22,52,395	64,97,359	28,24,418	27,44,972	2,24,870	1,30,58,836

*For the purposes of this statement the working capital

B—concl'd.

year from	Government	Reserve Fund	Other Funds*	Working Capital	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
							On borrowings	On lendings
23	23	24	25	26	27	28	29	
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
...	4,800	4,194	28,781	+968 -283	...	...	..
...	21,573	19,576	74,451	+11,619 -2,058	...	..	...
500	-4,21,866	7,89,603	18,14,207	1,80,649	..	...	...
	14,022	31,519	80,930	+199	..	...	..
500	4,35,823	8,21,122	18,95,187	1,80,642	...	.	.
2,38,128	98,69,854	13,25,851	8,06,82,409	* 7,35,852	..		.	
...	75,599	1,81,916	7,92,891	1,12,186	...	...	..
...	11,508	517	15,224	1,698	...	..	...
59,351	7,04,074	11,58,296	1,04,72,523	8,18,958	...	...	...
500	4,35,823	8,21,122	18,95,187	1,80,642	.	...	...
2,38,089	1,10,96,863	34,87,702	4,38,58,184	18,55,328	...	..	...
2,04,224	1,05,49,979	25,11,432	3,85,69,090	16,71,582	...	.	.

* taken to be the total of columns 17 to 21.

GENERAL STATEMENT B-1.

Operations of Land Mortgage Banks and Societies during 1945-46.

Province.	Number of Banks or Societies	Number of Members.	Loans made during the year to		Loans repaid during the year by		Loans (at the end of the year) due by			Share capital paid up.
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies	Individuals.	Banks and Societies.	Of which overdue.*	
1	2	3	4	5	6	7	8	9	10	11
Bombay.	No.	No.	Rs.	Rs	Rs.	Rs	Rs.	Rs.	Rs.	Rs.
The Bombay Provincial Co-operative Land Mortgage Bank, Bombay.	1	683	.	3,91,600	.	3,57,268	.	28,74,646	25,772	5,03,260
Grand Total	1	683	...	3,91,600	..	3,57,268	..	28,74,646	25,772	5,03,260

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Province.	Borrowings held at the end of the year.										Most usual rate of interest on		
	Loans from			Debentures.		Reserve Fund.	Other Funds †	Working capital.	Profit (+) and Loss (-) for the year.	Usual rate of dividend paid on shares.	Borrowings.	L e n d i n g s .	
	Individuals.	Banks and Societies	Deposits.	Public.	Government.								
1	12	13	14	15	16	17	18	19	20	21	22	23	
Bombay.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs	Per cent.	Per cent.	Per cent.	
The Bombay Provincial Co-operative Land Mortgage Bank, Bombay.	..	.	1,14,270	31,76,200	3,23,800	25,596	16,059	41,69,185	+ 6,439	1½	2½, 3½, 3½	4½, 4½, 5	
Grand Total ..	...	..	1,14,270	31,76,200	3,23,800	25,596	16,059	41,69,185	+ 6,439	..	..	..

* Including Rs. from Banks and Societies.

† Funds outside the Statutory Reserve

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

N.B.—The recoveries shown in column No. 5 includes the recoveries towards future instalments and that of the loans fully paid and loans accounts closed.

GENERAL STATEMENT B-1—contd.

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Province.	Number of Banks or Societies	Number of Members	Loans made during the year to		Loans repaid during the year by		Loans (at the end of the year) due by			Share capital paid up.
			Individuals.	Banks and Societies.	Individuals	Banks and Societies	Individuals	Banks and Societies	Of which overdue*	
1	2	3	4	5	6	7	8	9	10	11
Bombay.										
<i>Name of the Primary Land Mortgage Bank</i>										
(1) Belgáum	No.	No	Rs	Rs.	Rs	Rs,	Rs.	Rs	Rs.	Rs.
(2) North Kanara	1	1,073	14,800	...	22,385	...	2,25,535	...	5,342	31,595
(3) West Khandesh	1	419	1,000	...	16,405	...	64,355	...	505	16,950
(4) Nasik	1	4,431	1,55,450	...	46,873	...	6,90,986	...	18,296	58,807
(5) Broach District	1	2,060	16,600	...	30,287	...	2,19,045	...	5,275	23,060
(6) Satara	1	391	1,350	...	21,740	...	1,65,383	...	6,471	14,405
(7) Poona	1	2,024	23,750	...	30,187	...	3,36,760	...	5,916	40,645
(8) Dharwar	1	604	6,100	...	13,576	...	1,42,255	...	10,163	12,680
(9) Gadag	1	556	...	...	4,864	...	1,15,783	...	6,671	13,960
(10) Hubli	1	948	8,800	...	10,331	...	1,42,534	...	10,207	30,343
(11) Haveri	1	471	12,060	...	10,192	...	1,00,539	...	608	10,565
(12) Pachora Taluka Co-operative Land Mortgage Bank Ltd	1	769	16,950	...	17,696	...	2,32,347	...	15,447	16,811
(13) East Khandesh District Central Land Mortgage Bank	1	1,380	50,300	...	31,354	...	2,98,428	...	4,429	38,808
(14) Kaira District Land Mortgage Bank Ltd.	1	364	...	...	18,093	...	80,808	...	2,455	17,185
(15) Thana District	1	587	4,050	...	16,828	...	79,534	...	1,892	21,470
(16) Surat District Co-operative Land Mortgage Bank.	1	461	...	...	10,271	...	41,359	...	16,693	31,016
Total ...	16	17,353	3,23,900	.	3,29,323	...	31,49,708	..	1,16,925	3,01,996
Grand Total .	17	18,036	3,23,900	3,31,500	3,42,333	3,57,368	31,42,708	28,74,646	1,42,697	8,95,356

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*Including Rs. from Bank and Societies.
 N. B.—The recoveries shown in column No. 6 includes the recoveries towards future instalments and that of the loan fully paid and loan accounts closed.

GENERAL STATEMENT B-1—concl'd.

Provinces.	Borrowings held at the end of the year.					Reserve Funds	Other Funds†	Working Capital.	Profit (+) and Loss (-) for the year.	Usual rate of dividend paid on shares.	Most usual rate of Interest on	
	Loans from		Deposits.	Debentures.							Bor- row- ings.	L- oans.
	Indivi- duals.	Banks and Socie- ties		Public.	Govern- ment							
I	12	13	14	15	16	17	18	19	20	21	22	23
Bombay												
<i>Name of the Primary Land Mortgage Bank.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
(1) Belgaum	...	2,16,618	440	...	...	7,314	2,354	2,58,221	+2,028	1½	4½-5	6-6½
(2) North Kanara	...	58,661	6,191	...	...	438	96	82,331	+1,033	..	4½	5½
(3) West Khandesh	...	6,35,117	974	...	...	18,456	3,233	7,15,636	+4,103	5	4½	6
(4) Nasik	...	1,98,005	5,865	...	...	6,169	7,881	2,40,980	+1,946	1½	4½-5	6-6½
(5) Broach District	...	1,46,207	5,850	...	..	5,068	5,243	1,76,775	+748	3½	3½-4½	6-6½
(6) Satara	...	8,13,513	16,035	...	...	10,537	64	8,30,844	+896	2½	4½	6½
(7) Poona	...	16,233	21,930	...	...	6,338	863	71,571	+639	2½	4½-5	6
(8) Dharyar	...	1,89,338	...	...	...	7,050	7,521	1,66,634	+185	..	4½-6½	6-6½
(9) Gadag	...	1,11,948	...	...	...	2,327	100	1,23,135	-3,032	..	4½-5	6-6½
(10) Hubli	...	1,33,660	...	...	...	4,651	...	1,56,554	-1,919	5½	4½-5	6-6½
(11) Haveri	...	98,388	...	...	...	741	...	1,09,604	-32	..	5	6½
(12) Paohora Taluka Co-operative Land Mortgage Bank Ltd	1,693	2,06,650	...	...	..	7,532	5,361	2,51,290	+4,336	8	5	6-8
(13) East Khandesh District Central Land Mortgage Bank.	809	2,95,747	...	...	...	6,554	770	3,42,638	+1,520	1½	5	6-6½
(14) Knira District Land Mortgage Bank Ltd.	...	70,792	...	...	...	2,215	2,904	92,636	-1,603	...	2-3	4-5
(15) Thana District	...	77,858	...	...	...	892	...	99,220	-2,141	...	4½	6
(16) Surat District Co-operative Land Mortgage Bank.	...	87,156	...	...	...	..	...	68,171	+3,630	...	.....	..
Total	1,14,455	26,53,726	57,385	...	..	86,327	85,833	83,44,628	+21,054 -6,767	...	.....	...
Grand Total	1,14,455	26,58,728	1,71,555	81,76,200	3,23,800	1,11,928	61,698	75,03,818	+27,493 6,767	...	.....	...

Notes.—The term "loans overdue" means loans due for payment which have not been paid and for which extension has not been granted by competent authority.
† Funds outside the Statutory Reserve.

STATEMENT C

Operations of Non-Agricultural Societies, 1945-46

1322 Ex 65 11-1/11

STATEMENT
Operations of Non-

Classification. District.	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>			Rs.	Es.
1. Sholapur	9	245	7,507	...
2. Bhopur	6	...	...	...
3. North Kánara	4	521	14,088	..
4. Sátara	3	318	12,945	..
5. Ratnágiri	1	21	9,650	..
6. Ahmedabad	1	1,021	5,05,603	..
Total, Class I, Credit Unlimited	24	2,126	5,42,738	..
<i>Class I—Credit, Limited.</i>				
1. Sholapur	49	23,170	17,75,621	...
2. Bhopur	39	7,425	20,56,973	...
3. Bolgaum	42	11,162	52,78,696	4,69,260
4. North-Kánara	16	6,540	19,02,855	...
5. Sátara	34	8,539	43,25,711	80,323
6. Ratnagiri	19	6,369	70,81,632	5,177
7. Poona	56	23,585	42,10,365	...
8. Ahmednagar	21	8,033	73,53,830	1,72,882
9. Dhárwar	67	24,523	38,02,014	...
10. Jalgaon	31	12,068	62,52,106	...
11. West-Khándesh	23	6,294	14,56,590	...
12. Násik	23	4,363	30,72,708	4,31,120
13. Broach	23	4,014	13,22,374	...
14. Surat	31	8,676	7,41,129	18,202
15. Thana	23	5,268	9,42,614	...
16. Kolába	13	3,158	15,44,828	...
17. Bombay Suburban	18	5,356	4,33,237	...

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

C.

Agricultural Societies, 1945-46.

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.	Ri.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
8,064	...	8,668	2,303	...	21,897	49,050	...
...
16,569	..	28,631	6,993	...	1,003	1,175	...
11,531	...	33,349	16,208	...	4,318	...	...
8,150	...	8,150	...	...	474	2,000	...
6,05,603	..	...	..	..	26,538	1,50,615	...
5,47,850	..	62,588	25,504	...	54,230	2,02,840	...
23,55,104	..	15,10,860	58,403	...	39,59,314	92,567	...
19,59,631	...	13,09,067	1,97,795	..	29,94,744	2,14,793	...
51,16,662	5,47,960	21,08,105	1,97,476	1,56,793	1,15,16,672	4,71,751	7,475
18,55,775	...	10,15,188	2,03,541	..	50,51,118	11,950	2,20,500
41,25,951	81,856	17,55,887	1,00,765	..	1,06,66,363	65,945	...
61,50,993	2,955	18,91,486	93,013	8,223	1,47,90,745	3,567	...
40,75,358	...	22,52,728	1,83,547	...	1,81,69,303	2,58,365	2,308
71,00,514	1,44,331	17,04,778	2,32,898	53,200	3,19,02,522	1,16,778	4,32,245
35,30,480	...	2,69,420	6,44,030	...	53,83,745	4,23,170	...
62,31,823	...	21,25,742	1,63,770	...	2,04,55,453	4,41,401	752
16,28,638	...	7,86,118	1,39,122	..	81,41,331	3,10,313	4,918
30,43,084	...	8,63,365	80,393	...	24,11,546	15,21,643	...
12,61,587	...	5,37,301	50,144	...	52,01,825	59,435	59,621
8,22,622	18,303	18,36,035	87,371	7,000	4,40,13,080	1,23,961	3,50,997
7,93,630	...	6,68,879	63,224	...	13,15,536	5,07,600	...
14,53,496	...	2,48,051	23,053	...	2,90,822	12,37,371	...
2,10,909	...	2,90,243	22,553	...	21,629	...	..

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

STATEMENT

District.	Sales of goods to members	Purchase of members' products	Cost of management	Share Capital paid	Members
1	14	15	16	17	18
<i>Class I—Credit, Unlimited.</i>					
	Rs.	Rs.	Rs.	Rs.	Rs.
1. Sholapur	73,486	...	2,046	2,450	4,015
2. Bijapur ... ..	...	...	...	...	...
3. North-Kanara ... ..	...	...	1,361	11,385	6,843
4. Sátára	5,555	...	660	1,880	11,529
5. Ratnágiri ... ..	...	...	162	915	5,383
6. Ahmedabad	4,20,045	4,26,601	13,529	2,68,546	...
Total, Class I, Credit Unlimited ...	4,99,086	4,26,601	17,568	2,85,175	27,775
<i>Class I—Credit, Limited.</i>					
1. Sholapur	1,25,835	...	49,489	11,44,985	7,73,503
2. Bijapur	16,10,747	15,85,178	51,286	6,14,883	5,15,902
3. Belgaum	1,292	...	62,009	10,60,119	17,20,099
4. North-Kanara ... ..	...	...	39,207	3,13,235	10,50,708
5. Sátára	70,621	70,721	62,711	6,48,570	14,40,071
6. Ratnagiri ... ..	...	...	46,414	3,08,129	13,86,493
7. Poona	93,919	...	99,477	9,72,120	22,83,310
8. Ahmednagar	14	...	89,305	3,34,748	16,34,533
9. Dhárwar	13,30,111	13,64,748	1,10,529	10,66,209	7,64,803
10. Jalgaon	18,24,710	12,82,734	1,06,698	5,75,299	33,55,275
11. West Khándesh	3,03,920	2,99,558	35,624	3,33,729	8,95,273
12. Násik	3,61,412	3,50,718	36,903	4,50,857	4,06,541
13. Broach	1,37,550	...	25,027	3,03,542	9,01,740
14. Surat	3,59,640	...	89,499	9,02,685	39,30,255
15. Thána	17,446	...	1,65,226	3,37,772	4,53,542
16. Kolaba	3,33,291	3,40,329	15,740	2,36,066	5,27,086
17. Bombay Suburban ... ..	...	...	7,081	2,89,441	1,10,645

* For the purposes of this statement the working

*C—contd.

Loans and Deposits held at the end of the year from				Reserve Fund	Other Funds.	Working Capitals	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
Non-members	Societies	Provincial or Central Banks	Government						On borrowings	On lendings
19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
1,200	...	9,750	...	5,719	885	23,969	+850	3½	4½	12½
...
8,805	...	600	...	21,144	609	34,379	+1,011	1½	3½ to 5	6½ to 9½
11,000	...	...	...	18,293	25	42,567	+404	5	5	9½
894	...	2,000	...	5,199	123	14,519	-449	7½	6½	9½
80,780	...	...	...	37,071	3,483	4,05,879	+17,140	4	2½	8
97,572	...	12,850	...	93,356	5,068	5,21,403	+18,702	..	...	...
5,92,483	...	19,213	...	1,68,561	50,349	27,49,893	+78,069	3½	4	9½
6,97,507	104	63,097	...	2,12,470	65,649	21,69,743	+78,232	6½	5	7 12/15
20,45,386	2,982	84,221	...	2,57,761	2,24,471	55,35,145	+94,012	4	4	9½
13,32,324	50,665	30,000	...	2,04,068	1,59,318	31,45,312	+43,559	...	...	...
16,98,062	493	60,243	...	1,56,927	1,10,997	41,14,263	+68,482	5	3	9½
26,84,777	...	5,32,709	...	96,610	1,13,261	40,73,079	+43,814	...	...	...
28,85,298	2,308	83,017	6	2,24,379	1,92,094	53,18,032	+92,621	...	...	...
45,95,797	74,024	32,977	...	2,01,534	2,46,994	74,11,856	+22,122	...	...	9½
12,21,552	89,557	48,007	...	6,45,517	2,41,079	43,46,729	+26,598	...	...	...
18,70,695	1,278	57,365	...	2,28,458	2,12,034	63,60,395	+91,009	6½	4/6	9½
2,61,412	30,063	19,146	...	1,97,967	4,45,417	22,54,013	+26,642	...	...	...
1,47,651	2,225	81,602	...	70,479	23,919	11,63,274	+22,642	...	...	...
9,07,404	2,350	2,284	...	1,03,322	87,997	23,20,739	+27,512	...	...	...
51,57,323	2,70,585	265	...	2,28,297	2,28,084	1,08,28,284	+73,943	4	2	5
12,272	...	172,297	...	43,654	87,329	10,82,037	+24,326	6½	...	9½
2,23,063	1,277	236	...	42,600	17,252	11,57,770	+26,762	5½	2	6½
1,796	...	...	...	42,176	5,758	4,00,815	+15,227	4½	2	9½

*capital is taken to be the total of Columns 17 to 24.

STATEMENT

District.	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.
18. Bombay City	232	2,25,433	2,46,42,363	8,459
19. Ahmedabad	54	12,413	36,90,018	..
20. Kaira	26	4,447	2,59,506	..
21. Panch Mahals	21	3,335	50,63,634	..
Total, of Class I, Credit Limited	361	4,14,584	8,72,18,390	11,75,483
Total, of Class I, Credit Unlimited	94	2,125	5,49,793	..
Grand Total, of Class I, Credit Unlimited and Limited.	455	4,16,710	8,77,68,183	11,75,483
<i>Class II—Purchase, Purchase and Sale, Limited</i>				
1. Sholapur	6	1,328	..	..
2. Bhopur	5	694	..	..
3. Belgaum	6	779	10,038	1,25,980
4. North-Kanara	3	234	..	..
5. Satara	16	2,547	..	..
6. Ratnagiri	..	..	..	..
7. Poona	28	3,460	..	..
8. Ahmednagar	10	328	..	..
9. Dharwar	16	1,858	..	..
10. Jalgaon	11	1,279	..	..
11. West Khandesh	2	941	6,849	..
12. Nasik	19	3,315	10,149	..
13. Broach	8	851	..	..
14. Surat	50	12,050	..	..
15. Thana	20	4,647	..	..
16. Kolaba	2	120	..	..
17. Bombay Suburban	10	1,599	..	..
18. Bombay City	41	19,898	..	..
19. Ahmedabad	160	65,757	10	..
20. Kaira	42	9,554	..	..
21. Panch Mahals	10	1,073	..	..
Total, Class II—Purchase, Purchase and Sale, Limited.	465	1,32,453	27,046	1,25,980

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

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.
2,33,87,458	4,402	2,49,78,050	7,77,778	24,932	16,43,68,439	3,69,193	5,87,347
38,65,038	..	16,89,942	35,548	..	81,90,517	81,405	3,13,170
2,14,739	..	2,34,137	14,169	..	7,05,981	24,938	32,509
52,15,365	..	8,74,357	39,805	..	87,59,852	4,770	82,104
8,30,36,019	8,01,816	4,90,10,018	34,34,395	2,40,147	36,48,29,205	70,30,558	19,43,655
5,47,850	..	52,688	25,504	..	54,230	2,02,840	..
8,25,83,869	8,01,816	4,90,62,706	34,57,899	2,40,147	3,55,37,150	72,38,408	19,43,655
..	9,715	..	..
..	75,785	73,844	..
10,384	1,31,812	2,390	..	4,183	7,011	6,003	..
..	3,000	..	..
..	1,27,544	82,969	..
..
..	60,997	5,787	..
..	2,386	19,115	296
..	1,10,763	2,000	..
..	42,543	5,38,845	..
..
2,731	..	4,118	..	..	..	..	..
14,377	..	7,266	..	..	10,270	4,19,810	430
..	10,137	52,406	..
..
..	19,252	..
..
..
..	3,100	..	..
..	5,35,936	..	..
30,390
41,53,687	19,252	..
..	10,115	..	..
..
42,42,163	1,21,812	13,774	..	4,183	8,09,302	19,61,478	828

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

STATEMENT

District	Sales of goods to members	Purchase of members' products	Cost of Management	Share Capital paid	Loans
					Members
1	14	15	16	17	18
<i>Class I—Credit, Limited—contd.</i>					
	Rs.	Rs.	Rs.	Rs.	Rs.
18. Bombay City	5,56,233	5,30,479	9,83,223	1,31,82,258	8,65,19,240
19. Ahmedabad	2,11,126	1,10,955	51,937	9,37,499	7,53,215
20. Kaira	7,31,858	7,33,546	24,429	2,08,921	1,02,004
21. Panch Mahals... ..	4,897	...	18,923	8,01,746	12,02,812
Total, Class I, Credit, Limited .	75,83,622	66,69,536	21,09,622	2,44,88,702	6,07,16,559
Total, Class I, Credit, Unlimited .	4,99,066	4,26,601	17,568	2,55,175	27,775
Grand Total, Class I, Unlimited and Limited.	80,82,708	70,96,137	21,27,190	2,46,72,877	6,07,94,329
<i>Class II—Purchase, Purchase and Sale, Limited.</i>					
1. Sholapur	4,07,479	...	13,638	22,341	11,437
2. Bijnapur	4,92,123	4,95,706	10,012	23,189	8,392
3. Belgaum	25,212	...	1,373	15,118	1,740
4. North-Kánara	1,22,712	...	3,641	14,630	2,345
5. Satara	7,87,832	7,51,542	24,093	69,116	3,080
6. Ratnagiri ... ..	...	...	...	...	...
7. Poona	10,48,420	...	49,624	62,127	32,853
8. Ahmednagar	2,14,993	2,10,588	10,085	27,874	22
9. Dharwár	10,21,636	10,22,929	28,642	70,266	35,517
10. Jalgaon	10,60,935	10,48,568	33,262	38,790	7,900
11. West Khandesh	43,096	(a)10,726 (b)29,832	1,131	3,114	1,674
12. Násik	14,91,788	(b)14,37,036	40,339	70,778	3,842
13. Broach	3,49,175	...	8,280	43,435	...
14. Surat	60,35,317	...	2,62,391	4,12,321	...
15. Thane	40,34,174	...	1,84,344	2,23,449	4,646
16. Kolaba	1,08,661	10,415	4,018	23,300	6,600
17. Bombay Suburban	2,80,245	2,67,183	14,662	29,505	3,600
18. Bombay City	35,64,996	33,45,930	2,10,533	8,07,084	58,564
19. Ahmedabad	2,64,97,327	2,49,35,188	11,34,450	10,70,326	49,737
20. Kaira	59,74,521	63,43,795	1,62,166	3,67,306	20,040
21. Panch Mahals	5,45,063	4,75,280	16,527	41,630	11,786
Total, Class II—Purchase, Purchase and Sale, Limited.	5,32,10,425	4,09,01,467	89,20,221	29,43,459	2,62,825

* For the purposes of this statement the working

C-contd.

and Deposits held at the end of the year from				Reserve Fund	Other Funds	Working Capital*	Profit and Loss for the year	Usual dividend paid on shares	Most usual rate of interest	
Non-members	Societies	Provincial or Central Banks	Government						On borrowings	On lendings
19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs	Per cent	Per cent	Per cent
1,23,84,838	1,75,809	2,64,368	..	23,90,522	30,45,129	6,82,67,659	+9,20,806 -1,999	4½	..	6½
13,22,586	1,57,563	82,334	..	1,00,320	67,746	83,71,263	+63,524 -9,008	5½ to 6½	1 to 4	5½ to 9
2,94,194	3,443	78,450	..	57,951	7,539	7,45,565	+14,251 -5,208	5½ to 6½	1 to 4	6½ to 9½
7,85,795	61,812	3,565	..	64,986	33,454	24,73,670	+41,996 -140	..	..	..
3,96,52,632	2,25,144	16,79,316	6	65,47,513	58,87,991	13,93,97,837	19,26,713	..	..	..
97,879	..	12,350	..	93,356	5,368	5,21,400	13,702	..	..	..
3,96,50,991	2,25,144	16,91,666	6	67,40,869	58,93,059	14,64,19,240	19,45,416	..	..	..
858	..	..	..	6,455	13,449	64,535	+13,108 -990	6½	..	..
20,773	..	6,614	..	590	30	54,533	+9,077	..	..	..
11,364	3,099	6,000	..	929	251	37,491	+600	6½	4	..
..	..	..	..	43	102	17,120	-1,623 +760	..	..	..
13,342	..	15,215	..	2,693	3,967	97,396	+9,489 -1,581	6½	5	..
10,342	..	4,657	6,430	12,660	2,826	1,40,345	+20,789 -3,466	..	..	..
9,386	619	11	1,000	789	123	51,939	+4,541 -213	..	..	..
2,246	..	..	..	2,798	461	1,11,363	+16,323	..	..	..
6,489	..	33,751	..	655	536	89,131	+30,418 -61	6½	6½	..
11,756	..	..	..	100	1,421	18,065	+926 -2	..	..	..
6,493	..	29,722	..	3,814	1,141	1,17,790	+27,622 -1,490	..	..	..
..	..	9,450	..	1,688	11,120	65,803	+4,206 -354	..	..	..
10,708	..	1,876	..	75,233	77,054	5,84,190	+1,96,599 -1,120	..	..	..
4,74,703	..	..	..	12,187	26,527	7,46,512	+21,454	5½	2½	..
..	..	..	..	1,568	261	37,929	+2,535	..	..	..
..	..	..	..	4,307	938	37,395	+6,736	6½	..	..
32,735	459	..	..	39,921	1,61,011	4,33,768	+64,374 -1,145	..	..	..
1,87,916	31	1,74,207	..	2,06,678	2,36,320	19,15,676	+4,01,923 -34,583	5 to 6½	5 to 5	..
49,166	7,481	9,456	73,378	45,204	60,446	6,12,427	+20,249 -3,315	..	..	..
17,201	..	2,116	..	5,445	9,067	67,445	+5,522 -256	5 to 6½	3 to 5	..
3,20,361	10,633	3,12,100	82,808	4,72,652	5,93,696	55,00,897	8,35,756	..	..	..

*capital is taken to be the total of Columns 14 to 24.

STATEMENT

District	Number of Societies	Number of members	Loans made during the year to	
			Individuals	Banks and Societies
1	2	3	4	5
Class IV—Production and Sale, Unlimited.			Rs.	Rs.
1. Sholapur	3	233	...	....
2. Bijapur	1	176	695	.....
3. Belgaum	6	331	6,116	.....
4. Ratnagiri	2	69	...	.....
5. Poona	3	200	...	.....
6. Ahmednagar	1	18	660	....
7. Dharwar	10	860	24,065	....
8. Jalgaon	3	351	50	.....
9. West Khandesh	9	242	220	.....
10. Nasik	3	56	450	....
11. Bombay City	1	..	...	.....
12. Ahmedabad	3	..	...	.....
13. Panch Mahals	1	..	...	.....
Total, Class IV—Production and Sale, Unlimited.	38	2,486	32,076	...
Class IV—Production and Sale, Limited.				
1. Sholapur	3	1,093	1,10,318	..
2. Bijapur	15	3,302	3,47,506	..
3. Belgaum	99	3,273	83,025	...
4. North Kanara	19	1,600	1,00,968	..
5. Satara	19	1,162	...	...
6. Ratnagiri	..	..	..	..
7. Poona	3	14	850	..
8. Ahmednagar	4	2,664	1,175	6,17,142
9. Dharwar	20	3,077	54,390	..
10. Jalgaon	5	719	6,604	..
11. West Khandesh	3	1,456	1,95,290	...
12. Nasik	11	3,485	3,06,380	..
13. Broach	1	13	..	..
14. Surat	6	1,034	1,185	..
15. Thana	3	1,091	...	...
16. Kolaba	1	71	..	..
17. Bombay Suburban	2	69	..	..
18. Bombay City	6	1,691	..	...
19. Ahmedabad	3	2,871	..	...
20. Kutra	1	75	..	...
21. PanchMahals	1	26	1,399	...
Total, Class IV—Production and Sale, Limited.	153	28,735	19,07,941	6,17,142
Total of Class IV—Production and Sale Unlimited.	38	2,486	32,076	..
Grand Total of Class IV—Production and Sale, Unlimited and Limited.	191	31,271	19,39,017	6,17,142

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

U—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.
606	...	3,231	3,231	...	34,473	69,520	...
1,372	...	459	...	...	2,04,719	...	59,399
6,149	...	3,289	1,107	...	1,10,001	3,450	...
1,079	...	784	784	...	859	...	...
...	...	2,344	...	...	14,747	...	...
704	...	667	231	...	40	63	...
21,585	...	16,398	9,190	...	1,20,902	1,11,171	...
1,936	...	14,565	14,366	...	7,92,559	2,08,570	...
2,363	...	5,438	5,218	...	...	...	...
1,366	...	4,596	4,396	...	...	...	...
...
...
...
37,357	...	51,930	31,562	...	12,78,300	4,86,904	52,329
...
94,597	...	31,526	7,940	...	7,97,263	2,121	...
34,77,348	...	47,793	250	...	16,41,337	10,07,115	37,937
84,343	...	6,927	696	...	3,61,747	9,71,879	...
1,01,109	...	36,919	1,179	...	4,53,886	5,481	5,026
...	1,86,394	1,17,433	...
...
345	...	1,480	680	...	34	...	...
540	6,27,260	710	...	7,239	3,54,323	19,42,799	20,209
53,024	...	17,179	1,003	...	1,40,590	97,264	...
4,823	...	1,781	...	...	92,222	2,33,770	...
1,94,466	...	12,521	151	...	1,941	81,04,777	...
5,33,146	...	26,506	1,660	...	40,909	21,40,637	...
...	7	...	...
475	...	691	...	...	3,307	5,471	...
264	...	1,222	1,222	...	10,300	...	...
...	420	8,000	...
...	2,22,150	7,008	...
...	61,127	1,25,897	...
...	3,300	5,223	...
...	646	...	...
269	...	297	...	...	...	...	...
43,50,957	6,27,260	1,83,812	14,000	7,239	44,33,303	90,94,770	11,65,322
37,357	...	51,930	31,562	...	12,78,300	4,86,904	52,329
43,33,314	6,27,260	2,40,742	45,562	7,239	57,02,303	94,74,574	11,30,561

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

STATEMENT

District	Sales of goods to members	Purchase of members' products	Cost of Management	Share Capital paid	Loans
	14	15	16	17	Members
<i>Class IV—Production and Sale, Unlimited.</i>					
	Rs.	Rs.	Rs.	Rs.	Rs.
1. Sholapur	3,40,370	...	2,032	6,185	737
2. Bhopur	2,30,933	2,21,463	662	...	262
3. Belgaum	3,22,828	...	4,853	695	10,887
4. Ratnagiri	5,394	...	516	...	158
5. Poona	31,868	...	1,613	6,210	7,247
6. Ahmednagar .. ..	...	...	60	...	415
7. Dharwar	5,50,545	3,41,071	9,679	5,910	17,992
8. Jalgaon	7,64,576	6,93,673	7,668	6,180	768
9. West Khandesh	10	...	156	...	462
10. Násik	125	725	244	...	1,747
11. Bombay City .. ..	...	...	...	...	...
12. Ahmedabad .. ..	...	...	...	...	...
13. Panch Mahals .. ..	...	...	...	...	...
Total, Class IV—Production and Sale, Unlimited.	17,46,654	14,56,952	27,283	25,120	140,575
<i>Class IV—Production and Sale, Limited.</i>					
1. Sholapur	15,72,579	...	10,819	25,907	34,142
2. Bhopur	49,36,306	36,06,842	33,264	33,154	3,062
3. Belgaum	10,38,750	8,281	31,965	45,323	6,142
4. North Kanara	68,309	64,644	20,951	51,048	1,33,161
5. Satara	4,71,330	4,78,425	24,358	37,675	50,021
6. Ratnagiri .. ..	...	...	...	...	...
7. Poona .. ..	...	...	71	...	262
8. Ahmednagar	23,50,845	26,34,332	23,579	32,402	14,212
9. Dharwar	13,71,659	12,38,938	25,149	48,421	23,064
10. Jalgaon	5,10,668	5,20,011	4,603	13,372	30
11. West Khandesh	16,79,797	(a) 23,492	17,932	23,148	366
12. Nasik	37,578	(b) 16,53,015	46,580	64,221	11,015
13. Broach	43,35,690	41,14,161	6	75	...
14. Surat	187,95,742	54,33,727	32,763	1,63,996	420
15. Thane	10,84,454	...	6,451	49,442	17,934
16. Kolaba	11,218	8,621	8,304	2,050	...
17. Bombay Suburban	824	795	31	6,316	...
18. Bombay City	19,35,394	19,45,131	23,060	49,194	86,366
19. Ahmedabad	12,18,307	12,48,578	22,769	9,729	823
20. Kaira	4,795	4,777	223	...	1,000
21. Panch Mahals	1,432	...	13	500	490
Total, Class IV—Production and Sale, Limited.	85,27,777	2,24,09,370	3,36,401	6,62,043	3,89,509
Total of Class IV—Production and Sale Unlimited.	17,46,654	14,56,952	27,283	25,120	40,575
Grand Total, Class IV—Production and Sale, Unlimited and Limited.	1,02,74,431	2,38,66,322	3,63,689	6,87,163	4,30,154

* For the purposes of this statement the working

STATEMENT

District	Number of Societies	Number of members	Loans made during the year to	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class VI--Other Forms, Limited.</i>				
			Rs.	Rs.
1. Sholapur	4	354	600	...
2. Bijapur	1	290	...	...
3. Belgaum	1	38	...	...
4. Satara	1	156	...	...
5. Ratnagiri	1	28	...	...
6. Poona	11	354	8,062	...
7. Dhárwár	5	294	5,447	...
8. Jalgaon	3	580	1,020	...
9. West Khandesh	6	238	80	...
10. Nasik	1	30	...	...
11. Thána	1	40	...	...
12. Bombay Suburban	18	2,550	16,703	...
13. Bombay City	31	5,796	16,593	27,467
14. Ahmedabad	23	2,733	2,33,877	...
15. Kaira	15	1,408	71	...
16. Panch Mahals	14	548	252	...
17. Broach	5	...	...	...
18. Surat	1	...	...	...
Total, Class VI--Other Forms, Limited ...	202	15,377	2,71,375	27,467
Grand Total of all Non-Agricultural Societies in the Bombay Province for 1945-46 ...	1,743	6,95,710	8,33,06,621	19,46,072
Grand Total of all Non-Agricultural Societies in the Bombay Province for 1944-45 ...	1,638	6,57,520	7,32,62,079	10,99,170

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

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.
2,239	...	1,650	...	...	...	...	...
...
...
...	...	...	...	...	235	...	...
33,058	...	79,168	1,185	...	64,061	...	...
18,966	...	6,442	...	...	11,446	...	...
560	...	6,022	...	...	80,684	1,67,185	...
...	...	320	270	...	...	...	...
...
266	1,589	...	...	...	...	...	...
18,796	...	81,709	4,560	...	9,400	...	...
33,064	16,886	1,80,290	85,157	1,08,538	11,28,700	18,000	96,928
2,49,328	...	8,87,583	85,015	...	3,52,985	16,063	...
10,998	...	7,005	...	...	2,79,666	1,48,818	...
8,912	...	1,00,420	95,028	...	57,128	432	...
...
...
3,58,174	18,375	18,50,784	1,71,155	1,98,638	19,19,175	8,48,467	96,928
9,15,72,520	15,68,663	6,06,68,006	36,74,614	4,50,112	4,82,67,630	1,88,06,027	32,51,956
6,85,32,668	10,90,761	4,36,25,706	35,44,055	4,30,045	29,37,58,981	1,89,92,051	13,85,770

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

STATEMENT

District	Sales of goods to members	Purchase of members' products	Cost of Management	Share Capital paid	Loans
					Members
1	14	15	16	17	18
<i>Class VI—Other Forms, Limited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
1. Sholapur	...	...	963	5,300	...
2. Bhapur	...	...	8,641	...	...
3. Belgaum	526	...	287	510	127
4. Satara	...	...	23	1,600	...
5. Ratnagiri	...	...	3,963	3,900	...
6. Poona	...	...	6,912	1,39,080	53,435
7. Dharwar	68,888	88,356	12,735	20,435	7,880
8. Jalgaon	...	...	20,535	...	1,000
9. West Khandesh	...	323	940	3,885	...
10. Nasik	310	...	...	...	...
11. Thana	...	...	127	12,600	...
12. Bombay Suburban	...	...	51,356	6,86,102	3,21,912
13. Bombay City	...	...	1,39,112	13,64,736	19,22,672
14. Ahmedabad	7,551	6,351	1,22,373	8,96,585	3,06,935
15. Kaira	27,172	7,611	26,654	2,04,387	42,428
16. Panch Mahals	98	20	1,376	72,130	1,84,481
17. Broach	...	...	...	...	...
18. Surat	...	...	...	...	...
Total, Class VI—Other Forms, Limited.	1,24,545	1,02,660	8,96,248	33,99,508	28,40,670
Grand Total of all Non-Agricultural Societies in the Bombay Province for 1945-46.	7,86,99,109	7,19,66,586	61,07,498	3,18,04,003	6,42,78,017
Grand Total of all Non-Agricultural Societies in the Bombay Province for 1944-45	5,17,06,738	4,76,02,721	42,18,062	2,33,59,271	5,43,82,486

* For the purposes of this statement the working

Conc'd.

and Deposits held at the end of the year from				Reserve Fund	Other Funds*	Working Capital	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
Non-members	Societies	Provincial Central Banks or	Government						On borrowings	On lendings
19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
...	...	...	...	1,774	...	7,074	+175	...	...	...
403	...	...	...	...	79,414	79,818	+484	...	...	...
...	...	...	...	16	...	653	-17	...	...	...
...	...	...	...	68	8,306	4,774	-25	...	...	...
1,037	...	...	...	1,430	1,30,466	1,36,183	+632	6	3/8	...
40,155	10,854	26,106	...	17,518	20,317	2,97,303	+10,016 -700	6	6 1/2	7 1/2
9,035	...	...	...	5,471	65,469	1,08,000	+4,339	...	...	...
83,911	...	12,479	...	6,707	1,15,711	2,19,810	+15,966	...	6 1/2	...
69	...	...	...	4,908	4,933	12,879	+815 -115	...	...	...
...	...	...	...	6	...	6	...	...	...	...
...	...	...	...	266	21,473	64,369	+364	...	...	...
2,12,704	2,02,533	14,420	2,72,606	60,436	6,42,454	24,13,291	+31,813	4	2	6
2,37,189	1,28,538	...	3,03,489	1,74,195	7,69,663	49,70,497	+63,020 -1,339	...	...	...
2,76,946	28,64,897	1,47,385	4,670	1,67,363	4,60,352	60,34,668	+82,474 -12,971	8 to 6 1/2	3 to 5 1/2	5 to 8 1/2
30,944	97,808	13,760	33,179	5,797	70,619	4,80,039	+8,965 -12,813	...	...	...
1,797	...	8,037	...	1,913	12,784	2,76,202	+390 -675	...	...	...
...
...
8,94,075	33,74,607	2,27,267	6,03,643	4,48,038	23,36,666	1,41,14,762	1,84,279	...	...	...
4,16,65,226	43,29,914	32,31,309	7,63,689	79,28,796	91,37,364	18,31,38,920	35,67,330	6	3 1/2	9 1/2
3,04,66,850	35,54,814	29,33,727	9,46,043	70,93,733	79,08,518	13,67,45,472	31,27,335	5	4	9 1/2

*capital is taken to be the total of columns 17 to 24.

STATEMENT
Operations of Unions

District	Number of Unions including District Supervision Boards	Number of Societies affiliated to Unions in column 2	Total number of individual Members in Societies affiliated
1	2	3	4
Ahmedabad	2	58	2,251
Broach	6	168	5,278
Surat	7	194	13,628
Nasik	7	215	7,978
Thana	4	143	4,979
Kolaba	1	46	1,298
Ahmednagar	5	221	9,345
Poona	7	256	13,678
Satara	19	451	24,371
Sholapur	7	279	14,679
East Khandesh	16	638	37,937
West Khandesh	7	366	16,293
Dharwar	16	556	33,164
Belgaum	9	345	23,082
Bijapur	7	228	12,020
North Kanara	5	119	8,909
Total for 1945-46	118	4,208	2,29,460
Total for 1944-45	117	3,913	212,824

D.

for the year 1945-46.

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.			
4,94,031	1,800	·5	2	
10,83,694	2,429	·22	6	
80,92,039	2,348	·29	6	
11,40,948	10,391	·9	8	
6,98,565	5,369	2·9	5	
91,331	1,028	1·2	1	
34,92,725	22,202	·63	7	
17,58,448	74,730	4·1	10	
23,13,161	19,928	·8	15	
19,87,653	11,128	0·5	8	
53,01,428	30,119	6·5	25	
24,27,235	17,155	·7	10	
45,59,113	28,435	·6	12	
23,41,656	19,691	·8	10	
13,80,219	9,000	·6	8	
10,00,346	7,750	·7	6	
3,21,83,293	2,80,562	·74	150	
3,55,42,931	2,74,390	1·1	144	

STATEMENT
Operations of Insurance

Classification.	Number of Soci- ties	Number of Mem- bers	Amount of risk insured	Premia collected	Supplementary contribution collected
1	2	3	4	5	6
			Rs.	Rs.	Rs.
Bombay Co-operative Insurance Society Ltd.	1	16,889	49,76,508	11,97,091	.....
Bombay Postal Employees Insurance Fund Ltd.	1	2,448	22,38,629	80,802	... Admission fee 283
B. B. & C. I Railway, Mutual and Death Benefit and Endowment Society for Indian Staff.	1	3,520	38,09,953	86,864	
M. M. and Co's Employees Family Benefit Fund.	1	317	Not applicable	7,362	7
Grand total, 1945-46 ..	4	23,174	1,05,24,990	13,71,619	295
Total, 1944-45 ...	4	21,111	92,52,005	12,51,568	48,708

E.

Societies (Class V) for the year 1945-46.

Number of persons		Claims paid	Cost of management	Funds in hand at end of year	Amount of risk re-insured	Amount of premium paid for re-insurance	Remarks
Insured	Died						
7	8	9	10	11	12	13	14
		Rs.	Rs.	Rs.	Rs.	Rs.	
3,298	130	9,07,354	8,00,411	87,13,689	2,49,500	84,798	
168	80	38,675	9,799	8,15,736	.....	...
108	45	44,571	9,508	12,86,774	.....	...
317	41	39,516	Nil	66,172	Not Applicable	Not Applicable	
8,841	346	8,34,116	8,79,716	58,78,371	2,49,500	84,798	
3,194	266	2,79,719	3,25,458	49,79,067	1,52,000	74,642	

STATEMENT
Operations of Resource, Consumers' and

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—(A)			Rs.	Rs.	Rs.	Rs.
(B) Class I ...	4,796	2,22,222	1,26,97,222	3,56,300	1,04,86,117	2,22,222
(..) " II ...	109	15,066	4,75,257	10,260	4,26,122	2,000
(..) " IV ...	188	60,122	1,16,12,722	10,12,275	1,22,02,272	2,74,122
(..) " VI ...	247	1,22,222	1,00,227	...	72,722	122
(O) " I ...	822	4,16,710	2,77,62,122	11,75,422	2,22,22,222	2,01,212
B-I—L. M. Banks	17	12,022	2,22,200	2,21,500	2,22,222	2,27,222
Total ...	6,142	2,72,022	11,21,22,722	22,27,117	10,21,72,217	24,22,722
Producer's Societies—						
C—Class IV ...	121	21,271	12,40,017	2,17,142	42,22,214	2,27,222
B—Class III ...	12	222	.....	..	...	.....
Total ...	210	22,022	12,40,017	2,17,142	42,22,214	2,27,222
Consumer's Societies—						
C—Class II ...	...	.....	.....	...	.....	.....
" " VI ...	202	12,277	2,71,272	27,427	2,22,174	12,272
Total ...	202	12,277	2,71,272	27,427	2,22,174	12,272
Grand total for 1945-46 ...	6,554	2,12,422	11,42,22,122	22,11,722	11,22,22,002	21,04,422

* The term "loans overdue" means loans due for payment which

† For the purposes of this statement the working capital is taken

F.

Producers' Societies for the year 1945-48.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members
8	9	10	11	12	13	
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
2,19,43,778	15,21,876	1,67,205	26,06,498	1,06,00,919	6,51,018	2,19,32,576
92,781	4,978	10,860]	46,498	11,44,792	314	45,05,141
23,72,780	1,49,569	1,04,72	28,24,045	1,28,85,695	41,368	3,62,60,222
9,16,232	19,410	441	4,75,545	6,21,836	4,487	45,67,250
4,00,62,706	24,57,899	2,40,147	3,55,37,180	72,23,402	79,42,556	20,22,702
21,42,706	1,42,627	28,74,448	.....	.....	.....	.....
7,60,06,370	1,12,06,428	33,90,024	4,15,60,534	3,34,76,650	26,41,023	7,57,67,907
2,40,742	45,562	7,229	57,02,202	24,74,674	12,20,551	1,02,74,421
...	....	.....	2,055	.....	.....	4,320
2,40,742	45,562	7,229	57,04,258	24,74,674	12,20,551	1,02,72,261
12,50,724	1,71,153	1,28,523	12,12,175	2,42,467	26,922	4,545
12,50,724	1,71,153	1,28,523	12,12,175	2,42,467	26,922	1,24,545
29,75,07,896	1,12,22,122	25,02,201	4,21,22,267	4,22,22,721	22,22,222	2,22,22,222

have not been paid and for which extension has not been granted by competent authority.
to be the total of Columns 17 to 24.

STATEMENT

Classification	Purchase of members' products 15	Cost of management 16	Share Capital paid 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.	Rs.	Rs.	Rs.
Resource Societies—(A)— B Class I..	1,69,37,949	13,61,911	61,44,610	17,75,645	19,85,672	3,59,939	1,00,12,650	2,38,168
" " II...	42,32,984	2,32,153	2,53,681	37,709	25,406	5,964	1,62,818	..
" " IV...	2,07,99,077	11,08,103	20,08,584	11,99,493	14,36,272	16,353	38,95,600	59,351
" " VII...	31,46,036	3,46,777	86,077	1,77,030	2,24,810	10,430	1,39,440	500
C " I...	70,86,137	21,27,340	2,46,73,877	6,07,94,328	3,96,50,391	9,26,144	16,91,666	8
BI L. M. Banks.	..	.....	8,97,835	2,507	1,71,556 +31,76,200	..	29,34,772	2,23,800
Total	5,23,02,183	51,71,284	2,30,64,664	5,39,30,112	4,66,70,206	12,18,830	1,89,36,744	6,21,845
Producer's Societies— C Class IV...	2,33,66,322	2,68,699	2,67,165	4,30,184	3,30,499	19,440	10,10,659	77,032
B Class III...	6,266	5,260	590	2,637	49	..	..	..
Total ...	2,33,79,588	2,68,949	2,67,685	4,32,821	3,30,541	19,440	10,10,656	77,032
Consumer's Societies— C Class II...	.....	.....	.....	..	..	..	..	.....
" " IV...	1,02,660	2,06,243	23,99,606	23,40,870	8,94,075	23,74,697	2,17,361	6,03,843
Total ..	1,02,660	2,06,243	..	..	8,94,075	23,74,697	2,17,361	6,03,843
Grand total for 1944-45,	7,61,77,421	59,86,481	2,73,21,855	6,72,5,208	4,78,84,822	47,19,467	2,01,54,701	12,28,730

‡ For the purposes of this statement the working capital:

F—contd.

23 Reserve Fund	24 Other Funds:	25 Working Capital	26 Profit and loss for the year	27 Usual dividend paid on shares	Most usual rate of interest	
					28 On borrowings	29 On lendings
Rs.	Rs.	Rs.	Rs.			
98,89,854	18,98,851	8,06,89,409	7,86,862	..	..	..
75,829	1,31,916	7,92,891	2,18,186	.....	..	.....
7,04,074	11,58,286	1,04,79,523	8,18,958	.....	..	.....
4,85,828	8,21,122	18,95,137	1,80,642	.....	..	.....
57,40,860	63,98,089	14,00,97,899	19,45,415	.....	..	.....
1,11,923	51,808	74,35,558	18,726	.....	..	.....
1,79,38,138	98,82,142	19,18,75,893	38,17,779	.....	..	.....
9,86,987	3,18,920	40,45,324	7,42,881	.....	..	.....
11,408	517	18,284	- 1,690	.....	..	.....
2,97,745	3,14,447	40,80,548	7,50,739	.....	..	.....
.....
4,48,038	33,36,526	1,86,15,764	1,34,379	.....	..	.....
4,48,038	33,36,526	1,86,15,764	1,34,379	.....	..	.....
1,85,82,921	1,95,33,155	21,39,52,143	2,47,02,787	.....	..	.....

is taken to be the total of columns 14 to 23.

STATEMENT K.

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

CENTRAL SOCIETIES—1945-46.

Province	Class	Type of Societies	Number of societies	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	10	11	12
Bombay ...	I	Central Banks.	15	16,010	6,366					Rs. 4,94,78,493	Rs. 9,17,56,221

Province	Class	Type of Societies	Sale of goods to members	Purchase of members' product	Cost of management	Usual dividend paid to shares	Loans due by	
							Individuals	Banks and Societies
1	2	3	13	14	15	16	17	18
Bombay ..	I	Central Banks.	Rs. 12,58,839	Rs. 16,69,182	Rs. 16,08,352	Per cent. 5	Rs. 1,68,01,384	Rs. 9,25,69,990

Province	Class	Type of Societies	Share capital paid up	Loans and deposits held at the end of the year from		Reserve and other funds	Most usual rate of interest		Remarks
				Individuals	Government		On borrowings	Lendings	
1	2	3	19	20	21	22	23	24	25
Bombay ..	I	Central Banks.	Rs. 61,67,830	Rs. 8,51,67,234	Rs. Nil	Rs. 64,12,402	Per cent. 3 to 3½	Per cent. 4 to 6½	

STATEMENT
Abstract for information of the
AGRICULTURAL

Province	Class of Societies, I to IV and VI	Types of Societies	Number of Societies	Number of members		Number of affiliated Societies holding shares in Central Banks			
				Individuals	Societies	Credit	Agricultural credit	Non-agricultural credit	Others
1	2	3	4	5	6	7	8	9	10
Bombay	I	Unlimited ..	4,577	2,15,078	...	...	...	...	...
		Limited ..	219	17,204	...	...	...	...	...
	II	Unlimited ...	1	384	...	...	...	...	...
		Limited ..	108	14,682	...	...	...	...	...
	III	Unlimited ...	16	636	...	...	...	...	...
		Limited ...	8	189	...	...	...	...	...
	IV	Unlimited ...	3	266	...	...	...	...	...
		Limited ...	185	89,862
	VI	Unlimited ...	15	1,875
		Limited ..	282	1,22,455
			Total 1945-46 ..	5,359	4,38,181

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International Agricultural Institute at Rome.

SOCIETIES—1945-46.

Loans made during the year to		Sale of goods to members	Purchase of members' products	Cost of management	Usual dividend paid to shares
Individuals	Banks and Societies				
11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.
1,21,88,288	8,13,928	1,66,59,041	1,39,50,431	11,96,228	6½
7,54,094	22,407	22,73,535	29,87,518	1,65,683	6½
728	.....	80,586	99,099	1,776	5
4,74,629	10,860	44,74,505	41,93,585	2,80,877½	.....
..	.....	4,530	6,268	4,866	4
..	.....	.....	.....	895	.....
10	.....	2,43,979	93,853	5,092	5
1,16,18,719	10,12,875	3,63,06,253	3,07,06,724	11,96,011	.....
..	.. ..	.. ..	.. ..	1,968	.....
1,00,337	.....	48,67,250	31,46,035	3,44,809	7½
2,50,91,705	13,60,194	6 78,59,729	4,51,19,312	31,49,304	.....

STATEMENT

Province	Class of Societies, I to IV and VI	Types of Societies	Loans due by		Share capital	Loans and
			Individuals	Banks and Societies		at the end
1	2	3	17	18	19	20
			Rs.	Rs.	Rs.	Rs.
Bombay	I	Unlimited	2,07,91,753	1,46,870	46,83,410	325,0,695
		Limited	4,52,021	20,335	4,62,300	5,00,622
	II	Unlimited	1,176	.....	.....	.....
		Limited	91,605	10,880	2,53,681	63,115
	III	Unlimited	.....	.....	520	2,596
		Limited	.....	.....	.....	83
	IV	Unlimited	9,154	.....	2,586	3,016
		Limited	23,63,626	1,04,726	2,01,05,998	26,26,749
	VI	Unlimited	8,796	.....	23,554	5,548
		Limited	62,925	441	62,423	3,56,292
		Total 1944-45	2,35,00,955	2,83,331	74,33,372	68,58,715

L₁—concl'd.

deposits held of the year from	Reserve Fund	Most usual rate of interest		in paise
		On Borrowings.	On lendings.	
Government				
21	22	23	24	25
Rs.	Rs.	Per cent.	Per cent.	
9,00,975	37,49,741	3½	9½	
37,218	1,90,118	3½	9½	
.....	7,283	3½	9½	
.....	68,816	.....	.....
.....	10,887	.....	.....
.....	1,141	.....	.....
.....	8,404	.....	6½	
59,951	6,95,670	.....	6½ to 9½	
.....	14,029	3½	9½	
500	4,21,806	.....	.....
2,98,039	1,10,96,868	.....	.....

Table "E" Multi-purpose Societies (Ltd.) in Bombay Province
and number of Villages served by them.

NORTHERN DIVISION.				5. Surat District.			
1. Ahmedabad District.				1. Sisodra	...	...	24
1. Mankol	...	} Villages within 5 miles of Society's Quarters. Head		2. Khoj Vibhag	...	...	9
2. Vatwa	...			3. Vihar Group	...	...	8
3. Adwal	...			4. More Group	...	...	7
4. Dalod	...			5. Alghat	...	...	7
5. Frantuj	...			6. Nagdlaria	...	...	9
6. Gogha	...			7. Mandin	...	...	39
2. Kaira District.				8. Ronewali	...	...	15
1. Surkume	...	} Villages within 5 miles of Society's Quarters. Head		9. Madhi	...	...	6
2. Almora	...			10. Katargam	...	...	4
3. Kalshal	...			11. Bulsar	...	...	87
4. Mogar	...			12. Udwada	...	...	1
5. Vadthal	...			13. Vapi	...	...	28
6. Sinhaj	...			14. Dingari	...	...	22
7. Lunbdi	...			15. Ramkava	...	...	20
3. Panchmahals District				16. Amalsad	...	...	6
1. Tumba	...	} Villages within 5 miles.		6. Thana District.			
2. Betanpur	...			1. Thana Cattle Owners	...	...	1
3. Jhalod Nur-wada.	...			2. Ovale	...	...	7
4. Broach District.				3. Ghansoli	...	...	5
1. Nobar	...	...	11	4. Rai	...	...	6
2. Jantran	...	...	24	5. Ultan	...	...	9
3. Tankaria	...	...	7	6. Vakad Padgaon	...	...	19
4. Haldar	...	...	9	7. Bassein	...	...	3
5. Nabipur	...	...	9	8. Kalwa Mahim	...	...	8
6. Panoli	...	...	11	9. Nargol	...	...	9
7. Kalak	...	...	1	10. Shirgaon	...	...	8
8. Kisanad	...	...	9	11. Phansa	...	...	8
9. Ashtagam	...	...	7	7. Bombay and Bombay Suburban District.			
10. Vedahi	...	...	21	NIL.			

CENTRAL DIVISION.

8. Ahmednagar District.

1. Belapur Budruk .	} Villages within 5 miles of Society's Head Quarters.	
2. Domri ...		
3. Mirajgaon ...		
4. Perner ..		
5. Raver Group ...		
6. Sanganner ...		
7. Supe		

9. East Khandesh District.

1. Tondapur ...	7
2. Hingone ...	14
3. Nhevi ...	18
4. Shri Shivaji Umbarkhed ...	15

10. West Khandesh District.

1. Borkund ...	10
2. Kukurnunda ...	12
3. Sarang Kheda ...	18
4. Prakash ...	17

11. Nasik District.

1. Janori ...	8
2. Khadgaon ...	8
3. Malkore ...	10
4. Bollhan ...	16
5. Nayadongri ...	15
Adgaon ...	7
Girnare ...	15
8. Niphad ...	18
9. Sayabade ...	15
10. Peint ...	10
11. Vichur Daloi ...	7
12. Andarsal ...	20
13. Namgaon ...	5
14. Manmod ...	12

Nasik District—contd.

15. Umbrale ...	8
16. Nagarsal ...	20
17. Yeola ...	20
18. Mulher ...	18

12. Poona District.

1. Junnar ...	} Villages within 5 miles of Society's Head Quarters.	
2. Kandar ...		
3. Malthan ...		
4. Parinahe ...		
5. Talegaon Dham- dere.		
6. Valhe ...		
7. Chakan ...		
8. Khed ..		
9. Koregaon ...		
10. Narayangaon ...		

13. Satara District.

1. Himgaon ...	26
2. Kudal ...	8
3. Medha ...	28
4. Saygaon ...	7
5. Kolevadi ...	5
6. Masur ...	10
7. Umbraj ...	7
8. Vaduj ...	10
9. Vadgaon ...	
10. Phalke Padar'	
11. Arvi	
12. Koregaon	
13. Targaon ...	8
14. Panchgani ...	14
15. Chhatrapati Shiwaji ...	18
16. Bahule ...	8
17. Ohaphal ...	9

GENERAL DIVISION—contd.

13. Satara District—contd.		
18.	Dhebejadi	19
19.	Kalgaon	2
20.	Marali	3
21.	Norgiri	27
22.	Patan	25
23.	Tarale	20
24.	Angapur Madan... ..	4
25.	Kanher	9
26.	Kodoli	4
27.	Kodve... ..	10
28.	Nagthane	6
29.	Parali	29
30.	Asangaon Kumthe	16
31.	Jawalwadi	4
32.	Shree Vinaba	10
33.	Dhon	8
34.	Lonand	7
35.	Ashte	4
36.	Borgaon	1

14. Sholapur District.

1.	Karmala	9
2.	Shetki Bagayatdar Akhaj. miles	5

SOUTHERN DIVISION.

15. Belgaum District.

1.	Aigalli Group ...)	Villages within 5 miles of Society's Head Quarters.
2.	Akalgi ...)	
3.	Chandgad)	
4.	Galgatga ...)	
5.	Hosur ...)	
6.	Ita ...)	
7.	Vaiskund ...)	
8.	Yadwad ...)	

16. Bijapur District

1.	Bagewadi	15
2.	Basaikad	9
3.	Natalvad	14
4.	Someshwar (Mangholi) ... miles	5
5.	Tambe	18
6.	Badami miles	5

17. Dharwar District.

1.	Chabbi Group	8
2.	Gajendragad	20
3.	Devgiri	12
4.	Sultai	18
5.	Holi Alut	8
6.	Mulgund	7
7.	Lakkundi	12
8.	Navalgund	15
9.	Narendra	18
10.	Maltigatti	14
11.	Nulvi Arabkathi... ..	7
12.	Kolhir	9
13.	Dhundesh	19
14.	Kaginalli	29
15.	Nagrur ,	12
16.	Halgeri	21
17.	Tagur	13
18.	Hanamsagar	1
19.	Pattnihalli	22
20.	Surangi	6
21.	Belvanki	7

SOUTHERN DIVISION—contd.

18. *North Kanara District.*

1. Halyal	...	} Villages within 5 miles of Society's Head Quarters.
2. Hanahikalli	...	
3. Kadatoka	...	
4. Kodani	...	
5. Kyadgi	...	
6. Tarke	...	
7. Harahikalli	...	
8. Bidarkan	...	
9. Ankola Group	...	
10. Baksk	...	

19. *Kolaba District.*

1. Khalapur	...	14
2. Chowk	...	40
3. Pashna	... miles	5
4. Morba	... miles	5
5. Ramvadi	...	5
6. Turbha	...	2
7. Dargach	...	5
8. Khardi	...	3
9. Savad	...	7
10. Poladpur	...	6
11. Div Group	...	7

20. *Ratnagiri District.*

1. Karambhane	...	3
2. Marg Tamhane	...	4
3. Naishi	... miles	5
4. Tamhanmala	...	8
5. Turmebadjet	...	3
6. Beparde	...	4
7. Ket-kamti	...	4
8. Misban	...	1
9. Vaghothan	...	3
10. Nandgaon	...	3
11. Ambawali	...	5
12. Laval	...	6
13. Devars	...	19
14. Achare	...	2
15. Trimbak	...	4
16. Varad	...	12
17. Bhum Group	...	5
18. Kondye Group	...	3