



# Annual Administration Report on the Working of the Co-operative Societies for the Year 1949-50

Volume I

*(Text and Appendix)*



**BOMBAY**

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*Letter.*

To

THE SECRETARY TO GOVERNMENT,  
Development Department, Bombay.

No. ANR. 46.

Poona, the 26th January 1951.

*Subject.*—Annual Administration Report for the  
year 1949-50.

I submit the Annual Administration Report on the working of Co-operative Societies in the State of Bombay for the year ended 30th June 1950.

**I. GENERAL PROGRESS OF THE MOVEMENT.**

2. Thanks to the policy of Government for utilising the co-operative movement for establishing the democratic economic order, there has been a phenomenal growth of the movement during the year under review. The building up of integrated structure of rural finance and inculcation of the multi-purpose ideal amongst the rural primaries, the role played by the central financing agencies in providing agricultural finance at low rates of interest, development of co-operative marketing, increased association of co-operative organisations in tackling the food problem, organisation of farming and lift irrigation societies to step up agricultural production, organisation of industrial societies for rehabilitating the cottage and village industries, increased use of co-operative method in the distributive trade, have all been the high lights of the co-operative movement during the year.

3. The year under report shows an all-round development in the Co-operative Movement in the State. The number of societies, membership, share capital and Reserve Fund as well as working capital have shown a satisfactory increase during the year. The total number of societies of all types rose by 1498 from 13,317 on 30th June 1949 to 14,815 on 30th June 1950, while the membership increased by 2,22,620 from 18,60,840 to 20,83,460. The owned resources of the Movement, consisting of share capital reserve and other funds, stood at 1,984 lakhs as against Rs. 1,627 lakhs as on 30th June 1949. The working capital has recorded an increase of Rs. 215 lakhs from Rs. 6.661

lakhs on 30th June 1949 to 6,876 lakhs on 30th June 1950. The percentage of the owned capital to the working capital works out at 28.5 as against 24.5 at the end of the last year. In rural areas, the movement has already reached the target set before the State by the All India Co-operative Planning Committee. The gross population covered by all types of societies comes to 35.3 per cent. as against 31.5 per cent. at the end of the last year. Similarly the percentage of villages covered by societies in rural areas stands at 53 as against 51.1 of the last year. The working capital per capita of gross population is now Rs. 23.3 as against Rs. 22.9 on 30th June 1949. The following table indicates the progress of the Co-operative Movement during the last two five-year periods from 1939-40 :—

Year.	Total No. of Societies.	Total No. of members	Share capital, Reserve and other funds (in lacs)	Working capital (in lacs.)
			Rs.	Rs.
1939-40	5,289	6,31,346	500	1,618
1944-45	6,653	11,91,791	804	2,989
1949-50	14,815	20,83,461	1,934	6,876

It will be seen that the second five-year period covering the years of 1945-46 to 1949-50 records an increase of 8,162 societies, membership of 9 lakhs, owned capital of Rs. 1,180 lakhs and working capital of Rs. 3,887 lakhs.

4. The co-operative credit still occupies the predominant position in spite of the phenomenal expansion of the movement in diverse directions. The number of agricultural credit and multi-purpose societies rose to 8928. It is gratifying to note that the rural primaries are willingly shouldering the great responsibility of providing agricultural finance to all credit-worthy agriculturists at the reduced rate of interest of 6½ per cent. and serve large sections of rural population and function as an effective instrument for rehabilitation and regeneration of rural economy. The two-fold responsibilities expected of them, viz., admission of as many members as possible and provision of credit at low rates of interest for financing of crops and other agricultural finance were duly carried out by the societies. In addition these societies also have been trying to meet the various needs of agriculturists for carrying out their agricultural operations. These societies received subsidies amounting to Rs. 1,24,987 on account of cost of management and propaganda during the financial year. The central financing agencies also carried out their own part in providing agricultural finance to their affiliated societies at a rate of interest

not exceeding 4 per cent. During the year under report, Government contributed Rs. 16 lacs to the share capital of the Bombay Provincial Co-operative Bank. Government also subsidised the central financing agencies for opening additional branches or pay offices on account of such branches having proved uneconomic and the amount of subsidy so given was Rs. 10,656.

5. Credit by itself cannot be expected to solve the problem of agriculturists. In order to bring to the cultivator the full benefits of his labour in production, credit requires to be invariably linked up with marketing. With this end in view, the scheme of establishing a net work of marketing organisations was continued during the year and 19 marketing societies were registered bringing their total number to 355. These societies have now a working capital exceeding Rs. 3 crores and the total value of agricultural requisites and produce handled by them exceeds Rs. 20 crores. Steps were taken to see that rural primaries and multi-purpose societies do their legitimate function of arranging for the marketing of the produce of the members through the agency of taluka or regional, district and apex marketing societies. With a view to enable these societies to make arrangements for storing the agricultural produce of their members financial assistance to the extent of Rs. 1,00,750 by way of loans and Rs. 33,715 by way of subsidies was given to societies, during the year. The pace of regulation of markets for agricultural produce under the provisions of the Bombay Agricultural Produce Markets Act was also accelerated and during the year as many as 18 markets were established bringing their number to 78. The various commodities regulated were Cotton, Groundnut, Pulses, Oil-seeds, Gur etc.

5. In the field of agricultural production, there has been considerable response from the agriculturists. The increased interest taken by the agriculturists in the formation of co-operative farming and lift irrigation societies reflects favourably the desire of the farmers in applying co-operative methods directly in the field of agricultural production. The five-year scheme of formation of farming societies has produced a remarkable result. During the period of one year ending 30th June 1950 as many as 45 farming societies of different types such as joint farming, collective farming and tenant farming, were organised. 48 societies have been able to reclaim Government waste lands admeasuring 14,932 acres. The total acreage brought under co-operative farming by these societies was 22,168. Government has provided liberal financial

assistance to these societies for various purposes, such as development and reclamation of lands, contribution towards their share capital, if the societies are for backward class people, constructing cattle sheds and barns, purchase of improved seeds, manures and costly implements and other agricultural purposes. The total financial assistance given by Government during the year to these societies amounted to Rs. 99,150 by way of loans and Rs. 70,348 by way of subsidies. Government also provided the services of agricultural assistants to ten farming-societies during the year to work as managers of these societies. More remarkable work in the field of agricultural production was, however, done through the implementation of lift irrigation scheme which was sanctioned by Government in June 1949. This scheme visualises utilisation of all available sources of water viz., rivers, tanks, nalas etc. by use of pumping plants for exploiting the lands for increased food production. The response to the scheme from agriculturists has been extremely satisfactory. In a short period of the working of the scheme as many as 74 societies of co-operative lift irrigation scheme were registered; while 18 societies of other types like multi-purpose societies undertook the scheme of lift irrigation and provided facilities of water to the landholders for irrigating their lands. The area expected to be brought under irrigation by these 92 societies is 33,300 acres and it is expected that the additional yield that these societies would be able to produce would be 6,660 tons. Sixty-one of these societies were given loans amounting to Rs. 6,18,305 and subsidies amounting to Rs. 6,86,254. They were also given technical assistance in the matter of preparation of plans and estimates and cost of projects of lift irrigation for these societies. Thanks to the prompt assistance given by the staff working under the Joint Director of Agriculture (Engineering) and the Agricultural Engineer to the Government of Bombay, as many as 61 working plans could be prepared and 22 societies were able to put their schemes into operation. Amongst other measures for promoting agricultural development, mention may be made of the work done by the Taluka Development Associations in the matter of introduction and supply of improved seeds, implements and manures, improvement of cattle breed, bringing the researches in the agricultural development to the farms of the agriculturists and so on. Their constitution was reorganised with a view to revitalising their working and making them more effective agencies for dealing with all kinds of activities connected with the development of rural areas and to serve as a more effective link between the various non-official agencies like co-operative



societies, Gram Mandals and welfare workers engaged in rural development work. These Associations are now being styled as Taluka Development Boards and as many as 87 Associations took steps for changing their constitution and converting themselves into Taluka Development Boards during the year out of the total number of 147 Associations. Apart from farming and lift irrigation societies and taluka development boards, other societies which helped the agricultural production were land improvement societies which number 14 on 30th June 1950. The work done by crop protection and fencing societies has also been noteworthy. The number of such societies rose from 117 to 124 during the year and have been able to bring a cropping area of 3,46,956 acres under protection from the ravages of wild animals, thieves, incendiarism etc. During the year under report, Government also sanctioned the scheme for assisting co-operative organisations in the matter of mechanisation of agriculture by the use of tractors. Loans to the extent of 60 per cent. of the cost of tractors repayable in 6 years and bearing a rate of interest at 4 per cent. per annum are given to multi-purpose societies, Taluka Development Associations, farming societies and purchase and sale societies. During the year under report 8 societies received loans to the extent of Rs. 1,30,947 for purchase of tractors. Mention may also be made of the development of dairy industry as an aid to increased agricultural production in the country. During the year under report, 10 dairy societies and 1 cattle breeding society were registered bringing their number to 60 and 26 respectively. These societies assisted the agriculturists in improving the breed of their cattle, in increasing the production of milk and marketing the milk on favourable terms.

7. The co-operative movement played its due role in tackling the food problem of the country. Various schemes were drawn up in pursuance of the "Grow More Food" campaign of Government by co-operative organisations in different parts of the State. At village levels, 5,000 rural primaries formed themselves into village food production committees to undertake propaganda for the campaign, to encourage digging of pits for compost making, to distribute improved seeds, manures, to encourage digging of wells and putting up Bandharas and in other ways. About 200 societies assisted the seed multiplication scheme. The rural and other societies provided finance to the extent of Rs. 3 crores during the year to the agriculturists to enable them to purchase improved seeds, manures, implements, to put up Bandharas, for construction of wells, for purchase of bullocks and allied matters.

8. The co-operative movement continued to render valuable service in the matter of distribution of controlled articles. The part played by these organisations in the matter of distribution

of foodgrains, cloth and yarn are particularly noteworthy. 23 Societies continued to work as wholesale distributors of cloth. 1247 societies worked as retail distributors of cloth. In the matter of foodgrains distribution, the share of business done by co-operative organisations has been approximately 45 per cent. of the total business transacted by several agencies. After the close of the year, Government sanctioned the scheme for procurement and distribution of Rabi jowar seed in the districts of Sholapur and Bijapur and distribution of groundnut-cake and manure mixture in all the districts of the State through the agency of co-operative societies.

9. The year under report witnessed a further growth in the development of industrial co-operative societies. The number of such societies rose to 903 on the 30th June 1950 as against 638 at the close of the last year. The more important group of producers' societies, however, constituted the forest labourers' societies. Their number rose from 28 to 50 and they exploited 80 forest coupe valued at Rs. 9.63 lacs.

10. Special attention continued to be given to the amelioration and uplift of backward class tribes. Several schemes of development of co-operative movement were enforced in backward areas of Surat, Nasik, Panch Mahals, West Khandesh and Thana districts. The progress in the matter of providing housing facilities to the backward class people has been remarkable. During the year 21 societies were registered which are expected to build 88 houses for their members. Loans amounting to Rs. 57,700 were given to these societies during the year.

11. The Sarvodaya scheme formulated by Government for educational, social and economic development was in force in 22 districts. 25 Sanchalaks were working, and Government gave financial assistance to the extent of Rs. 11.88 lacs for undertaking the various projects for bringing about intensive development of the areas in which these schemes were implemented.

12. In the realm of long-term credit, the Bombay Provincial Co-operative Land Mortgage Bank continued to play its appropriate role. The Bank undertook long-term agricultural finance to all credit-worthy agriculturists in the State. During the year under report, the Bank gave loans amounting to Rs. 2,14,200 for land improvement and Rs. 1,10,350 for purchase of lands. A noteworthy feature of the working of the Bank has been the implementation of the scheme approved by Government for giving finance to the housing societies for construction of tenements where such finance cannot be given by Government. In this sphere of activity, the Bank gave loans amounting to over Rs. 5½ lacs to different housing societies for construction of tenements. During the year, the Bank also issued the sixth series of debentures for Rs. 20 lacs for which due guarantee was given by Government. About Rs. 7 lacs were already subscribed by the close of the year, towards these debentures.

13. The needs of the urban masses of the non-agricultural section of the population continued to be met and co-operative methods were greatly availed of in the matter of providing housing accommodation and other needs of the urban people. The urban credit movement continues to thrive on right lines. As many as 36 urban societies and banks were registered bringing their number to 1417 from 1335 as on 30th June 1950. The increase in the number of societies is partly due to fresh registration and partly due to inclusion of Fisheries Societies which were being classified as Producers' Societies. The urban credit movement in the State has been very successful catering substantially to the credit and banking needs of the middle-class section of the urban population engaged in various professions and small scale traders. These institutions have working capital of Rs. 22.37 crores which will indicate the magnitude of the facilities afforded by them to the middle-class urban people.

14. The consumers' movement has also thrived very well. The movement has recorded an increase of 82 societies and the total number rose to 1113 on 30th June 1950. The momentum gained by this movement as a result of the conditions created by the war was maintained during the year. These societies comprise membership of 6.22 lacs and distributed goods valued at Rs. 12.90 crores. The consumer's societies played a very valuable role in the distribution of controlled commodities and domestic requirements. The total purchases and sales of articles including rationed articles amounted to Rs. 12.93 crores and Rs. 12.90 crores respectively. During the year, a federation of consumers' societies working in Bombay City was also formed and was given services of a departmental officer to work as its Manager, as well as a subsidy of Rs. 6,000.

15. In the sphere of housing, the co-operative movement continues to make a valuable contribution towards relieving the acute house shortage, particularly in towns and cities. As many as 190 housing societies were registered bringing their number to 769 as on 30th June 1950. The housing societies in industrial areas constructing standard types of tenements received loans to the extent of Rs. 41.01 lacs from Government during the year; while loans to the extent of Rs. 5.52 lacs were given by the Bombay Provincial Co-operative Land Mortgage Bank to 5 housing societies which were not eligible for grant of loans from Government. Many of the housing societies, however, are languishing on account of difficulties of getting suitable sites for housing, as well as difficulties in getting finance either from Government or the Provincial Land Mortgage Bank.

Many of the problems connected with their working were considered at the State Co-operative Council Meetings and an endeavour was made to solve the problems as far as possible. During the year under report, 121 new tenements were constructed by housing societies. Mention has already been made elsewhere, regarding the measures taken for meeting the needs of backward classes in the matter of providing housing facilities. Under the scheme of organisation of housing societies in the areas affected by floods in the Godavari and Pravara rivers of Nagar District, 24 societies for housing have been registered. Six societies were given loans amounting to Rs. 4,43,576. During the year under review, these societies have been able to build 150 houses, and 279 houses were under construction.

16. Amongst other types of societies, mention may be made of societies organised for fishermen in the State. Under the scheme, 60 societies were registered in the districts of Broach, Baroda, North Kanara, Surat, Nasik, Kolaba, Ratnagiri, Amreli and Bombay. The Assistant Registrar for Fisheries who was specially appointed for the purpose was able to develop the movement on sound lines. Societies received financial assistance in the form of loans for purchase of country-crafts, nets, launches and for setting up ice-plants etc. to the extent of Rs. 2,47,749. The value of total business transacted by these societies amounted to Rs. 34,52,700.

17. The better living societies which number 48 on 30th June 1950 continued to undertake welfare activities such as social reforms, adult education, health, sanitation, etc., 46 societies took advantage of the scheme of conducting recreation centres under the Prohibition Scheme of Government. Amongst other societies undertaking welfare activities, mention may be made of women societies which number 96 on 30th June 1950. The activities undertaken by these societies apart from inculcating thrift and encouraging savings consisted of tailoring, knitting, embroidery, printing of cloth, leather work, preparation of toys, as well as articles of daily use.

## II. CO-OPERATIVE CREDIT.

### (A) Agricultural.

#### (1) *Agricultural Credit and Thrift and Credit Societies.*

18. The following statement gives the main statistics with regard to the working of agricultural credit, thrift and credit societies (including multipurpose societies):—

S. No.	Particulars.		1948-49 Rs.	1949-50 Rs.
1	No. of Societies .. ..		8,214	8,928
2	No. of Members .. ..		4,94,165	6,11,873
			(Rs. in lacs.)	(Rs. in lacs.)
3	Share Capital .. ..		130.9	172.57
4	Reserve and other funds .. ..		164.52	183.43
5	Members' Deposits .. ..		65.72	75.58
6	Non-members' Deposits .. ..		45.18	51.48
7	Bank loan outstanding .. ..		266.00	351.49
8	Other Outside Borrowings .. ..		27.33	26.21
9	Working Capital .. ..		698.84	830.76

19. There has been an increase of 714 societies as against 410 societies during the last year. The increase in the number of societies was partly due to the steps taken to organise more and more societies in the areas which have been merged in the Bombay State. They cover 19,203 villages out of 36,315 villages in the State i.e. 53 per cent. villages are served by these societies. There is a substantial increase of 1,17,708 in the total membership which is due to the increase in the number of societies and also due to the steps taken to increase the membership of existing societies. The average membership works out at 67 per society as against 62 at the end of the last year. The percentage increase in the number of societies is 7.8 while the percentage increase in the number of members is 23.8 which may be regarded as the index of healthy growth of the movement in the rural areas.

20. The owned resources of the societies, consisting of share capital, members' deposits, reserve and other funds recorded an increase of Rs. 70.44 lacs over the previous year's figures. The percentage of owned resources to the working capital was 50. The working capital has gone up from Rs. 698.84 lacs to Rs. 860.76 lacs. The increase in the share capital and members' deposits amounted to Rs. 52.34 lacs as against Rs. 47.6 lacs during the last year, which could be attributed to the agriculturists response to the small Savings Drive which was initiated by the Department in the year 1947. The non-members' deposits have also gone up from Rs. 45.18 lacs to Rs. 51.48 lacs during the year. The owned resources including members' deposits on an average per member comes to Rs. 70, while the working capital works out at Rs. 140.

21. The table D-I shows the position as regards the total loans outstanding, fresh finance, amounts due for repayment, recoveries, etc., extension and overdues, etc.

22. The figures indicate a substantial rise of Rs. 155.05 lacs in the amounts of total outstandings at the close of the year. The loans outstanding per member has increased from Rs. 92 to Rs. 94.

23. Similarly there has been an increase of Rs. 199 lacs in the figures of fresh finance from Rs. 329 lacs to Rs. 528 lacs. The increase is partly due to the registration of new societies, and also due to the increased demand from members of the existing societies resulting from the operation of the Bombay Agricultural Debtors' Relief Act and the Bombay Moneylenders Act. The amount due for repayment during the year was Rs. 493.26 lacs as against Rs. 370 lacs of the previous year. While the amount of recoveries, exclusive of advance recoveries was Rs. 363.66 lacs as against Rs. 243.74 lacs of the previous year, showing an excess of recoveries during the year to the extent of Rs. 119.92 lacs. The percentage of recoveries went up from 65.6 to 73.7 of the total amount due for repayment during the year. The progress of recovery is satisfactory for the State as a whole. It would be seen from the statement that the authorised arrears have gone down from 30.13 lacs to 22.89 lacs while the unauthorised arrears have gone up from Rs. 96.12 lacs to Rs. 106.71 lacs. Although the over due figures have recorded an increase, the percentage of overdue to the loans outstanding has gone down from 22.8 to 18.5 while the percentage of overdue to the amount due for repayment has also gone down from 25.9 to 21.6. Separate figures compiled with regard to percentage of overdues to the amount due for repayment in Agricultural Credit, thrift and Multi-purpose Societies reveal that out of 8,928 societies there were 3,651 societies having no arrears, 822 societies had arrears upto the 5 per cent., 599 societies from 5 to 10 per cent., 1,018 societies from 10 to 25 per cent., 992 societies from 25 per cent. to 50 per cent. and 1846 societies above 50 per cent.

24. The Table D-II gives a comparative position as regards audit classification for the last two years.

It would be seen that out of 8,928 societies, 1,358 societies are in 'A' class and 3,789 societies are in 'B' class which form 57.6 per cent. of the total number of societies while percentage of 'C' and 'D' class societies to the total number of societies was 29.

25. The Table D-III gives a comparative position with regard to the number of societies in which outstanding debts by members of rural credit have been classified or revised during the year, except that of Baroda, where the debts of societies have not been classified.

It will be seen that there is a decrease in the frozen debts from Rs. 32.25 lacs to Rs. 31.72 lacs while the doubtful and bad debts have decreased from Rs. 7.14 lacs to Rs. 5.15 lacs. The total of bad and doubtful debts works out at 1 per cent. of the total loans outstanding, where as the percentage for the previous year was 1.7 per cent.

#### *General.*

26. The Rural Credit Societies as pointed out in the last year's report have taken steps to amend their byelaws with a view to improve their efficiency and usefulness so that they can admit as many new members as possible considering with safety and provide agricultural finance to all credit worthy agriculturists at the rate of 6½ per cent. These societies are to receive 2.5 per cent on their working capital by way of subsidy in case there is a deficit in their working on certain conditions. In backward areas, however, as it would not be possible for the societies to charge 6½ per cent. to the members without incurring losses, even with the help of subsidy towards secretarial cost, the Registrar has been empowered after the close of the year to year to give subsidy to the societies in the undeveloped areas upto the maximum of 4 per cent. of the working capital.

27. In order to ensure an integrated system of credit for the provision of finance to all credit-worthy agriculturists, a detailed note after the close of the year was drawn up by the Bombay Provincial Co-operative Bank with a view to educate the members in the underlying principle and advantage of Institutional credit to be introduced with the voluntary integration of all the Central Financing Agencies working as one Institution under the apex financing agency viz., the Provincial Co-operative Bank.

#### *(2) Multi-purpose Societies.*

28. The statement given below indicates the comparative position of the working of the Multi-purpose Societies, (including Multi-purpose Societies in merged areas).

S. No.	Description.	1948-49	1949-50
		Rs.	Rs.
1	No. of Societies .. ..	1,494	2,161
2	No. of villages covered by these societies .. ..	7,206	8,431
3	No. of members .. ..	1,45,204	2,20,111
4	Share Capital .. ..	4,966	7,302
		(Figures of Rs. in lacs)	
5	Reserve and other funds .. ..	32.93	51.55
6	Deposits :—		
	(a) Members .. ..	24.49	30.48
	(b) Non-members .. ..	15.96	24.86
	(c) Loans from Central Banks .. ..	81.36	88.884
7	Working Capital .. ..	221.55	287.6
8	Loans operations :—		
	(a) Crop loans .. ..	24.56	43.23
	(b) Loans on security of produce .. ..	4.58	12.14
	(c) Intermediate term loans .. ..	14.91	35.27
	(d) Loans for domestic and Industrial requirements. .. ..	19.71	35.08
9	Total loans outstanding .. ..	69.37	127.47
10	Overdues .. ..	9.61	18.52
11	Value of agriculture, domestic and other requirements handled. .. ..	292.99	668.07
12	Commission earned .. ..	3.65	5.46

29. In furtherance of the recommendations of the Agricultural Credit Organisation Committee, the policy of registration of multi-purpose societies in preference to single-purpose societies and conversion of the existing Agricultural Credit and Thrift and Credit Societies into Multi-purpose Societies was continued during the year. As a result of this 450 societies were registered as Multi-purpose societies while 221 Agricultural Credit and Thrift and Credit Societies were converted into multi-purpose societies. In all, there was an increase of 667 societies. The membership of these societies has increased from 1,45,204 to 2,20,111 which works out at an average of 102 per society as against 97 at the end of the last year. The share capital and Reserve and other funds of these societies increased from Rs. 49.96 lacs and Rs. 32.93 lacs to Rs. 73.02 and Rs. 51.55 lacs respectively. Deposits held by these societies from members and non-members amounted to Rs. 55.34 lacs as against Rs. 40.46 lacs of the last year. The total loans outstanding have gone up by Rs. 58.10 lacs while overdues have gone up by Rs. 8.91 lacs. The percentage of overdues to total loans outstanding works out at 14.5 per cent. as against 13 per cent. of the last year. In addition to their regular and legitimate duties, according to their bye-laws, some of them undertook distribution of controlled commodities. They continued to play their useful role in meeting the credit and other needs of agriculturists from their areas of operation. These societies



continued to advance loans against valuables and jewellery where there were arrangements for safe custody and valuation. As pointed out in the last year's report, many of these societies have taken steps to amend their bye-laws so as to conform to the recommendations of the Agricultural Credit Organisation Committee and to reduce their lending rate of interest to 6½ per cent. except in certain backward and special tenure areas. After the close of the year, Government has passed orders to the effect that societies including multi-purpose societies, in backward areas should be given subsidies on certain conditions for management expenses so as to enable them to reduce the lending rate to 6½ per cent.

30. The working of some of the typical Multi-purpose Societies is given below :—

The Akulj Co-operative Multi-purpose Society in Sholapur District, having membership of 287 on its roll, has got a share capital and Reserve Fund to the extent of Rs. 28,055 and Rs. 43,574 respectively. In addition to its normal business, the society is running a Rural grain distribution centre and a cloth shop. It undertook the sale of ground nut oil cake and also kept ploughs for giving on hire to members. The working of the society resulted in a net profit of Rs. 7,667. The Itola Co-operative Multi-purpose Society in Baroda District, registered on 13th May 1913, has got a share capital and Reserve Fund of Rs. 12,500 and Rs. 29,609 respectively. Its working capital amounted to Rs. 1,95,000. It undertook distribution of the non-controlled and controlled commodities like food grains, cement, kerosene, iron and steel, manure, sugar, etc. The value of such types of articles sold by it during the year under review amounted to Rs. 1,82,000. The Mohadi Multi-purpose Society in Taluka Dhulia continued to conduct one ration shop, one fair price shop and three cloth shops at Dhulia. The total sales effected amounted to Rs. 2,53,349. It is also conducting one grocery shop and a fuel depot at Mohadi. The Kapadne Multi-purpose Society in West Khandesh District has purchased a tractor. It has also installed one oil engine and is conducting one Floor Mill at Kapadne Village. The Abhone and Dalwat Multi-purpose Societies in Nasik District have undertaken contracts for construction of roads, wells and forest coupes. The Chikhodi Multi-purpose Society of Belgaum District is given subsidy for maintaining a breeding bull for the use of members and non-members. Its share capital and Reserve Fund amounted to Rs. 16,050 and Rs. 57,552 respectively.

(3) *Grain Depots and Grain Banks.*

31. The total number of grain depots and banks at the close of the year was 1,346 with 78 branches attached to them. According to the orders of Government the position of these depots is to be examined by the audit staff of the Co-operative Department and such of the depots as could be registered under the B. C. S. Act, should be converted and registered as Co-operative Grain Societies, according to the criteria laid down in this behalf. The position of 361 depots and banks and 7 branches was examined during the year by the audit staff of the Department and it was found that 451 of them could be converted and registered as Co-operative Grain Societies. During the year under report 47 grain depots were converted and registered under the B. C. S. Act, 1925, at grain co-operative societies.

*Co-operative Grain Banks and Societies*

32. The figures indicated below show the working of co-operative grain banks and societies already existing in the State or that came into existence as a result of their conversion of the Grain Depots.

1. No. of societies and banks	...	261
2. No. of members	... ..	16,682
3. Loans made during the year	... Rs.	2,02,861
4. Loans recovered during the year	... Rs.	1,58,529
5. Loans due at the end of the year	... Rs.	1,54,944
6. Loans overdue	... ..	Rs. 72,498
7. Percentage of overdues to loans outstanding	... ..	46.7 per cent.
8. Profits	... ..	Rs. 21,960

Out of the total number of 261 Grain Banks and Societies, 181 grain banks and societies were from Kolhapur District alone. The grain societies are the special feature of the Co-operative Movement in the district. Scarcity of grain is felt by the agriculturists during the monsoon i.e., from June to October. These societies have been started in order to give relief to the agriculturists during the monsoon. They are popular among small holders and the agricultural labouring class. The societies give loans in kind to their members according to the requirements and recover the same with Savai at the harvesting season. In a few cases interest is charged at Nim-Savai and in one or two societies at 6½ per cent. The grain societies are of two types in this district, the first being those organised for backward classes and are known as Wilson societies. These number 40 and were specially organised for Mahars by Rev. Wilson from

1943-46. Government gave them interest free loans to the extent of Rs. 26,150, for purchase of food grains for loaning out to members. The other type of grain societies were organised by agriculturists to serve as safety against scarcity of food grain during the monsoon.

33. There are 38 grain societies in Thana District, which have come into being as a result of conversion of the grain depots. The societies have been working satisfactorily, and are expected to go a long way in popularising the Co-operative efforts among the Adivasis.

#### (4) Banking Unions.

34. The number of Banking Unions at the end of the year rose from 4 to 6 with the inclusion of 2 Unions from the merged areas viz. Kodinar and Dhari Taluka Banking Unions.

35. The statement given below indicate the comparative position of the Banking Unions for the last 2 years.

S.No.	Particulars.	1948-49.	1949-50.
1	No. of Banking Unions .. .. .	4	6
2	No. of members—		
	Individuals .. .. .	887	1,857
	Societies .. .. .	332	437
		1,219	2,294
		(Figures in thousands.)	
3	Share Capital .. .. .	189	375
4	Deposits—		
	Individuals .. .. .	665	1,171
	Societies .. .. .	456	354
		1,121	1,525
5	Bombay Provincial Co-operative Bank borrowings .. .. .	306	298
6	Other borrowings .. .. .	..	100
7	Reserve and other funds .. .. .	0.87	208
8	Working capital .. .. .	1,703	2,506
9	Loans advanced—		
	Individuals .. .. .	401	471
	Societies .. .. .	1,504	4,014
		1,905	4,485
10	Recoveries—		
	Individuals .. .. .	406	327
	Societies .. .. .	1,351	4,857
		1,757	5,184
11	Loans outstanding—		
	Individuals .. .. .	167	355
	Societies .. .. .	501	1 101
		668	1,456
12	Overdues .. .. .	0.86	63
13	Percentage of overdues to loans outstandings .. .. .	12.8%	4.3%
14	Profit .. .. .	29	22

36. All the Banking Unions continued to work satisfactorily during the year. The number of members both individual and societies increased from 1,219 to 2,294 while the share capital increased from Rs. 1.89 lacs to Rs. 3.75 lacs. The deposits held by individuals and societies increased from Rs. 11.21 lacs to Rs. 15.25 lacs and the working capital increased from Rs. 17.03 lacs to Rs. 25.06 lacs. There is also an increase in the amount of loans outstanding from individuals from Rs. 1.67 lacs to Rs. 3.55 lacs and in case of societies from Rs. 5.01 lacs to Rs. 11.01 lacs. The overdues have decreased from Rs. 86,075 to Rs. 62,673 with the result that the percentage of overdues to loans outstandings has gone down from 12.8 per cent. to 4.3 per cent. All the Unions except Wada Co-operative Banking Union worked at a profit. The Wada Co-operative Banking Union has however, incurred a loss of Rs. 21,092.

37. Like the District Central Co-operative Banks all the Banking Unions have agreed to assume obligation to charge 4 per cent. rate of interest to their primaries for loans required for agricultural purposes.

(5) District Central Co-operative Banks.

38. The number of District Central Co-operative Bank has increased from 12 to 18 this year. One Bank viz. North Satara District Central Co-operative Bank Ltd., at Satara was newly registered and 5 Banks in the merged areas of the Gujarat and Deccan States were recognised as Central Financing Agencies in their districts. The Statement given below indicates the comparative figures relating to the operations of these Banks during the last two years.

S. No.	Particulars.	1948-49	1949-50
1	2	3	4
1.	Number of Banks	12	18
2.	Number of members :—		
	Individual	15,938	20,120
	Societies	4,730	6,204
		<u>20,668</u>	<u>26,324</u>

S. No.	Particulars.	1948-49.	1949-50.
1	2	3	4
3	Paid up share capital .. ..	46,21,680	60,45,373
4	Reserve and other funds .. ..	46,02,139	66,45,012
		<u>92,23,819</u>	<u>1,26,90,385</u>
5	Deposits—		
	Individual .. ..	6,31,32,312	6,75,55,180
	Societies .. ..	1,52,26,491	2,44,43,083
		<u>7,83,58,803</u>	<u>9,19,98,263</u>
6	Borrowings from Provincial Bank .. ..	46,43,430	13,17,452
7	Borrowings from Reserve Bank .. ..	....	20,00,000
8	Borrowings from Commercial Banks .. ..	....	3,47,473
9	Debentures .. ..	....	97,500
10	Working Capital .. ..	9,52,26,052	10,84,51,083
11	Cash in hand and at Bank .. ..	1,10,21,461	66,87,303
12	Investments :—		
	In Government and other trustee securities .. ..	2,97,15,514	3,70,90,707
	In deposits with approved Banks .. ..	27,36,837	1,49,90,263
		<u>3,24,52,351</u>	<u>5,20,80,263</u>
13	Percentage of cash in hand and Banks to deposits .. ..	14%	7.3%
14	Percentage of investments to deposits .. ..	41.4%	56.6%
15	Loans Advanced—		
	Individual .. ..	4,94,99,668	4,28,03,368
	Societies .. ..	23,36,27,210	9,33,77,744
16	Recoveries—		
	Individual .. ..	4,47,22,168	4,05,38,161
	Societies .. ..	21,27,11,475	9,63,89,269
17	Loans outstanding—		
	Individual .. ..	1,05,79,979	1,32,16,061
	Societies .. ..	3,82,66,938	3,20,79,117
		<u>4,88,46,917</u>	<u>4,52,95,178</u>
18	Percentage on loans outstanding to working capital .. ..	52.2%	39.6%
19	Percentage of loans outstanding to Deposits .. ..	62.3%	46.6%
20	Overdues .. ..	22,22,121	37,81,905
21	Percentage of overdues to loans outstanding .. ..	4.5%	8.3%
22	Cost of Management .. ..	12,91,331	17,37,848
23	Percentage of cost of management to Working Capital .. ..	1.3%	1.6%
24	Profits .. ..	7,33,174	8,76,743

39. The paid up share capital, Reserve and other funds increased during the year by Rs. 64·67 lakhs, from Rs. 92·24 lakhs to Rs. 126·91 lakhs. The deposits of all kinds current, savings and fixed have increased by 137 lakhs from 783 lakhs to Rs. 920 lakhs. The increase in total deposit from individuals amounted to Rs. 44 lakhs while from societies to Rs. 93 lakhs. The working capital increased from Rs. 952 lakhs to Rs. 10·84 lakhs. The increased in the figures of the owned, borrowed as well as working capital is mainly due to the addition of Banks in merged areas. Some Banks were permitted to incur liabilities in excess of the limits laid down under Rule 8 of the B. S. C. Rules, 1927 on certain conditions. The general conditions under which the Registrar may permit a Bank to exceed the limit of liabilities under Rule 8 are under consideration of the Government.

40. Out of the total working capital of Rs. 1,084 lakhs Rs. 321 lakhs were on loan with Banks and Societies and Rs. 132 lakhs with individuals as against Rs. 382 lakhs and Rs. 105 lakhs respectively at the end of the last year. There has been a decrease in the total loans outstanding by 35 lacs, from Rs. 488 lacs to Rs. 453 lacs at the end of this year. This decrease was mainly due to return of funds borrowed by Co-operative Institutions for the purposes of distribution of cloth and yarn. With a view to meet the difficulties of agriculturists and other debtors on account of the non-availability of funds from money-lenders Act, some of the Central Banks took steps to finance their members on the security of gold, silver, and jewelery. During the year under report over 36 lakhs of Rupees were given as loans by some of the Central Banks.

#### *Investments and fluid resources*

41. The cash held by the Banks with themselves and with their Banks was Rs. 66·87 lacs while their investments including deposits with approved banks stood at 520·81 lacs. Out of the later a sum of Rs. 370·91 lacs was in Government and other trustee securities. The percentage of cash reserves to deposits was 7·3 while percentage of investments to deposits was 56·6. Investments in loans and advances to societies and individuals which stood at Rs. 453 lacs formed to 49·3 per cent. of the deposit liabilities and 41·8 per cent. of the Working Capital. All the Central Banks except (1) Karnatak Central Cooperative Bank, Dharwar (2) Bijapur District Central Bank and (3) Sholapur District Central Cooperative Bank maintained adequate fluid resources throughout the year. These banks were advised at the end of the quarter concerned to take immediate steps to maintain adequate fluid cover. During the year the State Co-operative Council considered the question of grant of all kinds

of loans to agriculturists through Cooperative Agencies and integrating the rates of interest etc. The Council resolved that the intermediate term loans fall within the purview of the scheme of rural integrated credit to be worked out under aegis of Bombay Provincial Cooperative Bank and that it is not open to Central Financing Agencies to charge the higher rate of interest to their agricultural primaries, and by agricultural primaries to borrowers for their current and ordinary needs as distinguished from development finance. The Council's resolution was brought to the notice of all central financing agencies with a request to implement the decision of the council.

### *Borrowing.*

42. Total borrowings by way of deposits and loans amounted to Rs. 957 lacs, forming 88.3 per cent. of the working capital. The owned capital as represented by their paid up share capital and reserves was Rs. 127 lacs forming 10.8 per cent. of the working capital and 13.3 per cent. of the deposits liabilities. All the central banks met punctually their liabilities whether from the Bombay Provincial Co-operative Bank and/or other resources. The credit accommodation from the Reserve Bank of India, under section 17(2)(b), 17(4)(d) was received by the following banks during the year.

	Rs.
(1) Belgaum District Central Co-operative Bank Ltd. ... ..	5 lacs.
(2) Broach Co-operative Bank Ltd. ... ..	15 lacs.
(3) Karnatak Central Co-operative Bank Ltd. ... ..	10 lacs.
(4) Sholapur District Central Co-operative Bank Ltd. ... ..	5 lacs.

All the central banks continued to advance crop loans to debtors under the Bombay Agricultural Debtors' Relief Act either directly or to their affiliated societies. The amount of crop finance advanced by Central Financing Agencies and societies during the year ending 30th June 1950 amounted to Rs. 112 lacs showing an increase of Rs. 33.75 lacs. The amount outstanding at the end of the year was Rs. 98.35 lacs as against 64.79 lacs of the last year.

### *Arrears.*

43. The overdue with individuals and societies have increased from Rs. 22.22 lacs to Rs. 37.81 lacs. The percentage of overdue to total loans outstanding were 8.3 as against 4.5 per cent. of the last year. The increase in overdue of the central financing agencies was due to seasonal factors, e.g., uneven distribution of rainfall.

*Profit.*

44. All the central banks worked at profits during the year. The total amount of profit earned was Rs. 8,76,743 as against Rs. 7,33,174 of the preceding year.

*General.*

45. During the year under report all the District Central Banks have assumed obligation to advance loans for agricultural finance to their affiliated primaries at the rate of 4 per cent. so as to enable them to advance to their members loans for agricultural purposes and marketing of crops at 6½ per cent. rate of interest. They have also amended their bylaws as recommended by the Bombay Co-operative Banks Association so as to enable them to play their proper role in the scheme of integrated rural credit under the aegis of Bombay Provincial Co-operative Bank.

46. During the year under report the (1) Karnatak Central Co-operative Bank continued to do distribution work in respect of iron, kerosene and cement at Kalghatgi, Shiggaon, Akkialur, Ron and Navalgund Offices. (2) The Mehasna District Central Co-operative Bank dealt in Sugar, Cotton seeds, iron pipes, cement, to the extent of Rs. 9 lacs. (3) The Sholapur District Central Co-operative Bank continues to distribute Cement and Iron, at Pandharpur, Akkalkot, Karmala, Mohol, Sangola and Mangalwedha branches. (4) Satara South District Central Co-operative Bank Ltd., Sangli, worked as wholesaler distributor of sugar. (5) The Belgaum District Central Co-operative Bank worked as wholesaler for Sugar for five months. (6) Amreli District Central Co-operative Bank worked in the procurement scheme before the State of Baroda was merged with Bombay State distributed Sugar, Oil-cakes, cement, wheat, rice, iron, cloth and yarn.

*Central Financing Agencies in Merged Areas.*

47. The general statement 'A' appended at the end gives figures of working of Banks from merged areas which have not yet adopted the revised constitution and which have not been recognised either as Central Financing Agencies or Urban Banks of Multi-purpose Societies. The action proposed to be taken in case of each Bank is indicated below:—

*Ichalkaranji Central Co-operative Bank, District Kolhapur.*

The Bank may have to work in future as an urban bank, it has therefore been advised to revise its constitution accordingly.

*Kagal Central Co-operative Bank Ltd., District Kolhapur.*

The Bank has agreed to work as a Big Bagayatdar Sangh,



*Shree Ram Central Co-operative Bank Ltd., District Kolhapur.*

As the Bank has decided to go into voluntary liquidation, an inquiry prior to liquidation of the Bank is being instituted.

*Vishal-gad Central Co-operative Bank Ltd., District Kolhapur.*

The Bank has been taken into liquidation after the close of the year.

*Gamdevi Taluka Co-operative Bank Ltd., District Surat.*

The Bank has decided to work on an urban Bank and has accordingly submitted a proposal for its re-organisation.

*Navasari District Central Co-operative Bank Ltd., District Surat.*

The amalgamation of the Bank with the Surat District Central Co-operative Bank has been mutually agreed upon by both the Banks in their General Meeting after the close of the year.

*Songadh Taluka Banking Union Ltd., District Surat.*

The Union has agreed to merge itself with the Surat District Central Bank. Steps in the matter are accordingly being taken.

*Vyara Taluka Co-operative Banking Union, District Surat.*

The future of the Bank is still under consideration. It is being considered whether it should work as a Purchase and State Union of a big Multi-purpose Society.

*Bhadran Taluka Co-operative Bank Ltd. and the Petlad Taluka Co-operative Bank Ltd., District Kaira.*

Both these Banks are proposed to be amalgamated with the Kaira District Central Co-operative Bank.

*Shri Laxmi Central Co-operative Bank Ltd., Phaltan,  
District North Satara.*

The Bank has decided to work as a Central Financing Agency for Phaltan Taluka in North Satara District.

*Jamkhindi Central Co-operative Bank Ltd., District Bijapur.*

The Bank has decided to work as an Urban Bank after amending its byelaws suitably.

*Dhamnagar Sahakari Madhyaverthi Bank Ltd., District Amreli.*

The Bank has been advised to transfer its assets and liabilities to the Amreli District Central Co-operative Bank and to work as its Branch.

*Mangalweda Central Co-operative Bank Ltd., District Sholapur.*

The Bank has been amalgamated with the Sholapur District Central Co-operative Bank after the close of the year.

*Mudhol Central Co-operative Bank, District Bijapur.*

The Bank has been advised to work as an Urban Bank.

(6) *Bombay Provincial Cooperative Bank Ltd.*

48. The statement given below indicates the comparative position of the Bank for the last three years.

S.No.	Particulars.	1947-48.	1948-49.	1949-50.
1	2	3	4	5
1	<i>Number of members—</i>			
	(i) Individuals .. ..	2,674	3,694	3,314
	(ii) Societies .. ..	3,291	3,684	4,146
		5,893	6,378	7,460
		Rs.	Rs.	Rs.
2	Paid up share capital .. ..	20,39,200	20,62,250	48,26,200
3	Reserve and other funds .. ..	27,21,261	28,78,158	33,41,479
4	<i>Debentures</i> .. ..	....	....	6,50,000
5	<i>Deposits—</i>			
	(A) Fixed deposits—			
	(i) Societies .. ..	1,41,76,932	64,60,345	94,83,370
	(ii) Individuals .. ..	85,61,019	1,15,29,664	1,17,36,034
	(iii) Staff Provident Fund .. ..	....	....	9,73,525
	(B) Current Savings and other deposits—			
	(i) Societies .. ..	2,32,85,769	2,09,38,048	2,33,48,813
	(ii) Individuals .. ..	3,29,56,382	33,03,02,273	3,43,56,009
		7,89,74,082	7,19,58,320	7,98,97,751
6	Loan from Government .. ..	....	2,00,00,000	5,00,000
7	Loan borrowed from Reserve Bank .. ..	....	....	31,00,000
8	Working Capital .. ..	8,43,84,543	10,08,00,327	9,94,15,430
9	Cash on hand and in Banks .. ..	1,04,55,271	63,90,722	85,28,356
10	Investments including fixed deposits in Banks.	5,04,07,738	4,34,46,673	5,61,01,322
11	Percentage of cash on hand and in Bank to deposit.	13.1%	8.8%	10.7%
12	Percentage of investments to deposit ..	63.8%	60%	70.8%
13	<i>Loans advances—</i>			
	(i) Individuals .. ..	2,42,73,110	2,02,59,240	1,46,18,446
	(ii) Societies .. ..	9,08,20,361	19,68,99,972	11,88,36,394
		11,50,93,471	21,71,59,212	13,34,54,840
14	<i>Loans outstanding—</i>			
	(i) Individuals .. ..	98,23,894	56,70,510	69,64,748
	(ii) Societies .. ..	1,37,82,798	4,36,95,806	2,82,96,032
		2,06,06,692	4,93,66,316	3,52,59,780
15	<i>Recoveries—</i>			
	(i) Individuals .. ..	2,12,68,785	2,44,12,624	1,33,24,208
	(ii) Societies .. ..	9,30,08,592	16,69,86,904	13,42,37,228

S. No.	Particulars.	1947-48.	1948-49.	1949-50.
1	2	3	4	5
16	Percentage of loan outstanding to working capital.	24.4%	48.9%	35.4%
17	(A) Percentage of loans outstanding to Deposits.	26.1%	68.5%	44.2%
	(B) Percentage of loans outstanding and borrowing from Government.	....	53.6%	43.9%
18	Total overdues .. .. .	8,18,926	15,92,220	24,48,316
19	Percentage of overdues to loans outstanding.	3.9%	3.29%	6.9%
20	Cost of management .. .. .	10,68,401	12,49,056	14,13,175
21	Percentage of cost of management to working capital.	1.2%	1.2%	1.4%
22	Profits .. .. .	3,89,337	4,28,323	4,55,568

49. The working capital of the Bank has increased during the past three years from Rs. 8.43 crores to Rs. 9.94 crores. The increase in the working capital figure during last year was mainly due to the increase in the owned resources of the Bank as well as the increase in the deposit held by the Bank. The paid up share capital during the last three years has increased from Rs. 20.39 lacs to Rs. 48.26 lacs. The increase in share capital was necessitated by the Bank having undertaken the responsibility of serving as an Apex Bank in an integrated system of co-operative finance for creditworthy borrowers in collaboration with the other Central Financing Agencies of the State of Bombay. The various reserves of the Bank have increased from Rs. 27.21 lacs to Rs. 32.44 lacs during the last three years, while the owned resources of the Bank including share capital of the Bank increased from Rs. 47.61 lacs to Rs. 80.70 lacs during the same period. In the past 3 years while net increase in the owned resources of the Bank was of Rs. 33.10 lacs or 70 per cent., the net increase in the working capital including owned and borrowed resources was nearly 150 lacs or 17.7 per cent.

50. During the year under review there was an increase in deposits of individuals, fixed, savings and current deposits, to the extent of Rs. 15.33 lacs. Deposits of all kinds of co-operative banks and societies also increased during the year by a sum of Rs. 54.34 lacs. There was thus a net increase of Rs. 69.67 lacs in deposit of all kinds from individuals societies and Banks during the year. Out of the total demand deposits of Rs. 577 lacs, yearly 233 lacs were, held from societies and Rs. 344 lacs were held from individuals. Out of the total time deposits of

Rs. 212 lacs Rs. 95 lacs were held from societies and Rs. 117 lacs were held from individuals. The increase in deposits may be attributed mainly to the return of funds invested by the societies in cloth and yarn and also to the transfer of deposits of co-operative institutions in the merged States to this Bank.

51. Investments of the funds of the Bank in gilt-edged securities including fixed deposits in approved Banks increased during the year by a sum of Rs. 127 lacs i.e. from Rs. 434 lacs to Rs. 561 lacs. The increase was mainly due to decrease in advances for cloth distribution, etc., to cooperative institutions and a considerable expansion in the owned as well as deposit resources of the Bank. At the end of the year under review Bank's investments in gilt-edged securities including fixed deposits in approved Banks amounted to 70 per cent. of the total deposit liabilities as against 60 per cent. at the end of the previous year. The Bank had Rs. 132.28 lacs by way of cash on hand and in deposit with approved banks at the end of the year as against Rs. 110.55 lacs of the previous year.

52. The total advances in loans, credits and overdrafts to co-operative societies and Banks decreased during the year from Rs. 437 lacs to 283 lacs, while the total advances to individuals increased in the same period from Rs. 56.70 lacs to Rs. 69.65 lacs. The decrease in the advances to societies is mainly due to the decline in demand from co-operative institutions for financing distribution of cloth and yarn. Though there has been a decline in advances by the Bank to societies requirement for accommodation from cooperative societies for operations connected with the raising of crop marketing of produce, and distribution of controlled and other commodities continued to increase. The total amount of loans for agricultural purposes during the year amounted to Rs. 124 lacs as against Rs. 78.95 lacs of the previous year. Total recoveries of the principal amount of advances for agricultural purposes including crop finance from various societies amounted to Rs. 109 lacs as against Rs. 73.79 lacs of the previous year. The unauthorised arrears during the year increased from Rs. 7.46 lacs to Rs. 8.38 lacs.

53. During the year under review the Reserve Bank of India sanctioned the total accommodation of Rs. 31,00,000 to co-operative institutions through the Bombay Provincial Co-operative Bank Ltd.: The number of branches of the Bank at the end of the year was 59 which were distributed over 15 districts. 3 New branches at Kolhapur and Gadhinglaj in Kolhapur District and Sawantwadi in Rantnagiri District were opened during the year.

54. The profit made by the Bank during the year amounted to Rs. 4.55 lacs as against the Rs. 4.28 lacs of the previous year,

recording an increase of Rs. 27 thousand. The cost of the management of the Bank increased this year by Rs. 1.64 lacs and it works out at 1.4 per cent. of its working capital. The increase in cost was mainly due to annual increments of the staff and the employment of new staff in the newly opened branches of the Bank. The rate of dividend declared this year was the same as that of the last year viz. 4 per cent. per annum and in addition the bonus at the rate of 1 per cent. on the fully paid up shares.

55. During the year under report the constitution of the Bank was revised in the light of the recommendations of the Agricultural Credit Organisation Committee so as to enable it to organise the provision of credit to credit worthy agriculturists in all parts of the State and generally to function as an integrated Provincial Organisation for the provision of Agriculture and Marketing credit and to ensure efficient performance of the functions relating thereto through the Central Banks, Banking Unions and other Co-operative societies.

56. In order to enable the Bombay Provincial Co-operative Bank to assume the responsibilities for organising the provision of agricultural credit to the credit-worthy borrowers in all parts of the state in accordance with the recommendations of agricultural credit organisation committee Government has agreed to give assistance in form of subscription to share capital to the extent of such contribution being limited to the amounts subscribed by individuals and co-operative societies subject to a maximum of 50 lacs. During the year Government purchased the new shares issued by the Bank to the extent of Rs. 16 lacs. Government has also sanctioned the subsidy to the Bank for 4 uneconomic branches at Vita, Jurbad, Himatnagar and Palanpur to the extent of Rs. 10,340 in respect of their working for year 1948-49.

57. The Bank is playing its proper role in its re-organised structure under the scheme of intergrated agricultural credit, under the able guidance of Shri R. G. Saraiya, the Chairman of the Bank, Shri V. P. Varde, also continued to devote his valuable time in discharge of his responsibilities as Honorary Managing Director of the Bank.

#### (7) *Primary Land Mortgage Banks.*

58. General Statement B-III gives essential statistics relating to operations of Land Mortgage Banks.

59. The number of Primary Land Mortgage Banks during the year was increased from 15 to 19 due to addition of 4 Land Mortgage Banks from the merged States.

60. The Table "E" indicates the financial position and the extent of business done by these Banks. The total membership of the Primary Land Mortgage Banks (excluding the 4 Banks from the State areas) has increased from 19,042 to 19,768. 4,864 members are enrolled as borrowing members and the rest are enrolled either as non-borrowing class or they are Co-parceners of borrowing members known as "B" Class members. The paid up share capital of the Banks has gone up from Rs. 3.86 lakhs to Rs. 4.17 lakhs of which Rs. 2.94 lakhs and Rs. 1.16 lakhs represent the share capital contributed by the borrowing and non-borrowing class of members respectively.

61. The number of loan applications received by the Primary Banks during the year was 703 for Rs. 24.22 lakhs as against 413 applications for Rs. 15.35 lakhs for the previous year, 315 loans aggregating Rs. 9 lakhs were sanctioned to the Primary Banks by the Bombay Provincial Co-operative Land Mortgage Bank as against 191 loans amounting to Rs. 5.11 lakhs sanctioned in the previous year. 364 loans of Rs. 8.18 lakhs were actually disbursed by the Primary Banks during the year as against 248 loans of Rs. 4.99 lakhs for the previous year. Of these, 72 loans for Rs. 53, 832 were by way of payment of awards under the Bombay Agricultural Debtors Relief Act.

62. Out of the total amount of Rs. 4.43 lakhs in principal and Rs. 2.82 lakhs in interest falling due during the year. Rs. 3.56 lakhs under principal and Rs. 1.93 lakhs under interest have been recovered as against Rs. 3.33 lakhs under principal and Rs. 1.71 lakhs under interest for the previous year. Of these recoveries Rs. 1.09 lakhs and Rs. 14,688 respectively represent advance repayments of the future instalments against principal and interest. The corresponding figures of the previous year were Rs. 1.19 lakhs and Rs. 29-90 respectively. The percentage of recoveries to current demand during the year under report was 60.3 against 57 per cent. of the previous year. The loan outstanding at the end of the year were Rs. 36.06 lakhs as against Rs. 31.66 lakhs of the previous year. The amount of overdues at the close of the year stood at Rs. 2.81 lakhs (both principal and interest) as against Rs. 2.70 lakhs of the previous year. Land Mortgage Banks have been advised to have recourse to the Summary procedure provided under Section 59-B(i) of the B.C.S. Act to effect recoveries of overdues.

63. Out of the 15 Primary Land Mortgage Banks 12 Banks have worked at profit, the total net profit being Rs. 25,076. Remissions to the extent of Rs. 15,964 out of the total claims of creditors amounting to Rs. 5.27 lakhs were secured for the debtors by the Conciliation Committees set up by the various

Primary Land Mortgage Banks. The percentage of remissions to the total claims worked out at 3.03 per cent. as against 5.1 per cent. for the proceeding year.

*General.*

64. Government has agreed to grant a subsidy of Rs. 1,000 to such of the Land Mortgage Banks and Central Banks which have employed full time Land Valuation Officers.

The working of Dharwar Land Mortgage Banks and Thana Land Mortgage Banks is not satisfactory and steps are being taken to re-organise them.

The proposal for transfer of management of the North Kanara District Land Mortgage Bank to the District Central Bank as pointed out in the last year's report did not materialise. As desired by the management of the Land Mortgage Bank, it has been allowed to continue the work as an independent unit for a further period of one year. During the year, Government was pleased to accord sanction to the deputation of a Departmental hand at Government cost, to work as Manager of the Kanara District Co-operative Land Mortgage Bank for a period of one year from 28th July 1949.

In order to secure expeditious disposal of loan applications and to have prompt finance to the borrower members, the procedure of sending loan applications has been modified into the result that all loan applications upto Rs. 4,000 are now being forwarded by the Primary Banks direct to the Bombay Provincial Co-operative Land Mortgage Bank. Further the President of the Bombay Provincial Co-operative Land Mortgage Bank has been authorised to sanction loans upto Rs. 4,000. The Bombay Provincial Co-operative Land Mortgage Bank has been permitted to delegate its powers of sanctioning loans upto Rs. 1,000 to the Board of Directors of the West Khandesh, Nasik, Satara and Belgaum District Land Mortgage Banks.

*Land Mortgage Banks from the State areas.*

65. The financial position of the Land Mortgage Banks in State areas which have been merged in the Bombay State is indicated in table "E". The total membership of these Banks stood at 2,744. The share capital and Reserve Fund amounted to Rs. 2.99 lakhs and Rs. 58.997 respectively. The Bombay Provincial Co-operative Land Mortgage Bank has not advanced any loan to these Banks. These Banks, however, advanced loans to their members from their owned funds. The number of loan applications received by them during the year was for 84 for Rs. 2.16 lakhs and loans for Rs. 1.35 lakhs were actually disbursed to their members. Against the total demand of Rs. 6.58 lakhs under principal, recoveries amounted to Rs. 1.02 lakhs under

principal. The loans outstanding at the close of the year under report were 13·19 lakhs as against Rs. 12·86 lakhs for the previous year. The amount of overdues stood at the close of the year at Rs. 8,324 as against Rs. 11,142 of the previous year. 2 Banks have earned profit of Rs. 32,719 during the year and the remaining 2 have worked at a loss of Rs. 234.

#### *General.*

66. Of the 4 Banks in the State areas merged in the Bombay State, the two Land Mortgage Banks viz. Mangalwada Co-operative Land Mortgage Bank and Phaltan Co-operative Land Mortgage Society Ltd., are proposed to be wound up as their financial position is not satisfactory to justify their continuance as independent units. The remaining two Banks viz. the Baroda Co-operative Land Mortgage Bank and the Navsari District Co-operative Land Mortgage Bank Ltd., have been permitted to function as District Primary Land Mortgage Banks for the Districts of Baroda and Surat respectively.

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

67. The number of affiliated Primary Land Mortgage Banks during the year remained stationery at 15. Three District Central Co-operative Banks at Ahmedabad, Bijapur and Sholapur have agreed to work as agents of the Bombay Provincial Co-operative Land Mortgage Bank for doing Land Mortgage business in their area of operation. The Bijapur and Sholapur District Central Banks have, however, not done any business during the year while the Ahmedabad Central Co-operative Bank has advanced one loan of Rs. 1,000. The share capital of the Bombay Provincial Co-operative Land Mortgage Bank increased during the year from Rs. 5·15 lakhs to Rs. 5·63 lakhs.

#### *Loan Operation.*

68. At the beginning of the year 152 loan applications for Rs. 7·03 lakhs from Primary Land Mortgage Banks were pending disposal. During the year under report, the Bank received 466 loan applications for Rs. 94·80 lakhs including 12 loan applications of Housing Societies for Rs. 75·44 lakhs. Out of these 361 loan applications for Rs. 56·46 lakhs were sanctioned as against 200 loan applications for Rs. 5·25 lakhs in the preceding year. The loan applications which were sanctioned during the year include 6 applications for Rs. 46·56 lakhs from the Housing Societies. Out of the sanctioned loan applications the Bank disbursed loans in the case of 396 applications to the extent of Rs. 14·39 lakhs as against 247 loans for Rs. 4·79 lakhs during the previous year. Of these 5 loans for Rs. 5,52,000 were advanced to Housing Societies and the remaining to Primary Banks and



individual agricultural borrowers. The outstandings with the Primary Land Mortgage Banks at the close of the year have increased from Rs. 29·31 lakhs to Rs. 39·77 lakhs. A statement showing the number and amount of loans advanced during the year to Primary Banks, adjusted debtors individual borrowers and Housing Societies and the amounts outstanding with them at the close of the year is given below :—

S. No.	Name of Bank.	Loans advanced during the year 1949-50.		Amount of loans outstanding as on 30th June 1950.	
		No.	Amount.	Rs. a. p.	Rs. a. p.
1	West Khandesh District Co-operative Land Mortgage Bank.	122	2,32,901 11 9	8,92,814 1 1	
2	Poona District Co-operative Land Mortgage Bank.	4	19,400 0 0	1,28,918 13 10	
3	East Khandesh District Co-operative Land Mortgage Bank.	5	16,200 0 0	2,01,877 3 4	
4	Satara Co-operative Land Mortgage Bank.	49	1,23,950 0 0	4,46,871 9 8	
5	Hubli Co-operative Land Mortgage Bank.	0	.....	87,086 10 3	
6	Belgaum Co-operative Land Mortgage Bank.	33	63,227 5 0	2,80,740 6 1	
7	Broach Co-operative Land Mortgage Bank.	57	2,07,250 0 0	3,62,131 0 11	
8	Kaira Co-operative Land Mortgage Bank.	5	10,550 0 0	56,384 3 8	
9	North Kanara Co-operative Land Mortgage Bank.	18	5,642 14 6	42,847 0 5	
10	Pachore Co-operative Land Mortgage Bank.	16	24,500 0 0	2,18,212 1 6	
11	Nasik District Co-operative Land Mortgage Bank.	14	30,750 0 0	1,06,455 12 6	
12	Dharwar Co-operative Land Mortgage Bank.	2	3,400 0 0	84,397 13 8	
13	Gadag Co-operative Land Mortgage Bank.	3	7,700 0 0	72,993 2 2	
14	Thana Kolaba Co-operative Land Mortgage Bank.	6	25,100 0 0	1,33,703 9 4	
15	Haveli Co-operative Land Mortgage Bank.	5	16,500 0 0	1,05,422 4 0	
16	Loans to C. F. As.	...	1 1,000 0 0	1,000 0 0	
17	Loans under B. A. D. R. Act	...	4 1,604 9 0	12,361 11 6	
18	Direct loans to individuals	...	47 96,850 0 0	1,00,782 12 0	
19	Loans of Housing Societies	...	5 5,52,000 0 0	5,52,000 0 0	
	<b>Total</b>	...	<b>396 14,38,556 8 3</b>	<b>39,77,02 3 11</b>	

69. The classification of loans disbursed during the year according to their objects was as under:—

Object.	No. of loans.	Amount (in lakhs)
1. Redemption of debts	... 168	4·30
2. Purchase of lands	... 47	1·10
3. Land Improvement	... 74	2·14
4. Joint purposes, viz., debt redemption and purchase of land or for land improvement and for redemption of debts.	28	·77
5. Payment of awards under the B. A. D. R. Act—		
(i) Primary Banks	... 70	·54
(ii) Direct by the Bank	... 4	·2
Construction of tenements to Housing Societies.	to 5	5·52
<b>Total</b>	... 396	14·39

70. The bulk of the loans was for redemption of old debts. The classification of fresh loans issued according to their size was as under:—

	No. of loans.	Amount (in lakhs)
Loans below or up to Rs. 500	... 61	17
Loans between Rs. 501 and 1,000	... 74	16
Loans between Rs. 1,000 and 2,000	... 98	1·61
Loans between Rs. 2,001 and 5,000	... 133	4·43
Loans between Rs. 5,001 and 10,000	... 21	1·46
Loans between Rs. 10,000 and above	... 9	6·11
<b>Total</b>	... 396	14·39

#### *Recoveries.*

71. The amount which was due for repayment during the year was 4·97 lakhs including the amount due from Housing Societies. (Rs. 3·30 lakhs under principal and Rs. 1·67 lakhs under interest.) The total recoveries amounted to Rs. 6·15 lakhs of which Rs. 42,000 represent advance payments towards future instalments, Rs. 15,000 represent part payment of loans and Rs. 94,000 represent full loans repaid. The recovery of interest during the year both from Primary Land Mortgage Bank and individual was 100 per cent. as against 88 per cent. of the

previous year and from adjusted debtors 60 per cent. as against 68 per cent. of the previous year. The recovery of principal to total demand from Primary Land Mortgage Bank was 90·3 per cent. as against 79 per cent. of the previous year while the recovery of principal from individuals was almost cent per cent. The overdues on account of principal at the close of the year amounted to 31,000 from six Primary Banks as against 58,000 from 8 Primary Banks at the close of the previous year. The percentage of overdues of loans to total demands was 9·9 at the close of the year as against 14·2 at the close of the previous year.

#### *Debentures.*

72. The fifth series of debentures for Rs. 10 lakhs guaranteed and approved for issue by Government during the previous year were fully subscribed in the beginning of the current year. The total funds so far raised by the Bank by way of debentures amounted to Rs. 49,50,000. During the year Government guaranteed the issue of the Sixth Series of debentures of Rs. 20 lakhs and agreed to grant temporary accommodation to the Bank to the extent of Rs. 5 lakhs pending the issue of debentures. The Bank obtained an advance of Rs. 4 lakhs from Government during the year pending the issue of debentures of Sixth Series.

#### *Profits.*

73. The net profits of the Bank for the year amounted to Rs. 43,749 as against Rs. 35,172 for the previous year. There has been an increase of about Rs. 13,430 in the cost of management of the Bank during the year. This increase was due to increase in the salaries of staff and in other general charges. The percentage of management expenses to outstandings of loan and working capital during the year stood at ·92 and ·52 as against ·79 and ·45 of the previous year. The rate of dividend declared this year was same as that of the last year, viz., 3 1/8th percentage per annum.

#### *Transfer of assets and liabilities of the Land Mortgage Department of the Bombay Provincial Co-operative Bank.*

74. No case for transfer was received during the year. The number of cases awaiting transfer stood at 13 for Rs. 22,450 at the end of the year.

#### *Government assistance.*

75. During the year under report, the Bank received assistance from Government as under:—

- (1) a subsidy of Rs. 6,500 towards the cost of the Manager and the Accountant of the Bank incurred during the previous year ;

(2) a subsidy of Rs. 9,591-6-4 towards the cost of employment of two Land Development Officers of the Bank (granted after the close of the year) ;

(3) a subsidy of Rs. 296-8-0 for the financial year 1950 was granted for meeting the loss in interest incurred by it in advancing loans for land improvement purposes at Government concessional rate as laid down in Government Resolution, Revenue Department, No. 8238/45, dated the 14th December 1948 ;

(4) a subsidy of Rs. 2,000 was sanctioned to meet the cost on account of the appointment of Land Valuation Officers, for work in the backward areas of Banaskantha, Sabarkantha and Amreli districts where there are no Primary Land Mortgage Banks ;

(5) Government sanctioned the payment of a subsidy of Rs. 15,000 to the Bank to enable it to advance loans under the Scheme of financing Co-operative Housing Societies on the condition that if the actuals are found to be less than the subsidy now made available, the surplus should be adjusted towards the subsidy for the ensuing year.

#### *General.*

76. A Conference of Land Mortgage Banks in the Bombay State was held on 8th and 9th April 1950, under the auspices of the Bombay Provincial Co-operative Land Mortgage Bank to discuss ways and means for expanding the activities of Land Mortgage Banks and enabling them to play an important role in the long-term finance in the rural structure. The various recommendations of the Conference are engaging the attention of the Department and Government.

The new activities undertaken by the Bank during the previous year, viz., Housing Finance, Financing of Land Improvement Scheme, etc., have brought more business to the Bank and its loaning operations are gradually on the increase. Steps are being taken by the Bank to serve all the areas of the merged State and also other areas where there are no Primary Land Mortgage Banks. It is hoped that the Bank will provide long-term credit to agriculturists throughout the Bombay State in the near future.

Shri Nagindas T. Master continued to be at the helm of the affairs of the Bank as its President and rendered valuable services to the Bank.

#### **(B) Non-Agricultural Credit Societies.**

##### *(1) Urban Credit Societies and Banks.*

77. The year under report witnessed a further rise in the number of non-agricultural credit societies including urban banks

from 1,335 to 1,417, which is partly due to fresh registration and partly due to inclusion of 25 societies from the merged and integrated State areas. The total membership of these societies increased by 61,994 from 6,53,345 to 7,15,339. The demand for admission to membership of the Urban Credit Societies and Banks is growing on account of operations of the Money-lenders' Act. The total deposits of all classes with these societies showed an increase from Rs. 14.15 crores to Rs. 14.63 crores. This testifies to the increasing popularity of urban credit societies and banks and the confidence of the investing public in these institutions. As a result of an all round increase in the amount of share capital, reserve and other funds of these societies, the total working capital recorded an increase from Rs. 20.57 crores to 22.31 crores.

78. With the growing demand for Banking facilities in the urban areas and continued improvement in the position of Urban Credit Societies, the number of full-fledged Urban Banks including Salary Earners' Banks doing banking business and having a share capital of Rs. 20,000 and over is gradually increasing and stood at 170 at the close of the year. Of these 3 banks were from the merged and integrated State areas and 2 were due to conversion of societies to banks.

79. The following table indicates the main statistics relating to the operations of these banks:—

Description of operation.		1948-49. Rs. in lakhs.	1949-50. Rs. in lakhs.
1	Number of banks .. ..	162	170
2	Number of members .. ..	170,705	186,419
		Rs.	Rs.
3	Share Capital .. ..	119.55	137.59
4	Reserve and other funds .. ..	87.68	98.68
5	Members' deposits .. ..	539.18	621.98
6	Average deposit per member .. ..	315	333
7	Non-members' deposits .. ..	503.69	461.72
8	Loans and deposits from Central Banks .. ..	35.70	54.70
9	Working Capital .. ..	1,320.24	1,395.55
10	Loans due from individuals .. ..	540.16	602.89
11	Overdues .. ..	34.07	50.33
12	Percentage of overdues to loans due from members. .. ..	6.9	8.3
13	Cost of management .. ..	21.16	26.49
14	Percentage of cost of management to working capital. .. ..	1.7	1.9
15	Profits .. ..	14.43	16.12
16	Percentage of net profits to working capital. .. ..	1.1	1.1
17	Usual rate of lendings .. ..	4 to 9.3/8 %	4 to 9.3/8 %
18	Usual rate of dividend .. ..	3 to 6½ %	3½ to 6½ %
19	Usual rate of borrowing .. ..	½ to 3½ %	½ to 3½ %

80. It will be noticed from the above table giving comparative figures that during the year under report there has been steady and all-round substantial progress in the working of full-fledged Urban Banks in the State. The percentage of cost of management to total working capital was 1.9 as against 1.7 for the previous year. The slight rise in the cost of management is accounted to the fact that the Banks were required to pay salaries and allowances to their paid staff on an increased scale necessitated by increase in the cost of living and also in relation to the scales of salaries and allowances paid by joint stock banks of their size. The increase is also due to the fact that some of the banks were required to employ some additional staff to run shops for distribution of controlled articles under the Government Scheme of distribution of controlled commodities. The position in regard to arrears of loans indicated little deterioration in as much as the percentage of overdues to total loans outstanding increased from 6.9 to 8.3 per cent. The percentage of net profits to the working capital remained the same at 1.1.

81. Some of the Urban Banks, especially in cities and bigger towns like Bombay, Ahmedabad, Poona, Belgaum, Bhusaval and Sholapur, have a long record of their useful services to their credit and they can also stand comparison in regard to public confidence, volume of business and efficient management with well-established Joint Stock Banks of their size, which are competing with them to some extent. In addition to useful banking business undertaken by them, some of the banks continued to take an active part in the distribution of controlled and rationed articles. There were 45 banks which had undertaken activities of this type.

82. The rate of interest offered by these banks on various types of deposits are on parity with the rates prevalent in the case of Joint Stock Banks of their size. Most of the Urban Banks have introduced modern methods of banking and they continued to provide finance to members for trade and industry and also on the security of agricultural produce and other merchandise. As pointed out in the last year's report, the operations of movement control and monopoly purchase system of Government have, however, to some extent, been responsible for retarding the further progress in advances against agricultural produce. Many of the banks have introduced the system of providing finance to agriculturists and non-agriculturists alike hailing from their area of operation, who are not members of any other Societies dispensing credit, against valuables on admitting them under a separate class of membership, *viz.*, nominal members. The nominal membership was introduced with a view to help the needy petty borrowers, who are affected by the operations of the Money-lenders' Act.

83. The following banks deserve special mention for their all-round activities, progress and efficiency and continued useful record of their activities in the field of Urban Banking:—

1. Saraswat Co-operative Bank Ltd., Bombay.
2. Surat People's Co-operative Bank Ltd.
3. Shamrao Vithal Co-operative Bank Ltd., Bombay.
4. Merchantilè Co-operative Bank Ltd., Bombay.
5. Bhusaval People's Co-operative Bank Ltd.
6. Cosmos Co-operative Bank Ltd., Poona.
7. Southern Maratha Urban Co-operative Bank Ltd., Dharwar.
8. Sidheshwar Urban Co-operative Bank Ltd., Bijapur.
9. Gokak Urban Co-operative Bank Ltd.
10. Anonya Sahakari Mandali Ltd., Baroda.

84. There are some Urban Credit Societies and Banks, which are registered as communal societies with the main object of catering to the needs of the communities to which the membership is restricted, which were registered prior to the announcement of Government policy not to encourage communal societies. Some of them have taken steps to change their communal character by changing their names and also by amending their bye-laws in that direction.

85. Amongst the non-agricultural credit societies, Salary Earners' Societies continued to do satisfactory work inspite of the increasing high cost of living, which is adversely affecting this class most, who have no other means to cater to their financial needs for their household and other purposes. Some of these societies, which have undertaken the business of joint purchase of domestic requirements of consumers continued to do this business through their fair price and ration shops. Grants of credit facilities to their members at low rate of interest and active encouragement of thrift in the form of compulsory recoveries of subscriptions, thrift fund deposits, cumulative deposits, etc., form the main features of these Societies, which have besides a considerable educative value for employees receiving small wages or salaries.

#### (2) *Factory Workers' Societies.*

##### *Credit Societies.*

86. The number of Societies of this class stood at 215 and total membership at 1,72,001 as against 209 and 1,65,383 respectively for the previous year.

87. The following table gives the main statistics relating to the working of these societies:—

	1948-49.	1949-50.
Number of societies ...	209	215
Number of members ...	1,65,383	1,72,001
	Rs.	Rs.
Deposits from members ...	80,17,962	85,03,223
Reserve and other funds ...	11,38,041	15,17,704
Working capital ...	2,34,57,402	2,69,55,049
Share capital ...	1,27,35,752	1,56,99,726
Subscription of members ...	12,90,622	10,16,798
Members' provident fund ...	1,24,496	30,429
Loans made during the year.	1,99,81,186	2,61,82,154
Loans outstanding at the close of the year.	1,29,77,088	1,61,92,982
Of which overdue loans ...	1,50,897	5,68,436
Percentage of overdues to total loans outstanding.	1.2 %	3.5 %
Usual rate of lending ...	2½ to 6¼ %	6¼ to 9¾ %
Usual rate of dividend paid.	2 to 9¾ %	1 to 3½ %

88. The figures in the above table go to show that there was satisfactory progress in the working of the societies. Six societies were added during the year. The total amount of share capital and working capital of these societies have shown substantial increase in that, there is an increase by Rs. 29.64 lakhs and Rs. 34.98 lakhs over the figures for the last year. Of the total loans outstanding amounting to Rs. 1.62 crores, Rs. 5.7 lakhs only was the amount defaulted by members. The percentage of overdues to the total loan outstanding works out at 3.5 per cent. as against 1.2 per cent. last year.

89. In addition to the primary function of dispensing credit to members, some of the Factory Workers' Societies are rendering very useful service to their members by opening Fair Price Shops and by undertaking joint supply of domestic requirements on indent basis and on their account. Some of the Credit Societies of Factory Workers were undertaking store business during the year and the total sale of goods amounted to Rs. 28,03,461.

90. In addition to the Primary Credit Societies, the Majur Sahakari Bank Ltd., at Ahmedabad whose membership according to its constitution, consists of Workers' Societies and individual workers employed in the factories at Ahmedabad,



had on its role 20,544 members on 30th June 1950. The share capital reserve and other funds, deposits from members and non-members amounted to Rs. 6,50,370, and Rs. 27,310 and Rs. 7,79,469 respectively and the working capital to Rs. 11,46,359. The loans outstanding with the members were Rs. 6,94,231.

As this Bank has been classed as an Urban Bank, other statistics relating to its working are included in the main statistics relating to Urban Banks.

### (C) Banking in General.

91. The Bank rate of the Reserve Bank of India and the Imperial Bank of India Hundi remained unchanged at 3 per cent. and 3½ per cent. respectively.

92. A chief event in the year under review was the appointment of a Rural Banking Inquiry Committee by the Government of India at the instance of the Reserve Bank of India in pursuance of the understanding given in the Constituent Assembly during the debates on the devaluation of the Rupee that steps would be taken to provide suitable financial assistance for the extension of banking facilities to rural areas. The terms of reference briefly put are as under :—

(1) To consider the measures that could be adopted for extension of banking facilities in rural areas.

(2) To consider to what extent extension of banking facilities would be facilitated by entrusting the cash-work in Government Treasuries and Sub-Treasuries to Commercial or Co-operative Bodies in places which are not present served by the Imperial Bank of India, and in this contest to consider,

(a) the future management of such work in the Provinces of India and as well as in the States and Indian Union whose financial integration with the Indian Union would take effect from 1st April 1950 ;

(b) to what extent the management of cash-work in the Government Treasuries and Sub-Treasuries could be entrusted to a new sponsored State Bank or to the existing commercial or co-operative banks and the conditions to be fulfilled and the amount of assistance to be given to such banks.

The Committee, however, has not accepted the recommendations made by the Banks' Association.

#### *Bombay Provincial Co-operative Banks' Association.*

93. The Bombay Provincial Co-operative Banks' Association has completed 11 years of its useful work. The total

membership of the Association consists of 18 Co-operative Central Financing Agencies and 85 Urban Banks as against 16 and 77 respectively at the end of the last year. The number of questions which were discussed by the Association during the year was 37 as against 62 of the last year. The Association held only one meeting of each of the two Board of representatives (Central Financing Agencies and Urban Banks) during the year with annual joint session of the Association. The Association has been useful as a consultant body and the Department referred to it a number of subjects on which its opinion was elicited. The question of registration of the Association and delegation of certain powers under the Act to it, is under consideration of Government. Sjt. V. P. Varde, the Honorary Secretary and Sjt. V. M. Thakore, Secretray, continued to devote their valuable time to the work of the Association.

### III. MARKETING AND SUPPLY.

#### (1) Sale, Purchase and Sale Societies and Unions.

##### (A) *Societies dealing in Agricultural Produce in general.*

94. Co-operative Marketing has been making steady progress in this State. Amongst the Agricultural Non-credit Societies, the District and Taluka Purchase and Sale Unions play an important role. The number of co-operative sale societies and purchase and sale societies and unions increased during the year from 326 to 344. The turnover decreased from Rs. 23.37 crores to Rs. 20.32 crores. The working capital has also decreased from Rs. 6.10 crores to Rs. 2.70 crores. The decrease in the working capital is mainly due to the decrease in the other borrowings by these societies. Last year nearly 15 Purchase and Sale Unions were doing wholesale distribution of cloth and for that purpose they had borrowed large amounts either from Government or Central Financing Agencies. On account of the new policy of cloth distribution announced by Government many of the Purchase and Sale Unions had to discontinue the wholesale distribution of cloth from December 1949 and naturally they did not require to borrow either from Government or Central Financing Agencies for this purpose. This has also resulted in the fall of the turnover of these societies.

95. Ten Purchase and Sale Unions were provided with Departmental trained officers to work as Managers, free of cost or subject to certain conditions. The statement given below gives an idea about the work done by this type of societies during the year:—

Year.	No. of Societies.	No. of members.		Paid up Share Capital.	Reserve Fund.	Other borrowings.
		Individuals.	Societies.			
1948-1949.	326	99,310	3,535	Rs. 50,70,132	Rs. 55,15,987	Rs. 4,43,29,377
1949-1950.	344	1,01,205	4,335	50,80,701	64,10,184	81,48,090

  

year.	Working Capital.	Value of stock sold.	...	Profit.
	Rs.	Rs.		Rs.
49-49	6,10,31,548	23,37,97,461		14,85,293.
49-50	2,70,39,372	20,32,04,704		14,10,764.

96. The following paragraphs describe the activities undertaken by some of the important Purchase and Sale Societies in various districts.

The Poona District Co-operative Purchase and Sale Union Unlimited, continued to work satisfactorily. The number of members stood at 361 as against 351 in the previous year. The paid up share capital and reserve fund and other funds of the Union increased during the year from Rs. 37,700 and Rs. 1,37,636 to Rs. 38,200 and Rs. 2,01,878 respectively. The Union was working as the District Wholesaler for the Poona District for the purpose of distributing controlled cloth and sold cloth worth Rs. 72,79,354. Besides it also undertook the work of wholesale distribution of yarn for the Poona District and sold yarn worth Rs. 52,71,550. The Union earned a commission of Rs. 70,599 and the profit earned by it amounted to Rs. 36,131.

The Karad Taluka Co-operative Purchase and Sale Union Ltd. in Satara District with its two branches one at Umbraj and the other at Chiplun in the Ratnagiri District had shown alround progress in its working during the year under review. The Share Capital and Reserve Fund amounted to Rs. 31,795 and Rs. 17,786 respectively at the end of the co-operative year 1950. The Union sold on commission agricultural produce of the value of Rs. 19,46,345 and earned a commission of Rs. 24,222. The year's working of the Union resulted in a net profit of Rs. 7,799. During the year under report, the society was given a Government loan of Rs. 6,750 and a subsidy of Rs. 2,250 for the construction of a godown.

The Sangli Shri. Ganpati Co-operative Purchase and Sale Union Ltd., Sangli, had undertaken the work of distribution of food grains and cloth in addition to its commission business. It conducted 6 Fair Price Shops in Sangli rationed area and 10 Fair Price Shops on behalf of the South Satara Central Co-operative Bank. The Union earned a profit of Rs 17,223 in this business. It had also opened 3 Retail Cloth distribution shops at Sangli Madhavnagar and Kavathe Mahankal. During the year under report, the Union was selected as a wholesale agent for distribution of cement in Walwa and Tasgaon Talukas and Shirala Peta. It also sold iron, cement, and oilcake. The total net profit earned by the Union during the year amounted to Rs. 22,753.

The Godavari Pravara Canal Co-operative Purchases and Sale Union, Kopergaon, which has a membership of 692, continued to work satisfactorily. The share capital and reserve fund of the Union increased to Rs. 50,585 and Rs. 56,566 respectively. It had undertaken distribution of cloth, cement, iron through its branches at Kopergaon, Shrirampur, Belapur, etc. It also distributed Gur, Sugar, Sulphate, etc. The total commission earned by it in all these businesses amounted to Rs. 23,592. The net profit earned by it amounted to Rs. 19,585.

The Shetkari Sahakari Sangh Ltd., Kolhapur is one of the biggest sale societies in the Bombay State. There were 2,418 members in the Sangh of which 164 were Societies. It has distributed loans to the extent of Rs. 2,54,000 to 202 members. Its share capital and reserve and other funds were Rs. 1,54,000 and Rs. 1,31,000 respectively. Its working capital was Rs. 12,64,000. During the year under report it was entrusted with wholesale distribution of sugar, cement, sulphate of Amonia and Manure mixture. It was also running 4 Fair Price Shops and 2 A.R.D. Shops. It purchased Gur worth Rs 10,00,000 on behalf of Government to be despatched to Saurashtra. It sold 900 carts of gur of its members and non-members. It earned a net profit of Rs. 56,000 during the year.

The Malshiras Taluka Co-operative Purchase and Sale Union Ltd. is one of the biggest sale organisation in Sholapur District registered in the year 1937. It continued to be in 'A' class for the last 5 years. It has a share capital of Rs. 1,14,025 as against Rs. 1,03,900 for the previous year. The working capital of the Union increased from Rs. 5,95,134 to Rs. 8,68,222. It had a membership of 658 of which 39 were societies. It sold commodities like jaggery, Bhusar, Kardi and Cotton, etc., worth Rs. 39,49,415 during the year. The net profit amounted to Rs. 41,596. The Union has maintained three Motor trucks of its own to facilitate transport of members' produce. It was also given contracts for transport of grains by the Revenue agencies, and for transport of seeds, manures, etc., by the Agricultural Department. It is managing 4 grain shops, 2 Adat shops, 1 cloth shop, 1 iron shop and one

irana and Bhusar shop at various branches in the taluka. It was also undertaken construction of 4 godowns for storage of its members' produce and Government was pleased to grant a loan of Rs. 17,500 and a subsidy of Rs. 8,734 for that purpose to the Union.

The Bhivandi Taluka Co-operative Purchase and Sale Union Ltd. in Thana District which was registered in 1943, has a membership of 247 individuals and 34 co-operative societies. The share capital and reserve fund of the Union were Rs. 44,325 and Rs. 30,020 respectively. It had undertaken distribution of cloth, iron, cement, etc. It was appointed by Government as a wholesale distributor of sugar for the Bhivandi Taluka. During the year under report, the Union earned a profit of Rs. 15,105.

The Bagalkot Purchase and Sale Union Ltd. has undertaken wholesale distribution work of iron for the southern part of the Bijapur District comprising six talukas and one peta and also doing retail distribution of the same by opening six centres. Iron and cement worth Rs. 1,68,700 have been distributed. It continued to work as wholesale agent for distribution of improved varieties of cotton seeds Jayavant and Jayadhar. It has distributed 2,200 bags of cotton seeds. It earned a net profit of Rs. 13,794 during the year.

The Dohad Co-operative Purchase and Sale Union Ltd. which has been registered in 1943, continued to work satisfactorily. Its total membership is 1,946. The share capital and reserve funds amount to Rs. 38,881 and Rs. 25,456 respectively. The working capital of the Union was Rs. 2,22,868. During the year it distributed about 600 B. M. of seeds of various types to the members of affiliated societies. It has also done distribution work of foodgrains, cloth, steel, cement, agricultural implements, kerosene, cotton seeds, sugar etc. Total sales of food grains and cloth amounted to Rs. 6,92,920 and Rs. 2,15,828 respectively. The total sale of sugar sold by it amounted to Rs. 3,89,241. The Union has opened a 'Khadi Bhandar' to meet the demands of 'Khadi' in the Dohad and Zalod Talukas. It earned a net profit of Rs. 21,837 during the year.

The Kaira District Co-operative Purchase and Sale Union Ltd. made good progress during the year under report. Its share capital and reserve fund amounted to Rs. 44,860 and Rs. 93,297 respectively. It had undertaken distribution work of controlled commodities like food grains, cloth, sugar, steel, cement, etc. The total sales made by it amounted to Rs. 70,26,030. It earned a net profit of Rs. 47,860.

The Surat District Co-operative Purchase and Sale Union has also continued to work satisfactorily. It has a membership of 2,197 individuals and 157 societies which constitute a total membership of 2,354. Its share capital increased from

Rs. 1,18,789 to Rs. 1,19,059 during the year. It carried out distribution business of controlled and non-controlled commodities during the year and earned a total net profit of Rs. 32,586.

(b) *Single Commodity Societies.*

*Cotton.*

97. The State of Bombay is one of the most important States in India for the production of Cotton covering approximately 25 per cent. of the total acreage under cotton in the whole of India. The cotton trade has been organised on a co-operative basis in all the 3 regions of the State, viz., Gujarat, Karnatak and Maharashtra.

98. The following paragraphs indicate the working of the cotton sale societies in the different regions :—

*Gujarat.*—At the end of the co-operative year 1949, there were 23 cotton sale societies in Gujarat. With the merger of different states in the Bombay State, the number of cotton sale societies in Gujarat increased from 23 to 52. Surat District has the largest number of cotton sale societies viz., 35. Out of the remaining 17 societies 8 are in Baroda, 1 in Ahmedabad, 3 in Kaira, 3 in Broach, 1 in Panchmahals and 1 in Sabarkantha. They have a total membership of 10,897. The share capital and reserve fund and other funds of all these societies amounted to Rs. 4,04,200 and Rs. 2,30,184 respectively. The working capital stood at Rs. 24,01,929. The value of cotton sold by these societies amounted to Rs. 1,81,62,577 and they earned a commission of Rs. 56,562 during the year under report. The total profit earned by these societies amounted to Rs. 48,045. In addition to 52 cotton sale societies, 10 ginning and pressing societies, 5 in Surat, 2 in Broach and 3 in Baroda, have also been organised with the object of ginning and pressing cotton. The membership of these societies is 6,002 and the working capital is Rs. 30,77,433. The quantity of cotton ginned by these societies was 5,27,014 B. Mds. Ginning charges earned amounted to Rs. 4,95,192, 38,765 bales of cotton were pressed by these societies and they earned pressing charges to the extent of Rs. 4,04,868. Total net profit earned by these societies amounted to Rs. 1,37,532.

*Karnatak.*—There are 8 cotton sale societies in Karnatak 5 in Dharwar and 3 in Bijapur. There are also other 4 societies in Dharwar which deal in cotton though they are not termed as cotton sale societies. The membership of these 8 cotton sale societies was 9,531 comprising 9,176 individuals and 355 societies. Their working capital was Rs. 15.03 lakhs. The value of cotton sold by them during the year ending 30th June 1950 was Rs. 70,19,376. Most of these societies have

extensive areas of operation and these societies undertake sale of cotton of members as well as non-members, in individual lots by auction. The distinguishing feature of these societies is that the produce is not pooled as in Gujarat. In addition to the 8 cotton sale societies, there is one ginning and pressing society at Gadag in Dharwar District.

*Maharashtra.*—The scheme for organisation of co-operative cotton sale societies in East Khandesh, West Khandesh and Nasik for marketing of pure Jarilla cotton and Agmarking of pure Jarilla cotton produced by members and other approved cotton growers, continued to work during the year under review and 24 cotton sale societies 16 in East Khandesh, 6 in West Khandesh and 2 in Nasik continued to work satisfactorily on the Surat model. They had a total membership of 4,863 comprising of 4,834 individuals and 29 societies and a working capital of Rs. 6,73,613. The value of cotton sold by these societies amounted to Rs. 16,80,733. The total net profit earned by these societies amounted to Rs. 50,954. These societies aim at multiplying and distributing pure Jarilla seed and orderly Marketing of Jarilla cotton of their members and other approved seed growers. With a view to supervise the working of these societies and conducting sales special staff consisting of a salesman and supervisor, has been appointed. The societies have also been given the free services of secretaries. Government has passed orders after the close of the year, continuing the staff under the scheme at Government cost upto 28th February 1952.

#### *Fruit and Vegetable Societies.*

99. At the end of the co-operative year 1949, there were 43 fruit and vegetable societies in the State. East Khandesh District has the largest number of co-operative fruit sale societies viz., 12. Almost all these societies in East Khandesh were dealing in bananas and mosambees. The membership of all these 43 societies was 8,532 consisting of 8,520 individuals and 12 societies. They had a share capital and Reserve and other funds of Rs. 3,94,927 and Rs. 7,32,982 respectively. The working capital of all these societies was Rs. 22,54,489. The total sales made by these societies amounted to Rs. 84,53,541 and the total commission earned therefrom amounted to Rs. 3,01,012. The net profit earned by these societies amounted to Rs. 1,24,715.

#### *Arecanut.*

100. The Kumta Arecanut Sale Society continued to do good work. The turnover of this society amounts to Rs. 7,31,000, it earned a commission of Rs. 10,243.

**Salt.**

101. There are two co-operative salt sale societies in this State, one at Sanikatta in Kanara District and the other at Dharsana in Surat District. In spite of competition by the private salt manufactures, the Sanikatta Salt Sale Society in the North Kanara District has turned out considerable business during the year. The total sales made during the year under report amounted to 1,56,775 maunds of which 26,188 are for fish curing purposes and 1,30,587 maunds for human consumption. The prices realised on the sales during the year under report amounted to Rs. 49,103 for the salt sold for fish curing purposes and Rs. 7,02,980 for the salt for human consumption.

**(2) Agricultural Requisites Supply Societies.**

102. At the end of the year under report there were in existence 12 seed supply societies with a total membership of 1,333. These societies supplied 2,14,840 lbs. of improved varieties of seeds valued at Rs. 82,593 and earned net profits of Rs. 5,597 during the year. In addition to these societies there were 4 manure supply societies with a total membership of 198.

**(3) Machinery and Implements Societies.**

103. There were 27 such societies comprising a total membership of 2,024. The total value of sales of machinery and implements during the year amounted to Rs. 1,81,211 and commission earned by them was Rs. 451. The income by way of hiring of implements, etc., amounted to Rs. 28,079. With cost of management amounting to Rs. 25,054, the societies could earn a net profit of Rs. 3,985 during the year. Government was pleased to sanction a loan of Rs. 12,000 to the Pandharpur Taluka Implement Co-operative Society Ltd. for purchase of a tractor and its accessories during the year. A proposal for formation of a society which would maintain tractors and other implements for hiring to members and other agriculturists in Gadag and Ron Taluka of Dharwar District was also under consideration.

**(4) Taluka Development Associations.**

104. The number of Taluka Development Associations increased from 136 to 147. The table "F" gives the main statistics relating to the working of these Associations.

105. Government passed orders, last year, recasting the constitution and functions of Taluka Development Associations and designating them as Taluka Development Boards with



a view to make them more effective agencies for dealing with all kinds of activities connected with the development of the rural areas and to serve as a more effective link between the various non-official agencies like the Co-operative Societies, Gram Mandals and Welfare Workers engaged in Rural Development Activities on one hand and the various Rural Development Departments and the District Rural Development Boards on the other.

106. All the Taluka Development Associations were accordingly advised to adopt revised by-laws formulated in accordance with the Government orders referred to above. Out of 147 Taluka Development Associations 87 Taluka Development Associations adopted the revised by-laws and designated thereby as Taluka Development Boards.

107. The Taluka Development Associations have been doing as heretofore the work of Agricultural Propaganda and of meeting the needs of agriculturists in the matter of supply of improved seeds, manure and agricultural implements. Some of the Taluka Development Associations have also extended their activities and have taken up the work of distribution of controlled commodities like iron, cement, oil-cake, etc. The Associations have been made eligible for grant of Government loan for purchase of tractors to the extent of 60 per cent. of the cost of tractor and accessories. A loan of Rs. 19,000 was accordingly sanctioned to the Purandhar Taluka Development Association, Saswad, for this purpose. The following is an account of work done by some of the Taluka Development Associations :—

108. The Palghar Taluka Development Association supplied 606 and 93 tons of manure mixture and groundnut cake respectively. It also distributed iron and cement valued at Rs. 1,20,340 and at Rs. 20,164 respectively. It has also started a demonstration farm and a Nandi Shala recently. The Yawal Taluka Development Association in East Khandesh District has maintained a nursery and it supplied fruit tree-seedings from it. It also supplied 596 tons of groundnut cake manure and 247 tons of manure mixture. It supplied iron, cement and crude oil worth Rs. 28,837, Rs. 8,831, Rs. 27,551 respectively. The Bhusaval Taluka Development Association continued to do good work. It supplied groundnut cake, iron and cement worth Rs. 52,339, Rs. 18,275 and Rs. 7,286 respectively. The Chopada and Chalisgaon Taluka Development Associations also continued their activities and supplied iron, cement, crude oil, groundnut cake, manure, etc., to the agriculturists. The Niphad Taluka Development Association purchased a tractor during the year and ploughed 665 acres of land by it. It supplied 385 tons of manure and iron and cement valued at Rs. 88,436 and Rs. 7,501 respectively.

### (5) The Bombay Provincial Co-operative Marketing Society.

109. The Bombay Provincial Co-operative Marketing Society completed nine years of its career. Its progress has been steady under the able guidance of its President, Shri H. L. Kaji. The Registrar, Co-operative Societies and the Chief Marketing Officer, Poona, continued as before, *ex officio* members of the Board of the Society. The Society's principal activities have been marketing of agricultural produce and supply of agricultural requisites.

110. The paid-up share capital, reserve fund and working capital of the society increased during the year from Rs. 1,03,625, Rs. 12,484 and Rs. 4,50,736 to Rs. 1,09,650, Rs. 15,778 and Rs. 7,17,097 respectively. The working of the society resulted in a net profit of Rs. 8,200.

111. The main activities of the society are classified as under :—

- (1) Sale.
- (2) Supply.
- (3) Marketing Intelligence Service.
- (4) Special activities.

(1) *Sale*.—The chief feature of this year's working of the society is the development of the section dealing in fruits and vegetables. During the year under report the society secured a stall for retail sale of vegetables in the Byculla Old Vegetable Market. The Society was appointed by Government as its sole agents for sale of vegetables produced in the scheme of Tail Water Utilisation Committee, at Khopoli. The total value of vegetables sold by the society during the year amounted to Rs. 1,24,588-11-0. It also received fruits such as mangoes, oranges, mosambies, grape fruits, etc., worth about Rs. 13,296 for sale. During the year under report, in addition to wholesale business, the society made special arrangements to sell plaintains to retailers. A big stall was built for this purpose at the Byculla Gold Mohur Castle Market. It received, during the year, 52 wagons of plaintains worth Rs. 2,76,579 for wholesale and about 32 wagons and 20 lorries of plaintains worth Rs. 1,34,770 for retail sales. It earned a total commission in this business to the extent of Rs. 23,416. The society also received other goods such as jaggery, corriander seeds, chillies arecanuts and condiments.

(2) *Supply*.—During the year under review the society continued to work on behalf of the Government as its agents

for supply of ingredients to the manure mixing centres and despatch of prepared mixtures, groundnut oil-cake and superphosphates in furtherance of the Grow More Food Campaign. It supplied, during the year 7,000 tons of ingredients to the manure mixing centres and despatched 1,700 tons of prepared mixture, 16,572 tons of groundnut oil-cake and powder, 12,085 tons of superphosphate and 1,826 tons of bone-meal. It is worth noting that the society has been appointed as the sole distributor for sulphate of ammonia on behalf of Government of Bombay towards the end of the year for vegetables, food crops, sugarcane and cotton crop. The society continued to function as a wholesale distributor of rationed commodities to some of the co-operative societies working as authorised retail distributors in Bombay city under the Government Rationing Scheme. Rationed commodities such as wheat, rice, milo, barley, etc., valued at Rs. 1,39,288 were supplied from Government godowns to different co-operative societies and the society earned a commission of Rs. 7,036. Amongst other articles supplied by the society were household requisites such as all kinds of food-grains, edible oils, jaggery, sugar, beaten rice, etc., particularly to consumers' societies and stores in Bombay. It also supplied stationery articles, consumers' goods, toilet requisites, etc., to a small extent to local societies. It also undertook the work of fabrication of umbrellas and manufactured 216 dozens of umbrellas and umbrella covers worth Rs. 20,000. The society continued to get coffee seeds from the Chief Coffee Marketing Officer, Bangalore, for distribution in Bombay. Amongst the agricultural requisites supplied by the society were linseed oil-cake, castor oil-cake, iron and steel articles, etc. A number of oil engines were also supplied to the agriculturists and to individuals. The business done by the society in this behalf amounted to Rs. 1,46,955 on which it could earn a commission of Rs. 696 only.

(3) *Marketing Intelligence Service.*—The Marketing Intelligence Service established by the society during the year 1948-49 continued to do useful work. The rates of different kinds of agricultural produce prevailing in the Bombay Market, viz., grains oil-seeds, fruits and vegetables, condiments, etc., were collected every day and disseminated to the Agricultural Produce Market Committees, Co-operative Purchase and Sale Unions and other important Co-operative Marketing Committees in the State. Monthly bulletins are issued showing the rates prevailing at the end of each week and also the average monthly rates for the important agricultural produce. The arrangements for broadcasting the daily market rates for important agricultural produce from the Bombay Station of All-India Radio in Kannada and Marathi were continued.

Similar arrangements for broadcasting the rates in Gujarati from Baroda and Ahmedabad Radio Centres are under consideration.

(4) *Special activities.*—With a view to bring closer contacts and find out how and in what manner and to what extent co-operative marketing can be developed and extended to internal trade and to establish a machinery to co-ordinate and develop inter-Provincial trade, a conference of Provincial Co-operative Marketing Societies and Federations working in the Indian Union was convened during the year under the auspices of the Society and was presided over by Shri H. L. Kaji, the President of All-India Co-operative Union, Ltd. After the close of the co-operative year, Government was pleased to sanction to the society a loan of Rupees two lacs for construction of godown.

#### (6) **Bombay Agricultural Produce Markets Act, 1939.**

112. The total number of regulated markets was 59 on 30th June 1949. Market Committees were, however, set up in case of 53 markets only. During the year under report, 19 more markets were brought under regulation, thus bringing the total number of regulated markets to 78 as on 30th June 1950. A Market Committee at Nawapur was set up, thus bringing the total number of Market Committees to 54. In addition to the above markets, Market Committees already established under the Market Act in the merged States of Kolhapur, Gadhinglaj (District Kolhapur) and Bodeli (District Baroda) were continued as these Committees are deemed to be established under the Bombay Agricultural Produce Markets Act, 1939.

During the year under report, steps were taken to bring additional commodities under regulation in ten regulated markets. Consequent on the de-control of Gram this commodity was re-included in the list of commodities to be regulated.

As a result of merger of various States, territorial limits of certain talukas, pethas and mahals have been changed, and some talukas and districts were reconstituted by reshuffling of villages and talukas. This affected the existing Markets areas of regulated Markets and in appropriate cases steps were taken to submit supplementary notifications under sections 3 and 4(4) of the Act having regard to new set-up of talukas and districts,

*Government Financial Aid.*

113. During the year, Government loans amounting to Rs. 1,68,000 were sanctioned to the below noted Market Committees for acquisition of lands and for construction of godowns, buildings, etc. :—

	Rs.
1. Amalnar . . .	8,000
2. Bavla (addl. loan) ...	20,000
3. Kapadwanj (addl. loan).	20,000
4. Dohad . . .	30,000
5. Pachara . . .	20,000
6. Lasalgaon . . .	30,000
(Subsequently cancelled)	
7. Broach . . .	40,000
Total . . .	1,68,000

*The Bombay Ware-Houses Act, 1947.*

114. The Rules under the Bombay Ware-Houses Act were framed and finally promulgated on 5th June 1949. The Act was also brought into force in this State with effect from the same date. So far, however, no licences under this Act have been issued.

**IV. PRODUCTION.****(a) Agricultural.***(1) Co-operative Farming Societies.*

115. In my report of last year, I have detailed at great length some of the salient features of the Co-operative Farming Scheme approved by Government at the end of the year. The actual implementation of the Scheme, however, began only during the year under report with the appointment of separate staff with head-quarters at Surat, Jalgaon and Dharwar. The staff consisting of one District Co-operative Officer, one Agricultural Officer and one Surveyor worked as one Unit called Co-operative Farming Unit. The head-quarters of the first two Units were later shifted to Baroda and Nasik respectively. The change of the head-quarters of the Gujarat Unit was necessitated by the merger of a large number of States in Gujarat and that of the Maharashtra Unit from points of view of administrative convenience. Detailed instructions regarding the duties of the various officers attached to the Units were also issued during the year.

116. As a result of the effects of the Co-operative Farming Units and under stimulus of financial assistance envisaged under the Co-operative Farming Scheme approved by Government, organisation of Co-operative Farming Societies gained rapid strides resulting in the registration of 45 Co-operative Farming Societies (consisting of all the three types, viz.: Joint, Tenant and Collective Farming Societies) during the year under report as against 24 societies which were proposed to be formed as per programme chalked out under the Scheme. In addition a large number of proposals for registration of Co-operative Farming Societies were on the anvil at different stages of organisation. With the registration of 45 societies during the year as aforesaid, the total number of Co-operative Farming Societies in the State has risen to 82 including 4 societies which were registered by the Kolhapur State Government prior to merger into the State of Bombay. The membership has also risen to 2,704. These societies are expected to bring an aggregate area of nearly 22,500 acres within their Schemes of Co-operative Farming.

117. It was also found that the organisation of Co-operative Farming Societies was considerably hampered on account of the elaborate procedure laid down in Chapter XI of the Bombay Co-operative Societies Act, 1925, which was made applicable to all types of Farming Societies by the Bombay Co-operative Societies (Amendment Act, 1948). Proposals were, therefore, made to Government recommending relaxation of some of the provisions of the Chapter relating to pre-registration and post-registration procedure in the case of Co-operative Farming Societies which involved no compulsion on dissenting minorities and Government orders in the matter were obtained in February 1950.

118. Co-operative Farming Societies are being formed in fairly large numbers for cultivation of Government or private waste lands which are obtained on long-term or permanent basis for cultivation. It is expected that these Co-operative efforts in farming will make it possible for large areas which are now lying waste to be brought under cultivation and while they benefit economically the persons who join these societies, they will also further the cause of increased agricultural production and the cause of Grow More Food Campaign.

119. The policy of granting financial assistance to Co-operative Farming Societies under Co-operative Farming Scheme was actively pursued during the year and as a result a sum of Rs. 1,69,498 in all was sanctioned to the various Co-operative Farming Societies which approached for financial assistance

from Government for their several Schemes of land development, adoption of improved methods of farming, management, expenses, etc. Out of this amount Rs. 99,150 were advanced by way of loans both short-term and long-term and Rs. 70,348 as outright subsidies.

120. I would like briefly to review the good work done during the year by the following Co-operative Farming Societies :—

(1) *The Ambach Self-help Co-operative Cultivation Society Ltd., Ambach, Valod Mahal, District Surat.*—This Society was registered in June 1948. It was formed by Adiwasi Cultivators who pooled lands belonging to them as well as those held by them as tenants. Thus a total area of 253 acres 8 gunthas out of which 16 acres 29 gunthas were owned by the members was pooled together for Joint Farming. There are now 32 members in the Society. The Society has obtained loans and subsidies to the extent of Rs. 11,450 and Rs. 10,200 respectively from Government for its irrigation scheme, construction of a Store and digging of a well and management expenses. The Society has undertaken a minor irrigation scheme by setting up a pumping plant on the bank of river Valmiki. Consolidation of holdings belonging to the several members has helped adoption of intensive farming on systematic and scientific lines like better rotation of crops, removal of perennial wells, use of improved seeds and manures, gully-plugging and preparation of Kyaris. With the adoption of these improved methods the Society has been able to show positive results in the direction of crop-yields as would be clear from the following figures:—

S. No.	Name of crop.	Average yield per acre on Co-operative farm (in lbs.)	Average yield per acre on neighbouring fields (in lbs.)	Difference in yields (in lbs.)
1.	Paddy	... 1,819	1,480	+399
2.	Jawar	... 457	307	+150
3.	Cotton	... 416	190	+226

Resort to better farming methods and better marketing methods have enabled the Society to make a profit of Rs. 9,000 during the year.

(2) *The Valod Shedi Falia Self-help Co-operative Cultivation Society Ltd., at Valod, Valod Mahal, District Surat.*—This Society was formed by Halpatis who also belong to the backward classes. Many of the members, of whom there are now 19 in the Society, were formerly agricultural labourers. They have pooled together an area of 195 acres, 23 gunthas of which

29 acres, 27 gunthas were owned by the members and 165 acres 36 gunthas were held by them as tenants. As in the case of the society at Ambach, this Society has also been helped by Government by ways of loans and subsidies to the extent of Rs. 12,050 and Rs. 10,780 respectively for its various schemes of development like irrigation etc., purchase of seeds and manure, and management expenses. The Society has put a pumping plant on Chik Nāla which is expected to bring under irrigation 75 acres. With the adoption of improvements like removal of perennial weeds, use of improved seeds and manure, irrigation and strengthening of kyaris, etc., this Society has shown encouraging results in the yield of crops as the figures would show:—

S. No.	Name of Crop	Average yield per acre on Co-op. Farm (in lbs.)	Average yield per acre on the neighbouring field (in lbs.)	Difference in yield (in lbs)
1	Paddy	1,205	905	+ 300
2	Pulses	88	38	+ 50
3	Cotton	464	395	+ 75

Subsidiary Industries like Brick-making, lime-making, Spinning etc., are followed by the members for supplementing their farm incomes. The Society has been able to earn a net profit of Rs. 1,061 during the year under report.

(3) *The Kirksal Co-operative Collective Farming Society Ltd., Kirksal, Taluka Man, District Satara.*—This Society was registered in February 1948 and has 88 members on its roll. The Society has obtained 500 acres of Forest lands for reclamation and cultivation and also an area of nearly 1,000 acres of adjoining Forest lands for afforestation as per the plan laid down by the Forest Department. A subsidy of Rs. 1,784 has been sanctioned to the Society for purchase of seeds and manure and for putting up trenches along the contours. The Society has already reclaimed 75 acres of waste lands with the labour of its members and 55 acres more are expected to be reclaimed shortly. Jowar was grown on 300 acres during the year and 240 B. Mds. of Jowar was cropped. The yield although in itself poor compares favourably with the poor average yield in the locality during the year on account of insufficient rains. The Society has been able to show a small profit of Rs. 143-3-6 during the year. Recently the services of an Agricultural Assistant have been made available to the Society who is expected to help the members in carrying out the work of reclamation of waste lands on a more systematic basis.

(4) *The Panchunde Co-operative Collective Farming Society Ltd., Panchunde, taluka Newase, district Ahmednagar.*—This Society was registered on 28th April 1950. There are 28 members in the Society who have collected a share-capital of



Rs. 1,200. It has obtained 300 acres of Government waste lands to which have been added 53 acres of private waste lands for collective cultivation. About 100 acres are reported to be of fertile black-soil, 100 acres of medium fertility and 100 acres of light-soil of low fertility. The Society has undertaken bunding and digging of wells at present. Improved seeds and manures are also being used and broad-sowing has been introduced. The Society has also planted 200 fruit-seedlings. Cattle-breeding and Poultry Farming have also been undertaken on a small scale. The work of the Society is in progress and the results can be better judged next year.

(5) *The Yamanapur Co-operative Collective Farming Society Ltd., Yamanapur, taluka Shahapur, district Belgaum.*—The Society was registered in March 1950. There are 100 members in the Society. Majority of the members are Berads who belong to the backward classes, there being 82 Berads as members. The Society has obtained 245 acres 34 gunthas of Kuran Lands (existing in a block) from Government on new and impartible tenure and free of occupancy price. The annual assessment is Rs. 228. The work of bringing the fallow lands under cultivation was carried out during the year with iron ploughs since the Society could not get the tractor in time. Actual cultivation was taken after the close of the year and 180 acres have been cultivated. 80 acres are under paddy. 60 acres under Jowar, 30 acres under ragi and the remaining 10 acres under Gram. These 180 acres have been divided into 3 blocks of 60 acres and each block is cultivated by batches of members under instructions from the Managing Committee. The work of the Society in harnessing the energies of a semi-nomadic community like Berads into constructive channels and a fruitful co-operative enterprise cannot but be appreciated. The question of putting up necessary proposals to Government for financial assistance to the Society was engaging the attention of the Department towards the close of the year.

(6) *The Sarvodaya Tenant Co-operative Farming Society Ltd., Arawatgi, taluka and district Dharwar.*—This Society was registered on 23rd February 1950 as a result of the untiring efforts of Shri S. K. Kallapur, Sanchalak Sarvodaya Scheme, Dharwar District. The Society has obtained a total area of 389 acres 13 gunthas of private waste lands on 30 years lease for cultivation on tenant farming basis. It has also been granted 154 acres 3 gunthas of Government waste lands on five years lease in the first instance. The village of Arawatgi was practically a depopulated one due to the heavy incidence of Malaria. During the year under report an area of 200 acres was brought under cultivation with the help of Government tractor. The actual sowing of crops was undertaken in 187 acres towards

the close of the year. A regular and comprehensive agricultural colonisation Scheme to be implemented by the Society was drawn up by the Sanchalak which was submitted to Government for sanction during the year in May 1950.

(N.B.—The Scheme has since been approved by Government). The aim of the Society which is colonisation of a depopulated village and cultivation of waste lands lying fallow for several years past is very laudable and deserves every encouragement. Other Cottage Industries like dairying, sericulture etc. have also been undertaken by the members to supplement their farm incomes.

## (2) *Better Farming Societies.*

121. Co-operative Better Farming Societies are designed to disseminate knowledge among their members regarding improved methods of farming. They aim to demonstrate to their members the value of good seeds, improved implements and modern methods of cultivation and to encourage them to mould agricultural practice accordingly. By the end of the year under report there were in the State of Bombay 99 such societies comprising a total membership of 5,854. They had a total paid up share capital of Rs. 1,59,803 and working capital Rs. 5,65,203. They advanced loans of Rs. 13,49,260 to their members during the year. Loans amounting to Rs. 10,53,344 were recovered during the year and Rs. 1,30,203 were outstanding, the societies having earned Rs. 5,097 as interest during the year. The value of implements, appliances, seeds and manures supplied to the members amounted to Rs. 81,753 the commission earned in the business amounting to Rs. 883. The value of stock of improved implements and appliances etc. kept for hire was Rs. 54,311 and Rs. 19,250 were earned by the societies by way of hire charges. The societies also earned commission of Rs. 3,448 in arranging sale of members' produce. These societies also promoted schemes of agricultural improvements like fencing, bunding, consolidation of holdings. They advocated and promoted the use of improved seeds and manures by their members, and made use of insecticides against pests etc. Among other activities undertaken by these societies, mention may be made of supplies of 3,124 fruit plants to the members. These societies have earned a net profit of Rs. 7,398 during the year.

122. As already stated in my report for the preceding year, the policy now pursued is to organise better farming societies only if they have concrete schemes of development of lands or better farming. Since however these type of societies are now taking the form of single purpose societies like the irrigation societies and Dam construction societies there is limited scope for organisation of more societies on the better farming type.

### (3) *Lift Irrigation Societies.*

123. A brief mention has been made in the last year's report with regard to the organisation of Co-operative Lift Irrigation Societies for intensifying the "Grow More Food" Campaign of Government and increase in food production by availing of facilities of water for irrigation purposes. Normally, irrigation facilities are provided by construction of canals, patbandharas, bunds etc., but these facilities are neither adequate nor available in all parts of the State of Bombay. It was, therefore, necessary to take up Schemes of Lift Irrigation by setting up pumping plants. An individual cultivator is, however, too poor to afford the cost of Lift Irrigation Machinery. Besides, the lands constituting his holdings are often widely scattered. Resort to Co-operation was therefore considered the obvious course. By combining co-operatively, the cultivators can pool their resources to enable them to raise finance for purchase of Lift Irrigation Machinery etc. pool their lands and bring substantial areas under cultivation reduce over-head expenditure of cultivation and irrigation and work the Scheme of Irrigation economically. The State of Bombay has a variety of sources of water, e.g. rivers, tanks, wells etc. and greatest use of this water could be made by adoption of modern methods of lifting water, viz. pumping sets etc. With a view, therefore, to assist and encourage Co-operative Societies formed for Lift Irrigation Schemes and to intensify the "Grow More Food" Campaign, Government announced grant of large-scale financial assistance by way of loans and subsidies to such Societies at the end of the last year. The working of the Scheme which was approved at the end of the last year, has produced remarkable results. The leaflet containing the model by-laws of Lift Irrigation Societies was suitably revised to fit in with the Scheme sanctioned by Government and a set of instructions was issued prescribing the procedure to be adopted by the agriculturists promoting the Scheme of Lift Irrigation, in the matter of applying for financial assistance, preparation of technical reports, etc. etc. The services of the Agricultural Engineering Section and Lift Irrigation Divisions were made available for selection and inspection of suitable sites for Lift Irrigation Schemes, preparation of projects etc. Particular mention may be made of the very valuable assistance rendered by Shri Gadkari, Joint Director of Agriculture (Engineering), and Shri Patel, Agricultural Engineer to Government, Bombay State, Poona, who always willingly gave their advice and held personal discussions with the Registrar from time to time in overcoming various difficulties connected with the implementation of the Scheme of Lift Irrigation, and allied matters. These Officers also advised the Societies in the matter of selection of popular types of Engines and Government has also arranged for import of certain quality types of Engines through reputed Firms, so that they would be made easily available to Co-operative Organisations undertaking Lift Irrigation Schemes.

124. The response from the agriculturists has been very encouraging. The work done by the Officers working under the Joint Director of Agriculture (Engineering), and by the Assistant Registrars has been very quick and fruitful. Only 10 Co-operative Lift Irrigation Societies were in existence on 30th June 1949. As many as 74 Co-operative Lift Irrigation Societies were registered during this year, while 18 Societies of other types such as Multi-purpose Societies, Farming Societies etc., undertook Schemes of Lift Irrigation during the year 1949-50. Thus in all 92 Co-operative Societies undertook Schemes of Lift Irrigation during this year, making the total number of Lift Irrigation Schemes at 102 at the end of the year. It is expected that these new 92 Societies would be able to give facilities of Irrigation to the Agriculturists covering 33,300 acres. It is also expected that these Schemes would bear additional yield of 6,660 tons of food crops. As many as 61 of these Societies were given financial assistance to the extent of Rs. 8,25,610 by way of loans, of which Rs. 6,18,305 were actually disbursed during this year, and Rs. 8,46,698 by way of subsidies, of which an amount of Rs. 6,86,254 was actually disbursed. The work of Lift Irrigation has been completed in a number of cases and Societies have been able to put up Lift Irrigation Machinery and have started giving water to the agriculturist members.

125. The working of the following Societies and their comparative position before and after introducing the Lift Irrigation Schemes would indicate the extent to which these Societies have been able to help the agriculturists and increase both the area under irrigation and production of food crops :—

(a) *Shri Kotiling Co-operative Lift Irrigation Society Ltd. at Chikalthan, District Sholapur.*—The Society installed 2 C. F. Pumping sets 8" × 6" & 6" × 6" operated by 2 Hill Engines of 30 H.P. each and 1 National Engine 10-11 H.P. for lifting water from Bhima River, to irrigate about 450 acres of land. The Society has been given Government loan of Rs. 45,000. The statistics gathered in this case have shown the following results:—

Season.	Crop.	Yield.	
		Before irrigation.	After irrigation.
Khariff	Bajari	64 seers per acre	600 seers per acre.
	Mug	64 seers per acre	Do.
	Tur	128 seers per acre	Do.
	Hulga	96 seers per acre	Do.
	Vegetable	Nil.	4,000 Seers per acre.
	Chillies	Nil.	1,200 Seers per acre.
Rabi	Ground-nut.	Nil.	1,000 Seers per acre.
	Jawar	96 Seers per acre	800 Seers per acre.
Perennial	Wheat	Nil.	500 Seers per acre.
	Sugar-cano.	Nil.	4,000 Seers Gnl. per acre.
	Banana	Nil.	300 Bunches per acre.

(b) The Khanpur Co-operative Lift Irrigation Society Ltd., Khanpur in Baroda District was registered on 15th September 1949. It has installed one 3" x 4" Kirloskar Pumping Set operated by 22 B.H.P. National Engine to lift water from a well of 18" diameter with perennial water supply to irrigate about 150 acres of land. The Society has been given Government subsidy of Rs. 9,903. The statistics gathered in this case have shown the following results :—

Season.	Crop.	Yield.	
		Before Irrigation.	After irrigation.
Khariff	.. Bajri	.. 300 seers per acre	.. 400 seers per acre.
	.. Paddy	.. 300 seers per acre	.. 400 seers per acre.
	.. Tobacco	.. 300 seers per acre	.. 400 seers per acre.
Rabi	.. Wheat	.. Nil.	.. 800 Seers per acre.
	.. Onions	.. Nil.	.. 700 seers per acre.
	.. Chillies	.. Nil.	.. 200 seers per acre.

(c) Sydla Co-operative Lift Irrigation Society Ltd., District Surat was registered on 6th June 1949. It has installed 4" x 5" Mathri and Illat Pump, operated by Robey, 20 B.H.P. Engine for lifting water from the river with perennial water supply to irrigate about 75 acres of land. The Society has been given Government subsidy of Rs. 10,000. The statistics gathered in this case have shown the following results :—

Season.	Crop.	Yield	
		Before Irrigation.	After irrigation.
Khariff	.. Rice	.. 920 Seers per acre	.. 1,530 Seers per acre.
	.. Jowar	.. 570 Seers per acre	.. 800 seers per acre.
Hot weather.	Banana	.. Nil.	12,120 Bunches per acre.

#### (4) Land Improvement Societies.

126. There were at the end of the year under report 11 Land Improvement Societies with a total membership of 616. The total area included in their schemes of land improvements amounts to 1,521 acres and the area actually developed during the year was 761 acres. These societies had a working capital of Rs. 80,635 and the total cost of management was Rs. 15,810. Since special types of organisations like Irrigation Societies, Co-operative Farming Societies, etc. are now coming up to undertake various objects of land improvement. The societies with the nomenclature of Land Improvement Societies are not being encouraged.

(5) *Crop Protection and Fencing Societies.*

127. These Societies have been organised with a view to assisting their members in protecting their crops from ravages of wild animals, incendiarism and theft from unsocial elements and thus save food and other crops which would otherwise have been lost. The most usual method employed for this purpose is a barbed wire fencing or employment of watchman.

There are now 113 such societies as against 105 of the last year. These societies were responsible for protecting crops on an acreage 329,888 to some extent at least.

128. The sub-joined statement gives the main statistics relating to the activities undertaken by these Societies. The total earnings of these Societies amounted to Rs. 2,39,802 by way of subscription received from members while the cost of management was Rs. 1,21,273.

District	Number of Societies	Number of Members	Cropping area. Protected acres
E. Khandesh ...	42	15,085	1,99,047
W. Khandesh ...	58	4,520	1,21,787
Kolaba ...	1	18	78
Nagar ...	1	130	The Society is not working.
S. Satara ...	5	2,564	—
Belgaum ...	1	271	6,000
N. Kanara ...	5	276	2,376
<b>Total ...</b>	<b>113</b>	<b>22,864</b>	<b>3,29,288</b>

*Fencing Societies.*

129. With the registration of one more Society in North Kanara District, the number of these Societies stood at 11. The remaining 10 Societies are working in Dharwar District. These Societies have also formed a Union of their own and Special Supervisor has been appointed for supervision on the Societies. These Societies have 1,157 members and have brought an area of 17,663 acres under protection by putting

fences measuring approximately 30 miles in length. The following statement gives the main statistics relating to the activities undertaken by these Societies.

District	Number of Societies	Number of members	Length of fencing M.F.Yds	Cropping are protected by fencing acres.
N. Kanara	... 1	26	2-1-188	153
Dharwar	... 10	1,131	28-0-0	17,515
Total	... 11	1,157	30-1-188	17,668

(6) *Cattle-Breeding Societies.*

130. Co-operative Societies are encouraged to undertake improved cattle-breeding by having their members' cattle served by approved pedigree bulls. During the year, the number of Cattle-Breeding Societies increased from 21 to 26. They had 1,160 members and owned 1,396 breeding animal. Besides maintenance of pedigree bulls, some of the Societies also undertook distribution of cattle feed and maintained grazing lands.

131. Out of the 26 Societies, 15 Societies are working in Dharwar District. They have 601 cattle and have maintained 12 breeding bulls. These Societies levy fees on members' cattle for services by pedigree bulls. These fees amounted to Rs. 6,810 while the total expenditure incurred by Societies was Rs. 5,457. The two Co-operative Cattle-Breeding Societies in Broach District received liberal assistance from Government in the form of grant of grazing land on lease and subsidy for meeting the cost of establishment. As a result, they have been able to show progress in their working. Of these two Societies, one at Share has now 73 members owning 143 cows. It maintained four bulls and organised one cattle rally at the village with the help of the Live-stock Section of the Agricultural Department where about 400 cattle were exhibited. Similarly, the other Society at Kalak has 24 members, who own 452 cows. It has purchased 3 breeding bulls. Government has given the Society grazing ground admeasuring 816 acres. It also received a grant of Rs. 3,320 towards the deficit in its working for the year.

(7) *Dairy Societies.*

132. The Societies included in this category are (1) Milk Producers' Societies, (2) Consumers-Cum-Producers' Societies and (3) Milk Supply Unions. The number of these societies has increased from 46 to 60.

133. Government has formulated various schemes for the promotion of dairying as a subsidiary industry in rural areas and also in the areas surrounding Bombay City. The scheme provide scope for co-operative enterprise in the matter of collection, supply and distribution of milk.

134. One such scheme is sponsored by the Civil Supplies Department and is implemented by the Milk Commissioner, Bombay. Under this scheme, attention was paid for reorganisation of the Greater Bombay's Milk Supply by :—

(a) organised procurement of Milk from Bombay City and Suburbs, and

(b) by collection and processing of milk collected from villages in Kaira District and its transport to Bombay and,

(c) by organised distribution of pasteurized and bottled milk in Bombay.

135. Contracts have been entered into with some of the big producers situated in the Bombay region for taking over a fixed quantity of milk daily ex-their stables. Smaller producers have been organised and grouped into co-operative societies. There are now 16 societies in the Bombay area and they supplied milk to the extent of 49,42,678 lbs. and valued at Rs. 20,68,947 during the year. A Union of these societies known as The Bombay Cattle Owners' Co-operative Dairy Societies Union has been formed and 13 societies have been affiliated to it. The Union, however, could not do any substantial work during the year.

136. Similarly, in Kaira District, three agencies have been recognised at Anand for collection, processing and transport of milk to Bombay on Government account. Co-operative Societies of Milk Producers is one such agency and collection of Milk is done through them also. There are now 16 such societies in the Anand area, which supplied 47,26,718 lbs. of milk during the year valued at Rs. 10,25,918. All the 16 societies in Anand area have been affiliated to the Milk Supply Union at Anand, which has been registered in the year 1946. The Union collects the milk from its affiliated societies and also from other individual producers, pasteurises it and sends it to Bombay through insulated railway vans. It also supplies cotton seed to the societies. During the year it collected 60,01,500 lbs. of milk, valued at Rs. 13,06,248 and realised Rs. 12,74,449. It made a net profit at the end of the year of Rs. 81,125. In view of the potentialities of the development of dairying and animal husbandary, the milk Department under the Civil Supplies Department has undertaken various development schemes in the area. The schemes



launched in the area and assistance given to the societies and the Union during the year are as under :—

Scheme.	Grant of subsidy.	Loan
		Payment basis.
	Rs.	Rs.
1. Construction of 500 pre-cost cement concrete cattle standings in the villages to encourage clean milk production.	31,250	31,250
2. Supply of Milk testing machines chemicals etc. for determining the quality of milk in villages.	2,640	—
3. Construction of six silo-towers to conserve green-fodder.	8,700	8,700
4. Prizes for efficient management of co-operative societies for doing the maximum amount of village welfare work.	15,000	—
5. For purchase and maintenance of four breeding bulls.	3,800	—

137. Government also sanctioned during the year, scheme of Milk Supply to the three important cities of the Bombay State, viz : Ahmedabad, Poona and Hubli. Besides, procurement and distribution of milk by the Departmental agency the scheme visualises organisation of co-operative societies of milk producers or utilisation of the existing societies in the areas, for procurement of milk, for supply of finance, for purchase and supply of concentrates, for growing fodder and for collecting and supply of milk at the Milk Collection Centres in the rural areas. Instructions were accordingly issued to the Assistant Registrars to take steps to secure the above objective and the work is in progress.

138. The Department has also been entrusted with the implementation of Post-War Reconstruction Scheme No. 63, which visualises organisation of Milk Supply Unions with head-quarters at Nasik, Surat, Nagar and Belgaum, where there is keen demand for milk from consumers and organisation of feeder societies in surrounding rural areas. The Union at Nasik has already been registered while the Union at Surat was under formation.

139. The following paragraph indicates the work done by some of the dairy societies :—

The Borkund Group Co-operative Dairy Society in West Khandesh District did a volume of business of collection and sale of milk. Its average collection of milk was 168 lbs. per day from six centres round about Borkund village. The aggregate quantity of milk collection was 46,102 lbs. valued at Rs. 23,414. It also supplied oil-cake and cotton seed worth Rs. 3,398 to members for feeding their cattle. The Chavandeshwari Co-operative Dairy Society Ltd., Nagathana, District Satara North received a Government loan of Rs. 6,500 for purchase of dairy animal and a subsidy of Rs. 240 for meeting the cost of secretary engaged by the society. It collected milk worth Rs. 3,544 and realised Rs. 3,698 by way of its sale. The dairy society at Belgaum collected 11,036 lbs. of milk. The Sholapur Co-operative Milk Supply Union collected over 10,000 lbs. of Milk per month through various centres round about Sholapur and supplied it to about 200 regular member-consumers. Milk valued at Rs. 20,331 was sold during the year, while loans to the extent of Rs. 11,925 were advanced to the members for purchase of milch cattle. Oil-cake worth Rs. 20,673 was also supplied for feeding purposes.

#### (8) *Sugar Factories.*

*The Bagayatdar Co-operative Sugar Producers' Society Ltd., Loni Budruk, Taluka Shrirampur, District Ahmednagar.*

140. Mention has already been made in the report for last year about registration of a Co-operative Sugar Factory at Loni Budruk, in Ahmednagar District. The Society made considerable progress during the year in collection of capital and purchase of machinery and setting up of the Factory etc. The authorised capital of the Society is Rs. 25 lakhs, while the capital issued amounts to Rs. 20 lakhs. Of this, shares valued at Rs. 10 lakhs are reserved for producers-members, who are cane-growers. Government has also agreed to contribute towards share-capital of the Society equal to share collections made from members subject to a maximum of Rs. 6 lakhs and so far a sum of Rs. 5,92,000 has already been made available during the year against the special redeemable preference shares allotted to Government. The paid up share capital of the Society amounts to Rs. 12,02,000 including the contributions of Rs. 5,92,000 by Government. In addition to this, the Society has also secured a long-term loan of Rs. 20 lakhs from the Industrial Finance Corporation of India. The total capital expenditure of the Society is estimated at Rs. 40 lakhs.

141. The Society has obtained a new Sugar Factory Plant with a capacity of 500 tons from the Skoda Co., of Czechoslovakia at a cost of Rs. 26,90,511. Erection of residential quarters of the staff of the Society, provision of drinking water facilities by sinking a well and erection of the requisite buildings for office and stores etc., have been completed. The foundation

stone of the factory building was laid by the Honourable Shri M. M. Naik Nimbalkar, Minister for Industries and Labour, Government of Bombay on 17th June 1950 and the building is nearing completion. The erection of the workshop and the General Stores is under progress. The work regarding the erection of building of the Factory and the setting up of the plant having been completed, the Society expects to go into actual production of Sugar in December 1950.

(9) *General.*

*Grow More Food Campaign.*

142. Mention has already been made in the last year's report regarding the increased Association of the Co-operative Organisations with the Grow More Food Campaign of Government. The decisions taken by the State Co-operative Council and the advice given by the Food Commissioner of India to co-operators to play an appropriate role in tackling the food problem of the Country, have largely contributed to increased activities on part of Co-operative Societies in stimulating the interest of cultivators in the food production work and assist the Grow More Food Campaign of Government.

143. In accordance with the decisions of Government, village Food Production Committees have been formed at the village level and Co-operative Societies in the villages have been formed into Village Food Production Committees wherever suitable Societies were in existence. Over 5,000 Co-operative Societies were functioning as Village Food Production Committees during the year 1949-50. At the Taluka level the constitution of the Taluka Development Associations has been re-organised, with a view to revitalising their working and make them more effective agencies for dealing with the work relating to increased food production. About 200 Societies have assisted the seed multiplication Scheme. The work done by various types of agricultural organisations in providing credit to the cultivators for purchase of seed, manures, bullocks, repairs to well, Scheme of land improvement and other purposes, associated with the Grow More Food Campaign has been remarkable. Credit to the extent of over 2½ crores of Rupees was given by Rural Credit Societies to cultivators as under :—

	Rs.
1. Crop and Seasonal Finance ...	1,03,52,048
2. Construction of or repairs to wells ...	75,989
3. Bullocks ... ..	2,30,788
4. Land Improvement ... ..	8,87,037
5. Purchase of Manure ... ..	6,65,157
6. Purchase of seeds ... ..	9,90,136
7. Other purchases ... ..	1,25,55,907
Grand total ...	<u>2,57,57,062</u>

Among other organisations helping the Grow More Food Campaign, mention may be made to the work done by Farming Societies, Lift Irrigation Societies, Taluka Development Associations, Crop Protection Societies, full account in respect of which has been given elsewhere in the report.

144. During the year under report, a Scheme for entrusting the work of distribution of Rabbi Seed Gowar in the Districts of Sholapur and Bijapur and distribution of ground-nut cake and manure mixture in all the Districts of the State through the Agency of Co-operative Organisations was formulated in accordance with the policy of Government to give preference to Co-operative organisations in the work of distribution of agricultural requisites and supplies to the cultivators through Co-operative Societies. A meeting of the representatives of Purchase and Sale Organisations of Sholapur and Bijapur Districts was held under the Chairmanship of Registrar on 11th January 1950, at which Dr. Ghatge, Deputy Director of Agricultural was also present. Another meeting of the representatives of Central Financing Agencies and Purchase and Sale Unions was also held under the Chairmanship of the Registrar on 24th January 1950 to consider the question of taking up the work of distribution of ground-nut cake and manure mixture in the various Districts of the State. In the light of discussions held two comprehensive Schemes—one for procurement and distribution of Rabbi Jawar in Sholapur and Bijapur District and other for distribution of ground-nut cake and manure mixture were prepared and submitted to Government for sanction. This Scheme was actually sanctioned by Government after the close of the year on 4th August 1950. During the year under report the Bombay Provincial Co-operative Marketing Society was also given the agency for the wholesale distribution of Ammonium Sulphate for distribution to agriculturists in the State.

### (b) Non-Agricultural.

#### (1) Fisheries Societies.

145. The following figures indicates the progress made by the Fishermen's Societies during the last two years.

Particulars	1948-49	1949-50
1. Number of Societies	45	60
2. Number of members	13,464	14,766
	Rs.	Rs.
3. Share capital	3,43,956	4,66,924
4. Working capital	8,31,583	12,49,675
5. Purchases	21,37,574	33,00,352
6. Sales	20,78,517	34,52,700
7. Profits	+ 50,308	+ 1,03,442
	- 14,062	- 36,642
8. Loan from Government	1,02,009	2,47,749

146. The number of Fishermen's Societies has increased during the year from 45 to 60. The membership of these Societies has increased from 13,464 to 14,766. The Societies have undertaken the various activities for the benefit of their members such as supply of fishing twine, hooks, ropes, tar, cloth etc. and giving transport facilities for marketing of members catch by means of motor-trucks.

147. The share capital of these Societies increased during the year from Rs. 3.44 lakhs to Rs. 4.67 lakhs and the working capital has also increased from Rs. 8.32 lakhs to Rs. 12.50 lakhs. The total purchases and sales of these Societies amounted to Rs. 33 lakhs and Rs. 34.53 lakhs respectively as against Rs. 21.38 lakhs and Rs. 20.79 lakhs during last year.

148. With a view to enable the Fishermen's Societies to make a head-way in their business Government loans and subsidies for the various purposes have been sanctioned to the following Societies during the year:—

Name of the society	Amount of loan Rs.	Amount of subsidy Rs.
1. Bagmandle Gr. Fish. Co-operative Society ...	10,800	10,800
2. Nikora Machhi Udyoga Saha-kari Sangh ...	26,400	...
3. Satapati Fishermen's Co-operative Consumers' Society ...	77,482	38,741
4. Bombay Provincial Co-operative Fishermen's Association ..	25,000	15,000
5. Akhil Koli Samaj Co-operative Fisheries Producers' Society ...	15,473	5,473
6. Datiware V. K. Machhi Mandali ...	25,600	14,600
	<u>1,80,755</u>	<u>84,714</u>

149. The total amount of advances of Government loan to these Societies stood at Rs. 2,47,749 as against Rs. 1,02,009 at the end of the last year. The Bambai Prantiya Machhimar Saha-kari Sanstha Ltd., Bombay, has been registered at Bombay as a Federal Institution with the object of Marketing of fish, supply of fishing equipment and financing of the Fishermen's Societies. If the Sanstha carries on its work efficiently it will be possible for it to assist the fishermen in marketing of their catch in Bombay market and realising adequate prices of their catch.

The prominent among the fishermen's Societies are :—

1. Bumbai Prantiya Machhi Sahakari Sanstha Ltd., Bombay.
2. Akhil Koli Samaj Co-op. Fishermen's Society, Bombay.
3. Satapati Fishermen's Co-op. Consumers Society.
4. Varsova Machhi V. K. S. Society.
5. Bagmandle Co-op. Cr. Fishermen's Society.
6. Thana Jhilla Machhi Kamgar Kharedi Vikri Sangh.

150. The organisation of Fishermen's Societies was looked after by an independent Assistant Registrar. In view, however, of the retrenchment policy of Government, the post has been retrenched after the end of the year and the work of looking after the fishermen's Societies has been entrusted to the Divisional Assistant Registrars.

## V. CONSUMERS' MOVEMENT.

### (a) Co-operative Stores.

151. Subjoined statement indicates the main statistics relating to Co-operative Stores Movement during the last three years.

Year.	Number of Societies.	Member-ship.	Working Capital.	Total Sales.	Total Purchases.	Cost of Management.	Profit.
			Rs.	Rs.	Rs.	Rs.	Rs.
1947-48	612	1,82,876	70,52,300	5,40,55,358	5,17,31,191	28,39,993	7,76,595
1948-49	1,048	2,44,110	1,62,45,953	8,78,67,874	8,51,06,221	40,48,599	18,18,331
1949-50	1,113	6,22,597	1,00,22,038	12,90,71,632	12,93,41,803	53,80,600	18,86,231

152. The number of Consumers' Societies increased from 1948 (including the 232 Societies from the merged State areas) to 1113 as on 30th June 1950, while their membership rose from 2,44,110 to 6,22,597 at the close of the year. The working capital of these Societies recorded a satisfactory rise over the last year's figures by Rs. 7.77 lakhs. The turn-over of these Societies during the year amounted to Rs. 12.90 crores as against Rs 8.78 crores for the previous year. The net profits earned by these Societies was Rs. 18.86 lakhs as against Rs. 13.50 lakhs for the last year. The percentage of cost of management to the total turn-over of business was 4.2 per cent. as against 5.2 per cent. for the previous year.

153. Consumers' Movement has been showing rapid development on account of the impetus given by the policy of Government of giving preference to co-operative societies in entrusting the work of distribution of rationed and controlled commodities in Urban and Rural areas. Besides food-grains, cloth distribution was entrusted to these Societies and the total business done in cloth was Rs. 78,00,439. The Consumers' Societies have been advised to take steps to organise, develop and expand their business in such a way that they may be able to serve the interests of Consumers equally well after termination of controls. Several of these Societies have been supplying non-controlled commodities also, though the bulk of the business is in respect of controlled commodities.

154. For supervising the working of the Consumers' Societies, a Federation of Consumers' Societies has been formed in Bombay whose object include supply of commodities required by member Societies by making wholesale purchases. To enable the Federation to carry out its functions efficiently, a subsidy of Rs. 6,000 has been given by Government, in the first year of its working. There are in all four Federations of Consumers' Societies, some of which are also doing business of distribution of controlled commodities.

155. The following institutions which have done good work also deserve special mention :—

1. Navchetan Co-operative Consumers' Stores Ltd., Anand, District Kaira.
2. Madras Co-operative Hostel Society Ltd., Bombay.
3. Broach District Co-operative Stores, Purchase and Sale Union Ltd.
4. South Indian Co-operative Stores, Poona.
5. Patidar Co-operative Consumers' Society Ltd., Ahmedabad.
6. Mehbub Co-operative Consumers' Society Ltd., Ahmedabad.

#### (b) School Boys' Societies.

156. The year under report records slight increase in the number of School Boys' Societies. As against 873 Societies on 31st March 1949, the number of School Boys' Societies rose to 877 on 31st March 1950. These Societies have been organised in Primary Schools, Secondary Schools as well as special

Schools. The following statement shows the number of School Boys' Societies in Educational Institutions in Bombay State on 31st March 1950:—

S. No.	Division	Secondary Schools	Primary Schools	Special Schools	Total
1.	Bombay	... 51	52	—	103
2.	Nasik	... 50	136	—	186
3.	Poona	... 37	147	—	184
4.	Ahmedabad	... 77	31	20	128
5.	Dharwar	... 17	2	—	19
6.	Baroda	... 43	214	—	257
Total ...		275	582	20	877

These Societies, it may be pointed out, have not been registered under the Bombay Co-operative Societies Act and there has not been any regular inspection or audit of account of these Societies. With a view, therefore, to provide for maintaining the accounts properly and ensuring supervision over their working. Government decided, after the close of the year, to entrust the work of inspecting the accounts of these Societies to the Assistant Deputy Inspectors. The question of issuing a set of instructions for the guidance of the Assistant Deputy Inspectors in carrying out this work is under consideration.

### (c) Co-operative Hostels and Canteens.

157. The number of Co-operative Hostels and Canteens increased from 5 to 11 at the end of the year. Of these, 9 are in Bombay, 1 in Bombay Suburban District and 1 at Poona. Of these 4 cater to the needs of the South Indians, 3 in Bombay and 1 in Poona and the rest are for the employees working in offices and institutions. The main statistics relating to these societies are included in the figures relating to Consumers' Societies. Their working on the whole, was satisfactory. Apart from the societies registered as Co-operative Canteens and Hostels, some of the Consumers' Societies are also running side by side, canteens for the benefit of their members and incidently to non-members as well. The Asbestos Cement Co-operative Consumers' Society, Ltd., Bombay, which is one of such institutions runs not only a canteen but has also undertaken the work of supply of milk.

The South Indian Co-operative Hostel at Matunga and the New South Indian Co-operative Hostel at Sion deserve mention for the useful work done during the year.



**(d) Distribution of Controlled Commodities.**

158. In pursuance of the policy of Government to entrust the work of distribution of controlled commodities, as far as possible, to Co-operative Societies, a large number of Co-operative Societies both in Rural and Urban areas were associated with the Distribution Scheme. During the year under report, Co-operative Societies of various types undertook wholesale and retail distribution of controlled commodities and conducted 5850 shops as indicated below :—

Types of Societies	Cloth		Other Articles	
	Whole-Sale	Retail Shops	Whole-Sale	Retail Shops
Central Banks ...	7	16	6	34
Non-Agri. Cr. Socys. ...	5	112	5	245
Agri. Cr. (Including M. P. Socys.) ...	—	647	8	2,670
Purchase & Sale Socys. and Unions ...	10	236	21	486
Consumers' Societies ...	1	189	4	823
Other Societies ...	—	47	2	276
<b>Total</b>	<b>23</b>	<b>1,247</b>	<b>46</b>	<b>4,534</b>

Institutions like Central Banks and District Purchase and Sale Unions continued to work as District Wholesalers of cloth in 14 Districts while retail distribution of cloth was entrusted largely in urban areas to Consumers' Societies and Multipurpose Societies in Rural areas. The total number of approved retail cloth shops conducted by Co-operative Societies in the Province was 1247. Funds invested by Co-operative Societies in retail distribution of cloth amounted to Rs 68.43 lakhs at the end of the year under report. The total value of cloth purchased by Co-operative Retail Distributors was Rs. 2.49 crores while the cloth sold to Consumers amounted to Rs. 3.54 crores.

**Food Grains and Other Controlled Articles.**

159. The number of Societies doing retail distribution of food-grains and other controlled commodities was 4,580 while the funds invested by them in this work was Rs. 17.46 lakhs

and Rs. 2.04 crores respectively for wholesale and retail distribution. The volume of business done by the Societies was as under :—

	Purchases Rs.	Sales Rs.
Wholesalers ...	1,53,41,808	1,28,52,390
Retailers ...	33,22,11,216	33,32,74,209

The articles dealt with by the several agencies were mainly food-stuffs and other controlled commodities like iron, cement etc.

## VI. HOUSING SOCIETIES.

### (a) Housing.

160. The total number of Co-operative Housing Societies (including those which were registered in the States since merged or integrated in the Bombay Province) stood at 767 at the end of the year under report.

2. The following table gives the main statistics relating to the working of these Societies:—

	1948-49	1949-50
Number of Societies ...	486	769
Number of members ...	24,838	37,117
Share capital ...	Rs. 1,01,85,732	1,51,66,474
Government loan ...	Rs. 13,15,061	50,52,348
Other borrowings ...	Rs. 1,88,03,108	1,21,49,038
Reserve and other funds ...	Rs. 22,20,019	37,49,846
Working capital ...	Rs. 3,25,23,920	5,59,65,414
Number of tenements constructed ...	3,363	3,692
Number of tenements under construction ...	653	364

During the year under report 7 Societies in the City of Ahmedabad and 5 in Bombay City and its Suburbs were sanctioned loans to the extent of Rs. 41.01 lakhs under the Housing Programme, thus bringing the total amount of loans sanctioned to Housing Societies to Rs. 83.34 lakhs to 21 Societies under the Scheme.

Though under the Government Housing Programme, Housing Societies registered after 1st July 1949 are not eligible for financial assistance, provided under the Scheme, Government assistance in the matter of securing suitable building sites for the Societies and building materials, iron, steel, etc., required for construction of houses, has been continued.

The Bombay Provincial Co-operative Land Mortgage Bank Ltd., Bombay, sanctioned loans to 5 Co-operative Housing Societies to the extent of Rs. 5.52 lakhs.

*Housing for Backward Classes.*

161. Under the special Scheme known as "Post-War Reconstruction Scheme No. 219" sanctioned by Government for the amelioration of backward class persons, financial and other assistance is provided so as to encourage establishment of Housing Colonies for their benefit.

Under this Scheme which was introduced in the year 1948, Government land for the building site of the Society is given free of cost and in case suitable Government land is not available, private land is acquired and the cost of acquisition including the cost of land is borne by Government. Financial assistance by way of loan provided under the Scheme is limited to 75 per cent. of the estimated cost of the house which is Rs. 2,000 in ordinary tracts and Rs. 1,500 in backward tracts. Subsidy is also granted to meet the cost of management etc., at the rate of Rs. 10 per tenement for the first two years and at the rate of Rs. 5 per tenement till the loan is repaid. The period of repayment of loan is fixed at 20 years. During the year under report 74 Co-operative Societies (excluding 10 Societies formed exclusively for Halpatis) for backward classes were registered, bringing the total number of Societies registered under the Scheme to 115.

Under the Scheme loans to the extent of Rs. 1,89,748 were sanctioned to 8 Societies. Out of this amount Rs. 27,900 has been sanctioned as an additional loan to one Society which was granted loan last year. A loan of Rs. 1,500 has also been sanctioned to an individual who could not be served through a Cooperative Housing Society. Thus the total amount of loan and subsidy sanctioned to Societies and individuals under the Scheme amounted to Rs. 2,23,348 and Rs. 830 respectively.

Proposal for the registration of Backward Class Cooperative Housing Societies are pouring from all Districts. In view of the limited funds placed at the disposal of the Registrar, the question of organising and registering them on a planned basis was considered at the last Assistant Registrars Conference held in November 1949. Though the general view of the Conference was that, as the demand from social workers engaged in the work of amelioration of Backward Classes is to be met by expediting disposal of registration proposals, it was suggested that Societies should be organised only at Centres where the need is really very urgent and that they should be on planned basis and distributed evenly in all Districts and areas which

are inhabited by Backward Classes. As the provision of Rs. 1 lakh made under the Scheme, was not adequate to meet the demands of Societies for loans, Government was approached for making available additional funds and Government was pleased to sanction additional provision of Rs. 2 lakhs after the close of the year.

*Housing for Flood Victims of Ahmednagar District.*

162. Housing Societies which were formed under the Special Scheme sanctioned by Government in the year 1948, for the re-settlement of those affected by floods of the Mula and Pravara Rivers in Ahmednagar District in the year 1946 with a view to help the flood victims to construct their houses, showed steady progress in the work of construction of houses. These Societies which number 24 continued to obtain financial and other assistance provided under the Scheme on the lines indicated in the previous year's report. During the year under report, loans to the extent of Rs. 2.24 lakhs were sanctioned to 4 Societies bringing the total amount of loans sanctioned to Rs. 14.50 lakhs to 22 Societies for construction of 1.140 houses of various type designs approved by the Registrar.

*Housing for Halpatis.*

163. Under the scheme sanctioned by Government for the amelioration of housing conditions of Halpatis, a Backward Class Community residing in Surat District, 20 Co-operative Housing Societies were to be organised at 20 centres during the years 1949-50 and 1950-51. These Societies have already been registered and one more Society was registered at village Moni in Choryanshi Taluka of Surat District during the year. This Society has been formed for Halpatis whose houses were destroyed by fire.

Out of 21 Societies registered under the Scheme, loans to the extent of Rs. 57,700 were sanctioned to 10 Societies during the year under report for construction of 88 houses.

Under the Special Scheme Government Gaothan lands are to be given free of cost to these Societies for construction of hamlets of standard type for the members. The difficulties arising in securing suitable sites for the Societies where Government Gaothan are not available, considerably hampered the progress in the work of construction of houses.

*Housing for Displaced Persons.*

164. Under the Scheme sanctioned by Government during the last year for grant of financial and other assistance for

construction of houses to Displaced Persons, through Co-operative Housing Societies, loans amounting to Rs. 17,12,821 were sanctioned to 4 Societies during the year under report.

*Housing for Factory Workers.*

165. The problems of providing housing accommodation for the working classes are receiving attention. In Ahmedabad Societies were registered for housing the Factory Workers, residing in Ahmedabad City. After the close of the year, Government has sanctioned as a special case, a loan of Rs. 3,36,000 at 3½ per cent. rate of interest and repayable in 20 years to the Majoor Co-operative Housing Society Ltd., at Kalol, District Mehsana, which was registered prior to merger of Baroda State for construction of 168 houses for its members.

166. With a view to provide an agency suitable of undertaking responsibility of supervising and guiding and assisting the working of primary Housing Societies two Federations of Housing Societies have so far been registered, of which one is in Bombay and other is at Rahuri in Ahmednagar District. 48 Societies have become members of the Bombay Housing Federation and in the case of the Federation at Rahuri 23 Societies have been affiliated to it. The Housing Federation at Rahuri was registered during the year.

167. The Bombay Co-operative Housing Federation Ltd., was sanctioned Government subsidy of Rs. 1,200 during the year to enable it to meet the cost of an Executive Officer appointed by it.

168. A large number of Housing Societies have come into existence in response to the need for provision of housing facilities in towns and cities which are growing in size and importance in recent years. Many of these have not been able to start construction of houses because of the difficulties in getting lands and for getting finance. It is recognised that the capacity of Government to finance Housing Societies is limited. Government has been helping these Societies in getting housing sites by acquiring lands under the Land Acquisition Act or by grant of land belonging to Government. The question of setting up a suitable agency to provide long-term finance to Housing Societies with Government assistance is under consideration.

169. Apart from the above problems facing the Housing Societies other difficulties experienced by them in their actual working as the result of operation of various enactments of Government, such as the Rent Control Act, Land Acquisition Act, Urban Immovable Property Tax and Indian Income Tax Act etc., were represented to Government. Representation was

made to Government regarding relaxation of certain provisions of the Rent Control Act and the Land Acquisition Act and for grant of remission of 50 per cent. of the Urban Immovable Property Tax. Government pointed out that the provisions of these enactments did not in any way, restrict the rights of Societies in the matter of ejection of tenants, revision of rents etc. Relief asked for in respect of Urban Immovable Property Tax was, however, granted by Government.

170. The question of granting relief from payment of Income Tax which it was represented acted as a drag on the meagre resources of Housing Societies especially in case of Societies formed on the Co-partnership tenancy model, was again taken up with Government, for reconsideration and orders of Government on the same are awaited.

#### (b) House Reconstruction Societies.

171. The number of House Reconstruction Societies stood at 11 at the end of the year.

The Bhilarewadi Co-operative Reconstruction Society UnLtd. in Poona District which was organised last year largely with the assistance of the Deccan Agricultural Association, Poona, for the villagers of Katraj and Mangadewadi for construction of their houses which were destroyed by fire, completed the construction work of 10 houses. The new hamlet at Bhilarewadi, thus came into being as a model village. 14 more houses remain to be constructed. The total area purchased by the Society for its colony is 7 acres and 6 gunthas.

### VII. CO-OPERATIVE INSURANCE SOCIETIES.

172. With the addition of one Insurance Society from the merged Baroda State, viz : Maha Gujerat Sahakari Vima Mandali Ltd., the total number of Insurance Societies rose from 6 to 7 as on 30th June 1950. Of these, two are Life Insurance Societies, three are Provident Insurance Societies, one is Motor Insurance Society and one is a Fire and General Insurance Society.

The total membership of these Societies as on 31st December 1949 was 32,187 and total business in force was Rs. 4,46,07,641 while the total income amounted to Rs. 21,50,316.

173. The following is an account of the working of the important Societies :—

(1) *The Bombay Co-operative Insurance Society Ltd.*

The comparative figures given below indicate the progress of working of the Bombay Co-operative Insurance Society Ltd. :—

	31st December 1948.	31st December 1949.
Membership	... 20,818	23,237
	(including 16 Societies)	(including 17 Societies)
Number of policies in force ...	28,730	33,495
	Rs.	Rs.
Total business in force ...	3,12,64,474	3,75,11,039
Life Insurance Fund ...	66,10,863	79,62,063

Of the total business in force together with the bonus additions as on 31st December 1949, viz. : Rs. 3·57 crores, Rs. 15·67 lakhs comprise re-insurance business. The Life Fund increased from Rs. 66·11 lakhs in 1948 to Rs. 79·62 lakhs, which indicates very satisfactory progress.

During the year 373 policies as against 337 policies for the previous year, resulting in net claims amounting to Rs. 340 lacs were paid by the Society. 5391 proposals for insurance amounting to Rs. 62·46 lakhs were finally accepted as against 4987 policies for Rs. 70·84 lakhs for the last year. The renewal expense ratio decreased from 14·44 per cent. to 13·81 per cent.

The comparative position of the net yield from the investments during last three years is as follows :—

Year	Net Yield.
1947	... 3·25 per cent.
1948	... 3·46 per cent.
1949	... 3·67 per cent.

It would be seen from the above figures that there has been a continuous improvement in the interest yield inspite of the difficult conditions prevailing in the money market. In the matter of investment of Life Fund of the Society, the Society has been permitted by Government to invest up to 30 per cent. of its funds in preference shares and debentures of Joint Stock Companies incorporated in India subject to certain conditions. Further restrictions in the matter of investment of funds of Insurance Societies have been imposed under the recently enacted Insurance (Amendment) Act, 1950.

*The All India Co-operative Fire and General Insurance Society Ltd., Bombay.*

174. The scope for Co-operative organisation of insurance business has been extended to other fields by registration of the Society. During the year the Society was engaged in doing the preliminary work of collecting share capital, etc. An Officer of the Department of the status of Assistant Registrar was

deputed to help the society in raising share capital and establishing closer contracts with various co-operative institutions in the State. Thanks to the assistance rendered by him, the Society was able to collect a share capital of Rs. 2,07,200 by the end of May 1950.

## II. *The Maha Gujerat Vima Sahakari Mandali Ltd., Baroda.*

175. The Society was registered in the year 1938 under the Baroda Co-operative Societies Act. At the end of the year number of policies in force was 1175 amounting to Rs. 9·67 lakhs. The Life Insurance Fund amounted to Rs. 1·70 lakhs. During the year, the Society received 73 proposals for an amount of Rs. 94,100, out of which 66 resulted in policies of Rs. 85,600, 22 policies amounting to Rs. 14,463 resulted in claims. The premium income received during the year amounted to Rs. 55,301. The net profit for the year ending 31st December 1949 was Rs. 5,526.

After the merger of the former Baroda State, which was its area of operation, the society was allowed to extend its area of operations to all Gujerat Districts.

## III. *The Bombay Postal Employees' Co-operative Insurance Fund.*

176. During the year, 205 fresh proposals for insurance of Rs. 2·14 lakhs were accepted and the total number of policies at the close of the year were 2862, assuring with bonus additions, a sum of Rs. 27·61 lakhs. During the same period, the fund met claims to the extent of Rs. 73,038 against 76 policies. The total premium income of the fund for the year was Rs. 1·05 lakhs and the total Life Fund was Rs. 10·52 lakhs at the close of the year.

The Mackenon Mackenzie and Company, Employees' Co-operative Family Benefit Fund Ltd., had 359 members on the role as on 30th June 1950 and its total funds amounted to over Rs. 80,000.

## IV. *The Ratnagiri Co-operative Motor Insurance Association Ltd., Ratnagiri.*

177. The Society had 41 members on the roll and the number of cars insured was 164 as on 31st December 1949. The total assets of the Society amounted to Rs. 1·62 lakhs and the total income amounted to Rs. 11,547. The Society incurred a loss of Rs. 19·67 during the year. With the nationalisation of Road Transport, it is apprehended that the Society may have little or no business.



### V. Other Insurance Societies.

178. The remaining three Insurance Societies Viz : (1) The B. B. & C. I. Death Benefit and Endowment for Indian Staff Ltd., Bombay, (2) The Bombay Postal Employees' Co-operative Insurance Fund Ltd., Bombay and (3) The Mackenon Mackenzie and Company, Employees' Co-operative Family Benefit Fund Ltd., Bombay, continued to maintain satisfactory progress in their working.

### VIII MISCELLANEOUS SOCIETIES.

#### (i) Co-operative Movement in Backward Areas

179. During the year special attention was continued to be given for ameliorating the condition of backward classes and in backward areas by spread of Co-operative Movement.

In the backward areas of Panchmahals District viz., Dohad and Jhalod Talukas, there are now 165 Societies catering to the various needs of Bhils. The following table indicates the main statistics with regard to their working :—

District.	Year ending	Number of Societies.	Number of Members.	Loan operation			
				Outstanding at the beginning of the year.	Advances during the year.	Amount due for repayment during the year.	
1	2	3	4	5	6	7	
Panchmahals	1948-49	131	6,756	2,86,030	3,92,704	4,46,026	
	1949-50	165	8,268	3,09,155	4,43,350	5,03,759	
Loan operations.				Owned capital.	Borrowed capital.	Cost of Management.	Working capital.
Amount repaid during the year.	Arrears authorised.	Arrears un-authorised.	Outstandings at the close of the year.				
8	9	10	11	12	13	14	15
3,09,069	31,775	1,04,582	3,69,155	3,23,012	2,08,629	18,629	5,27,541
3,70,787	70,241	56,731	4,35,727	4,03,324	2,27,593	16,240	6,30,907

In view of the backwardness of the Bhils, arrangements for supervision and guidance continued to be made by the Special staff of the Department appointed for the purpose. The staff consisting of group secretaries and writing clerks, whose cost is partly met by societies and partly by Government, was

utilised for secretarial work. During the year 1949-50 Government sanctioned a subsidy to the extent of one-third of the cost of employment of this staff subject to a maximum of Rs. 6,400.

180. Similarly 32 Societies in Mandvi Taluka consisting mostly of members from Backward classes have also been placed in charge of a Special Supervision Officer and he is assisted by a staff of Group Secretaries. The following figures indicate their working :—

District.	Year ending.	Number of Societies.	Number of members.	Loans operations.		
				Outstanding at the beginning of the year.	Advances during the year.	Amount due for repayment during the year.
1	2	3	4	5	6	7
Surat	1948-49 i.e. 30th June 1949.	32	2,077	Rs. 54,039	Rs. 70,824	Rs. 60,171
Backward area of Mandvi Taluka.	1949-50 i.e. 30th June 1950.	32	2,358	83,377	1,07,776	97,152

Loan operation.				Owned capital.	Borrowed capital.	Cost of Management.	Working capital.
Amount repaid during the year.	Arrears authorised.	Arrears unauthorised.	Outstanding at the close of the year.				
8	9	10	11	12	13	14	15
Rs. 41,486	Rs. 2,799	Rs. 23,561	Rs. 83,377	Rs. 1,83,420	Rs. 60,060	Rs. 13,088	Rs. 2,43,495
82,097	710	17,660	1,09,056	2,40,253	1,37,290	16,695	3,77,543

During the year 1949-50, Government has been pleased to sanction a subsidy of Rs. 919 towards meeting, half the cost of the pay of Group Secretaries in the area.

181. In the backward areas of Nasik District, comprising of parts of Baglan, Kalwan, Peint and Dindori Talukas, the Dang Seva Mandal has been rendering valuable assistance to backward classes by organisation of Group Multipurpose Societies and Forest Labourers' Societies and making the services of the trained workers of the Mandal available to act as the Secretaries for these Societies. Government defrays a part of the expenditure on the cost of the Secretaries. So far 11 Societies have been organised by the Dang Seva Mandal.

182. Similarly arrangements have been made in the backward areas of Mokhada Peta of Thana District for development of Co-operative Movement, Government sanctioned during the year a Scheme for appointment of Group Secretaries for 25 Societies and gave a subsidy of Rs. 1,465 to meet the cost on account of the salaries of the Group Secretaries.

183. Mention has been made in the last Annual Report of the Scheme formulated by Shri Jugatram Dave for development of Co-operative Movement in the backward areas of Bardoli and Mandvi Talukas and Valod Mahal of Surat District. The Scheme visualises organisation of 8 Group Multipurpose Societies 20 Halpati Housing Societies and a Federation for organisation and Supervision over Multipurpose Societies at suitable Centres. Till 30th June 1950 5 Multipurpose Societies, 15 Housing Societies and a Federation have been registered. Government has been pleased to sanction liberal assistance to the Societies under the Scheme and during the year (financial year) loans and subsidies to the extent of Rs. 18,000 and Rs. 24,240 respectively, were made available to these Societies.

184. The needs of backward areas of merged and integrated States have not been lost sight of. Accordingly efforts were made in the direction of spreading Co-operative Movements in Vyara, Bansda and Dharampur Talukas of Surat District, Devgad-Baria, and Santrampur Talukas of Panchmahals District and Cambay Taluka of Kaira District.

#### (ii) Societies in Sarvodaya Area.

185. Mention has already been made in the last year's Annual Report about the decision of Government to introduce Sarvodaya Scheme in each District in a compact block of 30 to 45 villages inhabited largely by backward classes or where the local economy is of a backward type.

186. During the year, 9 more Sanchalaks for the Districts of Sabarkantha, Banaskantha, Mehsana, Baroda, Amreli, Kolhapur and South Satara Districts, and for two additional Centres viz.: Phaltan Taluka in North Satara District and Puna Centre in Surat District were appointed bringing the total number of Sanchalaks to 26 at the end of the year. In all, Schemes for 23 Districts were under implementation during the year and an amount of Rs. 11,88,000 was sanctioned by Government for implementation of these Schemes, whereof an amount of Rs. 8,50,000 was actually made available to the Sanchalaks according to their requirements.

187. Government also sanctioned during the year the establishment of four Training Centres for training and Education of Social workers required for implementing the Sarvodaya Schemes. Three, out of the four Centres were for each of the three linguistic divisions and one viz.: the Ankola Training Centre was established for a period of one year only as a special case. 95 workers in aggregate received training at the Centres during the year.

188. Thanks to the strenuous efforts made by the Sanchalaks and grant of timely and liberal financial assistance it has been

possible to introduce various measures calculated to promote uplift of the people in Sarvodaya areas. The Schemes covered a variety of items like Farming, Dairying, Cattle Improvement, Poultry Breeding, facilities for houses, Construction of Barns and Sheds for cattle, Adult Education, Distribution of Medicine chests, Construction of wells, repairs to village Roads, Cottage and small scale Industries like Weaving, Flaying and Tanning, Propaganda for prohibition and others.

189. It is gratifying to note that in promoting various Schemes aiming at all-round development of backward areas, the Sanchalaks have appreciated the utility of the application of Co-operative method and as a result, different types of Co-operative Societies notably Multipurpose Societies, Industrial Societies, Forest Labourers Societies, Farming Societies and Housing Societies were organised in the Sarvodaya Areas.

190. The following is an account of the work done at different Centres through Co-operative efforts :—

*Ahmedabad District :—*

Five new Multipurpose Societies have been organised in the Sarvodaya Area at the following places :—

1. Saragwala.
2. Jawarj.
3. Koth.
4. Nanodara.
5. Chhabasar.

Proposals for organisation of Co-operative Farming and Cattle Breeding Societies for Rabaris and Bharwads at four Centres were also prepared.

*West Khandesh :—*

A Multipurpose Society and a Stores Society and a Forest Labourers' Society have been organised. A proposal for a Housing Society at the same place has also been formulated.

*East Khandesh :—*

A Forests Labourers' Co-operative Society at Kusumba has been organised. The Society was given 3 coupes for exploitation and the work was in progress, during the year. A Multipurpose Society at Savkhede, a Tenant Farming Society at Lalmati and an Industrial Society for Charmkars at Khiroda were also organised.

*Puna Centre of Surat District.*—A Forest Labourers' Co-operative Society started at Vehewal in this area carried out.

Wood-chopping work of the Vehewal Forest and earned a profit of Rs. 11,000. Two Multi-purpose Societies were also organised at Vehewal and Puna.

*Surat District.*—A Forests Labourers' Society at Amba Pardi has been registered and 3 Multi-purpose Societies have also been organised. The Multi-purpose society at Mandvi has in addition to its normal activities undertaken works of irrigation and cattle-breeding and has maintained a nursery.

*North Satara.*—There are 7 Co-operative Societies working in the area, whereof 4 are multi-purpose Societies, 2 Labour Contract Societies and one Credit Society. Attempts are being made to develop the working of these Societies. The Mahableshwar Fruit and Vegetable Sale Society which had become defunct was amalgamated with the Mahatma Gandhi Multipurpose Society. It has purchased two trucks and has been rendering service in respect of :—

(1) transport of vegetable and other agricultural produce to terminal markets ;

(2) supply of agricultural implements, manure, cement and other articles to its members.

The two Labour Contract Societies were given Government contracts for supply of charcoal and firewood. The Pathar Vibhag Labourers Co-operative Society, Mahableshwar, undertook contract for supply of 30 tons of charcoal.

*Belgaum District.*—Special attention was paid to the development of Co-operative Movement in the area among the Berad Community. Proposals for registration of 2 Tenant Farming Societies at Parshanhatti and Idal'hond, and a Co-operative Lift Irrigation Society at Shirur have been formulated. A Lift Irrigation Society has already been registered at Sutkatti. 3 Forest Labourers' Societies at (1) Chinchne Kamewadi (2) Benkonholi and (3) Honge have already started working. The Chinchne Kamewadi Society made a profit of Rs. 21,500.

*Dharwar District.*—In this District, a Scheme for colonisation of Agriculturists has been prepared for the village Arwatgi. A Co-operative Housing Society and a Tenant Farming Society have been registered. 30 houses are under construction. A special feature of the Scheme is that brick and tiles making is encouraged as a subsidiary industry in the process of construction of houses. Brick-making is attended to by the cultivators in the area in their spare time, while manufacture of tiles and

carpentry work are attended to by 4 and 8 families respectively. 3 more Farming Societies are under formation. In order to supplement the income of the farmers, dairy industry is being encouraged and a milk collection centre has been formed at Arwatgi.

### (iii) Better Living Societies.

191. Five Better Living Societies were registered during the year, bringing the total number to 48 as on 30th June 1950. They had a total membership of 4,697. The activities of these societies include promotion of public health, spread of Education, supply of medicines, arrangements for water supply, road construction, settlement of minor disputes of members, undertaking propaganda for reduction of ceremonial expenses. In view of the Multi-purpose activities undertaken by rural primaries in various spheres, economic, social and educational, the utility of this special type of societies is limited and hence work of some of these societies was dormant. Demand for registration of fresh societies is, therefore, limited.

Satara Division is well known for the working of this type of societies with 10 Better Living Societies working in the two districts of South Satara and North Satara. They had a total membership of 267.

192. The work done by the following Better Living Societies deserves mention :—

The Javalwadi Co-operative Better Living Society Ltd., in North Satara District continued to do useful work by conducting Primary Schools and adult education classes. It received donations to the extent of Rs. 2,806. The Arawad Co-operative Better Living Society in South Satara District with a membership of 162 undertook activities of road repairs, village water supply, arranging and conducting Adult Education classes, tree-plantation, etc. It also arranged a cattle fair during the year.

Apart from the special activities undertaken by these societies a number of other types of societies usually set aside a portion of their profits for expenditure on charitable purposes and for grant of donations to educational and public utility concerns. Some of the societies assisted Government prohibition Campaign by establishing Recreation Centres.

The Ahilapur Better Living Society in West Khandesh, the Jijamata Better Living Society at Vikharan in East Khandesh District, the Shingatrayahakeri Better Living Society in Dharwar District, the Kumar Kshatriya Namdhari Better Living

Society in North Kanara district also deserve a mention for the useful activities undertaken by them during the year towards uplift of Backward Class people such as Lamanis, Namdharis, etc.

#### (iv) Educational Societies.

193. The Number of Educational Societies stood at 32 as on 30th June 1950. The aim of these societies is spread of education particularly in rural areas by opening primary or Secondary Schools, organising free libraries and reading-rooms, arranging Adult Education Classes and promotion of physical training centres, etc.

194. The Pustakalaya Sahakari Mandali Ltd., at Baroda with membership of 930 and a working capital Rs. 5.96 lakhs deserves special mention. It supplies village libraries and others which are affiliated to it, with journals, newspapers, etc., at concessional rates.

195. In East Khandesh district the Maratha Vidya Prasarak Sahakari Mandali Ltd., Jalgaon, has made available contribution to the promotion of primary and secondary education. It had under its management 340 primary and secondary schools and one Training College. The total number of students who attended the school and the college under it control was 13,512 and 413 teachers were employed in these institutions.

#### (v) Co-operative Libraries.

196. Apart from the educational societies whose objects include establishment and management of village libraries and reading-rooms, few societies were working exclusively for management of libraries. The number of such societies, at the end of the year was 3.

197. The main statistics for these societies are given below:—

1. No. of members	...	...	192
2. Total No. of Books maintained in the Libraries	...	...	1,959
3. Total No. of Dailies, Weekly Magazines, etc. subscribed for			88
4. Total annual income	...	...	3,196
5. Profit or loss for two years	...	...	+1,096 -706

#### (vi) Transport Societies.

##### *Motor Transport Societies*

198. With the registration of 4 Societies during the year, the total number of Transport Societies as on 30th June 1950 stood at 27, of these 6 were of Ex-servicemen.

In view of the policy of Government to nationalise passenger Motor Transport Services and also to undertake goods transport service side by side, a number of these Societies could not start work. A few Societies started in the areas where the State Transport Services were not introduced, however, continued to work as before. Societies formed by Displaced persons for undertaking Passenger Bus Services between their Camps and Railway Stations and cities were not affected and they continued to work well as before.

During the year, Government announced the policy of encouraging Taxi-operating Societies in larger cities and towns. As a result, two proposals for registration of Bombay Taxi Drivers' and Owners' Association and Greater Bombay Taxi Association were considered but were rejected as unworkable.

199. The work of the following Societies deserves mention:—

The Satara Sainik Motor Sahakari Sangh, which was registered in the year 1948, had 113 members on the roll. The share-capital, reserve and other funds and working capital amounted to Rs. 38,550, Rs. 17,537 and Rs. 56,087 respectively. Two passenger buses and three goods trucks are owned by the Society. The value of the vehicles owned by the Society amounts to Rs. 56,701. In view of State Transport taking over the route on which the Society operates the working of the Societies was affected considerably. The total income earned by the passenger buses during the year under report was Rs. 65,629. The expenditure incurred on the management amounted to Rs. 59,404. The Society could earn a net profit of Rs. 1,968 during the year under report.

The West Khandesh District Ex-Servicemen's Co-operative Motor Transport Association Ltd., Dhulia, with a membership of 26 had a share capital of Rs. 16,400 and working capital of Rs. 1,46,458. It owned 13 goods trucks. The total income from hire during the year amounted to Rs. 91,194 and net profit during the year was Rs. 4,060.

#### (vii) Electricity Supply Societies.

200. There were ten such societies at the end of the year, some of them are for undertaking generation and supply of electricity to consumers including both individuals and organised bodies such as municipalities and those undertaking lift irrigation schemes. The societies at Kapadwanj, Dahanu Road, and Tasgaon have secured requisite licenses for undertaking the work of generation and supply of electricity. Societies at Kapadwanj and Dahanu Road have completed installation of necessary plant and machinery.



201. These societies could be grouped under two categories, viz:—

- (1) Those which undertake purely distribution of electric energy which is purchased in bulk either from Government or from a public concern, and
- (2) Those which undertake both generation and distribution of the same to consumers.

In either case, societies have to invest large amounts in machinery and other equipment which are of the nature of fixed assets. Several societies have started with meagre capital and their promoters have not realised the responsibility for raising adequate funds both of long term and short term nature required for successful working of the schemes. It appears that many of these societies have been organised in the vague hope that Government will be able to find the money for them. The question, has therefore, to be considered as to what extent organisation of such societies should be encouraged and what conditions should be required to be fulfilled by the sponsors of such societies before the proposals for registration under the Bombay Co-operative Societies Act are entertained. It is proposed to have this question examined and to issue a set of instructions for the guidance of those who are interested in the organisation of such societies for generation and/or supply of electricity.

## **IX. (1) SUPERVISION, EDUCATION AND PROPAGANDA.**

### **(1) Supervision.**

202. (a) *Taluka Supervising Unions.*—As a result of the integration and merger of States, steps were taken for bringing the supervision machinery in the merged and integrated areas on the lines obtaining in the Bombay State. As a result as many as 54 Supervising Unions were registered during the year bringing the number to 173 on 30th June 1950. The number of supervisors working in these Unions was 300 while the number of societies affiliated to them was 6,730 as against 5,489 of the last year. These Unions received Government grant of Rs. 1,41,015 during the year.

203. (b) *District Supervision Committees.*—4 more District Supervision Committees were formed during the year under review bringing their total number to 20. These committees act

as *Ad hoc* bodies for generally guiding the work of supervision in the districts. They were given grants amounting to Rs. 2,705 during the year.

204. (c) *Federations of Purchase and Sale Societies and Multi-purpose Societies.*—The number of Federations was 6 at the end of the year. They were given financial assistance by way of subsidies to the extent of Rs. 4,500 during the year. The work done by these Federations consists of arranging for effective supervision over the work of affiliated Units and arrangements for their internal audit.

205. (d) *Supervising Unions for Urban Banks.*—There is only one supervising union of Urban Banks, *viz.*, the Gujrath Urban Banks' Supervising Union at Surat. It has eight urban banks and one society affiliated to it. Its main function is to undertake supervision of affiliated urban banks through a special staff appointed by it for the purpose and to arrange for carrying out of the periodical audit of accounts of the affiliated Banks by approved Professional Auditors. The Union had a share capital of Rs. 5,600 and its owned funds and working capital amounted to Rs. 7,906 and Rs. 7,906 respectively, at the close of the year. The working of the Union resulted in a loss of Rs. 300 for the year and the cost of management was 3,350.

206. (e) *Provincial Board of Supervision.*—The Provincial Board of Supervision held one meeting during the year on 26th November 1949. Apart from approving the budget estimates of Taluka Supervising Unions and recommending distribution of Government grants to them, the Board considered appeals from certain Supervisors against the orders passed by the Registrar regarding the dismissal from the service, as well as the question of giving peons to the supervision staff. During the year under report Government passed orders giving representation to the District Supervision Committees and the Provincial Board instead of the District Boards of Supervising Unions and late C. D. Clerk, was appointed as representative of the District Supervision Committees on the Board. On his death, however, Shri D. J. Zunzarrao has been appointed as a representative of the District Supervision Committees on the Board.

## (2) Co-operative Training and Education.

### (a) Bombay Provincial Co-operative Institute

207. The Bombay Provincial Co-operative Institute had one more year of successful activities during the year under report. Shri J. A. Madan, President, Shri D. G. Karve, Vice-President, Shri V. P. Varde, Hon. Secretary worked with ability and zeal

for the advancement of the Institute, which now performs the functions of Co-operative Education and Training, Propaganda and publicity.

(b) *Conferences.*

208. During the year, the Institute held two Conferences (1) For Forest Labourers' Societies, and (2) For Land Mortgage Banks of the State. The First Conference was held at Bombay on 10th and 11th December 1949 under the Presidentship of Shri J. C. Kumarappa and was inaugurated by Shri Vaikunth L. Mehta, the Hon'ble Minister for Finance, Bombay State. The Second Conference of Land Mortgage Banks was also held at Bombay on 8th and 9th April 1950, under the Presidentship of Shri Janardan Madan. The Conference was also inaugurated by Shri Vaikunth L. Mehta the Hon'ble Minister for Finance, Bombay State and held discussions on various problems connected with long-term finance. The Institute celebrated the Republic Day with due eclat, on January 26th, 1950, when according to the Constitution of India, India become a Sovereign Democratic Republic. A flag salutation ceremony was held at the office of the Institute, at which the Hon'ble Minister for Finance hoisted the National Flag. After singing the National Anthem, the Hon'ble Minister read the pre-ambule of the constitution and addressed the audience on the salient features of the constitution and explained how the ideal of economic democracy which the Co-operative Movement represented was manifest in the constitution.

*Publicity*

209. During the year under report, the Institute was given a grant of Rs 19,000 for implementing the Scheme of publicity drawn up by it in accordance with the decisions taken at the Provincial Co-operative Conference. The Institute decided to implement the Scheme by appointment of an Assistant Superintendent at the Head Office and a Senior Assistant and one clerk in each of the Regional Schools at Surat, Poona and Dharwar. At the initial stage, the work of publicity will be conducted by issuing a Bulletin in English and in the Regional Languages and the issue of about six brochures and English and the Regional Languages in the course of a year. During the year, the Institute brought out a pamphlet styled as "Retrospect and Prospect" containing the descriptive review and survey of the working of the Institute. It also published a pamphlet "Co-operation in Egypt" written by Shri S. G. Almoula and published the Gujarati translation of the Manual of Co-operative Societies issued by the Co-operative Department. In addition, the Institute also published the usual Bombay Co-operative Quarterly in English and Regional Journals viz., Sahakari.

Jagat, Kannad Sahakari and Gram Swarajya. As many as 12 talks were broadcasted from the Bombay Station of the All India Radio, in its Rural Broadcasting Programme. Six of these talks were in Marathi and 6 in Kannad and covered a wide range of subjects as Co-operative Education, Better Farming Societies, Lift Irrigation Societies, Dairy Societies, Fruit-sale Societies, Farming Societies, etc.

#### *All India Co-operators' Day*

210. On 5th November 1949, the All India Co-operators' Day was celebrated all over the Province with great enthusiasm. The Resolution received from the Inter-National Co-operative Alliance was read and unanimously adopted. In Bombay the Co-operators' Day was celebrated under the Presidentship of Shri N. M. Nimbalkar, Hon'ble Minister for Development. The programme of the day included a symposium on "Can Co-operation remedy the present day chaos in the distribution of Commodities", in which many eminent Co-operators participated. In Poona, the Co-operators' Day was celebrated under the Presidentship of Shri M. R. Yardi, Collector of Poona. Similar celebrations in fitting manner were held in various parts of the State such as Nagar, Thana, Karwar, Dharwar, Panchmahals, Nasik.

#### *Donations under Sec. 42 of the Act*

211. During the year the Institute sanctioned donations to the extent of Rs. 1,28,000 made by 318 Societies for various purposes like repairs to roads, sinking of wells, medical relief, etc., as against Rs. 94,416 made by 232 Societies during the last year.

#### *Government grants*

212. The Institute received a total Government grant of Rs. 2,30,263 as against Rs. 2,04,802 given to it during the year 1947-48. In addition to getting Government grants, the Institute had also been able to collect a sum of Rs. 36,650 towards its Educational funds from various Co-operative Institutions.

#### *(c) District Co-operative Boards*

213. As a result of the merging of a number of States in Bombay State and regrouping of some of the Districts, a number of Districts like Sabarkantha, Banaskantha, Mehsana, Amreli, Baroda, South Satara and Kolhapur came into existence. Both in Baroda and Kolhapur there were bodies doing the work analogous to that done by the Bombay Provincial Co-operative Institute. With a view, therefore, to determine the status of

these Institutions and to consider the need of having Divisional Agency to co-ordinate the working of the District Boards, the State Co-operative Council in its meeting held at Poona on 18th and 19th September 1949 passed a Resolution as under :—

“That for the work of Co-operative Propaganda, Education and Training and focusing of non-official public opinion and such other work, which is today being done by the Bombay Provincial Co-operative Institute, agencies should be created in the Districts, in each linguistic division and at the Provincial Headquarters. These sets of Institutions may be on a Federal basis from the District to the division and from the Division to the Province or they may be on a unitary basis or divisional bodies may be independent Institutions with branches in the Districts but with a Federal Provincial Organisation.”

The Council also appointed a Committee to prepare a detailed Scheme for laying down the constitution of the Divisional Boards and suggesting modifications in the constitution of the Institute and District Co-operative Boards. The Report of this Committee was considered at the next meeting of the State Co-operative Council held in Bombay on 29th and 30th April 1950. It adopted a Resolution to the effect that the Council generally approves of the recommendations of the Committee regarding the Divisional Co-operative Boards and resolved further that other necessary changes should be finally settled by the Department in consultation with the Bombay Provincial Co-operative Institute and other Co-operative Institutions concerned. Accordingly the necessary consultations were held and steps for formation of Divisional Board and revising the constitution of District Co-operative Boards and the Institute were taken after the close of the year.

#### (d) *Educational Activities.*

214. The following is an account of the work done by the Institute in the Scheme of imparting Co-operative Education and Training to the officers of the Co-operative Department and workers of the Co-operative Movement during the year under report at the State Divisional and District levels.

#### *Co-operative Training College.*

215. The College commenced its 3rd year from 21st June 1949. 54 candidates were trained, of which 29 were from the Co-operative Department, 5 from Co-operative Societies and 12 from the merged States and 8 outsiders. After completion of theoretical training for 9 months, candidates were given practical training and shown the actual working of different types of Societies at various centres. The Examination for “Higher Diploma in Co-operation” was held in April 1950 and of 59 candidates who appeared, 38 were declared successful, 6 in

first class, 20 in second class and 12 in the pass class. In addition to carrying out the regular classes, the Institute also provided special training for officers of various Departments and Institutions as follows :—

*Backward Class Welfare Officers Class.*

A special class of one month's duration was arranged for imparting training to the Officers deputed by Backward Class Officer. In all 8 students took the benefit of the class.

*Agricultural Officers' Class.*

Another special class was held for Agricultural Graduates for Agricultural Schemes of the duration of a month and a half. The number of candidates who took benefit of the class was 4.

*Land Valuation Officers' Class.*

There were two such special classes of two months' duration for the benefit of Land Valuation Officers. The number of candidates in each class was 16 and 4.

*Co-operative Training Inspectors' Class.*

A special class of the duration of three months and three weeks was conducted for the Co-operative Training Inspectors deputed by the Institute. The number of candidates in the class was 6. After completion of the class, they were posted for practical training at Patan, Mograwadi and Sanand to see the training work that was being carried on there.

*Regional Co-operative School.*

216. All the Schools were working for the 3rd Year of their existence. The response to these Schools has, however, not been still satisfactory. There is no even flow of students and the difficulties experienced by the Schools are common in many respects. The total number of students admitted at three Schools was 192, of whom 28 were deputed by the Department, 41 by the Co-operative Institutions and 123 were outsiders, in the first term and 166 in the second term of whom 32 were from the Department, 48 from the Institutions and 86 outsiders. It is hoped that the Co-operative Institutions would take advantage of these Schools and get their employees trained, so that when they return to the Institutions after completing the course, they would be far better equipped in discharging their duties and undertaking their responsibilities. In addition to three permanent Schools, opened at Poona, Dharwar and Surat, the Institute also decided to hold an extra session of the Regional Co-operative School, at Baroda from July to December 1950. This Session was inaugurated by Shrimati Mansa Metha, Vice-Chancellor of the Baroda University on 1st July 1950. This

School was intended to cater to the needs of the staff in Co-operative Department absorbed from Baroda State and Co-operative Institutions of the Baroda State.

217. In addition to holding usual classes, the Schools at Poona and Surat also arranged for giving lectures on Co-operation to the Secretary-cum-Drivers of Lift Irrigation Societies.

#### *Bombay Co-operative School.*

In Bombay, a School was started on 12th September 1949 and though the response in the beginning was good, the attendance fell down gradually.

#### *District Classes.*

The Institute continued to hold classes for training of Secretaries, Committee members, etc., in various parts of the Districts of the State. As many as 45 classes were held for training of Secretaries, at which 1,435 candidates were trained. Appendix A(ii) gives an account of the work done in this direction. It would be seen that over 10,000 candidates availed themselves of the Managing Committee and other members classes held all over the Bombay State during the year. Steps were also taken for holding Refreshers classes and as many as 18 classes were held where 289 candidates were trained. In addition, the Inspectorial staff appointed by the Institute carried propaganda for the spread of the Co-operative Movement in general and for the Grow More Food Campaign and the Saving Drive initiated by the Department, in particular.

It is hoped that under able guidance of veteran experts like Shri Madan, Shri Kazi, Shri Karve and Shri Varde the Institute will continue to make its mark as a body focusing non-official opinion and advocating the cause of Co-operative Education and training.

### **(3) Prohibition and Recreation Centres.**

218. During the year under review, Government continued to give financial assistance to selected Co-operative Societies on the same scale and conditions as during the proceeding year, viz., a non-recurring grant up to Rs. 500 and a recurring annual grant up to Rs. 100 for the first three years to enable Co-operative Societies to carry on prohibition propaganda and recreational activities. Under this scheme, ten co-operative societies were given grants totalling Rs. 4,336 in 1948-49. During the year under review, the number of new societies to which such grants were given rose to 36 and the total amount of such grants were paid during the co-operative year was Rs. 21,310-12-0. Thus, in all there were 46 Sanskar Kendras organised by Co-operative Societies at the end of March 1950, as shown in the statement given below.

219. The Sanskar Kendras (Recreational Centres) started by the co-operative societies are catering to the needs of the local population by organising bhajan, kirtans, sports, indoor and outdoor games and other activities which would enable people to spend their leisure time in a manner beneficial to them as well as to the social group in which they live. Some of the co-operative societies have thus not only contributed towards the success of Government's prohibition policy but also helped the cause of rural welfare in general.

220. The four officers of the Co-operative Department, viz., one Assistant Registrar and three Divisional Auditors, who were deputed to the Prohibition and Excise Department for selecting and guiding well-managed co-operative societies in the matter of organizing recreational work, successfully carried out their duties and were reverted to the Co-operative Department at the end of March 1950. On reversion of this special staff, the work of organization and management of Sanskar Kendras through and by co-operative societies, has been entrusted to the Superintendents of Prohibition and Excise. Wherever necessary, the Prohibition and Excise Department has also been taking the advice and assistance of the Registrar of Co-operative Societies in this connection.

221. It is gratifying to note that during the year under report, the Sanskar Kendras run by the co-operative societies continued to work satisfactorily.

District.	Number of Sanskar Kendras.	Subsidies, 1949-50.	
		Rs.	a. p.
1. Sabarkantha	1	500	0 0
2. Kaira	5	470	0 0
3. Panch Mahals	4	1,852	0 0
4. Broach	3	1,000	0 0
5. Surat	8	4,000	0 0
6. Ahmednagar	3	1,300	0 0
7. West Khandesh	1	500	0 0
8. Nasik	2	1,000	0 0
9. Poona	1	500	0 0
10. Satara	2	926	12 0
11. Belgaum	4	976	0 0
12. Bijapur	2	1,000	0 0
13. Dharwar	8	1,950	0 0
14. North Kanara	2	1,000	0 0
	<u>46</u>	<u>16,974</u>	<u>12 0</u>



**(4) Rehabilitation of Displaced Persons from Pakistan.**

222. Thanks to the policy of Government to utilise co-operative machinery for rehabilitation of the displaced persons from Pakistan, efforts were continued by the Department to organise suitable types of co-operative societies for such persons during the year under review.

The special staff appointed during the last year, viz.: one Assistant Registrar (for Rehabilitation), Bombay, five District Co-operative Officers, one Marketing Officer, 3 Supervisors and 2 Canvassers, with necessary clerical establishment in addition to Managers and Secretaries for some of the co-operative societies continued to work till the end of February, thereafter, however, the strength of staff was reduced by 2 District Co-operative Officers, 2 Canvassers, Marketing Officer, Managers and some Supervisors both in lower and higher grades. In spite of inadequate staff, however, the Assistant Registrar and the Co-operative Officers continued their efforts of organising societies, giving them guidance and assistance when necessary and generally of supervising the working of societies.

223. The following table indicates the progress made in the organisation of co-operative societies for displaced persons during the year ending on 30th June 1950 :—

*Societies for Displaced Persons from Pakistan  
for the year ending 30th June 1950.*

Assistant Registrar's Division :—Assistant Registrar, C. S. (Rehabilitation), Bombay.

S. No.	Name of the District.	Number of Relief Camps.	Type of society.	Total number of societies at			Total.
				Camps maintained by Government.	Private Camps.	Elsewhere.	
1	2	3	4	5	6	7	8
1	Greater Bombay	2	Housing	9	..	37	46
2	Thana ..	6	Consumers	69	..	12	81
3	Poona ..	2	Producers	29	..	6	35
4	Ahmednagar ..	1	Credit	2	..	3	5
5	Nasik ..	4	Dairy	1	..	..	1
6	Ahmedabad ..	4	General	10	..	..	10
7	Kolhapur ..	1	Multipurpose	3	..	1	4
8	Baroda ..	6	Federation	1	..	..	1
<b>Total*..</b>		26		124	..	59	183

224. The organisation of Housing and Consumers' Societies forms the bulwork of organisation. Out of total number of 183 Societies of all types, Housing and Consumers' Societies alone were 46 and 81 respectively. Nevertheless, other types of activities are not lost sight of. Societies like Industrial Producers, Transport are also organised. The Educational and propaganda aspects of movements, however, do not receive adequate attention on account of difficulties in getting Co-operative Literature in Sindhi. The question is, however, being taken up with the Bombay Provincial Co-operative Institute and it is hoped it would be possible to do something in this direction in the near future.

225. A note-worthy feature of the movement during the year under report was the registration of a Federation of all Consumers' Co-operative Societies in Kalyan Camps. The Federation is expected to take over the functions of inspection and propaganda work in its area of operation in collaboration with the Department and the Bombay Provincial Co-operative Institute. The Federation has also taken up the wholesale agency for distribution of controlled commodities.

226. On account of such factors as the paucity of selfless and influential non-official workers from amongst displaced persons, inadequacy of funds, etc., the societies have not been able to make much head way and have also not been getting full co-operation from the authorities directly connected with the administration of camps of displaced persons.

#### (5) State Co-operative Council.

227. The State Co-operative Council held two meetings, one at Poona on 18th and 19th September 1949 and the second at Bombay on 29th and 30th April 1950. At the former meeting Shri R. K. Patil, Food Commissioner for the Government of India, was present by special invitation and addressed the meeting. After congratulating the Bombay State for the remarkable progress of the Co-operative Movement he referred to the major role, the co-operative societies could play in tackling the food problem of the country and advised the co-operators to throw their full weight on the side of efforts for its solving. He also referred to the distribution of controlled commodities like seeds, manures, implements and indicated that the Co-operative Organisations are the best agencies for the distribution of seeds, manures, etc. Amongst the various resolutions passed at the meeting, mention may be made of the Resolution, under which the Council recommended to all Co-operators to observe for themselves and, wherever possible, for the families "A Cereals-less Day" in each fortnight and to forgo their

ration to that extent. The Council also passed a resolution recommending to Government the need for giving preference to co-operative societies for distribution of controlled commodities. Other resolutions passed were with regard to the steps to be taken for re-organisation of the Bombay Provincial Co-operative Institute, and setting up of Divisional Bodies to assist the Institute in the work of Co-operative Propaganda, Education and Trading and the focusing of non-official public opinion at District and Divisional levels.

Amongst the resolutions passed at the second meeting held at Bombay on 29th and 30th April 1950, mention may be made of the Resolution regarding provision of all kinds of loans to agriculturists through the Co-operative Agencies and indicating the rates of interests and other conditions. The Council also passed a Resolution for promoting the establishment of Co-operative Credit, Housing, Canteens and Consumers' Societies for the workers in Industrial areas, particularly in view of the curtailment of their credit from professional money-lenders.

## X. ADMINISTRATION.

### A. (1) Gazetted staff.

*Registrar of Co-operative Societies and Director of Agricultural Marketing and Rural Finance.*

228. Shri B. P. Patel, I.C.S., continued to hold the office of the Registrar of Co-operative Societies and Director of Agricultural Marketing and Rural Finance till 14th May 1950, when he relinquished the post and proceeded on leave, prior to his joining as Commissioner, Ahmedabad Municipal Corporation. I took over from Shri Patel on 15th May 1950 and held the office of the Registrar of Co-operative Societies and Director of Agricultural Marketing and Rural Finance till the end of the co-operative year.

*Joint Registrar of Co-operative Societies.*

Shri R. N. Trivedi officiated as Joint Registrar, Co-operative Societies, from 1st July 1949 to 4th December 1949. Thereafter Shri N. P. Bhagwat, who was working as Joint Registrar for Cloth Distribution Scheme from 14th August 1949 to 4th December 1949, succeeded him and held the post of the Joint Registrar, Co-operative Societies, till the end of the co-operative year.

*Joint Registrar, Industrial Co-operatives and Village Industries.*

Shri D. A. Shah continued to hold the post of Joint Registrar, Industrial Co-operative and Village Industries, till 12th January 1950 when this period of his re-employment terminated.

Shri R. N. Trivedi, who worked as Joint Registrar on Special Duty for Indusco from 5th December 1949 to 12th January 1950, took over from Shri Shah on 13th January 1950 and officiated as Joint Registrar, Industrial Co-operatives and Village Industries, till the end of the year.

*Divisional Deputy Registrars, Co-operative Societies.*

In addition to the four posts of Divisional Deputy Registrars at Surat (head-quarters shifted to Ahmedabad), Nasik, Belgaum and Satara, one more post of Divisional Deputy Registrar, with head-quarters at Baroda, was sanctioned during the year under report, as a result of the merger of Baroda State areas. The statement below would show the names of officers who held the posts of Divisional Deputy Registrars with their head-quarters and the extent of their jurisdiction :—

Division.	Name.	Period.	Head-quarters.	Jurisdiction. (District i/c of Assistant Registrars).
1 Ahmedabad.	Shri Y. T. Desai.	1st July 1949 to 30th June 1950.	Ahmedabad.	Ahmedabad, Amreli, Mehsana, Banaskantha, Kaira, Sabarkantha.
2 Baroda ..	Shri C. K. Patel.	1st July 1949 to 30th June 1950.	Baroda ..	Baroda, Broach, Surat, Dangs, Panch Mahals.
3 Nasik ..	Shri K. G. Prabhu	1st July 1949 to 11th September 1949.	Nasik ..	Bombay, Thana, West Khandesh, Nasik, East Khandesh.
	Shri B. A. Patil ..	12th September 1949 to 11th November 1949.	(During Shri Prabhu's absence on leave.)	
4 Satara ..	Shri V. D. Kar-khans.	1st July 1949 to 30th June 1950.	Satara ..	Poona, Ahmednagar, North Satara, South Satara, Kolata, Ratnagiri, Kolhapur.
5 Belgaum ..	Shri R. S. Patil ..	1st July 1949 to 30th June 1950.	Belgaum ..	Sholapur, Bijapur, Belgaum, North Kanara, Dharwar.

During the year the post of Special Officer for Cottage Industries Products, Bombay, which was held by Shri Rajgopalan was converted into that of Deputy Joint Registrar, Industrial Co-operatives and Village Industries from the date he left charge and reverted to the Department of Industries. Shri B. A. Patil took over from Shri Rajgopalan on 14th November 1949 and held the post as Deputy Joint Registrar, Industrial Co-operatives and Village Industries, with its head-quarters transferred from Bombay to Poona and attached to the office of the Joint Registrar, Industrial Co-operatives and Village Industries, till the end of the year.

Government has sanctioned an independent post of Deputy Registrar for Rehabilitation, Production Centres, with head-quarters at Bombay and given him an assistance of one

Accounts Officer. Shri S. G. Almoula (Retired Deputy Registrar) was re-employed and joined the appointment of Deputy Registrar, Rehabilitation, Production Centres, on 16th September 1949. Shri N. D. Vaidya was appointed as Accounts Officer on 14th October 1949 and they continued to hold the posts till the end of the year.

*Chief Auditor and Financial Adviser.*

The post continued to remain unfilled throughout the year in the absence of a suitable officer to hold the post and the interim arrangement continued during the year. The work of Chief Auditor and Financial Adviser which was distributed between the Personal Assistant to the Registrar and the Assistant Registrar on Special Duty (post continued in lieu of Chief Auditor and Financial Adviser) was exclusively looked after by the latter during the latter half of the year.

*Chief Marketing Officer.*

Shri A. K. B. Cazi continued to hold the post till 16th January 1950, when Shri J. N. Ambegaonkar, an officer from Baroda State on absorption, was appointed as Chief Marketing Officer. Shri Ambegaonkar took over on 17th January 1950 and continued to hold the office till the end of the year.

*Personal Assistant to the Registrar, Co-operative Societies and Director of Agricultural Marketing and Rural Finance.*

Shri J. G. Saldanha continued as Personal Assistant till 19th December 1949, when he was transferred as Personal Assistant to the Registrar-General of Money-lenders and Registrar of Money-lenders, Poona. Shri B. M. Chitnis, succeeded him and held the post of Personal Assistant to the Registrar of Co-operative Societies and Director of Agricultural Marketing and Rural Finance till the end of the year.

*Personal Assistant to the Joint Registrar, Co-operative Societies.*

Shri B. M. Chitnis worked as Personal Assistant to the Joint Registrar, Co-operative Societies, till 19th December 1949 when he was transferred as mentioned above as Personal Assistant to the Registrar, Co-operative Societies and Director of Agricultural Marketing and Rural Finance. Shri G. K. Pradhan took over charge from Shri Chitnis on 20th December 1949 and continued to hold it till the end of the year.

*Assistant Registrars, Co-operative Societies.*

During the year under report, three temporary posts of Assistant Registrars, Co-operative Societies, at Baroda, Mehsana and

Bijapur were sanctioned due to increase in work and as a result of merger of State areas. The three temporary posts of Assistant Registrars sanctioned last year for work in connection with the administration of the following schemes were continued during the year :—

(1) Development of Fishing Industries on co-operative basis (Assistant Registrar, Co-operative Societies, Fisheries).

(2) Organisation of Milk and Dairy Societies (Assistant Registrar, Dairy Societies).

(3) Relief and Rehabilitation Scheme for displaced persons (Assistant Registrar, Rehabilitation).

The sub-joined table shows the names of officers who held the different posts of Assistant Registrars, the extent of their charge and touring and number of inspections made by them during the year :—

Division.	Name.	Period.	Head-quarters.	Charge (Districts).	No. of days on tour.	No. of societies inspected or visited.
1	2	3	4	5	6	7
(1) Ahmedabad ..	Shri K. M. Diwanji	1st July 1949 to 9th September 1949.	Ahmedabad.	Ahmedabad, Amreli.	21	35
	Shri N. K. Desai	10th September 1949 to 30th June 1950.			98	51
(2) Mehsana ..	Shri G. K. Chitnis	Throughout the year.	Mehsana.	Mehsana, Banaskantha.	142	30
(3) Nadiad ..	Shri J. K. Barot	1st July 1949 to 15th September 1949.	Nadiad.	Kaira and Sabarkantha.	31	0
	Shri K. M. Diwanji.	16th September 1949 to 30th June 1950.			159	37
(4) Baroda ..	Shri C. K. Patel	Deputy Registrar. Held additional charge till 23rd September 1949.	Baroda	Baroda, Broach.		
	Shri J. K. Barot	24th September 1949 to 23rd October 1949. 22nd February 1950 to 30th June 1950.			64	26
	Shri D. A. Desai	24th October 1949 to 21st February 1950.		(During Shri Barot's absence on leave.)	55	0
(5) Surat ..	Shri M. V. Patel	Throughout the year.	Surat	Surat, Dangs.	161	19
(6) Godhra ..	Shri J. P. Parikh	Throughout the year.	Broach till 13th September 1949, then shifted to Godhra from 15th September 1949.	Panch-Mauls.	236	153
(7) Bombay ..	Dz. M. N. Desai	Throughout the year.	Bombay	Bombay, Suburbs, Thana.	181	54
(8) Dhulia ..	Sh. V. P. Bhoir	Throughout the year.	Dhulia	West Khan- desb, Nasik.	227	109

Division.	Name.	Period.	Head-quarters.	Charge (Districts).	No. of days on tour.	No. of societies inspected or visited
1	2	3	4	5	6	7
(9) Jalgaon	Shri W. D. Salunkhe	Throughout the Year.	Jalgaon	East Khan- desh.	142	72
(10) Poona	Shri B. A. Patil	1st July 1949 to 10th September 1949.	Poona.	Poona, Ahmednagar.	32	22
	Shri K. V. Deodhar	11th September 1949 to 1st May 1950.			81	10
	Shri C. B. Hiremath	2nd May 1950 to 20th June 1950.			15	13
(11) Satara	Shri N. D. Suryavaishi	Throughout the Year.	Satara	North Satara South Satara	258	182
(12) Alibag (Pen).	Shri R. V. Naik	1st July 1949 to 14th December 1949.	Pen	Kolaba, Ratnagiri.	76	3
	Shri C. R. Hiremath.	15th December 1949 to 31st January 1950			37	9
	Shri D. V. Parulekar	1st February 1950 to 23rd May 1950.			82	19
	Shri S. V. Bhir	24th May 1950 to 30th June 1950.			10	--
(18) Kolhapur	Shri A. A. Mahvy	Throughout the Year.	Kolhapur	Kolhapur	170	224
(14) Sholapur	Shri C. A. Jamkhandi- math.	Throughout the Year.	Sholapur	Sholapur	160	77
(15) Bijapur (New Division).	Shri V. N. Deshpande	26th August 1949 to 30th June 1950.	Bijapur	Bijapur	191	5
(16) Belgaum	Shri B. K. Mankikar	1st July 1949 to 7th December 1949.	Belgaum	Belgaum, North Kanara.	80	--
	Shri S. B. Godhi	8th December 1949 to 30th June 1950.			121	6
(17) Dharwar	Shri C. R. Hiremath.	1st July 1949 to 8th December 1949	Dharwar	Dharwar	103	83
	Shri R. K. Mankikar	9th December 1949 to 30th June 1950.			138	54
(a) Fisheries, Bombay.	Shri S. S. Erram	Throughout the Year.	Bombay.	Areas con- cerned in whole of Bombay State.		
(b) Dairies, Bombay	Shri G. G. Vic- hara.	Throughout the year	Bombay.	Do.	188	21
(c) Relief and Rehabil- itation, Bombay.	Shri K. V. Deo- dhar.	1st July 1949 to 7th September 1949.	Bombay.	Do.	35	12
	*B. K. Borkar.	8th September 1949 to 30th June 1950.			130	108

(\*Shri Borkar continued to hold the appointment on special duty regarding housing scheme in flood-affected areas in Ahmednagar district till 7th September 1949, when the post was discontinued.)

Two temporary posts of Assistant Registrars were also sanctioned as temporary addition to the cadre of Assistant Registrars, Co-operative Societies, for being utilised to work on the following co-operative agencies and the Departmental Officers were appointed to hold the posts :—

(a) *East Khandesh Central Co-operative Bank.*—Shri V. R. Shinde (Assistant Registrar) joined the Bank as Administrative Officer in November 1949 and continued to work till the end of the year.

(b) *All India Co-operative Fire and General Insurance Society, Ltd., Bombay.*—Shri D. A. Desai (Assistant Registrar) took over the appointment on 1st March 1950 and did the preliminary work of collection of share capital of the society, till 30th June 1950.

*Special Auditors, Co-operative Societies.*—The three temporary posts of Special Auditors at Ahmedabad, Belgaum, and Nasik continued during the year. As a result of merger of State areas, i.e., Baroda and Kolhapur, Government sanctioned two additional posts of Special Auditors on temporary basis, with head-quarters at Baroda and Kolhapur. One more post of Special Auditor with head-quarters at Nadiad was also sanctioned for audit work in cloth distribution scheme, in addition to the one at Ahmedabad sanctioned last year.

The following statement shows the names of Officers who held different posts of Special Auditors with their charges and Head-quarters.

Name.	Period.	Head quarters.	District in charge.
1 Shri U. N. Keskar .. Shri E. O. Bhatkar .. Shri M. C. Patel ..	1st July 1949 to 11th November 1949. 12th November 1949 to 22nd June 1950 23rd June 1950 to 30th June 1950.	Ahmedabad.	Ahmedabad, Amrell, Mehsana Sabarkantha and Banaskantha
2 Shri K. G. Dalal ..  Shri D. T. Zope ..	1st July 1949 to 10th July 1949 .. 20th August 1949 to 30th June 1950. 11th July 1949 to 28th August 1949.	Surat ..	Surat (including Nawsari) Broach. Dangs.
3 Shri D. N. Pandya ..	Throughout the year ..	Baroda ..	Baroda.
4 Shri V. G. Angne ..	13th December 1950 (newly created) to 30th June 1950.	Nadjud (Cloth).	Kaira and Panch mahals.
6 Shri J. C. Shah .. Shri V. G. Angne ..	1st July 1949 to 3rd January 1950 and 4th February 1950 to 30th June 1950. 4th January 1950 to 3rd February 1950 (During Shri Shah's absence on leave).	Bombay ..	Bombay and Bora- bay Suburban.
6 Shri A. D. Patward- han. Shri D. T. Zope ..	1st July 1949 to 4th September 1949 4th October 1949 to 30th June 1950 5th September 1949 to 3rd October 1949. (During Shri Patwardhan's absence on leave).	Nasik ..	Nasik, Ahmednagar and Thana.
7 Shri N. D. Vaidya .. Shri D. T. Zope .. Shri B. D. Bhosekar.	1st July 1949 to 11th October 1949 .. 12th October 1949 to 24th June 1950 25th June 1950 to 30th June 1950	Jalgaon ..	East and West Khandesh.
8 Shri S. J. Joshi ..	Throughout the year ..	.... Poona ..	Poona, Satara North and Sholapur.
9 Shri B. B. Laxmesh- war. Shri U. N. Keskar ..	9th December 1949 to 20th March 1950. 21st March 1950 to 30th June 1950	Kolhapur ..	Kolhapur.
10 Shri S. H. Acharya. Shri B. B. Laxme- shwar.	1st July 1949 to 27th March 1950 .. 28th March 1950 to 30th June 1950	Belgaum ..	Belgaum, N. Kan- ara, Kolaba and Ratnagiri
11 Shri S. S. Sunderasan	Throughout the year ..	.. Dharwar ..	Dharwar and Bijapur
12 Shri M. C. Patil ..	1st July 1949 to 22nd June 1950 (Post terminated on 30th June 1950).	Ahmedabad, (Cloth).	



*Assistant Marketing Officers.*—The four posts of Assistant Marketing Officers in the Agriculture Marketing Survey Scheme continued to be on temporary basis during the year.

The three posts of Divisional Assistant Marketing Officers as originally sanctioned for work in connection with the Marketing Development as out-lined in the Post War Reconstruction Plans were placed on permanent footing from 1st March 1950.

As a result of merger of Baroda State, Government sanctioned one more post of Divisional Assistant Marketing Officer with Head-quarters at Baroda.

The following Officers held the posts of Assistant Marketing Officers :—

<i>Agricultural Marketing Survey.</i>				
1	Assistant Marketing Officer and Marketing Research Officer, Bombay.	Shri R. K. Apte (Shri P. V. Patil who relieved Shri Apte on 28th December—held charge till 8th January 1950) Shri M. I. Patel	1st July 1949 1949	8th December
		Shri A. K. B. Cazi	9th January 1950 to 6th April 1950, 19th April 1950 to 30th June 1950	
2	Assistant Marketing Officer, Bombay.	Shri D. V. Hiremath	7th, April 1950 to 18th April 1950	
3	Do.	Shri P. V. Patil	1st July 1949 to 6th April 1950 (Post retrenched from 7th April 1950.)	
4	Do. Poona.	Shri S. B. Godhi	1st July 1949 to 30th June 1950 (on leave 5th February 1950 to 6th April 1950.)	
			Throughout the year.	
<i>Marketing Development</i>				
1	Assistant Marketing Officer, Ahmedabad.	Shri M. V. Patel Shri N. M. Patel	1st and 2nd July 1949	
		Shri M. I. Patel	3rd July 1949 to 3rd October 1949 1st January 1950 to 30th June 1950.	
2	Assistant Marketing Officer, Baroda.	Shri H. M. Desai	4th October 1949 to 31st December 1949.	
3	Assistant Marketing Officer, Nasik.	Shri B. K. Valsampayan	Throughout the year.	
4	Assistant Marketing Officer, Dharwar.	Shri S. B. Godhi	1st July 1949 to 6th December 1949	
		Shri O. G. Shettar	7th December 1949 to 10th April 1950	
		Shri D. V. Hiremath	11th April 1950 to 30th June 1950	

The touring and inspection work done by the Registrar, Co-operative Societies and Director of Agricultural Marketing and Rural Finance, and the Joint Registrar, Co-operative Societies, are as under :—

Registrar, Co-operative Societies and Director of Agricultural Marketing and Rural Finance, B. S., Poona.	Number of days on tour.	Number of Societies inspected.
<i>Registrar</i>		
Shri B. P. Patel ...	161	203
Shri P. J. Chinnulgund ...	15	16
<b>Total ...</b>	<b>176</b>	<b>219</b>
<i>Joint Registrar.</i>		
Shri R. N. Trivodi ...	41	35
Shri N. P. Bhagwat ...	98	91
<b>Total ...</b>	<b>139</b>	<b>126</b>

*Subordinate Staff.**District Audit Staff.*

229. The additional temporary staff of Auditors and Sub-Auditors sanctioned from time to time was continued during the year.

In addition to the seven posts of Sub-Auditors attached to the Offices of Assistant Registrars, Co-operative Societies, viz., Jalgaon, Dhulia, Poona, Belgaum, Dharwar, Sholapur and Surat, Government sanctioned during the year, 9 posts of Sub-Auditors, so as to provide each office of the Assistant Registrar with the post of Sub-Auditor except the Assistant Registrar, Pen now Alibag.

*Staff for Cloth Distribution Scheme.*

The 25 posts of Sub-Auditors sanctioned last year for inspection and supervision over Cloth Distribution Scheme in the Districts were continued during the year. The marginally noted staff sanctioned in the office of Registrar, Co-operative Societies and that in the offices of Divisional Deputy Registrars to cope with the increase in work as a result of Cloth Distribution Scheme

<i>Registrar's Office</i>		Rs.
1	Head Clerk ...	150—10—200
1	Senior Clerk ...	100—8—140
1	Clerk ...	46—130
Deputy Registrar's Office, Ahmedabad, Nasik and Belgaum.		
3	Sub-Auditors (one for each).	

was also continued.

During the year Government sanctioned the following additional staff for audit work in connection with the Cloth Distribution Scheme :—

	Rs.
7 Auditors ...	150—10—200
8 Sub-Auditors ...	100—8—140
15 Clerks ...	46—130
15 Peons ...	30—35

*Staff for Sarvodaya Development Schemes.*

Government sanctioned 4 posts of Auditors—2 in 1st Grade of Rs. 200—10—300 and 2 in 2nd Grade of Rs. 150—10—200 with the office staff of a clerk and a peon each to audit the accounts maintained in connection with the Sarvodaya Schemes. These Auditors are to work under the direct control of the Deputy Registrars and they are attached to the office of Deputy Registrars.

*Office of the Registrar and Director.*

The additional staff sanctioned by Government during the previous years to cope with the general increase in work and

particularly the work in relation to Post War Reconstruction Schemes Budget, Co-operative Farming, Rehabilitation Scheme etc., continued throughout the year. During the year Government sanctioned further reinforcement in staff as under so as to keep pace with the increase in work in various branches and to attend to the compilation work of statistical data required for various reports and returns.

	Rs.
1 Office Superintendent ...	200—10—300.
1 Sr. Clerk ...	100—8—140.
11 Clerks ...	46—130.
(including typist clerk)	

The second post of Senior clerk sanctioned in the Co-operative Farming Scheme for Registrar's office was also allowed to be filled in and his services utilised for dealing with the compilation of work in connection with Lift Irrigation Scheme.

#### *Special Temporary Staff.*

Both the posts of Auditor and Reconstruction Officers 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 posts of Special Supervision Officers and the staff for supervision in the Dohad Taluka and Jhalod Mahal in the Panch Mahals, the staff intended for the Backward areas of Bardoli and Mandvi Talukas in Surat and that for work in Backward areas in West Khandesh and Nasik District were continued. The post of Co-operative Development Officer (Rs. 100—8—140—10—150) for intensive development of movement amongst Adivasis and depressed classes in parts of Bardoli Taluka and Valod Mahal of Surat District was also continued.

Under the Co-operative Farming Scheme approved for execution during the year, Government sanctioned the formation of 3 Farming Units which are more or less on regional basis and provided them with the staff of—

- 1 District Co-operative Officer (1st Grade).
- 1 District Agricultural Officer.
- 1 Surveyor with clerk and peon.

The supervision staff of Senior Supervisors, Supervisors and Assistant Supervisors placed under the control of the Department from 1st April 1946 as a temporary addition to the Departmental staff as reinforced by additional posts as shown

Original strength on 1-4-46 = 160 posts  
 Additional posts sanctioned 20  
 .. do... 4  
 As a result of merger of States 29

in the margin continued to work during the year.

The following temporary posts sanctioned for special item of work to expedite the liquidation work and/or investigation into accounts of Co-operative Agencies were continued throughout the year :—

1. Liquidator ... (Rs. 100—8—140—10—150) for the Dharwar Urban C. C. Bank (in liquidation.)
2. Liquidator ... (150—10—200) for the Pandharpur Madhvandin Co-operative Bank (in liquidation.)
3. Auditor, C. S. ... Anti-Corruption Branch c/o D. S. P., Belgaum.

Departmental Officers continued to work as Liquidators in Poona and Nasik Districts.

The entire additional staff entertained for District Administrative work was continued during the year. The 38 posts of Assistant Co-operative Officers originally sanctioned so as to provide an avenue for employment of ex-servicemen and to cope with the increase in work in the District were also continued throughout the year.

#### *Debt Relief Staff.*

Of the 51 posts of Assistant District Co-operative Officers allowed to be continued, 26 were filled in the grade of Rs. 100—8—140 while the rest in the lower grade of Rs. 46—3—85 as Assistant Co-operative Officers. The posts continued to be utilised in the District Administrative set up except a few which were entertained for special items of work i.e. Lift Irrigation, Sarvodaya Development, Co-operative Farming etc.

In view of the retrenchment policy of Government the strength of the cadre was considerably reduced and during the later half of the year, 3 posts of Assistant District Co-operative Officers in Rs. 100—8—140 and 20 posts of Assistant Co-operative Officers in Rs. 46—3—85 were retrenched.

The cadre of Land Valuation Officers consisting of 116 posts was also affected by retrenchment. The effective strength of the cadre was 87 posts during the year while of the remaining posts which were not filled in, 25 posts were surrendered in pursuance of the retrenchment drive.

The staff in the Relief and Rehabilitation Scheme was also retrenched to the extent of 30 to 40 per cent. from 1st April 1950. The rest as allowed to remain was continued.

The policy followed in recent years to provide Departmental Officers as Managers of Key Co-operative Institutions like

Purchase and Sale Unions etc. in the preliminary stages was continued during the year. The staff under the Scheme for Fruit and Vegetable grading and for marketing of Jarilla Cotton in Khandesh District was also continued throughout the year.

Out of the 10 posts of Marketing Inspectors sanctioned by Government for the execution of marketing development programme, seven posts which were filled in were placed on permanent footing from 1st March 1950. In addition to the two posts of Marketing Inspectors sanctioned for Deccan State areas including Kolhapur, Government sanctioned 4 additional posts—1 in the 1st grade and 3 in the 2nd grade to work in merged State areas of Baroda.

As a result of merger of almost all the State areas with the State of Bombay, the Departmental staff both superior and subordinate was proportionately reinforced to look to the administration and development of Co-operative Movement in these areas. The State servants of the Department working in pre-merger State Government service were absorbed in various categories of posts sanctioned by Government according to requirements.

During the year under report persons recruited to various categories of posts and some of the State servants absorbed in the Department were given training at the Co-operative Training College, Poona, as under:—

Nature of post	Number of persons trained in	
	H. D. O.	Short Courses.
Marketing Inspector	1	-
Addl. or Assistant District Co-operative Officers	8	-
Sub-Auditors	20	-
Land Valuation Officers	-	16
Total	29	16

## (2) Honorary Workers.

230. During the year steps were taken for appointment of Honorary Organisers both at District and Taluka levels in the various States merged and integrated with the Bombay State. 30 District Honorary Organisers and 78 Taluka Honorary Organisers were appointed for the merged areas bringing the total number of District Organisers to 97 and Taluka Organisers to 282. The Number of Lady Honorary Organisers appointed for work in connection with the Co-operative Movement was 7 at the end of the year.

**(3) Loans and Grants-in-aid.**

231. In accordance with the declared policy of Government financial assistance by way of loans and/or subsidies was continued to be given to a number of Societies of different types during this year also. This assistance was particularly marked in case of Rural Primaries and Central Financing Agencies which have special responsibilities of providing finance to all credit worthy agriculturists at cheap rate of interest, Marketing Societies which had to provide for godown facilities to store their members' produce brought for sale until such time as they can get better prices for the produce, Farming and Lift Irrigation Societies which are the Agencies assisting the Grow More Food Campaign and help in production of larger agricultural yield, Housing Societies catering to the needs of dwellers in Industrial towns and of backward classes.

232. The Table A-1 indicates the nature and extent of financial assistance granted by Government to different types of Co-operative Societies during the financial year 1949-50:—

It will be seen that an aggregate amount of Rs. 19,93,230 disbursed to the different types of Co-operative Institutions, by way of loans, during the year under report.

*Subsidies.*

233. During the year under report, subsidies of the aggregate amount of Rs. 21,42,921 were sanctioned. The Statement below shows the extent and nature of the assistance sanctioned to different types of Co-operative Societies.

Name of the Society.	Purpose.	Amount.
		Rs.
1. Bombay Provision Co-operative Institute.	1 For general work including grants to District Education Committees.	1,43,352
	2 For Co-operative Training and Education Scheme.	89,375
2 Backward Class Society's ...	To meet the cost of management ...	4,834
3 Supervising Unions ...	To meet the deficit in the working ...	1,41,015
4 Cotton Sale Societies and Unions.	1 To meet the cost of management and Propaganda.	42,245
	2 For Construction of godowns.	
5 Land Mortgage Banks ...	1 To meet the cost of management ...	31,370
6 Lift Irrigation Societies ...	1 For purchase and installation of Agricultural Machinery.	5,24,551
7 Village M. P. Societies ...	1 To meet the cost of management and propaganda.	1,30,983
	2 For Construction of godowns.	
8 Co-operative Production, Co-operative Marketing and Better Living Societies.	1 To meet the cost of management ...	10,20,190
	2 For purchase of Agricultural implements.	
	3 For purchase of housing materials.	
	4 For construction of godowns.	
	Total ...	21,42,921

## (4) Cost of working.

234. The cost of working of the Department together with the cost relating to the Scheme for improvement of agricultural marketing and Co-operative Training and Education as well as various Post-War Reconstruction Schemes is indicated in Statement Table A appended to the report.

## (B) Statutory functions.

## (1) Audit.

235. Under section 22 of the Bombay Co-operative Societies Act, 1925, the Registrar is held responsible for the audit of accounts of every Society once at least in every year. The total number of audit units which were due for audit during the year ending under report was 18,697. Out of this 1603 Societies were in charge of Certified Auditors who were allowed to take up the statutory audit of Societies under Rule 31 of the Bombay Co-operative Societies Rules, while 17,094 units viz.: 12,006 Societies, 456 branches, 1,113 Societies in liquidation and 3,519 fair price shops and distribution centres run by various types of Co-operative Societies were in charge of Government Auditors. The table G gives detailed information in this regard. So far as audit work in charge of the Departmental Auditors viz.: Special Auditors, Auditors, and Sub-Auditors was concerned the following remained un-audited at the end of the year :—

—	Socys.	Branches.	Socys. in liquidation.	F. P. shops & Distribution Centres.	Total
1. Special Auditors	101	40	2	14	157
2. Auditors and sub-Auditors.	876	48	164	369	1,447
Total ...	977	88	166	373	1,604

As regards audit classification, it may be stated that 2,133 Societies were placed in A Class, 5,842 Societies in B Class, 2,451 Societies in C Class, 1,372 Societies in D Class.

236. During the year under report, the total amount of audit fees recoverable from the Societies paying audit fees was Rs. 5,92,024. Out of this the amount of audit fees recovered during the year amounted to Rs. 2,58,995, leaving a balance of Rs. 3,34,030 outstanding at the close of the year. Exemptions from payment of audit fees to the extent of Rs. 2,719 were granted to Societies.

## (2) Criminal Prosecutions.

237. The total number of offences committed in Co-operative Societies during the year shows an increase over the figures of

the previous year. The number of prosecutions launched was 64 which together with 98 cases pending at the Court last year brought the total number to 162. Of these 19 cases were decided of which 9 in conviction and 10 in acquittal. 143 cases remained undisposed at the end of the year.

(3) *Suspension of Managing Committee of Societies.*

238. During the year, Managing Committees of 8 societies were suspended, which, together with 48 suspended in the course of the last year, brings the total to 56. The period of suspended committees was extended in the case of 16 societies while committees of 16 societies were re-installed. At the close of the year 40 societies had their Managing Committees under suspension.

(4) *Arbitration.*

239. The total number of arbitration cases filed during the year was 3,977 while 3,129 cases were pending at the beginning of the year. Out of these 3,416 cases were disposed off, leaving a balance of 3,700 cases at the close of the year. Out of the total loans outstanding from members of all classes of societies amounting to Rs. 18,23,22,581 an amount of Rs. 40,39,297 was involved in arbitration, recording an increase of Rs. 7,09,994 over the figure of Rs. 32,29,303 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. 2,66,708 and Rs. 9,03,723.

(5) *Special Recovery Officers.*

240. The following statement shows the progress of recoveries effected through the agency of the Special Recovery Officers. -

No. of S.R. Os.	No. of awards and liquidators Orders.				No. of awards and liquidators orders finally disposed off the during the year by recovery of balance being recoverable.		Balance at close of the year.	
	At the close of the year.	Received during the year.	Amount recoverable.	No. Amount recoverable.	No.	Amount recovered	No.	Amount recoverable.
1	2	3	4	5	6	7	8	9
17	12684	2898208	1381	664417	2950	737550	11805	2815065

The statement indicates that there has been a decrease of Rs. 3,06,015 in recoveries during the year. The number of arbitration awards and liquidation orders sent to the Special Recovery Officers during the year, shows also a decrease as compared with the figures of the preceding year while the balance of the amount recoverable at the end of the year stood at Rs. 28,15,075.

(6) *Liquidation.*

241. Eighty societies were ordered to be wound up during the year while the liquidation proceedings of 28



societies were completed. The total number of societies in liquidation stood at 1,190 at the close of the year. The classification of societies taken into liquidation is as under :—

(1) Agricultural Credit Societies	...	...	21
(2) Urban Credit Societies	...	...	8
(3) Salary Earners Societies	...	...	2
(4) Housing and House Reconstruction Societies	...	...	5
(5) Consumers' Societies	...	...	28
(6) Producers' Societies	...	...	1
(7) Cattle Breeding	...	...	—
(8) Other types	...	...	15
			80

The estimated assets and liabilities of societies in liquidation at the close of the year, were Rs. 64,81,545 and Rs. 56,63,552 respectively. The following statement indicates the position as regards the total number of societies dissolved, the number of societies in liquidation at the close of the year and the amounts of assets realised and liabilities met during the year.

Year	No. of Socys. ordered to be wound up.	No. of Socys. cancelled.	No. of socys. in liqdn.	Assets realised.	Liabilities paid.
1949-50	80	28	1190	385518	389412

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

#### (7) Act, Rules and By-laws.

242. During the year under report, the following amendments to the Bombay Co-operative Societies Act, 1925, were made in the light of certain difficulties experienced recently in the working of the Act.

(1) Section 15(A).—This section was amended by substitution for the words “the receipt of the preliminary resolution” by the words “the date of despatch or delivery of a copy of the preliminary resolution” in sub-section (c), since while the despatch of a resolution could be definitely known and proved, such knowledge or proof would be difficult so far as its receipt is concerned.

(2) *Section 26.*—This section gives immunity, to the share or interest of a member in the capital of a Society or share or interest of a member, Officer or servant of a Society in the Provident Fund, from attachment or sale under any decree or order of a Court of Justice in respect of any debt or liability incurred by a member. It was considered necessary that similar immunity should be given in respect of share or interest of a member in the loan stock issued by a Co-operative Housing Society. Necessary provision was, therefore, made.

(3) *Sections 54-A, 55, 56, 64(1) (A).*—The Bombay Co-operative Tribunal which was set up by Government for hearing appeals and applications from awards passed by the Registrar's Nominees or the Board of Arbitrators, experienced certain difficulties in the matter of disposal of such appeals and applications. With a view, therefore, to remove these difficulties and particularly to provide for referring the award back for reconsideration before setting it aside, providing time limit for submission of applications and for empowering the Tribunal for making interlocutory orders pending decisions on the matter referred to it to prevent the ends of justice being defeated, these sections have been suitably amended.

(4) *Section 59.*—This section provides for recovery of dues of Co-operative Societies either through the agency of Civil Courts or Revenue Authorities. It was found necessary to fix the period within which the application for recovery of dues should be made to Revenue Authorities as arrears of land revenue and therefore the section was amended fixing the period for making such applications to 12 years.

(5) *Section 63(A).*—The Bombay Co-operative Tribunal established by Government consists of three persons—a Chairman and two members. No provision was made for its quorum and this section was accordingly amended to the effect that any two members of a Tribunal shall form a quorum for the disposal of its business.

#### *Rules.*

243. *Rule (2).*—It was noticed that some Societies were incurring considerable expenditure preliminary to their registration on travelling, stationery, etc. With a view, therefore, to keep a check on such expenditure, the rule was suitably amended.

*Rule (4).*—This rule amongst others, requires a Society to make by-laws giving details of class, caste and occupation of its

members. In view of the Secular character of the State, the word "Caste" occurring in this rule could not be allowed to remain and was therefore deleted.

*Rule 6(B).*—Consequent on the amendment of section 15(A) of the Bombay Co-operative Societies Act, provision was made in rule 6(B) to the effect that the notice of the preliminary Resolution of a Society should also be published in two successive issues of a newspaper so that the members and creditors may get information as regards the holding of the Special General Meeting for consideration of the Resolution.

*Rule 24.*—Section 38 of the Bombay Co-operative Societies Act provided for declaration of a dividend at a rate not exceeding  $6\frac{1}{2}$  per cent. This rule has been amended with a view to ensure that the General Body of a Society shall not declare dividend at a rate exceeding that recommended by the Managing Committee or a Board of Directors.

*Rule 39.*—The clause "and every order issued under section 55 shall" has been omitted since provision for execution of an order issued under section 55 was already made separately.

*Rule 51.*—Chapter XI of the Bombay Co-operative Societies Act provides for an elaborate procedure to be carried out before the scheme of a Farming Society is sanctioned. Section 64(G) of the Act makes provision for appointment of an officer for recording the statements of owners of lands, who agree to the making of a Scheme of Farming. The exact designation of the Officer was not mentioned and this rule was therefore promulgated with a view to empower the Registrar to name such Officer.

#### *By-laws.*

244. (i) The model by-laws for Irrigation Societies contained in leaflet "KK" were revised during the year and a new revised leaflet was issued.

(ii) With a view to meet the situation created by the operation of the Moneylenders Act, a set of new by-laws, providing for nominal membership and grant of petty loans on the security of valuable and jewellery were suggested for adoption by Urban Banks. Model Rules were also framed and suggested to Urban Banks for adoption for detailed conduct of this business.

(iii) The question of revising the Model By-laws of Housing Societies contained in leaflet "U" was considered during the year and a set of modifications in by-laws to have them in

consonance with the legal opinion given in concrete cases was suggested for adoption. Some of the important changes noted therein, were in connection with voting rights of members where shares are held jointly by two or more members, proceedings on the death of a member, affiliation to federation of Housing Societies where one is formed, restriction on membership of Housing Society in the case of a person who owns a house or owning a site elsewhere or in the same place as the Societies situated, etc.

P. J. CHINMULGUND,  
Registrar of Co-operative Societies and Director of  
Agricultural Marketing and Rural Finance,  
Bombay State, Poona.

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APPENDIX A-I

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APPENDIX A-I.

Conferences.

Statement No. 41.

S. No.	Name of District.	Name of the Conference.	Date	Place.	Name of the President.	No. of attendings.		Remarks.
						Delegates :	Visitors.	
1	Panmahals.	Signali .. ..	11th June 1950 ..	Signali ..	Shri Kanayalal Desai ..	500		
		Sant Taluka ..	15th January 1950.	Santrampur ..	Shri Shrikant Shetha ..	300		
		Field workers ..	31st August 1949 ..	Godhra ..	Shri S. B. Desai ..	60		
2	East Khandesh.	Field workers' Conference	13th August 1949.	District Local Board Hall.	Shri K. G. Prabhu, Deputy Registrar, Co-operative Socys., Nasik.	80	20	
		Meeting of Field Staff ..	23rd January 1950.	Do. ..	Shri N. P. Bhagwat, Joint Registrar, Co-opve. Socys., Poona.	42	..	
		Meeting of Co-operators.	10th January 1950.	Do. ..	Hon'ble Shri M. M. Naik-Nimbalkar, Minister for Development, Bombay.	150	..	
3	Bijapur.	.. Field Workers' Conference	14th September 1949	Bagalkot ..	Shri S. B. Desai ..	100	25	
4	Dharwar	.. District Co-operative Conference.	22nd January 1950.	Hosaritti ..	Shri S. R. Kanthi, B.A., LL.R., M.L.A.	250	600	Co-operative exhibition was also arranged along with the Conference.

5	Surat	.. Dharmapur Taluka Conference.	25th December 1949	Dharmapur	.. Rajkumar Digvijayasinghji, Prant Officer, Bulsar.	50	150
		Bulsar, Chikhli and Gandevi Talukas Co-operative Conference.	10th June 1950	.. Bulsar	.. Sjt. B. J. Patel, Honorary Secretary, Indian Co-operative Union, Baroda.	50	150
6	Mehsana	.. Mehsana District Co-operative Conference.	16th June 1950 and 17th June 1950.	Mehsana	.. Prof. H. L. Kaji	106	800
7	Banaskantha	.. Field Workers' Conference	6th December 1949.	Mun-Hall, lanpur	Pa- Shri P. B. Patil, B.A., LL.B., Collector, Banaskantha, Palanpur.	10	47
8	Poona	.. Field Workers' Conference.	30th December 1949	Poona	.. Assistant Registrar, Co-operative Societies, Poona.	22	..
		Do.	.. 12th and 13th March 1950.	Poona	.. Deputy Registrar, C. S., Satara.	40	..
9	Ahmednagar	.. Housing Problems, Flood affected area.	14th July 1949	.. Ahmednagar	.. Collector of Ahmednagar.	15	7
		Do.	.. 30th December 1949	Deolali	.. Registrar, Co-operative Societies, Bombay State, Poona.	10	4
		Do.	.. 22nd February 1950.	Ahmednagar	.. Collector of Ahmednagar.	30	4
		Do.	.. 26th May 1950	.. Rahuri	.. Personal Assistant to Collector of Ahmednagar.	30	6
		Field Staff Meeting	.. 22nd September 1949.	Ahmednagar	.. Assistant Registrar, Co-operative Societies, Poona.	..	20

APPENDIX A-I—contd.

S. No.	Name of District.	Name of the Conference.	Date.	Place.	Name of the President.	No. of attendings.		Remarks:
						Delegates :	Visitors	
9	Ahmednagar	Field Workers' Conference.	17th December 1949	Ahmednagar	Assistant Registrar, Co-operative Societies, Poona.	40	20	
		Do.	31st December 1949	Kopargaon	Registrar, Co-operative Societies, Bombay State, Poona.	50	20	
		Do.	1st March 1950	Ahmednagar	District Co-operative Officer, Ahmednagar.	..	18	The meeting was held to chalk out a policy for organisation of Farming Societies.
		Field workers' meeting	26th October 1949	Ahmednagar	Collector of Ahmednagar	30	22	
		Development of Akola Taluka	19th September 1949	Akola	Assistant Registrar, Co-operative Societies, Poona.	25	5	
		Do.	10th November 1949	Do.	Do.	20	4	
		Do.	22nd January 1950	Do.	District Co-operative Officer, Ahmednagar.	15	4	
		Do.	24th April 1950	Do.	Registrar, Co-operative Societies, Bombay State, Poona.	75	10	
10	Kolhapur	Meeting of Bhis	21st August 1949	Kolhapur	Assistant Registrar, Co-operative Societies, Kolhapur.	..	..	
		Sub-Auditors' meeting.	22nd August 1949	Kolhapur	Do.	..	..	
		Weavers' Societies meeting.	24th September 1949	Ichalkaranji	Do.	..	..	
		Departmental Officers' meeting.	6th November 1949	Kolhapur	Do.	..	..	



		Marketing Societies ..	28th February 1950.	Do.	..	Do.	..	..	..	
		Field Workers' Conference.	29th January 1950	Do.	..	Do.	..	..		
		Do. ..	.. 23rd April 1950 ..	Do.	..	Joint Registrar, Co-operative Societies, Bombay State, Poona.				
11	West Khandesh ..	Field Workers' Conference.	17th September 1949	Dhulia	..	Shri V. G. Mudholkar, B.A., LL.B., Chairman, District Co-operative Board, Dhulia.				
12	Nasik ..	Do. ..	.. 31st August 1949 ..	Nasik	..	Shri B. S. Hire, B.A., LL.B., President, Maharashtra Prantik Congress Committee.				
13	North Satara ..	Co-operators' Meeting ..	5th August 1949 ..	Satara	..	Shri B. P. Patel, I. C. S., 200 Registrar, Co-operative Societies, Bombay State, Poona.				
		Retail Cloth dealers' meeting.	5th August 1949 ..	Satara	..	Do. ..	80	..	The meeting was held for considering difficulties experienced by societies dealing in cloth.	
		Do. ..	.. 26th October 1949 ..	Satara	..	District Co-operative Officer, Satara.	50	5		
		Field workers' conference	27th and 28th April 1950.	Satara	..	Assistant Registrar, Co-operative Societies, Satara.	200	25		
14	South Satara ..	Field Workers' Conference.	13th and 14th May 1950.	Sangli	..	Assistant Registrar, Co-operative Societies, Satara.	100	..		
		Retail Cloth dealers' meeting.	18th October 1949.	Sangli	..	Do.	..	50	..	The meeting was held for considering difficulties experienced by societies dealing in cloth.
15	Belgaum ..	All India Bee-Keepers' Conference.	2nd December 1949.	Nandgad	..	Shri V. L. Mehta, B.A., Hon'ble Minister, Finance Department, Government of Bombay.	381	10,000		

APPENDIX-A-I-*concl.*

S. No.	Name of District.	Name of the Conference.	Date.	Place.	Name of the President.	No. of attendings.		Remarks.
						Delegates :	Visitors.	
		Field Workers' Conference.	9, 10, and 11th January 1950.	Belgaum	.. Shri R. S. Patil, B.Sc., G.D.C. A., Deputy Registrar, Co-operative Societies, Belgaum.	160	4	
16	North Kanara ..	Field Workers' Conference.	24th and 25th January 1950.	Kumta	.. Late Shri S. B. Godhi, B.A., G.D.C.A., Assistant Registrar, Co-operative Societies, Belgaum.	30	..	
17	Thana ..	District Co-operative Conference.	30th May 1950	.. Vajreshwari	.. Shri S. T. More, Bar-at-law, Parliamentary Secretary.	50	150	
18	Ratnagiri ..	Co-operative Conference.	17th April 1950	.. Gopuri-Rankawale.	Shri D. V. Potdar	.. 110	6	
19	Ahmedabad ..	Dehgam Taluka Co-operative Conference.	15th December 1949	Dehgam	.. Shri Y. T. Desai	.. 27	325	
		City and Dasroi Taluka Co-operative Conference.	6th April 1950	.. Vatawo	.. Shri Bhavani Shankar Mehta.	18	200	

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APPENDIX-A-II

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APPENDIX-II.

*Training Classes held during the year 1949-1950.*

Serial No.	Name of District.	Date and Place.	Designation of Officer who conducted the class.	Number of candidates attended.	Number of candidates passed.	Remarks.
1	2	3	4	5	6	7
<i>Secretaries Training Classes.</i>						
1	Kaira District	.. Chaklashi, 19th September 1949	.. Co-operative Training Inspector, Nadiad.	20	9	
		Kapadvanj, 19th November 1949	.. Do. ..	27	22	
		Petlad, 14th May 1950 ..	.. Do. ..	10	4	
2	Sabarkantha	.. Khedbramha, 16th June 1949	.. Do. ..	32	27	
<i>Long Term.</i>						
3	Panchmahals	.. Palbardi, 10th July 1949 to 6th August 1949.	Co-operative Training Inspector, Godhra.	14	8	
		Godhra, 20th August 1949 to 13th October 1949.	Do. .	9	5	
		Lunawada, 9th February 1949 to 14th March 1950.	Do. ..	14	6	
		Lunawada, 15th February 1950 to 15th March 1950.	Do. ..	4	3	

*Short Term*

		Jhalod	..	..	..	Co-operative Training Inspector, Godhra	..	..	14	Examination not held:
		Orwada	..	..	..	Do.	..	..	16	
		Padurdi	..	..	..	Do.	..	..	18	
		Sabee	..	..	..	Do.	..	..	19	
		Rampur	..	..	..	Do.	..	..	8	
		Morvi	..	..	..	Do.	..	..	6	
		Fatepuri	..	..	..	Do.	..	..	5	
4	Surat	..	..	Bhimpore, 25th August 1949 to 14th October 1949.	..	Co-operative Training Inspector, Surat.	..	..	20	10
				Pratapnagar, 4th December 1949 to 18th January 1950.	..	Do.	..	..	47	26
				Modgrawadi, 9th April 1950 to 6th June 1950.	..	Do.	..	..	48	18
5	East Khandesh	..	..	Chalisgaon, 20th August 1949 to 10th October 1949.	..	Co-operative Training Inspector, Jalgaon.	..	..	54	14
				Raver, 1st May 1950 to 2nd June 1950	..	Do.	..	..	26	17
6	West Khandesh	..	..	Dhulia, 18th August 1949 to 4th October 1949.	..	Co-operative Training Inspector, Dhulia.	..	..	23	13
				Nandurbar, 13th February 1950 to 26th March 1950.	..	Do.	..	..	31	25
7	Nasik	..	..	Panchwati, 20th November 1949	..	Co-operative Training Inspector, Nasik.	..	..	13	8

APPENDIX A-II—contd.

Serial No.	Name of District.	Date and Place.	Designation of Officer who conducted the class.	Number of candidates attended.	Number of candidates passed.	Remarks.
1	2	3	4	5	6	7
<i>Secretaries Training Classes—contd.</i>						
		Deolali, 1st February 1950 .. ..	Co-operative Training Inspector, Nasik.	35	24	
		Peint .. ..	Do. .. ..	11	..	
8	Poona .. ..	Poona, 16th July 1949 to 13th August 1949.	Co-operative Training Inspector, Poona.	45	21	
		Indapur, 10th November 1949 to 30th November 1949.	Do. .. ..	16	3	
		Manchar, 9th January 1950 to 23rd February 1950.	Do. .. ..	19	7	
9	Ahmednagar .. ..	Puntamba .. ..	Do. .. ..	57	30	
		Nimgaongali .. ..	Do. .. ..	33	25	
		Nagar .. ..	Do. .. ..	50	33	
10	North Satara .. ..	Vaduj, 1st August 1949 to 21st September 1949.	Co-operative Training Inspector, Satara.	36	25	
		Patan, 10th March 1950 to 30th April 1950.	Do. .. ..	65	50	
11	South Satara .. ..	Sangli, 10th November 1949 to 31st December 1949.	Co-operative Training Inspector, Sangli, and District Co-operative Officer, Sangli.	65	54	
12	Kolhapur .. ..	Kolhapur, December 1949 .. ..	Additional District Co-operative Officer and Sub-Auditors.	70	No examination was held.	short term.

		Gadhinglaj, February 1950 (12 days)	.. Additional District Co-operative Officer and Sub-Auditors.	40	....
		Gargoti, February 1950 (12 days)	.. Do. .. ..	40	....
13	Sholapur	.. Pandharpur .. ..	.. Co-operative Training Inspector, Sholapur.	26 31	4 6
14	Bijapur	.. Bagewadi, 25th July 1949 to 10th September 1949.	Co-operative Training Inspector, Bijapur.	33	15
		Jamkhandi, 9th December 1949 to 27th December 1949.	Do. .. ..	29	No examination held.
		Ramdurg, 28th March 1950 to 15th April 1950.	Do. .. ..	15	....
15	Belgaum	.. Chikodi, 14th November 1949 to 12th January 1950.	Co-operative Training Inspector, Belgaum.	24	15
		Narsinhpur, 3rd April 1950 to 23rd May 1950.	Departmental Officers and Non-officials	14	..
16	North Kanara	.. Kumta, 15th July 1949 to 31st August 1949	Departmental Officers and Non-officials, North Kanara.	16	8
		Ankola, 15th October 1949 to 30th November 1949.	Do. .. ..	36	16
		Honawar .. ..	Do. .. ..	10	7
17	Dharwar	.. Nargund .. ..	Departmental Officers and Non-officials, Dharwar.	32	18
		Laxmeshwar .. ..	Do. .. ..	40	34
18	Kolaba	.. Pen, 24th September 1949 to 5th November 1949.	Departmental Officers and Non-officials, Panvel.	36	14
		Mahad, 20th January 1950 to 25th February 1950.	Do. .. ..	18	5
		Murud, 6th May 1950 to 15th June 1950.	Do. .. ..	96	14

APPENDIX A-II—contd.

Serial No.	Name of District.	Date and Place.	Designation of Officer who conducted the class.	Number of candidates attended.	Number of candidates passed.	Remarks.
1	2	3	4	5	6	7
<i>Secretaries Training class—concl'd.</i>						
19	Thana .. ..	Kalyan .. ..	Co-operative Training Inspector, Thana	12	10	
		Badlapur .. ..	Do. .. ..	31	..	
		Sanjan .. ..	Do. .. ..	12	7	
20	Ahmedabad ..	Sanand .. ..	Co-operative Training Inspector, Ahmedabad.	39	15	
<i>Training Classes for Ladies.</i>						
1	Ahmedabad ..	Ahmedabad, 8th December 1949 to 30th December 1949.	Co-operative Training Inspector, Ahmedabad.	23	....	
<i>Refreshers' Training Classes.</i>						
1	Kaira .. ..	Nadiad, 16th March 1950 .. ..	Co-operative Training Inspector, Nadiad.	17	....	Supervisors refreshers classes.
2	East Khandesh ..	Jalgaon, 26th March 1950 to 1st April 1950	Co-operative Training Inspector, Jalgaon.	18	No examination was held.	
3	West Khandesh ..	Dhulia, 14th August 1949 to 15th September 1949.	Co-operative Training Inspector, Dhulia.	25	Do.	
		Dhulia, 1st January 1949 to 7th November 1949.	Do. .. ..	8	Do.	Refreshers Training Class for secretaries of Co-operative Cotton Sale Societies in West Khandesh and Nasik.



4	Nasik ..	..	Trimbak .. Nasik .. Nasik Road .. Kavanai ..	..	..	Co-operative Training Inspector ..	146	No examination was held
5	Belgaum	..	Raibag, 13th February 1950 to 23rd February 1950.	..	..	Co-operative Training Inspector, Belgaum, and Bank Inspectors and Supervisors.	12	Do.
6	North Kanara	..	Honawar (3 days)	..	..	Co-operative Training Inspector ..	15	Do.
7	Dharwar	..	Navalgund, 1st August 1949 to 5th August 1949.	..	..	Departmental Officers and Training Inspectors.	35	Do.
		..	Hubli, 7th February 1950 to 9th February 1950.	..	..	Do. .. ..	30	Do.

. *Managing Committee Members' Training Classes.*

1	Nasik ..	..	Niphad, Point, Malegaon, Chander, Satara and Nandgaon .. ..	..	..	Co-operative Training Inspector, Nasik	240	No examination was held
2	South Satara	..	Waiwa Taluka.—Chikurde, Manapunde, Itkari, Peth .. ..	..	..	Co-operative Training Inspector, Satara and District Co-operative Officer, Sangli.	42	Do.
		..	Miraj Taluka.—Budhgaon Karmal, Kawalpur, Kasabh, Dingraj ..	..	..	Do. .. ..	802	Do. Managing Committee Members and ordinary members.
		..	Tasgaon Taluka.—Bidoor Nadre ..	..	..	Do. .. ..	..	Do.
3	Sholapur	..	Sholapur .. ..	..	..	Co-operative Training Inspector, Sholapur.	403	Do.

APPENDIX A-II—*contd.*

Serial No.	Name of District.	Date and place.	Designation of Officer who conducted the class	Number of candidates attended	Number of candidates passed	Remarks.
1	2	3	4	5	6	7
<i>Managing Committee Members' Training Classes—contd.</i>						
4	Belgaum	.. 48 places in the District (two days).	Co-operative Training Belgaum	Inspector,	200 Managing Committee Members. 1416 Ordinary	No Examination held.
5	North Kanara	.. 23 Classes (3 days)	.. Co-operative Training North Kanara	Inspector,	114 Managing Committee Members.	Do.
4	Thana	.. Sanjan	.. Co-operative Training	Inspector, Thana.	887 Managing Committee Members.	Do.

TABLE A.

(A) Cost of working of the Co-operative Department.

Particulars.	Amount in 1949-50.		Amount in 1948-49.	
	Rs.	Rs.	Rs.	Rs.
I—Pay of Officers .. ..		2,39,696		2,01,317
II—Pay of Establishment ..		19,32,781		16,42,925
III—Allowances and Honoraria ..		20,01,437		13,89,645
IV—Contingencies .. ..		2,48,653		1,67,737
V—Grant-in-aid .. ..		21,49,922		4,73,289
(a) Bombay Provincial Co-operative Institute.	1,43,352		1,25,701	
(b) Backward Class Societies	4,834		14,334	
(c) Supervising Unions ..	1,41,015		1,30,003	
(d) Multi-purpose Societies ..	1,39,983		65,874	
(e) Co-operative Production; Co-operative Marketing and Better Living Societies.	10,26,190		96,215	
(f) Co-operative Cotton Sale Societies.	42,246		25,506	
(g) Land Mortgage Banks ..	31,376		14,031	
(h) Societies undertaking Lift Irrigation work.	5,24,551		....	
(i) Co-operative Training and Education scheme.	89,375		....	
(j) Co-operative Farming Scheme.	7,000		....	
(k) Women Co-operative Societies.	....		945	
(l) Education Committees of District Board of Supervision.	....		680	
<b>Total ..</b>		<b>65,72,489</b>		<b>38,74,913</b>
<b>Deduction Receipts —</b>				
Audit fees .. ..		2,42,770		
Miscellaneous Receipts .. ..		2,74,353		
<b>Total ..</b>		<b>5,17,123</b>		
<b>Deduct Refunds .. ..</b>		<b>2,348</b>		
		<b>5,14,875</b>		

*Scheme for Improvement in Agricultural Marketing in India.*

Particulars.	Amount in	
	1949-50.	1948-49.
	Rs.	Rs.
Pay of Officers .. .. .	22,905	26,209
Pay of establishment .. .. .	36,654	23,493
Allowances and Honoraria .. .. .	51,354	37,975
Contingencies .. .. .	8,055	4,893
	1,18,968	92,570

*Scheme for Co-operative Training and Education.*

Particulars.	Amount in	
	1949-50.	1948-49.
	Rs.	Rs.
Pay of Establishment .. .. .	.....	358
Allowances and Honoraria .. .. .	.....	2,106
Scholarships .. .. .	3,240	.....
Contingencies .. .. .	1,990	4,460
Grants .. .. .	89,375	96,534
	94,614	1,03,458

*Scheme for Organisation of Co-operative Better Farming Societies.*

Particulars.	Amount in	
	1949-50.	1948-49.
	Rs.	Rs.
Pay of Establishment .. .. .	10,039	2,594
Allowances and Honoraria .. .. .	10,643	3,087
Contingencies .. .. .	4,729	.....
Grants .. .. .	7,000	1,423
	32,411	7,104

TABLE A—concl'd.  
(B) Industrial Co-operative Section.

Particulars.	Amount in 1949-50.	Amount in 1948-49.
	Rs.	Rs.
(1) Pay of Officers .. ..	37,583	34,979
(2) Pay of Establishment .. ..	4,13,884	3,54,748
(3) Allowances and Honoraria .. ..	3,85,684	2,65,500
(4) Contingencies .. ..	3,46,664	2,49,673
(5) Scholarships .. ..	78,056	38,421
(6) Grant-in-aid .. ..	10,18,445	0,50,605
	<u>22,80,316</u>	<u>15,93,986</u>
Deduction on account of Receipts .. ..	43,370	1,30,128
Net total Expenditure .. ....	22,36,956	14,63,858

TABLE A-1.

*Government Assistance to different  
Types of Societies.*

Name of the Society	Amount of Loan Rs.
<i>Loans for Construction of Houses.</i>	
1. Jatap Co-operative Housing Society, Ahmednagar District.	7,525
2. Punatgaon Co-operative Housing Society, Ahmednagar District.	7,050
3. Vanjalpoi Co-operative Housing Society, Ahmednagar District.	6,350
4. Tilapur Co-operative Housing Society, Ahmednagar District.	5,862
5. Navyug Co-operative Housing Society, Ahmednagar District.	1,89,640
6. Chinchban Co-operative Housing Society, Ahmednagar District.	9,500
7. Jaihind Co-operative Housing Society, Ahmednagar District.	17,175
8. Karajgaon Co-operative Housing Society, Ahmednagar District.	15,737
9. Hanuman Co-operative Housing Society, Ahmednagar District.	19,575
10. Baragaon Nandur Co-operative Housing Society, Ahmednagar District.	13,825
11. Padhegaon Co-operative Housing Society, Ahmednagar District.	47,875
12. Newasa Khurd Co-operative Housing Society, Ahmednagar District.	27,300
13. Karajgaon Co-operative Housing Society, Ahmednagar District.	23,600
14. Hariपुरa Co-operative Housing Society, Ahmednagar District.	23,325
15. Jorve Co-operative Housing Society, Ahmednagar District.	12,600
16. Waghapur Co-operative Housing Society, Ahmednagar District.	1,925
17. Rahuri Station Co-operative Housing Society, Ahmednagar District.	72,435

TABLE A-1—contd.

Name of Society	Amount of Loan Rs.
18. Umbargaon Co-operative Housing Society, Ahmednagar District.	8,650
19. Atwa Halpatis Housing Society, Surat District.	2,000
20. Ihma Housing Society, Surat District ...	2,000
21. Wankaner Housing Society, Surat District.	2,000
22. Babla Housing Society, Surat District ...	2,000
23. Syadla Housing Society, Surat District ...	2,000
24. Sikar Housing Society, Surat District ...	2,000
25. Puna Housing Society, Surat District ...	2,000
26. Rani Rajpore Housing Society, Surat District.	2,000
27. Vageech Housing Society, Surat District ...	2,000
28. Wavandhalwadi Adiwasi Co-operative Housing Society (Backward Class), Kolaba District.	15,000
29. Diwa Pachha Sahakari Makan Mandli, Broach District.	11,070
30. Kshatriya Kulwant Takari Samaj Co-operative Housing Society, Poona District.	38,850
31. Hubli Harijan Co-operative Housing Society, Dharwar District.	22,500
32. Sarvodaya Backward Class Co-operative Housing Society.	13,500
33. Bhilarwadi Co-operative House Reconstruction Society, Poona District (Special assistance sanctioned by Government.)	6,247
Total ...	6,35,118

*Loans for Lift Irrigation Schemes.*

	Rs.
1. Asambli Ekatra Sheti Karnari and Dhor Ucharni Society.	24,600
2. Chinke Lift Irrigation Society ...	16,000
3. Shri Rameshwar Lift Irrigation Society ...	4,506
4. Kankanwad Co-operative Farming Society.	12,300

TABLE A-1—contd.

Name of the Society.				Amount of Loan.
				Rs.
5.	Mehlol	Co-operative	Lift Irrigation Society.	27,435
6.	Dalaj	Group	Lift Irrigation Society ...	13,080
7.	Chike	Naganur	Lift Irrigation Society ...	6,402
8.	Nangaon	Co-operative	Lift Irrigation Society.	90,175
9.	Mugatkhān	Hubli	Agency Lift Irrigation Society.	13,325
10.	Shri Krishna	Dhanya	Udpadak Lift Irrigation Society.	68,700
11.	Jaihind	Shri Krishna	Lift Irrigation Society.	16,050
12.	Nimmi	Co-operative	Lift Irrigation Society.	18,000
13.	Derol	Co-operative	M. P. Society ...	25,500
14.	Jehangir	Pura	Lift Irrigation Society ...	9,440
15.	Rampur	Lift	Irrigation Society ...	6,750
16.	Warkhede	Lift	Irrigation Society ...	22,920
17.	Hirur	Lift	Irrigation Society ...	11,925
18.	Rawa	Bhāmpur	Co-operative Lift Irrigation Society.	9,284
19.	Mugatkhān	Hubli	Co-operative Lift Irrigation Society.	13,329
20.	Kasbe	Digras	Co-operative Lift Irrigation Society.	30,843
21.	Kahoda	Lift	Irrigation Society ...	5,250
22.	Valod	Falis	Co-operative Farming Society.	8,050
Total ...				4,53,864
<i>Loans for Joint Farming Schemes.</i>				Rs.
1.	Pimpalwad	Nikum	Harijan Co-operative Joint Farming.	4,000
Total ...				4,000



TABLE A-1—concl'd.

*Loans for Construction of Godowns.*

Name of the Society.	Amount of Loan, Rs.
1. Dohad Purchase and Sale Union ...	5,440
2. Shiwaji Umberkhede Co-operative Multi-purpose Society.	6,000
3. Mhaswad Group C. C. Society ...	4,600
4. Jalgaon Taluka Development Association ...	6,500
5. Satana Purchase and Sale Union ...	55,000
6. Katargaon Multipurpose Society ...	6,000
7. Karad Co-operative Purchase and Sale Union.	6,750
8. Damka Group Co-operative Society ...	4,460
9. Haldar Multi-purpose Society ...	6,000
Total ...	1,00,750

*Loans for other purposes.*

	Rs.
1. Kothure Better Farming Society ...	6,000
2. Rabaris Co-operative Joint Farming Society.	14,000
3. Mahatma Gandhi Sarvodaya Multi-purpose Society.	14,000
4. Broach Co-operative Ginning and Pressing Co-operative Society.	1,00,000
5. Bombay Provincial Co-operative Land Mortgage Bank.	5,00,000
6. Peoples' Common-Wealth Co-operative Society.	15,000
7. Navari Co-operative Group Dairy Society.	15,000
8. Chavandeshwari Co-operative Dairy Society.	6,500
9. Panoli Group Co-operative Milk Producers Society.	29,000
10. Charotar Gramodhar Sahakari Mandli ...	1,00,000
Total ...	7,99,500
Grand total ...	19,93,230

TABLE B.

*General Progress of the Co-operative Movement.*

as on 30th June 1950.

S. No.	Types of Societies.	No. of Societies.	No. of Members.	Share Capital.	Reserve and other funds.	Working capital.
1	2	3	4	5	6	7
		Rs.	Rs.	Rs.	Rs.	Rs.
1	Bombay Provincial Co-operative Bank, Central Banks and Banking Unions.	44	45,790	1,23,55,060	1,10,04,639	21,99,76,166
2	Bombay Provincial Co-operative Land Mortgage Bank Ltd.	1	712	5,63,065	36,639	67,48,864
3	Provincial and Central Non-credit Societies ..	56	29,862	22,93,394	24,02,447	1,15,64,023
4	Primary Land Mortgage Banks .. ..	19	18,795	7,14,321	2,99,858	56,30,593
5	Agricultural Credit Societies .. ..	8,928	6,11,873	1,72,57,616	1,83,44,376	8,60,80,656
6	Agricultural Non-credit Societies .. ..	1,196	2,60,016	81,76,427	90,23,453	3,78,84,441
7	Non-agricultural Credit Societies .. ..	1,496	7,21,954	4,84,44,269	1,95,36,774	22,37,02,491
8	Non-agricultural Non-credit Societies .. ..	2,860	3,86,257	2,62,45,388	2,16,91,484	9,60,59,345
9	Bombay Provincial Co-operative Institute ..	1	908	....	....	....
10	Supervising Unions and Federations .. ..	214	7,293	....	....	....
	Total .. 1949-50.	14,815	20,83,460	11,60,50,040	8,23,72,670	68,76,46,579
	Total .. 1948-49.	13,317	18,60,840	9,21,25,462	7,06,09,453	66,61,85,791
	Increase ..	1,498	2,22,620	2,38,24,578	1,17,63,217	2,14,60,788

TABLE C.  
Current Demand and Recoveries.

Type of Societies.	Principal.		Arrears.		
	Amount due for payment during the year.	Amount recovered out of col.3	Authorised	Un-authorised	Amount recovered out of amount due after the close of year.
1	2	3	4	5	6
1 Central Banks .. .. .	30,29,50,857	29,26,91,114	30,21,086	72,38,657	1,05,59,968
2 Agricultural Credit Societies .. .. .	4,93,26,629	3,63,66,161	22,89,460	1,06,71,008	11,96,111
3 Non-agricultural Credit Societies .. .. .	19,16,78,828	18,03,28,625	26,04,942	87,45,201	35,60,987
Total for 1949-50 .. .. .	54,39,56,314	50,93,85,900	79,15,488	2,66,54,926	1,53,17,066
Total for 1948-49 .. .. .	50,96,93,258	49,00,41,775	46,16,896	1,50,34,587	57,01,901

TABLE D.

*Object of Loans.*

Types of Societies.		Current Agricultural purposes including payment of Government Assessment.	Maintenance of family.	Land Improvement.	Marriage and other Ceremonies.	Redemption of old debts.	Other purposes.	Total.
1		2	3	4	5	6	7	8
1 Agricultural Credit Societies including Land Mortgage Banks.								
	1949-50	.. 4,36,02,774	10,64,770	40,56,014	2,45,172	8,63,133	38,84,184	5,43,16,047
	1948-49	.. 2,77,04,454	10,90,778	23,81,882	2,14,620	5,22,523	14,91,617	3,34,05,874
Types of Societies.		Agricultural operations.	Trade and Commerce.	Industrial operations.	Acquisition of immovable property.	Other purposes.	Total.	
1		2	3	4	5	6	7	
*1 Non-Agricultural Credit Societies		.. ..						
	1949-50	.. .. 24,84,091	11,64,35,670	50,04,805	57,37,347	7,24,83,419	20,21,45,332	
	1948-49	.. .. 1,91,73,136	8,33,61,760	49,37,269	53,33,511	6,95,32,186	18,23,37,882	

TABLE D-1

*Position as regards total loans outstanding, Fresh Finance, amounts due for repayment, recoveries, extensions and overdues etc.*

S. No.	Name of the District.	Total loans outstanding as on 1st July 1949.	Fresh Finance.	Amount due for repayment.	Recoveries.
1	2	3	4	5	6
		Rs.	Rs.	Rs.	Rs.
1	Ahmedabad .. ..	16,17,061	16,59,962	27,41,235	16,26,319
2	Amroli .. ..	5,80,419	4,24,141	4,90,572	2,76,331
3	Mehsana .. ..	5,03,720	2,83,994	2,98,501	184,161
4	Danaskantha .. ..	8,377	24,342	17,303	9,285
5	Kaira .. ..	3,21,535	4,61,332	5,64,073	4,06,166
6	Sabarkantha .. ..	75,291	2,68,326	2,47,116	2,05,572
7	Broach .. ..	29,25,015	34,22,790	31,86,840	30,08,512
8	Baroda .. ..	10,56,146	8,49,270	11,52,973	9,42,153
9	Panchmahals .. ..	5,44,768	7,94,223	7,36,288	5,35,839
10	Surat .. ..	21,91,427	16,64,996	19,23,955	13,41,719
11	Dangs .. ..	....	....	....	....
12	East Khandesh .. ..	61,24,851	95,25,161	75,26,633	60,63,850
13	West Khandesh .. ..	37,00,08	52,84,078	45,74,507	42,73,010
14	Nasik .. ..	22,23,946	25,92,935	24,80,624	19,69,112
15	Bombay .. ..	....	....	....	....
16	Bombay Suburban District	2,195	725	....	565
17	Thana .. ..	6,83,396	8,84,992	8,08,181	6,25,281
18	Poona .. ..	14,64,873	20,35,342	12,70,937	7,62,303
19	Ahmednagar .. ..	22,17,457	43,78,035	32,28,272	25,86,622
20	North Satara .. ..	11,07,179	11,17,876	13,06,389	8,41,899
21	South Satara .. ..	17,73,136	15,28,312	18,98,917	12,71,925
22	Kolhapur .. ..	14,93,853	24,53,055	24,42,928	20,94,800
23	Kolaba .. ..	1,94,014	86,083	97,314	40,454
24	Ratnagiri .. ..	2,32,771	2,43,529	2,39,362	1,63,785
25	Sholapur .. ..	24,26,748	30,70,932	24,50,251	17,15,971
26	Bijapur .. ..	12,94,267	11,60,353	11,93,884	5,15,328
27	Belgaum .. ..	25,32,627	27,88,939	25,28,253	17,93,021
28	North Kanara .. ..	7,15,796	5,13,088	6,31,628	3,66,430
29	Dharwar .. ..	40,74,199	53,51,680	62,78,778	27,44,893
1949-50 .. ..		4,20,85,775	5,28,77,491	4,93,26,629	3,63,66,161
1948-49 .. ..		.....	3,29,26,594	3,70,00,500	2,43,74,145

TABLE D-1—contd.

S.No.	Name of the District.	Advance recoveries.	Authorized arrears.	Total loans outstanding as on 30th June 1950.	Unauthorised arrears as on 30th June 1950.
1	2	7	8	9	10
1	Ahmedabad .. ..	....	8,50,523	15,29,901	2,66,443
2	Amreli .. ..	66,510	12,278	6,84,483	2,01,963
3	Mehsana .. ..	11,780	....	4,93,290	1,14,340
4	Banaskantha .. ..	2,639	....	23,795	8,018
5	Kaira .. ..	....	....	5,32,508	1,57,907
6	Sabarkantha .. ..	....	5,291	1,64,022	36,253
7	Broach .. ..	28,892	71,839	32,94,472	1,06,489
8	Baroda .. ..	3,848	23,782	8,72,913	1,87,038
9	Panch Mahals .. ..	20,266	91,476	7,83,041	1,08,973
10	Surat .. ..	69,653	45,734	24,23,429	5,36,502
11	Dangs .. ..	....	....	....	....
12	East Khandesh .. ..	34,489	3,800	95,38,005	14,59,028
13	West Khandesh .. ..	730	....	47,09,947	3,00,597
14	Nasik .. ..	82,900	850	27,41,922	5,10,662
15	Bombay .. ..	....	....	....	....
16	Bombay Suburban District	....	....	2,355	....
17	Thana .. ..	....	....	9,44,410	1,82,900
18	Poona .. ..	1,23,765	2,710	25,94,899	5,05,924
19	Ahmednagar .. ..	1,638	92	39,96,091	6,41,558
20	North Satara .. ..	1,778	1,550	13,84,651	4,62,940
21	South Satara .. ..	12,048	15,601	20,25,119	6,11,391
22	Kolhapur .. ..	3,241	825	22,48,004	3,47,303
23	Kolaba .. ..	....	....	1,38,665	56,860
24	Ratnagiri .. ..	5,083	6,709	2,94,840	68,868
25	Sholapur .. ..	74,815	54,716	37,09,147	6,88,564
26	Bijapur .. ..	58,863	1,78,192	18,89,713	5,00,304
27	Belgaum .. ..	3,11,587	89,349	33,10,753	6,45,885
28	North Kanara .. ..	17,902	66,855	8,46,855	1,98,343
29	Dharwar .. ..	2,63,683	7,67,988	64,04,452	17,65,897
	1949-50 .. ..	11,96,111	22,89,460	5,75,90,772	1,06,71,008
	1948-49 .. ..	7,31,748	30,13,466	4,20,85,775	96,12,889

TABLE D-II.

*Audit Classification of Agricultural Credit Societies.*Including Multi-purpose Societies and excluding  
Land Mortgage Banks.

S. No.	Name of District.	Number of societies classed at last Audit.					Total of Remarks. Columns 3 to 7.
		A.	B.	C.	D.	Not cla- ssed.	
1.	Ahmedabad ..	25	81	52	9	57	224
2.	Amreli ..	36	37	40	12	11	136
3.	Mehsana ..	4	61	66	27	26	184
4.	Banaskantha ..	..	3	..	..	19	22
5.	Kaira ..	11	97	57	37	20	222
6.	Sabarkantha ..	..	22	8	1	20	51
7.	Baroda ..	29	127	56	49	51	313
8.	Broach ..	79	106	16	11	18	230
9.	Panchmahals ..	3	146	63	33	77	322
10.	Surat ..	67	191	75	56	79	468
11.	Dangs ..	..	..	..	..	1	1
12.	East Khandesh ..	155	235	172	99	33	744
13.	West Khandesh ..	193	220	41	9	19	482
14.	Nasik ..	111	176	58	38	39	422
15.	Bombay ..	..	..	..	..	..	..
16.	Bombay Subur- ban District. ..	..	2	..	..	..	2
17.	Thana ..	61	180	35	21	65	362
18.	Poona ..	42	132	133	59	12	378
19.	Ahmednagar ..	51	231	58	21	50	411
20.	North Satara ..	41	167	109	86	20	423
21.	South Satara ..	56	101	84	75	35	351
22.	Kolhapur ..	102	154	98	72	199	625
23.	Kolaba ..	10	55	16	16	20	117
24.	Ratnagiri ..	8	112	34	11	82	247
25.	Sholapur ..	52	219	89	35	45	440
26.	Bijapur ..	35	219	69	40	28	391
27.	Belgaum ..	75	244	103	47	56	525
28.	North Kanara ..	18	66	24	19	10	137
29.	Dharwar ..	94	355	138	74	37	698
Total: 1949-50 ..		1358	3789	1694	957	1130	8928
Total: 1948-49 ..		1045	3001	1474	791	1903	8214

TABLE D-III

*Statement of Frozen, Doubtful and Bad Debts in Agricultural Credit Societies, Ltd. and Unlimited for the year 1949-50.*

Including Multi-purpose Societies and excluding Land Mortgage Banks.

1949-50.

S. No.	Name of the Dist.	No. of Socys. in which debts are classified.	Loans outstanding from Socys. in Col. No. 3.	Frozen Debts.	Doubtful Debts.	Bad Debts.	Total of col: 5, 6 & 7	Remarks.
1	2	3	4	5	6	7	8	9
1	Ahmedabad ..	224	15,29,991	23,596	3,309	2,700	29,605	
2	Amreli ..	136	6,84,483	1,785	1,482	2,315	5,582	
3	Mehsana ..	97	3,90,948	88,331	706	42	89,079	
4	Banaskantha ..	Nil.	..	..	..	..	..	
5	Kaira ..	137	5,32,508	73,608	11,592	..	85,200	
6	Sabarkantha ..	21	1,64,022	4,088	30	8	4,126	
7	Baroda ..							
8	Broach ..	172	27,43,897	75,568	8,744	11,767	96,079	
9	Panchmahals ..	322	7,83,041	46,653	9,483	5,378	61,514	
10	Surat ..	468	24,23,429	95,850	12,048	5,169	1,13,067	
11	Dangs ..	1	..	..	..	..	..	
12	East Khandesh	774	95,38,005	6,52,054	36,513	15,016	7,03,583	
13	West Khandesh	479	47,01,011	1,27,197	14,062	3,154	1,44,413	
14	Nasik ..	421	27,41,642	1,20,367	15,006	5,294	1,40,666	
15	Bombay							
16	Bombay Sub-urban Dist.	Nil.						
17	Thana ..	324	9,13,693	85,455	11,338	7,617	1,01,910	
18	Poona ..	323	25,70,721	3,17,941	31,043	38,693	387,677	
19	Ahmednagar ..	267	25,01,840	2,10,312	10,667	6,233	2,33,217	
20	North Satara ..	284	9,81,693	2,18,330	575	20	2,18,975	
21	South Satara ..	264	17,25,266	2,18,347	7,820	2,860	2,29,027	
22	Kolhapur ..	50	76,996	36,352	2,230	..	38,582	
23	Kolaba ..	35	63,300	24,072	1,177	321	25,570	
24	Ratnagiri ..	Nil.						
25	Sholapur ..	275	30,99,556	2,41,588	16,531	6,195	2,64,314	
26	Bijapur ..	261	13,65,220	1,53,364	22,515	14,061	1,89,940	
27	Belgaum ..	525	33,19,753	1,36,029	24,776	17,895	1,78,700	
28	North Kanara..	187	8,46,855	36,010	18,907	11,783	66,710	
29	Dharwar ..	646	61,92,065	2,29,397	60,972	42,314	3,32,683	
Total 1949-50 ..		6,613	4,98,89,935	31,72,234	3,21,525	1,96,840	37,40,649	
Total 1948-49 ..		5,546	3,55,58,701	32,25,242	3,71,785	2,43,452	33,40,479	



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**TABLE E.**

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TABLE  
Statement of Operations of

S.No.	Name of the Bank.	Number of Members.		'B' Class.
		Borrowings.	Non-bor- rowings.	
1	2	3	4	5
1	Kaira District Co-operative Land Mortgage Bank.	75	96	215
2	Broach District Co-operative Land Mortgage Bank.	360	3	249
3	E. Khandesh District Co-operative Land Mortgage Bank.	457	54	767
4	Pachora Co-operative Land Mortgage Bank.	195	24	600
5	West Khandesh District Co-operative Land Mortgage Bank.	752	70	4,850
6	Nasik District Co-operative Land Mortgage Bank.	359	52	1,838
7	Thana, Kolaba, District Co-operative Land Mortgage Bank.	282	71	329
8	Poona District Co-operative Land Mortgage Bank.	298	59	1,002
9	Satara District Co-operative Land Mortgage Bank.	972	56	1,399
10	Belgaum District Co-operative Land Mortgage Bank.	276	170	812
11	North Kanara District Co-operative Land Mortgage Bank.	84	67	202
12	Hubli Co-operative Land Mortgage Bank.	298	82	599
13	Dharwar District Co-operative Land Mortgage Bank.	134	18	380
14	Gadag Co-operative Land Mortgage Bank.	179	39	350
15	Haveri Co-operative Land Mortgage Bank.	147	42	342
	Total ..	4,868	903	13,094
<i>State Banks.</i>				
16	Baroda .. ..	1,078	....	....
17	Navasari .. ..	202	402	....
18	Phaltan .. ..	13	60	....
19	Mangalwedha .. ..	10	21	31
	Total ..	2,212	483	31

E.

*Land Mortgage Banks for the year 1949-50.*

Share capital from		'B' Class members.	Loan applications received by Primary Land Mortgage Banks	
Borrowing members.	Non-borrowing members.		Number.	Amount.
6	7	8	9	10
5,205	11,785	....	60	3,50,065
26,150	150	....	64	2,56,310
22,085	15,945	748	10	30,100
16,710	1,250	268	28	50,200
61,535	11,085	3,184	200	6,78,650
20,885	6,195	....	65	2,24,260
12,370	12,750	219	24	78,000
15,550	7,375	533	23	1,13,680
34,230	14,405	....	182	4,72,250
25,480	12,250	....	41	1,36,000
6,990	9,885	....	7	15,800
14,005	6,350	....	....	....
11,020	450	515	....	....
11,310	2,395	....	1	12,000
10,245	3,375	....	5	20,000
<b>2,93,860</b>	<b>1,15,645</b>	<b>5,467</b>	<b>710</b>	<b>24,37,315</b>
1,79,275	....	....	42	1,24,800
5,500	1,06,900	....	42	91,300
535	580	....	....	....
....	6,580	....	....	....
<b>1,85,310</b>	<b>1,14,060</b>	<b>....</b>	<b>84</b>	<b>2,16,100</b>

TABLE

S. No.	Name of the Bank,	Loans applications recommended by Primary Land Mortgage Bank.		Loans sanctioned by Bombay Provl. Co-op. L. M. Bank.	
		No.	Amount.	No.	Amount.
1	2	11	12	13	14
			Rs.		Rs.
1	Kaira District Land Mortgage Bank.	22	1,05,788	12	62,838
2	Broach District Land Mortgage Bank.	88	3,60,860	60	2,49,850
3	East Khandesh District Land Mortgage Bank.	7	19,700	6	13,800
4	Pachora Land Mortgage Bank.	20	29,850	13	22,400
5	West Khandesh District Land mortgage Bank.	93	3,12,300	82	2,44,450
6	Nasik District Land mortgage Bank	45	97,960	12	30,750
7	Thana, Kolaba District Land mortgage Bank.	20	70,000	12	31,000
8	Poona District Land mortgage Bank.	11	45,030	4	20,400
9	Satara District Land Mortgage Bank.	06	2,27,350	85	1,58,200
10	Belgaum District Land Mortgage Bank.	21	1,01,700	20	38,350
11	North Kanara District Land Mortgage Bank.	25	19,619	19	6,119
12	Hubli Land Mortgage Bank	.....	.....	.....	.....
13	Dharwar District Land Mortgage Bank.	.....	.....	3	7,100
14	Gadag Land Mortgage Bank.	2	12,500	3	17,000
15	Haveri Land Mortgage Bank.	4	10,300	5	11,200
	Total ...	454	14,21,457	345	9,43,467
<i>State Banks.</i>					
16	Baroda ... ..	.....	.....	.....	.....
17	Navasari ... ..	.....	.....	20	38,300
18	Phaltan				
19	Mangalweda ... ..	.....	.....	.....	.....
	Total ...	.....	.....	20	38,300

E—contd.

Loans advanced by Bombay Provl. Coop. L. M. Bank.		Loans distributed by Primary Land Mort- gage Bank.		Amount out- standing.	Investment.	Remarks.
No.	Amount.	No.	Amount.			
15	16	17	18	19	19-A	20
	Rs.		Rs.	Rs.	Rs.	
5	10,550	5	10,550	60,264	8,400	
58	2,09,600	58	2,09,600	3,83,975	19,370	
5	16,200	5	16,200	2,14,545	15,785	
15	24,500	15	24,500	2,44,396	23,681	
71	1,75,900	93	2,74,132	9,59,990	....	
12	30,750	12	30,750	2,24,553	....	
6	25,100	6	25,100	1,38,435	6,500	
3	19,400	3	19,400	1,47,830	....	
46	1,23,950	65	1,23,050	5,00,608	29,020	
31	58,782	31	58,782	2,89,090	13,900	
19	6,119	18	5,643	50,442	....	
....	....	....	....	1,05,196	9,200	
2	3,400	2	3,400	1,01,299	15,714	
3	7,700	1	4,000	76,434	8,850	
4	16,500	4	16,500	1,09,675	5,912	
280	7,28,451	318	8,21,607	36,06,732	1,56,332	
....	....	34	95,700	10,03,429	1,52,920	
....	....	20	38,000	2,99,268	....	
....	....	....	....	6,163	2,200	
....	....	....	....	9,949	....	
....	....	54	1,34,600	13,18,809	1,55,120	

TABLE

*Statement showing operations of Taluka*

S. No.	Name of District.	No. of Taluka Develop- ment Associa- tions.	No. of Depots Maintained	No. of Members.	
				Indivi- duals.	Societies.
1	2	3	4	5	6
1	Ahmedabad ..	3	3	1,266	1
2	Amreli ..	1	1	..	..
3	Kaira ..	8	12	4,597	7
4	Baroda ..	1	..	389	..
5	Panch-Mahals ..	1	..	68	..
6	Surat ..	6	3	798	15
7	East Khandesh ..	13	21	25,866	70
8	West Khandesh ..	8	8	7,642	11
9	Nasik ..	13	8	12,040	1
10	Bombay Suburban District ..	1	..	..	..
11	Thana ..	4	8	3,187	..
12	Poona ..	12	6	4,913	2
13	Ahmednagar ..	13	5	11,236	..
14	North Satara ..	10	4	5,556	23
15	South Satara ..	6	..	2,416	..
16	Kolaba ..	4	3	1,021	3
17	Ratnagiri ..	12	..	10,198	65
18	Sholapur ..	9	6	6,869	34
19	Bijapur ..	2	10	950	..
20	Belgaum ..	8	..	2,749	27
21	North Kanara ..	1	..	135	..
22	Dharwar ..	12	4	2,002	68
Total, 1949-50 ..		147	101	1,04,848	327
Total, 1948-49 ..		136	103	1,26,980	743

F.

*Development Associations or Boards 1949-50*

Receipts From				Total purch- ases of Agricultural requisites.	Total sales of agricul- tural requi- sites.
Subscription from		Government Donations.			
Individuals.	Societies.	Government.	Local bodies		
7	8	9	10	11	12
Rs. ....	Rs. ....	Rs. ....	Rs. ....	Rs. 1,80,760	Rs. 1,98,230
....	....	....	....	....	....
4,158	175	220	1,714	13,10,141	13,81,464
....	....	....	....	....	....
208	....	....	....	....	....
523	121	820	....	2,91,777	3,03,666
28,383	232	5,609	1,916	2,957,124	30,56,355
7,771	109	2,259	272	3,27,975	3,36,747
15,601	....	2,522	228	10,90,365	11,09,789
Stopped	Working	....	....	....	....
2,833	....	220	....	4,71,250	4,50,778
7,842	2	1,100	....	1,06,271	1,16,294
10,529	....	2,100	975	5,34,950	6,09,671
5,845	83	3,313	....	2,94,746	3,27,897
2,425	....	2,217	....	73,148	99,016
1,504	6	....	....	16,911	18,381
5,061	350	5,709	600	44,215	57,915
6,284	5	4,812	52	1,39,740	1,61,030
385	....	1,460	....	63,216	41,765
2,042	52	660	58	1,23,853	1,37,467
....	....	....	....	....	....
2,541	594	1,798	2,228	1,56,405	1,74,856
1,05,195	1,729	34,879	8,038	81,82,847	85,90,321
1,17,862	1,128	29,047	4,278	75,69,698	84,61,335

TABLE

S. No.	Name of District.	Value of articles freely distributed.			No. of grafts and other seedlings freely distributed.
		Seeds.	Manure.	Imple-ments.	
1	2	13	14	15	16
1	Ahmedabad ..	..	..	..	..
2	Amreli ..	..	..	..	..
3	Kaira ..	..	..	..	..
4	Baroda ..	..	..	..	..
5	Panch Mahals ..	..	..	..	..
6	Surat ..	..	..	..	..
7	East Khandesh ..	277	702	5,865	6,450
8	West Khandesh ..	..	..	..	..
9	Nasik ..	..	..	..	..
10	Bombay Suburban District	..	..	..	..
11	Thana ..	..	..	..	..
12	Poona ..	..	..	166	378
13	Ahmednagar ..	..	..	..	3,238
14	North Satara ..	..	..	..	50
15	South Satara ..	..	..	..	..
16	Kolaba ..	..	..	..	..
17	Ratnagiri ..	507	..	..	1,078
18	Sholapur ..	..	..	..	..
19	Bijapur ..	..	..	..	..
20	Belgaum ..	82	..	..	..
21	North Kanara ..	..	..	..	..
22	Dharwar ..	838	..	2,219	600
Total—1949-50		1,704	702	7,740	8,551
Total—1948-49		303	73	..	3,563



F—contd.

Receipts on account of com- mission.	Manage- ment Ex- penses.	Working capital.	Profit or loss.	Remarks.
17	18	19	20	21
20,718	6,588	66,314	+	14,130
1,356	952	6,662	-	426
3,903	76,485	4,70,213	+	31,042
....	....	971	-	971
....	....	268	....	....
6,052	12,528	72,736		8,455
			-	1,098
30,827	1,61,534	7,00,869	+	49,503
			-	17,428
29,885	51,120	2,67,802	+	16,562
			-	8,154
17,411	94,195	5,43,147	+	40,824
			-	5,740
..	..	..	..	..
996	15,179	42,031	+	7,338
3,824	23,706	91,882		38,058
3,238	36,961	4,75,961	+	16,423
			-	11,597
9,480	27,565	1,79,834	+	7,206
			-	4,571
..	10,992	71,443	+	2,005
			-	3,111
93	158	14,760	+	2,335
			-	78
3,700	17,600	34,962	-	2,632
..	29,172	1,84,448	+	8,094
			-	3,789
33,304	23,556	2,08,327	+	17,144
..	15,077	58,062	+	2,150
			-	2,285
..	..	490	+	2,385
14	8,370	1,20,531	+	3,570
			-	3,462
1,64,796	0,14,820	36,11,793	+	2,75,342
			-	76,265
3,30,825	5,52,287	28,66,740	+	3,64,418
			-	38,309

TABLE G.

Statement showing Societies Branches and Fair Price Shops, Distribution Centres run by Co-operative Institutions Audited by audit staff during the year 1949-50.

No. of audit units due for audit at the beginning of the year 1949-50.					No. of societies transferred to certified Auditors.	No. of audit units in charge of Special Auditors.					No. of audit units in charge of Auditors and Sub-Auditors.					No. of audit units audited during the year by Special Auditors.				
Living.	Branches.	Lqd.	F.P. shop.	Total.		Living.	Branches.	Lqd.	F.P. shop.	Total.	Living.	Branches.	Lqd.	F.P. shop.	Total.	Living.	Branches.	Lqd.	F.P. shop.	Total.
13,609	456	1,113	8,519	18,697	1,608	680	338	10	298	1,321	11,826	123	1,103	3,221	15,773	579	293	3	234	1,104
No. of audit units audited by the Auditors and Sub-Auditors.					No. of audit units remained in arrears in charge of Special Auditors.					No. of audit units remained in arrears in charge of district audit staff.										
Living.	Branches.	Liquidation.	F.P. Shop.	Total.	Living.	Branches.	Lqd.	F. P. shop.	Total.	Living.	Branches.	Lqd.	F. P. shop.	Total.						
10,450	76	939	2,362	14,826	101	40	2	14	157	876	48	184	350	1,458						

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