

Annual Administration report on the working of
Co-operative societies in the Province of Bombay.
1944-1945.

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Poona, the 21st January 1946.

To

THE SECRETARY TO GOVERNMENT,
Revenue Department, Bombay 1.

Subject.—Annual Administration Report for 1944—45.

I submit herewith the Annual Administration Report on the working of co-operative societies in the Province of Bombay for the year ended the 30th June 1945.

I. ADMINISTRATION.

GAZETTED STAFF.

*Registrar of Co-operative Societies and Director of Rural Development,
Bombay Province, Poona.*

I continued to hold the office of the Registrar of Co-operative Societies from 1st July 1944 to 16th January 1945, when I proceeded on leave and was on return from leave posted as Collector of Sholapur. I was succeeded by Mr. P. J. Chinmulgund, I.C.S., who officiated as Registrar from 17th January 1945 to the end of the Co-operative year.

Deputy Registrar of Co-operative Societies.

2. Mr. N. P. Bhagwat officiated as Deputy Registrar from 1st July 1944 to 3rd August 1944 when he was relieved by Mr. P. J. Chinmulgund who held this post from 4th August 1944 to 16th January 1945. Mr. N. P. Bhagwat again officiated as Deputy Registrar from 20th January 1945 to 30th June 1945.

Personal Assistant to the Registrar of Co-operative Societies.

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

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

Mr. N. V. Nayak worked as Assistant Registrar of Co-operative Finance, and Assistant Registrar, Land Mortgage Banks from 1st July 1944 to 31st August 1944, when he was appointed to hold the temporary post of Assistant Registrar, Co-operative Training. Mr. K. R. Kulkarni worked as Assistant Registrar, Co-operative Finance and Assistant Registrar, Land Mortgage Banks, from 1st September 1944 to 30th June 1945, except for the period from 19th April 1945 to 16th May 1945 when he proceeded on leave. During Mr. Kulkarni's absence on leave, Mr. K. V. Deodhar officiated as Assistant Registrar, Co-operative Finance and Assistant Registrar, Land Mortgage Banks.

Chief Marketing Officer and Marketing Research Officer.

Mr. R. N. Trivedi, who was on leave upto 30th June 1944, joined as Chief Marketing Officer on 1st July 1944 and continued to work as such from 1st July 1944 to 12th November 1944. With the transfer of the headquarters of the Chief

Marketing Officer to Poona, the Chief Marketing Officer was relieved of the duties of Provincial Marketing Officer under the Provincial Marketing Scheme partly financed by the Imperial Council of Agricultural Research and these duties were performed by Mr. R. N. Trivedi, Secretary, Bombay Provincial Co-operative Marketing Society Ltd., who was designated as Marketing Research Officer. Under the revised arrangements, Mr. V. D. Karkhanis was appointed to officiate as Chief Marketing Officer, Poona, and he worked in this capacity from 13th November 1944 to 30th June 1945. Mr. R. N. Trivedi worked as Secretary of the Bombay Provincial Co-operative Marketing Society and Marketing Research Officer, till the end of the year, except for a period of one month and 12 days when he proceeded on short leave. During his absence, Mr. Karkhanis held charge of the post of Marketing Research Officer and Mr. R. K. Apte of the post of Secretary of the Marketing Society.

Assistant Registrars of Co-operative Societies.

Of the two additional posts of Assistant Registrars, with headquarters at Sholapur and Satara created by Government on a temporary basis, the post of Assistant Registrar, Sholapur, along with the staff, was sanctioned on a permanent basis during the year, while the post at Satara was allowed to be continued on a temporary basis. The sub-joined statement shows the names of officers who held the posts of Assistant Registrars of Co-operative Societies, their charges, the extent of their touring and the number of inspections during the year.

	Name.	Period.	Headquarters.	Charge.	No. of days on tour.	No. of societies inspected.
Bombay	Mr. B. M. Dwived	1-7-44 to 16-4-45.	Bombay	Bombay suburban and Thana districts.	88	115
	Mr. J. C. Shah	23-4-45 to 24-5-45.	Do.	Do.	5	2
	Mr. K. V. Deodhar	25-5-45 to 30-6-45.	Do.	Do.	7	7
Ahmedabad	Mr. C. M. Amin	1-7-44 to 30-6-45.	Ahmedabad	Ahmedabad Panch districts. and Mahals	179	145
Surat	Mr. Y. T. Desai	Do.	Surat	Surat and districts. Broach	139	125
East Khandesh	Mr. S. V. Bhir	1-7-44 to 3-5-45 and 4-6-45 to 30-6-45.	Jalgaon	East district. Khandesh	114	124
	Mr. Y. G. Dharma- adhikari.	4-5-45 to 3-6-45.	Do.	Do.	9	15

	Name.	Period.	Head quarters.	Charge.	No of days on tour.	No. of societies inspected.
West Khandesh	Mr. S. G. Almoula ..	1-7-44 to 30-6-45.	Dhulla	West Khandesh and Nasik districts.	187	120
Poona	Mr. V. D. Karkhanis	1-7-44 to 6-12-44.	Poona	Poona and Nagar districts.	29	22
	Mr. V. N. Deshpande	7-12-44 to 26-4-45.	Do.	Do.	27	29
	Mr. W. D. Salunke ..	27-4-45 to 30-6-45.	Do.	Do.	26	16
Belgaum]	Mr. K. G. Prabhu ..	1-7-44 to 30-6-45.	Belgaum	Belgaum and North Kanara districts.	140	123
Dharwar	Mr. B. B. Palekar ..	1-7-44 to 12-8-44.	Dharwar	Dharwar district	12	18
	Mr. N. P. Bhagwat ..	13-8-44 to 18-1-45.	Do.	Do.	75	52
	Mr. S. B. Godhi ..	19-1-45 to 16-5-45.	Do.	Do.	76	18
	Mr. B. A. Patil ..	17-5-45 to 30-6-45.	Do.	Do.	30	35
Sholapur	Mr. K. R. Kulkarni ..	1-7-44 to 20-8-44.	Sholapur	Sholapur and Bijapur districts.	14	3
	Mr. R. K. Palekar ..	21-8-44 to 17-3-45.	Do.	Do.	97	56
	Mr. V. N. Deshpande	18-3-45 to 30-6-45	Do.	Do.	45	24
Satara	Mr. R. S. Patil ..	1-7-44 to 30-6-45.	Satara	Satara, Ratnagiri and Kolaba districts.	194	235

Special Auditors of Co-operative Societies.

3. The post of the Special Auditor, Jalgaon, was sanctioned on a permanent basis from 1st April, 1945. Government also sanctioned an additional post of Special Auditor at Bombay for super audits of banks and societies transferred to the charge of Professional Auditors.

4. The touring and inspection work done by the Registrar and the Deputy Registrar are as under :—

Designation.	No. of days on tour.	No. of Societies inspected.
Registrar, Co-operative Societies—		
Mr. S. M. Ikram	47	39
Mr. P. J. Chinnulgund	77	82
Deputy Registrar, Co-operative Societies—		
Mr. P. J. Chinnulgund	86	39
Mr. N. P. Bhagwat	63	23

SUBORDINATE STAFF.

5. There were no changes in the permanent strength of the subordinate staff during the year under report except that in view of a substantial increase in work at headquarters, two additional posts of office Superintendents were sanctioned for the Registrar's office and three posts of clerks, sanctioned on a temporary basis, were placed on a permanent footing.

SPECIAL TEMPORARY STAFF.

6. Both the posts of Auditor and Reconstruction Officer and the staff under them for areas served formerly by Nasik and Kaira district Central Co-operative Banks (in liquidation) were continued throughout the year. Similarly the post of Special Supervision Officer and his staff for supervision in the Dohad taluka and Jhalod Mahal and the staff meant for the backward areas of Bardoli and Mandvi talukas was continued. In addition two posts of sub-auditors for work in backward areas in West Khandesh and Nasik districts were continued.

Departmental officers continued to work as liquidators in the Baramati and Nasik areas. The post of the liquidator of the Dharwar Urban Co-operative Bank held by an officer in the Auditor's grade was substituted by a post in the lower grade of a Sub-Auditor. In view of the large increase in the number of consumers societies and the establishment of fair price shops by urban societies etc. four posts of additional auditors with the staff under them for the audit and supervision of these societies were continued. Government also sanctioned continuance of four posts of Sub-Auditors on a temporary basis and sanctioned five more posts of Sub-Auditors on a temporary basis. In addition to 4 temporary posts of Auditors for Fair Price Shops, one post of an Auditor was sanctioned for Thana district. In view of an all round increase in work in the districts, arising as a result of distribution work undertaken by Co-operative societies etc., 6 posts of District Co-operative Officers were sanctioned on a temporary basis. Seven posts of clerks under District Co-operative Officers were also sanctioned on a temporary basis so as to provide clerical assistance to all District Co-operative Officers.

In order to secure an orderly development of co-operative marketing, the policy of giving departmental hands to work as Managers of sale societies was continued and even extended during the year. The staff under the scheme for marketing of pure Jarilla cotton in Khandesh was also continued throughout the year.

The total number of Special Recovery Officers appointed in the course of the year was 25.

Special temporary staff for the Training Centre for training the staff of the Co-operative Department in post-war schemes.

The following staff was sanctioned for the Training Centre at Poona, which was established from 1st September, 1944 :—

- 1 Assistant Registrar.
- 1 Senior Inspector.
- 2 Clerks.

Mr. N. V. Nayak was appointed as Assistant Registrar, in charge of the Centre. The centre is intended to impart training to additional staff required to meet the growing demands of the department, and for work in connection with the planning and execution of various post-war schemes.

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

For work in connection with the propaganda for Bombay Agricultural Debtors Relief Act and provision of crop finance to debt-adjusted agriculturists, following temporary staff was sanctioned by Government.

- 51 Assistant District Co-operative Officers.
- 18 Sub-Auditors.

In addition to the above staff, Government also sanctioned appointment of three Assistant Registrars for Debt Relief one for each of the revenue division with headquarters at Surat, Poona and Belgaum.

Honorary Workers.

7. The period of appointment of Honorary Organisers terminated on 30th June 1945 and after the year under report new appointments of District Honorary Organisers were made for a period of two years. The number of newly appointed District Honorary Organisers is 49 as against 48 appointed previously. Similar appointments of Taluka Honorary Organisers were made and their number is 145 as against 130 of the previous term. The term of Lady Honorary Organisers appointed for Ahmedabad, Poona, Bombay and Sholapur cities, which expired in October 1944 was extended to 30th June 1946. Two more Lady Honorary Organisers were appointed for the cities of Dhulia and Ahmednagar.

Cost of Working.

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

Suppression of Corruption

9. There were no complaints of corruption or inadequate payment for supplies against the employees of this department during the year under report.

General Progress of the Movement.

10. During the year under report, Government issued a "Blue Print" presenting a complete picture of a co-ordinated post-war plan for the Province. For facility of execution, the plan has been divided into three five year periods. Its objective is to raise the economic level of the country-side and to increase the well-being of the people, while at the same time, arranging for the resettlement of the returned soldiers. The plan covers almost every aspect of rural development and embraces encouraging of home and village crafts.

Since indebtedness is a major obstacle in the path of rural reconstruction, under the plans formulated, the co-operative movement is expected to intensify its efforts to supply the farmer, for his essential needs, credit on easy terms. Preliminary and the most important measure towards this end has been the extension of the Bombay Agricultural Debtors Relief Act to the greater part of the Province with effect from 1st May 1945. Under the scheme of extension, 42 additional Debt Adjustment Boards have been established serving in all 94 talukas and petas in the Province. To link up the activities of crop finance with the profitable marketing of the produce of the agriculturists, a large-scale development of marketing facilities through the establishment of co-operative supply and sale societies and unions is also contemplated under the plans drawn up.

Emphasis is also laid on the need for organisation of District Industrial Associations and feeder industrial co-operatives for hand-loom weaving and other cottage and subsidiary industries.

The year under report was characterised by a further expansion of the movement in various spheres of co-operative activities. The progress is partly due to the normal course of development and also due to the steps taken to implement the post-war plans. 548 new societies were registered during the year as against 23 ordered to be wound up. The number of co-operative societies as on 30th June 1945 was 6,653 showing a net increase of 520 societies.

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

Class of Societies	Number of Societies	
	Registered	Taken into liquidation.
<i>Agricultural Credit—</i>		
(i) Credit	1	5
(ii) Thrift and Credit	249	.....
(iii) Multi-purpose	78	... ..
(iv) Grainery societies ... ..	... ..	... ..

Class of Societies.	Number of Societies.	
	Registered.	Taken into liquidation.
<i>Agricultural non-credit—</i>		
(i) Better Farming including Joint Farming societies ..	6	.....
(ii) Sale societies, Taluka Development Associations crop Protection societies etc	31	... ..
(iii) Supply societies	1	.....
<i>Non-Agricultural—</i>		
(i) Salary Earners	10	.....
(ii) Urban credit	26	4
<i>Housing Societies—</i>		
Producers societies	12	2
Producers societies	16	1
Weavers Societies	51	.....
Consumers societies	56	6
Unions including District Boards of Supervising Unions . . . . .	...	1
Others	11	4
Total	548	23

It will be noticed that the increase is most marked in the number of thrift and credit and multi-purpose societies in rural areas. The increase is indicative of the steps taken to make arrangements for providing crop finance to the agriculturists under the scheme of extension of the Bombay Agricultural Debtors Relief Act. On the non-credit side, the increase of as many as 38 societies covering various range of activities is also a satisfactory feature.

On the non-agricultural side, the increase in the number of salary earners' urban credit and housing societies etc., shows a steady pace of expansion of this side of the movement.

A further increase of 50 consumers' societies indicates keen demand for the registration of more such societies as a suitable agency for distribution of food-grains and other articles of domestic requirements at controlled rates. A note of warning has, however, been sounded in the last year's report that these societies have been organised with a view to fulfill the need created by the present abnormal times, and it cannot be said that all the stores which have now come into existence will survive after normal conditions are restored.

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

III. WORKING OF SOCIETIES.

A. RESOURCE MOVEMENT.

(1) Agricultural.

(a) AGRICULTURAL CO-OPERATIVE CREDIT SOCIETIES, INCLUDING MULTIPURPOSE SOCIETIES.

12. The sub-joined statement shows an all-round and distinct improvement in the position of agricultural credit societies including Multi-purpose Societies.

	1943-44	1944-45
Number of societies	4,021	4,344
Membership	194,161	208,668
	Rs.	Rs.
Working capital	2,48,63,197	2,72,23,256
Reserve and other funds	98,78,847	1,05,47,951
Members' Deposits	14,09,230	17,13,125
Share Capital	39,06,745	44,46,088
Bank Loan outstanding	77,82,544	84,98,485
Other outside liabilities	18,85,821	20,17,597

In order to enable the movement to provide crop finance to the debtors in areas where Bombay Agricultural Debtors Relief Act has been applied, many rural societies were registered. Besides, with the general improvement in the position of the societies, the prejudice which was felt by many villagers against the co-operative movement in the years following the economic depression has more or less died down and there was greater demand for registration of fresh agricultural thrift, credit and multi-purpose societies. These two factors account for a net increase in the number of thrift, credit and Multi-purpose societies in the Province by 323·328 new societies viz., 1 credit, 249 Thrift and Credit and 78 Multi-purpose societies, were registered during the year as against five societies ordered to be wound up. A satisfactory rise in membership is also noticed owing to a number of fresh societies being registered and despite the continuance of the policy of weeding out recalcitrant defaulters from existing societies and reduction brought about by the liquidation of a few societies. It is gratifying to note that the reserve and other funds record an increase of 6·69 lacs and the share capital of Rs. 5·39 lacs. Members' deposits show a rise of 3·03 lacs. The percentage of owned capital to working capital shows a slight increase of 0·3 during the year. The rise in the amount of non-members' deposits is explained by the fact that the agriculturists who have not joined the societies and who have more money in their hands are freely making use of these societies for investment of their surplus money. As a result of an all-round increase in the amount of share capital, deposits, bank loan and reserve and other funds, working capital shows a satisfactory rise of 23·60 lacs during the year under report, and stands at Rs 272·23 lakhs

13. The process of broadening the basis of agricultural credit societies with a view to increase their usefulness to the agriculturists is being continued during the year under report. A number of rural credit societies all over the Province have amended their bye-laws and made a provision for undertaking additional u nctions such as supply of agricultural requisites or articles of domestic use or ontrolled articles, in addition to the supply of credit.

14. The subjoined statement giving figures for societies in different Assistant Registrars' Divisions indicate the position as regards loans operations, current demand recoveries and arrears both extended and overdue :—

Division.	Total loans outstanding as on 1st July 1944.	Fresh Finance	Amount due for repayment	Recoveries.
1	2	3	4	5
	Rs.	Rs.	Rs.	Rs.
Bombay .. .	3,38,538	2,55,128	3,64,351	2,53,540
Ahmedabad	6,16,703	4,65,642	6,52,444	4,04,124
Surat .. .	11,14,295	8,04,355	11,65,983	7,10,476
Jalgaon . . .	34,45,199	19,45,303	35,69,396	16,33,418
Dhule . . .	27,18,717	25,55,282	32,76,169	22,92,865
Poona	19,96,119	11,83,020	19,02,309	9,27,351
Sholapur	18,45,687	8,79,582	17,35,554	7,79,293
Satara	18,56,771	11,47,199	18,76,557	12,33,018
Belgaum .. .	17,15,269	9,35,855	16,38,387	9,68,059
Dharwar	22,12,253	9,36,425	21,92,138	7,95,655
Total, 1944-45 ...	1,78,59,551	1,10,97,791	1,83,73,288	99,97,799
Total, 1943-44 ...	1,91,99,158	89,81,056	1,89,29,811	98,01,253

Division	Advance recoveries.	Extensions.	Total outstandings as on 30th June 1945.	Overdues.
1	6	7	8	9
	Rs.	Rs.	Rs.	Rs.
Bombay	1,033	1,285	3,40,126	1,09,526
Ahmedabad . . .	35,637	31,100	6,78,221	2,17,220
Surat	15,850	1,47,857	12,08,174	3,07,650
Jalgaon	23,504	1,06,848	37,57,084	18,29,130
Dhule .. .	45,487	54,931	29,81,134	9,28,373
Poona	1,12,577	27,513	22,41,788	9,47,445
Sholapur . . .	32,963	49,980	19,45,976	9,06,281
Satara	15,424	64,405	17,70,952	5,79,134
Belgaum .. .	1,57,625	1,01,736	16,83,065	5,68,592
Dharwar	68,182	3,52,473	23,53,023	10,44,019
Total, 1944-45 ..	5,08,282	9,38,128	1,89,59,543	74,37,361
Total, 1943-44 ..	4,71,801	12,48,759	1,78,59,551	78,79,799

The total loan outstandings during the year under report show an appreciable decrease by 13.39 lakhs over the previous year's figures. The decrease is mainly due to the betterment of the condition of agriculturists and their consequent ability to lighten the burden of their indebtedness. There is a substantial increase in the figure of fresh finance made during the year and is attributable to the registration of new societies and the additional finance given to members of societies, with a view to enable them to meet the increased cost of cultivation. The amount due for repayment was 183.73 lakhs as against 189.29 during the previous year, but the amount recovered inclusive of advance recoveries was 105.06 lakhs as against 102.73 of the previous year showing an excess of recoveries during the year to the extent of Rs. 2.33 lakhs. The percentage of recoveries to demand went up from 51.7 to 54.5 of the total amount due for repayment during the year. The progress of recoveries is satisfactory for the Province as a whole, but in a few divisions a set back is noticed. In the Jalgaon division recoveries fell to Rs. 16.33 lakhs, and represent a drop of 3.17 lakhs over the previous year's figure. The reduction in the amount of recoveries is explained by the fact that the ground-nut crop in several areas was swept away on account of heavy floods. It is also attributable to the restrictions on cultivation of money crops under the Bombay Growth of Food Crops Act. The total cultivable area for money crops like cotton and ground-nut being restricted to $\frac{1}{3}$ th of the total area by statutory obligation, cotton which is a money crop in Khandesh was produced on a restricted scale. To add to this the unsteady demand for and decline in the prices of cotton affected the repaying capacity of the Khandesh cultivator. Similarly, a drop of 0.82 lakhs is noticeable in recoveries over the previous year's figure in the Satara division. This has been attributed to the fact that the agriculturists who received direct payments from Government for the sale of foodgrains under the compulsory levy scheme, failed to meet their obligations to societies, in time. Unfavourable seasons, restrictions on the growth of money crops, direct payments to the cultivators for sale of foodgrains and the consequent withholding of repayments by the borrowers, before the close of the year, are also responsible for the deterioration in the position of recoveries in Surat division which fell to Rs. 7.10 lakhs as against 8.25 lakhs of the previous year showing a decline of Rs. 1.14 lakhs during the year.

UNAUTHORISED ARREARS.

15. The table below gives the comparative position with regard to overdues in different areas grouped according to their agricultural and other conditions :—

	Amount due for repayment.		Unauthorised arrears		Percentage of unauthorised arrears	
	1943-44.	1944-45	1943-44.	1944-45	1943-44	1944-45.
	Rs	Rs.	Rs	Rs		
Whole Province ..	1,89,29,811	1,83,73,288	78,79,799	74,37,361	41.6	40.4
Precarious and backward tracts. .	44,54,161	42,37,952	22,11,599	20,41,047	49.3	47.7
Normal Area ..	1,40,73,096	1,38,41,340	55,31,200	52,61,360	39.3	37.9
Panch Mahals ..	4,02,554	2,93,996	1,37,000	1,34,954	34.03	45.9

The position with regard to overdues disclosed in the statement shows improvement not only for the Province as a whole but also for precarious and backward tracts and normal area. The position deteriorated in the Panch Mahals. The overdues for the whole province record a decrease of 4.42 lakhs over the last year's figure and form 40.4 per cent of the amount due for repayment as against 41.6 per cent. the year before. In the precarious and backward tracts the decline is 1.9 per cent while in the normal area the decrease is 1.3 per cent. The deterioration in the position of overdues in Panch Mahals by about 11.9 per cent. of the amount due for repayment is due to the heavy drop in the amount due for repayment. Amount due for repayment fell from 4.02 lakhs to 2.93 lakhs while recoveries fell by Rs 2,046 only. Separate figures compiled with regard to the percentage of overdues in agricultural credit societies excluding Land Mortgage Banks disclose that out of 4,344 societies there are as many as 906 societies (538) having no arrears, 294 (242) societies having arrears up to 5 per cent., 298 (257) societies with arrears ranging from 6 to 10 per cent., 473 (535) societies with arrears varying from 21 to 25 per cent., 801 (765) societies with arrears from 26 to 50 per cent., and 1,572 (1,684) societies having arrears above 50 per cent. Figures in brackets represent corresponding figures of the previous year.

AUDIT CLASSIFICATION.

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

Division.	A.	B	C	D.	Not classed.	Total.
Jalgaon ..	87	157	165	146	26	581
Poona ..	57	160	136	69	25	447.
Satara ...	89	178	116	78	63	524.
Dhawalwar .	38	213	146	79	4	480.
Sholapur ..	39	177	132	64	29	441
Surat ...	66	125	56	51	5	303.
Dhulia ..	121	203	135	115	57	631
Belgaum ...	43	145	87	70	33	378.
Bombay .	47	48	19	11	23	148
Ahmedabad ..	9	162	113	96	31	411
Total for 1944-45	596	1,568	1,105	779	295	4,344
Total for 1943-44	535	1,413	1,097	852	124	4,021

It will be seen that the figures disclosed in the statement reflect a distinct improvement in the condition of societies. The number of A, B and C class societies have gone up by 61, 155 and 8 respectively while the number of D class societies has declined by 73. The number of societies not classed rose by 177.

CLASSIFICATION OF DEBTS.

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

Division.	Number of societies in which debts are classified.	Total loans outstanding in societies in column 2.	Frozen Debts.	Doubtful Debts.	Bad Debts.	Total of Columns 4, 5 and 6.
1	2	3	4	5	6	7
		Rs.	Rs.	Rs.	Rs.	Rs.
Satara ...	524	17,70,713	2,41,305	18,459	10,078	2,69,837
Poona ...	447	21,27,455	4,01,223	68,388	96,930	5,06,541
Bolgaum ...	378	17,60,613	2,00,822	57,598	36,873	2,95,293
Jalgaon ...	583	42,46,161	8,95,399	90,780	15,778	10,01,057
Dharwar ...	480	22,84,175	3,12,329	1,20,612	85,835	5,18,776
Bombay ...	140	3,40,556	38,358	14,876	4,584	57,818
Ahmedabad ...	411	6,39,734	86,813	18,416	9,059	1,14,288
Surat ...	297	12,04,613	1,65,897	25,057	31,099	2,22,053
Sholapur ...	433	19,39,471	3,55,699	76,928	17,157	4,49,784
Dhulia ...	614	29,57,948	5,11,439	78,034	39,529	6,29,002
Total, 1944-45 ...	4,307	1,92,71,439	32,09,284	5,69,148	3,46,917	41,25,349
Total, 1943-44 ...	3,883	1,90,62,148	34,38,524	7,06,886	4,00,004	45,45,214

It will be seen that the frozen debts have gone down by 2·29 lakhs while bad and doubtful debts have decreased by 1·90 lakhs, showing that there has been improvement in the process of liquifaction of frozen-debts and in the recovery of debts which have been classified as doubtful and bad. The total number of societies in which the debts are classified or revised were 4,307.

18. *Canal societies.*—The following table gives the main statistics regarding the operations of societies on the Deccan Canals :—

Descriptions.	Poona District.	Ahmednagar District.		Total.	
	Nira Canal.	Pravara Canal.	Godawari Canal.	1944-45.	1943-44.
(1) Number of Societies ...	37	16	19	72	66
(2) Number of members ...	1,731	543	696	3,066	2,785
	Rs.	Rs.	Rs.	Rs.	Rs.
(3) Share Capital ...	36,155	33,790	36,975	1,06,920	82,900
(4) Reserve Fund ...	1,98,880	43,652	98,933	3,41,465	3,33,766
(5) Deposits from members ...	10,744	23,232	22,521	56,497	23,684
(6) Deposits from non-members.	6,209	2,727	20,170	29,106	58,674
(7) Loans advanced ...	1,17,682	1,61,158	1,97,890	4,76,730	3,64,400
(8) Loans received—					
(a) Principal ...	1,39,564	1,08,975	1,48,482	3,07,021	3,24,993
(b) Interest ...	29,347	13,745	17,144	60,236	46,092
(9) Loans outstanding as on 30th June 1945.	3,01,337	1,66,442	1,87,522	6,55,301	5,66,513
(10) Overdues ...	1,71,099	15,885	54,368	2,41,352	2,70,282
(11) Amount under awards ...	1,00,150	14,937	21,399	1,36,486	1,58,230
(12) Amount locked up in lands.	15,901	3,992	13,266	33,159	39,927
(13) Doubtful and Bad Debts ...	76,736	6,352	7,063	90,151	1,00,204
(14) Bank Loan ...	1,86,968	1,22,380	85,849	3,95,197	2,70,151
(15) Working capital ...	4,42,828	2,11,626	2,72,573	9,27,027	7,90,295

With the registration of 6 new societies the number of societies on the canals stood at 72 at the close of the year. Owing to high prices obtainable for gul—the chief commercial crop of the tract—the societies in areas commanded by the Deccan Canals have recorded distinct improvement in their working. The number of members, share capital, reserve fund and working capital record a satisfactory rise over the previous years' figures. Deposits from members have increased from Rs. 23,684 to Rs. 56,497, while the non-members' deposits, overdues, bad and doubtful debts, amounts under awards, amounts locked up in lands, have decreased. The total loans advanced during the year amounted to Rs. 4,76,730 as against Rs. 3,64,600 of the previous year owing to a rise in the scale of finance permitted for cultivation of sugar cane with a view to meet the increased cost of cultivation. This has been reflected in the increase in the amount of bank loan which went up from Rs. 2,70,151 to Rs. 3,95,197. Of the several factors that have been responsible for the improvement in the condition of the societies on canals a most important one is the evolution of satisfactory arrangements for the sale of produce of members of rural primaries through the agencies of the two big purchase and sale Unions.

viz., The Nira Canal Co-operative Purchase and Sale Union at Baramati and the Godavari and Pravara canals Sahakari Kharedi and Vikri Sangh at Kopergaon and their branches. These two unions have been instrumental not only in marketing of produce brought to sale by getting better prices but also have been responsible for making recoveries from amounts due to primary and supplying quality seed and manure and other agricultural requisites at reasonable prices to the members of those societies.

The societies in the Nira Canal in the Baramati area were transferred to the jurisdiction of the Poona Central Co-operative Bank during the year subject to certain conditions laid down by the Department.

BHIL SOCIETIES.

19. The following table gives the main statistics with regard to the Bhils in West Khandesh and Panch Mahals :—

Loan operations.							
District.	Number of societies.	Number of members.	Outstanding at the beginning of the year.	Advances during the year.	Amount due for repayment during the year.	Amount repaid during the year.	Arrears authorised.
1	2	3	4	5	6	7	8
			Rs.	Rs.	Rs.	Rs.	Rs.
West Khandesh ...	37	+876	78,887	80,033	1,02,356	61,760	...
Panch Mahals ...	100	5,774	1,30,146	1,42,264	2,21,747	1,10,282	49,209
Total, 1944-45 ...	137	6,650	2,09,033	2,22,297	3,24,103	1,81,042	49,209
1943-44 ...	133	5,403	2,26,398	1,95,560	3,47,232	2,12,923	54,315

District.	Loan operations.		Capital.			Cost of management.	Remarks.
	Arrears unauthorised.	Outstanding at the close of the year.	Owncd capital.	Borrowed capital.	Working capital.		
1	9	10	11	12	13	14	15
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
West Khandesh ...	40,596	97,160	50,457	55,633	1,06,090	2,817	
Panch Mahals ...	57,804	1,53,128	2,31,870	20,700	2,52,570	8,644	
Total, 1944-45 ...	98,400	2,50,228	2,82,327	76,333	3,58,660	11,461	
1943-44 ...	93,712	2,09,033	2,84,779	70,156	3,54,935	3,498	

With the registration of four more societies in the Panch Mahals, the number of Bhil societies rose from 133 to 137 during the year under report. There has been an increase in the membership and borrowed and working capital of these societies. The application of the Bombay Agricultural Debtors' Relief Act to these areas has stimulated the demand for loans from co-operative societies. As a result, fresh finance increased from 1,95,560 to 2,22,297. Owned capital showed a fall of Rs. 2,452. The position with regard to recovery and overdues shows also deterioration for the area, as a whole. This is partly attributed to the failure of maize crop in the Panch Mahals where the setback is considerable and partly to the changes in the personnel of secretaries of societies in the area. A feature of the co-operative movement in this area is that finance is made in kind and the recoveries are also made in kind through the agency of the two sale unions working in the area. The following figures illustrate the progress made under the system of advances and recoveries in kind :—

			Bengali Maunds.	Value:
				Rs.
<i>Panch Mahals.</i>				
Advance in kind ...	...	...	6,801	65,968
Repayments in kind	...	...	10,585	90,338
<i>West Khandesh.</i>				
Advances in kind ...	...	...	} Information not available.	{ 16,000
Recoveries in kind		

Other Societies.

20. In addition to the above societies which cater for the Bhil population in West Khandesh and the Panch Mahals, there are a number of other credit societies which cater to the needs of backward classes such as conservancy staff of Municipalities, settlers in the industrial settlements, etc. With the registration of four more societies during the year, their number rose from 126 to 130 and their working capital from 9.89 lakhs to 12.48 lakhs of their owned capital was 8.32 lakhs consisting of paid up share capital, reserve and other funds. The loan outstandings rose from 8.78 lakhs to 11.62 lakhs. The position with regard to recoveries showed deterioration, as overdues increased from 1.20 lakhs to 1.28 lakhs on account of deterioration in the economic condition of the backward classes due to a rise in the cost of living.

Multi-Purpose Societies.

21. With the registration of 78 new societies during the year, the number of multi-purpose societies rose from 106 to 184. The membership increased from 7,866 to 14,034. There was a substantial increase in deposits both of members and non-members, loans from financing agencies, share capital, reserve and other funds, and working capital. There was also steep increase in the amount of loan outstanding at the close of the year from Rs. 2.91 lakhs to Rs. 6.31 lacs. This had naturally its effect on the total value of sales of agricultural produce, domestic and other requirements which increased from 38.63 lakhs to 45.36 lakhs. The commission earned also increased from Rs. 38,196 to Rs. 94,191, though the percentage of

unauthorized arrears to total loan outstandings at the close of the year practically remained stationary at 15 per cent. It may be noted that the progress of multi-purpose societies has not been uniform in all the districts, as it is dependent on the enthusiasm and business efficiency of the workers, the marketing conditions prevailing in the area and the extent to which the services of these societies have been utilised by the Revenue authorities in different districts in regard to distribution of various kinds of controlled and rationed articles, for the domestic use such as foodstuffs, sugar, cloth, kerosene, etc. The working of a few typical societies will be of interest in this connection. The Navalgurd Multi-purpose society in the Dharwar district continued to do good work during the year. It effected sales of foodstuffs and other articles of domestic requirements to the extent of Rs. 65,800 and earned a profit of Rs. 1,279 in the business. It took an active part in the promotion of the "Grow More Food Campaign" and acted as an agent of the Agricultural Department in distributing seeds of improved varieties of cotton and wheat in its area. It has built up a reserve fund of Rs. 7,028 and made a total net profit of Rs. 1,856 on the years' working. The names of Devgiri Rettehalli, Halageri Kaginelli and the Lakkundi Multi-purpose societies in the same district also deserve mention for their good work. The Adgaon and Vinchur Multi-purpose societies in the Nasik district supplied to the Military camp at Devlali 21,183 and 54,777 bags respectively of potatoes of the total value of Rs. 4.45 lakhs and distributed 4,111 and 785 bags of potato seeds to their members. The work done by the Loni Multi-purpose society in the Ahmednagar district deserves special mention for its varied activities. It effected sales of gul, groundnut and Mosambi to the extent of Rs. 1.75 lakhs during the year. It has opened a workshop at Loni for manufacturing iron implements for agricultural purposes. It sold cane crushers and ploughs of the value of Rs. 3,918. It distributed foodgrains, sugar, and kerosene of the value of Rs. 12,318 and has been running a grocery shop also and the total sales effected amounted to Rs. 23,254. It received 250 bags of rice seed and 2,600 bags of oil cake manure from the Agricultural Department for distribution amongst agriculturists which it did. The society made a net profit of Rs. 7,176 on the years' working. The Haldar Multi-purpose society in Brcach district sold cotton worth Rs. 1.77 lakhs and cotton seed of the value of Rs. 29,230. It earned a commission of Rs. 1,734. It also supplied household and other agricultural requisites to the extent of Rs. 30,084 and realised a commission of Rs. 968. The Nabipura Multi-purpose society in the same district continued to do useful work. It sold cotton worth Rs. 47,568 and cotton seed and lang worth Rs. 47,353. It also functioned as a wholesale distributor of Gur for the city and taluka of Brcach. It supplied agricultural requisites worth Rs. 3.63 lakhs and realised a commission of Rs. 607. The Kismud and Kalak Multi-purpose societies also deserve mention for their useful activities during the year.

Multi-purpose Societies 1944-45.

	1943-44.	1944-45.
Number of societies	...	106
Number of members	...	7,866
	Rs.	Rs.
Share Capital	1,93,624	4,07,768
Reserve and other funds	94,010	2,33,270

	1943-44.	1944-45.
	Rs.	Rs.
Deposits—		
(a) From members	81,224	3,10,778
(b) From non-members	1,34,652	2,57,984
Loans from Central Banks	2,65,080	4,94,936
Working Capital	7,68,590	17,43,473
Loan operations—		
(a) Crop loans	1,31,790	6,99,134
(b) Loans on Security of produce	15,37,199	5,16,387
(c) Intermediate term loans	15,130	1,59,020
(d) Loans for domestic and Industrial requirements	92,489	22,018
Total Loans outstanding	2,91,267	6,31,530
Overdues	44,081	94,191
Value of Agricultural domestic and other requirements supplied	10,10,938	45,36,547
Price realised in sales of agricultural produce	28,53,691	20,30,593
Commission earned	38,196	82,295

C. SUPERVISION.

22. The number of district boards of supervising unions continued to be 14. All these district boards are working under the revised constitution sanctioned by Government in the year 1941. The districts of Kolaba, Ratnagiri and Panch Mahals continued to be without district boards. Similarly except for the Viramgam taluka, Ahmedabad district had no supervising union or board. The following arrangements for supervising over co-operative societies were made in the above districts.

23. In Ahmedabad, the work of supervision over co-operative societies was carried out by the Ahmedabad Central Co-operative Bank, through a small staff committee consisting of Assistant Registrar of Ahmedabad, and one representative each of the Agricultural societies and non-agricultural societies of the district appointed from amongst the directors of the bank. The arrangements worked more or less satisfactorily. In Ratnagiri, supervision over co-operative societies has been provided for, by appointment of a supervisor working under the guidance and control of an *Ad-Hoc* committee consisting of the Assistant Registrar of the division, one representative each of the Ratnagiri and the Chiplun urban banks and one representative of each of the agricultural credit societies affiliated to these banks. In the Panch Mahals, the work of supervision in the areas of Halol and Kalol talukas was carried out by the Halol and Kalol talukas Banking Union, while special arrangements for supervision through a Government supervision Officer were made in the partially excluded areas of Dohad and Jhalod talukas.

24. In other backward areas also viz., Nandurbar, Nawapur and Taloda of the West Khandesh district, Peint and Kalwan etc., of Nasik district, and the Mandvi taluka of Surat district, supervision through Government officers was arranged.

25. The work of the district Boards of supervising unions suffered on account of dwindling income and increasing expenditure but when these handicaps are allowed for, the work of these boards may be considered satisfactory, on the whole. At any rate they remain the only institutions on which the representations of the rural societies have a permanent place and offer the only means of associating the rural leadership in the supervision and guidance of the rural societies. The supervision committee of these Boards took steps for supervising affairs of the affiliated societies. The supervisors also helped the organisation of societies, and assisted in supervising the distribution activities undertaken by a large number of societies. In 12 districts, Education supervisors were appointed and Education committees of the Boards arranged for training of secretaries, Managing committees members of societies etc. The Education committee also held conferences in certain districts and arranged for propaganda under the Bombay Agricultural Debtors Relief Act. In districts, where the Bombay Agricultural Debtors Relief Act has been applied special efforts for organising agricultural credit and Multi-purpose societies were made.

THE PROVINCIAL BOARD OF SUPERVISION.

26. The Provincial Board of supervision which consists of the Registrar as the Chairman, Deputy Registrar as the Secretary and three non-official members viz., the Chairman of the Bombay Provincial Co-operative Bank, the Chairman of the Bombay Provincial Institute and a representative of the District Boards of supervising Union held two meetings during the year.

In its meeting held on 8th July 1944, the Provincial Board of Supervision considered the administrative and financial working of the supervision scheme, and passed a resolution to the effect that the entire financial responsibility for the staff should be accepted by Government, and that the supervisors should be treated as a temporary addition to the departmental staff with all the privileges, amenities and status of Government servants, and subject to the departmental control in the matter of appointments, transfers etc., but should be placed at the disposal of the Provincial Board of Supervision for supervision work. This resolution was endorsed by the Assistant Registrars' conference held in November 1944, and by the 18th session of the Provincial Co-operative conference, held at Bombay, on 11th and 12th November 1944. Accordingly, necessary proposals for effecting changes in the scheme of supervision have been submitted to Government.

Amongst the other important resolutions passed by the Provincial Board of Supervision were the recommendations for organisation of "Federation of Supply and sale societies" for supervision, guidance and development of Purchase and sale organisations; affiliation of non-agricultural credit societies with a share capital below Rs. 20,000 to the existing supervising unions by grant of remission of a percentage of audit fees and extension of the system of *Ad-Hoc* Committee, for control over group secretaries in all areas of the Province.

The staff of the District boards consists of two senior supervisors and 144 supervisors and Assistant supervisors. The number of supervising unions including guaranteeing and banking unions was 101, and the number of societies affiliated to them was 3850.

(D) LAND MORTGAGE BANKS.

27. A separate statement B-1 showing the operations of Land Mortgage Banks is appended at the end.

(i) Primary Land Mortgage Banks.

28. The number of primary Land Mortgage Banks decreased from 17 to 16 during the year, as a result of the merger of two Banks referred to, in the last year's report. The proposals about merger of the Surat District Land Mortgage Bank Ltd., with the Surat District Central Co-operative Bank Ltd., have not yet been formally approved as it is proposed to watch the effects of the amended section 55 of the Bombay Agricultural Debtors Relief Act on the working of the Surat Land Mortgage Bank for about a year.

29. A statement showing the position with regard to the primary Land Mortgage Banks during the year is appended.

Serial No.	Name of the primary land mortgage bank.	Number of members.			Share capital from		
		Borrowing.	Non-borrowing.	'B' Class.	Borrowing members.	Non-borrowing members.	'B' Class members.
1	2	3	4	5	6	7	8
					Rs.	Rs.	Rs.
<i>Old Banks.</i>							
1	Pachora	201	24	509	14,755	1,250	346
2	Broach	176	3	141	14,535	150	..
3	Dharwar	138	18	454	11,435	450	600
	Total ..	515	45	1,104	40,725	1,850	946
<i>New Banks.</i>							
1	Belgaum	215	169	644	18,415	12,250	644
2	Nasik	344	46	1,609	16,045	6,195	..
3	East Khandesh ..	438	56	968	19,425	17,145	748
4	West Khandesh ..	523	60	3,264	38,190	11,335	2,986
5	Satara	878	55	1,005	26,500	15,480	1,161
6	Thana, Kolaba and Bombay Suburban District Land Mortgage Bank.	240	70	271	8,430	12,700	162
7	Kaira	113	55	228	10,765	6,285	..
8	Poona	284	60	1,548	16,485	7,375	586
9	Surat	88	146	227	8,260	22,755	227
10	Haveri	119	40	224	6,670	3,285	..
11	Gadag	175	39	341	10,860	2,395	..
12	Hubh	286	82	555	13,185	6,350	278
13	North Kanara ..	82	68	260	6,995	9,910	..
	Total ..	3,785	946	11,144	1,99,225	1,33,460	6,792
	Grand Total ..	4,300	991	12,248	2,39,950	1,35,310	7,738

Serial No.	Name of the primary land mortgage bank.	Loan applications received by primary land mortgage banks.		Loan applications recommended by primary land mortgage banks.		Loans sanctioned by Bombay Provincial Co-operative Land Mortgage Bank Ltd., Bombay.	
		No.	Amount.	No.	Amount.	No.	Amount.
1	2	9	10	11	12	13	14.
			Rs.		Rs.		Rs.
	<i>Old Banks.</i>						
1	Pachora	64	99,820	29	44,500	37	58,700
2	Broach	4	10,330	6	10,415	6	7,400
3	Dharwar	9	19,550	4	11,100	2	3,000
	Total	77	1,29,700	39	66,015	45	69,100
	<i>New Banks.</i>						
1	Belgaum	26	67,800	25	45,750	23	45,750
2	Nasik	17	24,550	5	5,450	6	7,400
3	East Khandesh ..	102	1,44,050	47	61,750	43	47,950
4	West Khandesh ..	136	2,25,000	110	1,45,950	83	1,24,550
5	Satara	63	84,400	57	60,450	43	46,050
6	Thana, Kolaba and Bombay Suburban District Land Mortgage Bank.	12	30,300	13	11,975	5	6,000
7	Kaira	2	12,000	..	....	..	....
8	Poona	45	87,700	28	45,250	31	38,600
9	Surat .. ..	..	....	..	....	..	....
10	Haveri	14	22,500	13	23,150	8	1,900
11	Gadag	20	52,400	10	31,950	2	4,000
12	Hubli	16	21,850	17	18,500	13	13,000
13	North Kanara ..	3	2,300	3	3,200	3	3,000
	Total	456	7,74,850	328	4,53,375	260	3,55,900
	Grand Total ..	533	9,04,550	367	5,19,390	305	4,25,000

Serial No.	Name of the primary land mortgage bank.	Loans advanced by Bombay provincial Co-operative Land Mortgage Bank, Ltd., Bombay.		Loans distributed by primary land mortgage bank to individuals.		Amount outstanding as on 30th June 1945.	Remarks.
		No.	Amount.	No.	Amount.		
1	2	15	16	17	18	19	20
		Rs.		Rs.		Rs.	
<i>Old Banks.</i>							
1	Pachora ..	.. 38	62,900	39	63,900	2,33,271	
2	Broach ..	.. 2	2,200	3	4,100	1,85,493	
3	Dharwar ..	.. 1	475	1	475	1,49,731	
Total ..		41	65,575	43	68,475	5,68,495	
<i>New Banks.</i>							
1	Belgaum ..	.. 19	36,150	19	36,150	2,33,467	
2	Nasik ..	.. 7	9,800	7	9,800	2,23,669	
3	East Khandesh ..	.. 43	49,600	43	49,600	2,79,382	
4	West Khandesh ..	.. 60	90,850	67	1,00,400	5,84,410	
5	Satara ..	.. 62	50,350	39	39,850	3,37,826	
6	Thana, Kolaba and Bombay District Land Mortgage Bank.	2	1,450	2	1,450	94,277	
7	Kaira ..	.. ..	..	..	..	98,430	
8	Poona ..	.. 24	26,800	24	26,800	2,24,494	
9	Surat ..	.. ..	..	..	..	51,106	
10	Haveri ..	.. 5	17,000	6*	17,000	98,585	
11	Gadag ..	.. 1	3,000	1	3,000	1,20,147	
12	Hubli ..	.. 10	6,800	10	6,800	1,50,065	
13	North Kanara ..	.. 2	2,200	2	2,200	79,761	
Total ..		235	2,94,000	220	2,93,950	25,75,619	
Grand Total ..		276	3,59,575	263	3,62,425	31,44,114	

It will be seen that the total membership of the primary Land Mortgage Banks recorded an increase from 16,610 to 17,539 of whom 991 are non-borrowing members, 4,300 borrowing members and the rest co-parceners of borrowers. The paid-up-share capital of the banks increased by Rs. 15,884 to 3,82,998 of which Rs. 1,35,310 represented the share capital contributed by the non-borrowers. The number of loan applications received by the primary Land Mortgage Banks during the year was 533 for Rs. 9,04,550 as against 385 for Rs. 5,79,900 in the preceding year. During the year there has been considerable increase in the number and amount of loans sanctioned by the Bombay Provincial Co-operative Land Mortgage Bank to the primary Land Mortgage Banks which were 305 for Rs. 4,25,000 as against 230 for Rs. 2,90,650 the year before. 263 loans for the aggregate sum of Rs. 3,62,425 were disbursed by the Land Mortgage Banks during the year as against 205 for Rs. 2,65,500 of the previous year which indicates a substantial improvement in the loan operations of the Land Mortgage Banks. The increase in the number of loan applications is partly due to the intensive propaganda carried on by the Primary banks.

Out of the total loans advanced to the borrowers by the primary Land Mortgage Banks, Rs. 2,77,867 in principal and Rs. 2,31,999 in interest were due for repayment. Of these Rs. 86,463 in principal and Rs. 40,835 in interest represented the amount defaulted in previous years. Against the total demand of Rs. 5,09,866 recoveries during the year amounted to Rs. 3,03,226 under principal and Rs. 1,93,340 in interest as against Rs. 4,09,207 under principal and Rs. 2,17,271 under interest of the preceding year when the total demand was Rs. 5,25,535. Of these, recoveries Rs. 1,21,953 under principal and Rs. 8,828 under interest, represented advance payments of the future instalments by the borrowers, the corresponding figure for the previous year, being Rs. 2,21,347 and Rs. 6,899 respectively. The loans outstanding at the end of the year under report were Rs. 31,44,114 as against Rs. 31,29,869 of the preceding year. The overdues at the close of the year amounted to Rs. 1,38,850 as against Rs. 1,26,169 for the previous year, showing an increase of Rs. 12,681 in the total overdues. The position with regard to overdues of the banks, shows a slight deterioration owing to the fact that there were heavy amounts remaining overdue in a few banks. In the case of Land Mortgage Banks at Surat, Haveri, Gadag and Hubli, the amount of overdues has been reduced as compared with that of the last year. The overdues in East Khandesh, West Khandesh and Pachora Taluka Land Mortgage Banks show an increase which can be attributed to some extent to unfavourable agricultural season, and the curtailment in the area usually allotted for raising money crops. Increase in overdues in Belgaum District Land Mortgage Bank is reported to be mainly due to famine conditions prevailing in some parts of the area of operation of the Bank. The overdue position in Dharwar Land Mortgage Bank has deteriorated because of the default of loan instalments that fell due on 30th June 1945 which have been subsequently repaid after the close of the year. The Primary Land Mortgage Banks have been advised to make special efforts to recover their overdues by utilising the facilities of summary recovery granted to them by Government by amending the provision of section 59-B (1) of the Bombay Co-operative Societies Act, 1925. It is therefore hoped that the Land Mortgage Banks will show improvement in their overdue position in the ensuing year.

Thirteen banks showed profits on their working during the year as against 15 banks the year before and the aggregate net profits of all these Land Mortgage banks realised during the year amounted to Rs. 23,282. Remission to the extent of Rs. 33,650 out of the total creditors' claims amounting to Rs. 3,31,697 were secured from the borrowers by the Conciliation committees set up by the various Land Mortgage Banks, the percentage of the remission to the claims being 10.1 as against 12.5 of the preceding year.

30. The question of suitably amending section 55 of the Bombay Agricultural Debtors Relief Act with a view to bring the banks more prominently into the scheme of Debt Adjustment by compulsorily transferring to them cases wherein the value of the immoveable property of debtors exceeds twice the amount of adjusted debts was still under the consideration of Government, during the year.

(ii) THE BOMBAY PROVINCIAL CO-OPERATIVE LAND MORTGAGE BANK LTD.,
BOMBAY.

31. The Bombay Provincial Co-operative Land Mortgage Bank Ltd., continued to work well under the able guidance of Mr. Nurmahomad M. Chinoy, the elected president of the bank. Mr. B. N. Desai served as Manager of the bank during the year.

The number of primary banks affiliated to the bank was reduced from 17 to 16. The share capital of the bank increased during the year from Rs. 5,00,060 to 5,00,780 and reserves from Rs 24,772 to 28,552. The small increase in the share capital was due to the fact that the Primary Land Mortgage Banks have been buying partly paid shares in the market.

Loan operations.—During the year under report the bank received 290 loan applications for Rs. 4,51,575 as against 260 loan applications for Rs. 3,78,675 during the previous year. Of these 305 loan applications for Rs. 4,21,450 were sanctioned during the year as against 237 loan applications for Rs. 2,87,700 in the preceding year. During the year 280 loans amounting to Rs. 3,61,825 were advanced to Primary Land Mortgage Banks the corresponding figures for the previous year being 169 loans for Rs. 2,27,450. The outstandings with the primary banks at the close of the year showed an increase from Rs. 28,93,086 to Rs. 29,00,514.

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

Object.	No. of loans.	Amount.
		Rs.
1. Redemption of debts	256	3,23,425
2. Purchase of lands	8	9,300
3. Land improvement	4	1,900
4. Joint purposes	12	22,200
Total	280	3,61,825

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

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

	No.	Amount.
		Rs.
Loans below or up to Rs. 500	52	22,525
Loans between Rs. 501 and up to 1,000	113	93,500
Loans between Rs. 1,001 and up to 2,000	81	1,24,000
Loans between Rs. 2,001 and up to 5,000	31	96,800
Loans between Rs. 5,001 and up to 10,000	3	25,000
Total	280	3,61,825

These figures indicate that the business in small loans is considerable.

Recoveries.—The amount which was due for repayment during the year was Rs. 3,35,698 (Rs. 2,00,561 under principal and Rs. 1,35,137 under interest). The total recoveries were Rs. 6,16,722 of which Rs. 2,81,024 represent advance payments towards future instalments. The recoveries against current demand were Rs. 3,35,698. The recoveries of interest and principal of instalments were cent. per cent. this year. The percentage of overdues to demand which stood at .9 at the close of the previous year is *nil* at the close of this year. This is largely due to the increased repaying capacity of agricultural debtors on account of rise in the prices of agricultural produce.

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

33. *Profits.*—The net profit for the year recorded a decline from Rs. 15,121-3-9 of the previous year to Rs. 8,173-8-4. The decline is mainly due to the fact that there are progressively increasing contributions towards the sinking funds without corresponding increase in the business of the Bank. It is however, expected that the proposed amendment to section 55 of the Bombay Agricultural Debtors Relief Act may increase the business of the Bank and increase its profit earning capacity. During the year the management expenses of the bank also increased to a small extent. The percentage of the expenditure to outstandings and to working capital stood at .61 and .41 as against .52 and .35 respectively of the previous year.

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

34. During the year only one case for Rs. 1,650 from Pachora Taluka Primary Land Mortgage Bank was transferred from the Bombay Provincial Co-operative Bank to this bank. Thus number of cases awaiting transfer stood at 13 for Rs. 22,450 at the end of the year.

CONCLUSION.

35. There has been a better demand for long term loans during the year though the total amount of loans due from primary banks at the close of the year was only slightly better than the previous year's figures owing to acceleration of repayments before maturity. The bank, if it is to carry on efficiently, needs more business and it is hoped that additional business will be available under the amended section 55 of the Bombay Agricultural Debtors Relief Act. The question of finding out other channels of business also engaged the attention of the Board of Directors and the Registrar during the year, and amendments to the by-laws of the bank for securing this business are under consideration.

Agricultural non-credit Societies.

36. The total number of societies of this type increased from 482 to 524 during the year. While agricultural credit societies conform to one single type, agricultural non-credit societies are of diverse types and assist the development of rural economic life in more directions than one.

Among the group of agricultural non-credit societies the marketing societies which go under various names are the most numerous and the most important. The number of these societies at the end of the year was 188. There has been rapid progress in the organisation of these societies in recent years and the progress has

been accelerated by the desire to have a net work of sale societies in areas where Bombay Agricultural Debtors Relief Act was to come in operation to facilitate disposal of produce belonging to persons who might be financed by co-operative Societies. There has been a good deal of expansion in the business of the marketing societies in the year under report. Almost all sale societies and sale unions have been utilised in the distribution of commodities whose supply and distribution have been controlled by Government, e.g., foodgrains, seeds, oilcakes, cloth, kerosene, iron, steel, sugar, etc. and the business in this line has been so large that in some districts the supply business has greatly exceeded the business of sale of agricultural produce. The increase in work has imposed a heavy strain on the limited staff of the societies which were in many cases given relief by deputation of officers of the Department on loan or free of cost. The sale societies in the Backward areas of Dohad Taluka and Jhalod mahal were as a special case allowed by Government to recover grain in kind from their members.

The Bombay Provincial Co-operative Marketing Society Ltd.

37. During the year under report, Government procurement of foodgrains on levy basis and various restrictions on movement of agricultural produce under Defence of India orders made it difficult for this institution to make much progress in the attainment of its main object, viz., profitable disposal of agricultural produce consigned to it by smaller co-operative marketing organizations in the Province. The Society, however, took advantage of the present abnormal times and did some business in the sale of consumers' goods and distribution of food grains to co-operative organisations in the City. The Society also supplied manures and other agricultural requisites to the co-operative organizations in the Province. The recognition of this Society as a wholesale distributor of consumers' goods, unfortunately, came rather late, and as a result, its business in this line during the year under report, could not be very substantial. Sale of charcoal, for which Government had recognized this institution, was continued throughout the year and commission earned in this business amounted to Rs. 73,851. The Society continued to be a wholesale distributor of rationed commodities in relation to consumers' co-operative societies and this business enabled the Society to earn a commission of about Rs. 2,755. Government was also pleased to recognize this institution as central distributing agency for supply of paper to co-operative societies in this province. Total profits earned by the society at the end of the year amounted to Rs. 16,592.

It is encouraging that even during these abnormal times when the institution had very limited scope for doing its legitimate work, it was able to leave surplus at the end of the year and the main reason for this is its recognition by Government as a reliable distributing agency in the matter of charcoal. The Society has a strong Board of Directors and Service of a Senior Assistant Registrar have also been lent to it since November last. It is hoped that now that the war has ended and various controls are bound to be sooner or later relaxed, the Society, with its competent Board of Management, will be able to play its proper role in the profitable disposal of agricultural produce of the Province.

SALE AND PURCHASE AND SALE SOCIETIES.

[Societies dealing in agricultural produce in general.]

39. The following paragraph gives an account of the activities of the important purchase and sale societies and Unions in various Districts.

The Surat District Co-operative Purchase and Sale Union supplied goods to consumers worth Rs. 9,16,377. It also worked as a godown keeper on behalf of Government. The total profits of the society amounted to Rs. 36,612.

The Broach Co-operative Stores Purchase and Sales Union in Broach District working through a number of branches, is actively helping the distribution work. It sold controlled and non-controlled goods worth Rs. 16,00,500. The Nundurbar Purchase and Sale Union in West Khandesh District has been rendering very useful service in the backward areas of West Khandesh District. It had total sales of Rs. 7,30,600 in controlled articles such as sugar, Kerosene, cloth, etc. The turnover in the case of the Dhulia Purchase and Sale Union amounted to Rs. 6,50,000. The business done by Purchase and Sale Union in Thana District through the depots opened by them has been very considerable. The Kopergaon Purchase and Sale Union in the Ahmednagar District sold gur worth Rs. 10,00,000. The Nira Canal Societies Co-operative Purchase and Sale Union in the Poona District had a turnover of Rs. 16,75,854 and it earned a profit of more than Rs. 36,000; the Malshiras Taluka Purchase and Sale Union in Sholapur District effected sales of Agricultural produce of the value of Rs. 6,86,000. The Karad Taluka Purchase and Sale Union and the Varna Valley Sale Union in Satara District sold agricultural produce worth more than Rs. 6,00,000 each. The latter Union supplied articles like groundnut cake, iron, cloth, sugar, etc., worth about Rs. 2,19,000. The Belgaum District Purchase and Sale Union in Belgaum District is one of the biggest distributors of controlled articles. The turnover of the Union during the year was about Rs. 26,00,000.

Single commodity Societies.

40. *Cotton.*—For various reasons progress was not maintained in these societies in all areas. The area under cotton had to be curtailed due to the food policy of Government. In some areas cotton crop suffered damage due to unfavourable season. There were also transport difficulties and hence their work suffered. Many societies tried to make up for the loss of their normal business by taking up distribution of foodgrains, etc.

There is a steady rise in the number of societies registered under the scheme and multiplication on Jarilla seed in East Khandesh and West Khandesh Districts.

The 16 cotton sale societies in East Khandesh District sold cotton valued at Rs. 5,58,867 and earned a commission of Rs. 8,706. The cotton sale societies in West Khandesh and Nasik Districts have made a good beginning. The total sales in the case of the Hubli Cotton Sale Society amounted Rs. 7,63,000 and its profits amounted to Rs. 6,400. The total value of sales of cotton and other commodities in the case of the Gadag cotton sale societies amounted to Rs. 27,53,000 and the society earned a commission of Rs. 38,182.

41. *Fruit and Vegetables.*—There is an increase in the number of these societies from 20 to 22. The vegetable sale societies in particular, rendered valuable service in supplying vegetables to the army. The Ahmedabad Potato Growers' Association had a turnover of Rs. 8,51,000 and the commission earned by the Association amounted to Rs. 39,221. The Association also supplied to the growers seed worth Rs. 1,39,284. The Ahmedabad Co-operative Fruit and vegetable Growers' Association sold vegetable valued at Rs. 5,32,800. The commission earned by the Association was Rs. 18,311. The Kumbharia Fruit and Vegetable Growers' Society in Surat District sold vegetables worth about Rs. 2,00,000. The Jalgaon Fruit Sale Society in East Khandesh District sold fruits worth Rs. 2,64,309 and Shendurni fruit sale society in the same District sold fruits worth Rs. 1,62,192. The Nasik-Deolali Sale Union in Nasik District supplied to the army vegetables worth,

Rs. 6,75,000. The Rahuri Taluka Fruit Sale Society in Ahmednagar District had a turnover of about Rs. 3,00,000. The Belgaum Gardeners' Society sold to the army vegetables worth Rs. 2,00,000.

Chilly.—The Byadigi Co-operative Cilly Sale Society continued to do satisfactory work. In addition to chillies it dealt with in other commodities also. The total sales amounted to Rs. 3,66,450 and the society earned a commission of Rs. 12,380.

The Tarepur Chinchni Co-operative Chillies Sale Society in Thana District sold chillies worth Rs. 24,734.

42. *Cattle Breeding Societies.*—They number 18. There is nothing of importance to record about these societies, and Sidenur cattle breeding is the oldest and the most well-managed society.

43. *Dairy Societies.*—The number of these societies continued at 8 during the year, the total quantity of milk supplied by these societies was 7,55,549 lbs. of the value of Rs. 1,72,926. The Chorashi Taluka Milk Sale Society realised Rs. 1,10,361 by the sale of milk and earned a profit of Rs. 684.

The Bagalkot Co-operative Dairy Society in Bijapur District supplied 92,600 lbs. of milk. The total value of the milk and other products sold by the society amounted to Rs. 8,770. The Co-operative Dairy Society at Ahmednagar sold 64,000 lbs. of milk of the value of Rs. 13,920 and made a profit of Rs. 455.

Crop Protection.

44. These societies can be divided into two main categories (i) fencing societies and (ii) other crop protection societies. They are rendering valuable service in protecting of crops and the demand for these societies is growing, especially in Khandesh Districts. They secure crop protection against wild animals etc, either by construction of walls, erection of fences, or by engaging watchmen etc. Due to the scarcity of building material, societies of the latter type, are increasing in number.

(i) *Fencing Societies.*—Most of these societies are concentrated in Dharwar District. There has been no change in the number of these societies and the areas protected by them.

(ii) *Other Crop Protection Societies.*—The number of these societies as on 30th June 1945, stood at 55.

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

District.	No. of societies.	No. of members.	Area protected in acres.
1. West Khandesh	26	1,785	39,898
2. Ahmednagar District	1	130	7,000
3. Jalgaon	17	7,480	83,727
4. Belgaum	1	205	6,000
5. Satara	10	5,427	19,111
1944-45	55	15,027	155,736
1943-44	45	13,769	140,306

45. *Land Improvement Societies.*—There is no change in the number of these societies. Land improvements are also included among the objects of better farming societies and Taluka Development Associations some of which have encouraged breeding on a considerable scale.

46. *Machinery and Implement Societies.*—The number of these societies remained stationary. A few of these societies particularly in the Poona, and Ahmednagar have been rendering useful service to the agriculturists. The Sheogaon Newasa Purchase and Sale Society is working also as an implement society, supplying implements on hire as in the past. It earned an income of Rs. 9,163 on hiring out and selling implement.

47. *Agricultural Requisite Supply Societies.*—These societies were 11 in number as on 30th June 1945. They continued their activities in the supply of manure seeds etc., to their members. The total sales of these societies amounted to Rs. 3,443 and they earned a profit of Rs. 7,351, which includes profits earned on other business.

48. *Taluka Development Associations.*—With the registration of two more Associations in the province, the number of Taluka Development Associations rose from 115 to 117. The subjoined statement gives the main statistics regarding the working of these associations :—

Division.	No. of Taluka Development Associations.	No. of members.		Receipts from			Other income.	Expenditure.	
		Individuals.	Societies	Subscriptions from		Government grants.			Donations from local bodies.
				Individuals.	Societies				
1	2	3	4	5	6	7	8	9	10
Poona Division ..	23	16,318	12	16,556	61	6,835	494	5,582	67,676
Bombay Division ..	3	2,564	.	2,569	..	717	56	4,056	2,043
Ahmedabad ..	10	5,284	4	7,329	..	1,464	74	1,339	12,764
Dhulla ..	19	15,317	3	13,255	14	5,032	647	34,006	43,147
Jalgaon ..	12	28,912	59	30,124	181	7,594	4,003	51,125	92,101
Belgaum ..	6	5,413	107	3,681	970	1,852	15	218	3,596
Solapur ..	8	5,580	45	6,737	209	4,593	3,080	310	11,371
Surat ..	4	2,243	15	2,005	44	..	..	9,448	2,938
Satara ..	26	18,090	1,689	18,082	263	6,144	1,891	5,008	29,839
Dharwar ..	6	1,438	78	1,687	500	3,714	1,026	884	6,970
Total 1944-45 ..	117	1,01,159	2,012	1,01,965	2,292	37,945	12,180	1,11,971	2,78,048
Total 1943-44 ..	115	70,948	441	65,148	1,854	54,743	9,842	89,543	1,60,950

The Associations carried on their usual activities in regard to propaganda and demonstration in improved methods of agriculture. In addition they supplied quality seeds, implements and manures etc. They continued to take active part in the "Grow More Food Campaign". Government recognised the Associations as agencies for distribution of iron and steel required by the agriculturists. The associations rendered useful services in this behalf.

Some Associations have extended their activities in various directions. The Dhulia and Shahada Associations in West Khandesh District took a lead in getting compost manure prepared for agriculturists. They got about 800 manure pits dug. The Jalgaon and Jamner Taluka Development Associations in East Khandesh Districts have each a cattle Breeding farm. The farm maintained by the former association at Pimple has got 209 cattle inclusive of 57 cows. The farm supplied 12 pedigree bulls. The Jalgaon Taluka Development Association has also maintained two poultry farms. A few of the associations have interested themselves in the construction of bunds. The Wilson Anti-famine Institute in Bijapur District is one of them.

49. *Better Farming Societies*.—The total number of these societies stood at 9 on 30th June 1945. These societies have compact areas of operation which enables them to do intensive work for the benefit of their members in the matter of agricultural development. The activities carried on by these societies are many and varied, but each society, as far as possible, restricts itself to a few items of work. A few of these societies assisted in the supply of vegetables to the army. The Kharpudi Better Farming Society in Poona District deserve special mention. It has completed bunding operations for 1,300 acres of land out of 1,374 acres included in the scheme. The Satral Better Farming Society in Ahmednagar District supplied 1,000 bags of manure worth Rs. 10,926 and agricultural implements and their parts worth Rs. 4,096. The hire of implements earned by the society amounted to Rs. 5,096. The Jeur Better Farming Society in the same District supplied vegetables worth Rs. 80,582 to the army etc. The Mamdapur Better Farming Society in the same district realised Rs. 9,665 by way of rent for crushing sugar cane and hiring out implements. It also supplied agricultural requisites to its members worth Rs. 21,209.

50. *Better Living Societies*.—The number of these societies stood at 35 on 30th June 1945. Very few of them had done any useful work.

51. *Joint Cultivation Societies*.—One more society was registered during the year. The total number now stands at 4. There has not been much progress in the working of these societies. A society was recently registered at Karde in Poona District. The village Karde was specially selected as it had sent out a large number of recruits to the army. The main objects of the society are to purchase or take on lease lands for cultivation and other purposes and to prevent fragmentation of holdings etc. At present, however, a number of rural development activities are being carried on through the society.

(2) BANKING IN GENERAL.

52. Easy conditions continued to prevail in the money market with call money rate nominal at $\frac{1}{4}$ th per cent in Bombay. The rates of interest on deposits ruled low and the gilt-edged market remained steady. The Bank rate also remained unchanged. The outstanding event of the year under report was the unconditional surrender of the German Forces on the 8th May and the termination of hostilities in the European War Theatre. The immediate effect of the Victory in Europe was slightly bearish on the bullion and share markets, but prices firmed up later.

A noteworthy feature of co-operative banking during the year was the continuance of a large influx of deposit money on account of the rapid expansion of the currency and the consequent inflation that started in its wake. The result was that Government had on the recommendation of the Registrar to relax the provisions of Rule 8 permitting borrowings upto 12 times the owned capital in the case of some banks subject to certain conditions. Even these limits were found to be inadequate during the year and the question of their further relaxation was under the consideration of Government.

A feature of the banking development during the year was that a Bill to consolidate and amend the Law relating to Banking Companies—Banking Companies' Bill, 1945—was introduced in the Legislative Assembly on the 16th November 1944 by the Finance Member and motion for the reference of the Bill to the Select Committee of the Legislative Assembly was adopted. The provisions of the Bill were circulated for eliciting public opinion. Though co-operative banks do not come within the perview of the proposed legislation, various provisions contained in the Bill were carefully considered by the Department and the remarks it deemed fit to make on certain clauses there in were communicated to the Government of Bombay for further action.

53. In the year 1942, the Department had drawn up a set of rules in consultation with the Bombay Co-operative Banks' Association for the grant of advances against produce stored in godowns and for supply of particulars of such advances periodically to the Registrar. In view of the failure of most of the Banks to furnish the information regularly and in the light of fresh experience gained in the interval in regard thereto, it was considered necessary to issue a fresh circular in the matter in which importance of periodical preparation of statement of stocks and the need for verification at the hands of the inspecting officers at regular intervals was stressed. It is hoped that observance of this circular would go a long way in ensuring conduct of business on proper lines.

54. Proposals were made during the year by the Bombay Co-operative Banks' Association for the amendment of section 3 (c) of the Bombay Co-operative Societies Act so as to permit admission to membership of registered partnership firms, each individual member of which is also a member of a bank concerned, with a view to facilitate expansion of the business of co-operative banks. These proposals were circulated for opinion amongst the departmental staff and were therefore, awaiting consideration during the year.

55. The Bombay Co-operative Banks' Association recorded another year of progress and useful activities. At the close of the co-operative year 1945, total membership of the Association consisted of 14 central financial agencies and 42 urban banks. There were 7 meetings of the executive committee held during the year and a number of important questions were considered by it. The Association is mainly useful as a consultative body and its opinion was elicited on some important matters of policy and procedure during the year and many of its recommendations were also accepted. It functions as an un-registered body and the question of getting it

registered under the Bombay Co-operative Societies Act has been postponed by the Association. It is gratifying to note that its affairs are ably managed by the Honorary Secretary, Mr. V. L. Mehta, and Mr. R. G. Saraiya, the Chairman, who continue to take keen interest in all the activities of the Association.

(3) THE BOMBAY PROVINCIAL CO-OPERATIVE BANK LTD.

56. The following statement indicates the comparative position of the bank :—

Description.	1942-43.	1943-44.	1944-45.
(1) No. of members :—			
(1) Individuals	1,632	1,846	2,230
(2) Banks and Societies	2,153	2,217	2,371
	3,785	4,063	4,601
(2) Non-withdrawable and long term capital :—			
	Rs.	Rs.	Rs.
(a) Reserve fund	2,47,189	2,74,328	4,89,317
(b) Sinking fund for debentures	2,24,336	2,35,594	2,56,581
(c) premium on debentures .. .. .	....	....	....
(d) Reserve for doubtful debts!	6,97,407	6,92,827	7,01,069
(e) Reserve for over due interest	3,52,289	3,68,911	3,66,967
(f) Debentures	6,50,000	6,50,000	6,50,000
(g) Share capital :—			
(i) held by individuals	6,13,300	6,16,400	19,95,550
(ii) held by societies	6,87,700	6,95,100	
(h) Government loan for land improvement	7,700	4,300	1,900
(3) Withdrawable and short term capital :—			
(a) Fixed deposits :—			
(i) Societies	60,74,809	71,26,982	81,41,101
(ii) Individuals	44,05,394	57,10,156	59,44,545
(b) Current, Saving and other deposits.			
(i) Societies	1,07,48,095	1,25,34,529	1,51,32,751
(ii) Individuals	1,25,55,840	1,56,14,479	1,91,38,276
(4) Working capital	3,81,32,985	4,54,59,786	5,38,39,536
(5) Loans due from banks and societies	63,54,818	72,90,169	92,36,717
(6) Arrears due from banks and societies	9,98,200	5,27,200	4,51,238
(7) Percentage of Arrears	15.5	7.2	4.8
(8) Cost of management	4,52,202	5,30,806	6,57,075
(9) Profits	1,71,476	2,45,515	2,89,832

The resources of the bank showed a further rise of Rs. 63.99 lakhs during the year under report. The demand liabilities, however, showed a greater increase than the time liabilities. The total working capital of the bank went up by a little under Rs. one crore over that of the previous year.

There has been an increase in the amount of total loans and advances including advances to individuals members by about Rs. 14 lakhs. The advances of agricultural societies recorded an increase of Rs. 3.26 lakhs over the previous years' figures. On the other hand, there was a substantial reduction of Rs. 4.23 lakhs in the outstandings from societies in liquidation. This can be ascribed partly to the transfer

of societies in the canal area in the Poona District so far financed by the bank to the Poona Central Co-operative Bank resulting in reduction of dues of societies in liquidation and partly to better recoveries. There was also an increase in the advances to individuals, against agricultural commodities as well as in respect of advances to co-operative society against pledge and hypothecation of stocks. This is a noteworthy feature, in view of the fact that it represents a form of finance which may play an important part in the development of the co-operative industrial, marketing and supply societies that are needed for strengthening the weak links in rural economy.

During the year under report the level of prices showed a slight tendency to decline. There were areas where cultivation suffered for lack of bullocks, of iron implements or of labour; sugarcane cultivation in the Deccan canals was particularly unfortunate in this respect. The cost of living and labour too went up all over reducing the earnings from agriculture. Despite the reduced margin between falling prices and rising costs, the standard of repayments of their dues by members to societies and by societies to the Bank remained satisfactory. It is satisfactory to note that the overdue interest has been reduced from Rs. 1·35 lakhs to Rs. 1·09 lakhs showing a reduction of nearly Rs. 26,000. The reserve for overdue interest is in excess of the actual amount of interest in arrears. Similarly, the reserve for doubtful debts inclusive of the addition made to it during the year covers fully the estimated bad and doubtful debts.

57. The position of the bank in respect of liquid assets is satisfactory. As against deposit liabilities of Rs. 4·89 crores, the liquid resources of the bank amounted to Rs. 3·42 crores in the form of cash and balances with banks, deposits in approved banks and interests in Government and trustee securities.

58. The oldest branch of the bank at Baramati was closed during the year under report. This branch served the group of societies consisting mainly of sugarcane growers on the Nira left-bank canal. At the instance of the Poona Central Co-operative Bank, this area was transferred, but it remains to be seen, whether under the new arrangements the peculiar needs of the area will be fully satisfied. The sub-branch of Provincial Bank at Nira attached to the Baramati Branch was also closed. Five new sub-branches were opened by the bank during the year.

59. The profits of the bank for the year are higher than in the previous year by over Rs. 44,000 this year's figures being Rs. 2,89,331 as against Rs. 2,45,514 for the last year. Attempts have been made to conserve the additional gains by creation of certain funds etc. The rate of dividend declared this year is the same as that of the last year *viz.*, 4 per cent. per annum and a bonus at the rate of one per cent. per annum on the fully paid up shares.

60. Mr. R. G. Saraiya and Mr. V. L. Mehta continued to be the Chairman and the Managing Director of the Bank. They not only piloted the affairs of the Bank on very sound lines, but have been of immense help to me in guiding the co-operative movement in general and co-operative banking in particular.

District Central Banks.

61. - The number of District Central Banks remained stationary, *i.e.*, 11. The statement "A" appended at the end indicates the figures relating to the operation of these banks. It will be seen therefrom that the paid up share capital, Reserve and other funds of the District Central Banks increased substantially during the year under report. Deposits held by these banks have gone up considerably and shown a total increase of Rs. 60·14 lakhs over that of the previous year. Out of these, deposits from individuals have gone up by Rs. 56·38 lakhs and deposits from societies and banks by Rs. 3·76 lakhs. The reasons for the increase in deposits were the same as indicated in the last year's report, *viz.*, easy money conditions. The working

capital of these banks increased from Rs. 480 lakhs to 545 lakhs, *i. e.*, by about 13·5 per cent. Due to considerable increase in deposits it was not possible for the banks to keep their borrowings within the permissible limits which was raised from 8 to 12 times the paid up share capital, Reserve Fund and Building Fund minus the accumulated losses. Further relaxation of Rule 8 regarding borrowing was later considered necessary and Government has been moved after the close of the year to allow the Registrar to permit the Banks approved by him to incur outside liabilities in excess of the permissible limit for one year, and the question is under consideration of Government.

Out of the total working capital of Rs. 545 lakhs Rs. 100·83 lakhs were on loans with societies as against 91·31 lakhs at the end of the last year. The rise in out-standings is partly due to the factors such as grant of advances to co-operative societies that have opened fair price shops in order to enable them to deal in controlled articles and do distribution work etc.

Investment and Fluid Resources.

62. The cash held by the banks and with the bankers was Rs. 98·88 lakhs and their investments, including deposits with approved banks were Rs. 259 lakhs. Of the latter, a sum of Rs. 240 lakhs was in Government and other securities. The percentage of cash reserves to deposits was 21 while the percentage of investments in deposits with approved banks and in Government and other Trustee Securities held by them was 55. The investments in loans and advances to societies and individuals including overdrafts amounted to Rs. 163·16 lakhs which formed 34·6 per cent. of the total deposit liabilities. The distribution of assets of central banks, on the whole, was in accordance with the standard, laid down in this behalf. All the Central banks except the Belgaum Central Bank maintained adequate fluid resources throughout the year. The fluid resources of the Belgaum bank were short only during one quarter; but they were adequate at the close of the year.

63. *Borrowings.*—Of the borrowings, deposits amounted to Rs. 471 lakhs representing 86·4 per cent. of the total working capital. The owned capital of the banks was Rs. 68·92 lakhs forming 12·6 per cent. of the total working capital and 13·3 of the total deposits. All the Central banks met punctually their liabilities whether from the Provincial Banks or other sources.

64. *Arrears.*—Though the figure of unauthorised arrears with societies and individuals shows an increase of about Rs. 4·15 lakhs being Rs. 29·63 lakhs as against Rs. 25·48 lakhs at the close of the previous year, the percentage of unauthorised arrears to the amount due for repayment during the year which stood at Rs. 893 lakhs showed a fall of 4·4 from 7·7 to 3·3. The figure of authorised arrears was Rs. 6·80 lakhs as against 7·93 lakhs of the previous year. This shows that recovery has been satisfactory.

65. *Profits.*—All the central banks worked at a profit during the year and the total amount of profit earned was Rs. 4,60,394 as against 4,72,631 of the preceding year.

66. *General.*—The East Khandesh Central Co-operative Bank continued to work as approved stockists of the Agricultural Department for the Jarilla cotton seed. It has undertaken supply work and is doing useful work in that direction.

67. The Belgaum, Karnatak, Bijapur Kanara and Poona Central Co-operative Banks played an important role in the distribution activities of food grains or other controlled articles either by acting as agent of Government or by opening fair price shops or by financing societies doing supply and distribution work.

During the year the Bombay Agricultural Debtors Relief Act was extended to 80 talukas and petas. As pointed out in the last year's report Government issued orders guaranteeing 5 per cent. losses on the total advances made by societies to persons who are parties to any proceedings or award under the Bombay Agricultural Debtors Relief Act on condition that the central financing agencies should charge interest at $4\frac{1}{2}$ per cent. on the advances to primaries to enable them to finance the debtors at low rates. Arrangements for advancing crop finance in accordance with the terms and conditions laid down by Government in selected areas were made after the close of the year.

Banking Unions.

68. The Halol and Kalol taluka Co-operative Banking Union continued to work satisfactorily during the year. The figure of share capital, Reserve Fund showed an increase of Rs. 1,311 over that of the previous year. The figures of other funds however, went down by Rs. 1,754. Loans outstanding from individuals and societies have gone up from Rs. 81,186 to 1,65,761. The overdues amount to Rs. 27,176 as against Rs. 29,890 of the last year. The working capital of the union was 2.29 lakhs as against 2.11 lakhs at the end of the last year. After the close of year, however, one more banking union viz., the Wada taluka Co-operative Banking Union has been registered by conversion of Wada taluka Cooperative Purchase and Sale Union in the Thana district.

Non-Agricultural Credit Societies.

69. The year witnessed a further rise in the number of these societies, which increased from 819 to 851. Deposits of all classes with these societies increased from Rs. 6,92,46,969 to Rs. 8,14,29,609. The total working capital stood at Rs. 11,58,83,401 as against Rs. 9,88,64,441 of the previous year, while the figure of reserve fund showed an increase of Rs. 4,36,531 over the last year's figure of Rs. 57,58,156.

70. The number of full-fledged urban banks having a share capital of Rs. 20,000 and above doing banking business, excluding salary-earners' banks, increased from 79 to 87. The following table indicates the main statistics relating to the operations of these banks :—

Description of operation.	1943-44.	1944-45.
Number of Banks	79	87
Number of members	78,668	82,508
	Rs.	Rs.
Share Capital	45,51,015	53,15,610
Reserve and other Funds	40,66,570	54,39,315
Working Capital	5,72,66,599	6,90,42,060
Members' Deposits	2,27,93,492	3,15,85,666
Average per member	289	383
Non Members' Deposits	2,93,43,259	2,61,72,510
Central Bank's Loan and Deposits	3,61,881	6,86,382
Profits	6,26,761	7,02,519
Percentage of Profits to Working Capital	1.09	1.01
Cost of Management	5,95,796	7,42,204
Percentage of Cost of Management of Working Capital	1.04	1.07
Usual rate of Lending	4 to 9-3/8%	4 to 9-3/8%
Usual rate of dividend	2½ to 7½%	2½ to 7½%
Usual rate of borrowings	2 to 4%	2 to 4%
Loans due from individuals	1,39,68,649	1,64,09,012
Overdues	18,91,662	17,21,140
Percentage of overdues to loan due from members	13.5	10.4

The table indicates an all-round increase in membership, share capital, deposits and working capital. Increase in deposits is particularly noteworthy. The figures of profits and cost of management also show an increase and the percentage of cost of management to working capital has increased to 1·07 as against 1·04 of last year. The position with regard to overdues has shown improvement over the last year's figure, the percentage of overdues to outstandings being 10·4 as against 13·06 as at the close of the last year.

71. Some of these full-fledged urban banks have been rendering useful banking service to their members and customers and are enjoying full public confidence on account of their efficient management. They continued to play a prominent part in the distribution of controlled and non-controlled articles to their members and other consumers. The following banks deserve special mention for their all-round activities, progress and efficient working :—

1. Ismailia Urban Co-operative Bank, Ltd.
2. Bombay Muslim Co-operative Bank, Ltd.
3. Saraswat Co-operative Bank, Ltd.
4. Sardar Bhiladwala Pardi People's Co-operative Bank, Ltd.
5. Surat People's Co-operative Bank, Ltd.
6. Ankleshwar Urban Co-operative Bank, Ltd.
7. Bhusawal People's Co-operative Bank, Ltd.
8. Cosmos Urban Co-operative Bank, Ltd., Poona.
9. Ahmednagar District Urban Central Co-operative Bank, Ltd.
10. Southern Maratha Urban Co-operative Bank, Ltd.
11. Siddheshwar Urban Co-operative Bank, Ltd.
12. Belgaum Pioneer Co-operative Bank, Ltd.
13. Gokak Urban Co-operative Bank, Ltd.
14. Karad Urban Co-operative Bank, Ltd.
15. Ratnagiri Urban Co-operative Bank, Ltd.
16. Chiplun Urban Co-operative Bank, Ltd.

72. *Salary-Earners' Societies*.—The number of these societies which was 463 last year increased to 473 at the close of the year. Out of total amount of Rs. 291·2 lakhs due for repayment, Rs. 276·5 lakhs were repaid, leaving 14·7 lakhs as authorised and unauthorised arrears. The percentage of recoveries to demand stood at 94·9 as against 94·5 last year. Looking to the class of members in these societies with their limited income the recoveries may be regarded as satisfactory having regard to the present abnormal conditions created as a result of the war. These societies continue to render useful services to their members as thrift and credit institutions. The business of joint purchase of domestic requirements undertaken by these societies has also been very considerable.

73. *Communal Societies*.—Their number has increased from 123 to 126. Out of the total of 62·3 lakhs due for repayment, Rs. 53·8 lakhs were repaid, leaving 8·5 lakhs as authorised and unauthorised arrears. Recoveries to demand are satisfactory this year when compared with the last year's figures, percentage of recovery to demand being 86·3 as against 80 per cent. of the previous year. It may be stated generally that the working of these societies is gradually improving and as against other co-operative urban banks which, in this province, function

virtually as ordinary joint-stock banks, the communal banks are co-operative in character, as members are knit by close ties and look after the interests of each other. These banks often become, for the members, centres of other useful activities, besides supply of credit. Amongst the societies of this class, that are well-managed and have a progressive outlook, the following deserve special mention :—

1. Shamrao Vithal Co-operative Bank, Ltd., Bombay.
2. Ismailia Urban Co-operative Bank, Ltd., Bombay.
3. Zoroastrian Co-operative Bank, Ltd., Bombay.
4. Saraswat Co-operative Bank, Ltd., Bombay.

74. *Mill-Hands' Societies.*—The number of this class of societies stood at 144. The subjoined statement indicates the working of these societies :—

	1943-44.	1944-45.
Number of members	87,514	95,456
	Rs.	Rs.
Deposits	22,12,000	28,97,128
Reserve and other Funds	5,33,000	6,63,715
Working Capital	62,69,000	84,83,120

Total recoveries of loans amounted to Rs. 69,78,344. Of the total loans of Rs. 44,18,639 due at the end of the year, only Rs. 36,127 were overdue, the percentage of overdues to loans due being '8. The number of members' deposits, reserve and other funds record a satisfactory increase. The working capital also has gone up by Rs. 22 lakhs. Some of the mill-hands societies in Bombay have been rendering useful service to their members by opening fair price shops and undertaking joint supply of domestic requirements on indent basis and on their own account.

(7) Co-operative Insurance Societies.

75. *The Bombay Co-operative Insurance Society Ltd.*—In accordance with the provisions of the Insurance Act, the financial year of the society closes on the 31st December.

The following comparative figures indicate the progress of the society during the year ended with 31st December 1944 :—

	31st December 1943.	31st December 1944.
Membership	13,708	16,207
Number of policies in force	15,830	17,513
	Rs.	Rs.
Total business in force	1,61,90,542	1,90,82,390
Life Assurance fund	22,75,974	29,57,466

These figures are satisfactory, but there has been some increase in renewal expense ratio which has gone up from 13·02 per cent. to 14·43 per cent. Though the society was permitted to invest 15 per cent. of its total funds in Preference

Shares, the net yield on investments has slightly gone down from 3.45 per cent. to 3.37 per cent. This was due to decrease in the yield on investments in gilt edged securities owing to a rise in the incidence of income tax and surcharge thereon. With a view to enable the society to have better yield, it has been permitted to invest 30 per cent. of its total funds in Preference shares etc., after the close of the year.

76. (b) *Other Insurance Companies.*—There are 3 other institutions working in the field of insurance on co-operative basis. They are (1) B.B. & C.I. Death Benefit and endowment for Indian Staff, Ltd., (2) the Bombay Postal Employees' Co-operative Insurance Fund Ltd., (3) The Messrs. Mackinnon Mackenzie and Cos. Employees Co-operative Family Benefit Fund Ltd. These institutions continue to render useful service to their members.

CONSUMERS MOVEMENT.

(i) Co-operative Stores.

77. The subjoined statement indicates the main statistics regarding the working of the co-operative stores during the last two years :—

Year.	Number of Societies.	Number of members.	Working capital.	Total sales.	Total Purchases.	Cost of management.	Profits.
			Rs.	Rs.	Rs.	Rs.	Rs.
1943-44	410	118,661	40,70,416	2,73,76,882	2,82,52,852	11,71,135	3,15,654
1944-45	456	125,788	48,25,566	5,22,13,183	4,78,97,612	20,77,639	9,31,978

78. The year under report records an all round increase in the number of co-operative stores, the number of members, working capital, total purchase and sales and the amount of profits earned. The two Co-operative Stores, viz., Anand Sahakari Bhandar, Ltd., in Kaira district, and Broach Co-operative Stores in Broach district, were converted into purchase and sale organisations during the year under report.

The reasons given last year for the unusual expansion of the consumers movement in this province continued to hold good during the period under report.

During the year, six consumers societies had to be liquidated on account of the fact that one of them could not get a license required for dealing in controlled articles and in others, for one reason or another, the members and the office bearers of these societies ceased to take any interest in their working.

79. Among the stores which did good business during the year, the following stores deserve special mention :—

1. The Ismailia Co-operative General Stores, Ltd., Bombay, with its membership of 849 effected sales to the extent of Rs. 3,00,939 and earned a profit of Rs. 8,999.

2. The Cutchi Memon Co-operative General Stores at Bombay continued to work satisfactorily and effected sales to the extent of Rs. 1,65,583 and earned a profit of Rs. 4,817. The Bombay Madrasee Co-operative Hostel Society, which has a membership of 896 effected sales worth Rs. 1,05,282 and earned a profit of Rs. 6,200.

3. The Bombay Salt Department Employees Co-operative Supply Society having its membership of 2,180 made sales to the extent of Rs. 3,16,106 and earned a profit of Rs. 14,381.

The South Indian Co-operative Consumers Society, Bassein Taluka Co-operative Consumers Society Ltd., and Tata Employees Consumers Society Ltd., also continued to work successfully during the year.

(ii) Housing Societies.

80. During the year, the number of housing societies recorded an increase from 114 to 126. Of the 12 new societies registered during the year, two were in Bombay, one at Poona, four in Kaira and five in Broach and Panch Mahals. Owing to several restrictions on building activities and the considerable rise in prices of building materials, most of the newly registered societies have not been able to undertake building operations.

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

	1943-44.	1944-45.
Number of societies	114	126
Number of members	7,506	8,078
	Rs.	Rs.
Share capital	25,92,784	28,20,730
Government loan	13,64,340	6,07,665
Reserve and other funds	20,33,772	20,70,612
Working Capital	91,96,280	95,47,564

Ahmedabad city with a net work of 54 societies continues to be the main centre of co-operative housing activities. A disquieting feature characterising the working of these societies is that most of them have not yet taken steps to grant leases to their tenant members in form D. The delay is mainly due to the fact that several clauses in model form 'D' are not acceptable to the societies. In view of the substantial modifications to the various clauses in lease form suggested by the societies, the matter was referred to Government. One of the main modifications suggested was deletion of proviso in the lease form so far as it relates to the buildings. It was proposed that the lease form should only be in respect of plots and not in respect of buildings and that tenant members should enjoy full proprietary rights so far as the building is concerned. The other modification is with regard to clause 14, suggesting that only 5 per cent. of the profits on sale of the buildings should go to the societies. These modifications have been considered by Government in consultation with the Solicitor to Government and orders have been issued clarifying the position in this respect. Accordingly, the societies have been advised that the buildings erected on the lands leased by the societies, form part of the immoveable property and cannot be separated from the land. With regard to the clause dealing with the premium on sale of properties, the societies have been advised that it is not open to them to seek any material alterations in the form of lease and that at best they can take steps to alter the rate of interest from 5½ per cent. to 6½ per cent. so as to bring it on par with the maximum rate of dividend which a housing society is permitted to declare under the Bombay Co-operative Societies Rules.

In Bombay City and suburbs, department continued to urge on the societies organised during the boom period on the co-partnership tenancy system, which had to incur very heavy constructional costs, to reconstruct their working by taking advantage of the rise in prices of lands and buildings and by selling, if necessary, some of their properties which could not be usefully utilised by their members. The Bombay Hindu-Co-operative Housing Society, Ltd., Dadar, and the Kanara Goud Saraswat Brahmin Co-operative Housing Society Ltd., are two of the societies which took advantage of the existing conditions to lighten their burden. The former paid off the Government loan in full, while in the case of Kanara Goud Saraswat Brahmin Co-operative Housing Society (which has worked out a scheme of reconstruction) Government granted substantial remissions. The Goud Saraswat Brahmin Co-operative Housing Society, Ltd., Matunga, is taking steps to reconstruct its working, while attempts are also being made by the Vasant Theosophical Co-operative Housing Society to pay off the entire balance of Government loan which at the end of the year was Rs. 27,130.

The Bombay City Co-operative Housing Conference held on 23rd and 24th June 1945 under the presidentship of Sir Janardan Madan, C.S.I., C.I.E., I.C.S., (Retired), passed several resolutions bearing on the future of the housing movement in the province, one of which urges the need of setting up a Committee consisting of experts and co-operators, as a measure of post-war planning, to render help and advice to persons intending to construct sanitary dwellings in urban areas, facilities in securing suitable building sites and purchasing building materials for housing societies. The resolution is under the consideration of the Greater Bombay Committee appointed by Government.

(iii) House Reconstruction Societies.

82. During the year, two House Reconstruction Societies were ordered to be wound up, reducing number of these societies to 13. Government loan due from these societies stand at Rs. 5,934 as against Rs. 9,632 as at the close of the previous year.

PRODUCERS' MOVEMENT.

83. Several new producers' societies have been registered during the year, raising their number from 29 to 44. Under the heading of the producers societies societies which are formed for the benefit of persons who are engaged in the cottage industries and who are small scale producers like artisans etc., are included, and a separate section is devoted, to the weavers societies which are of more homogeneous type among the producers societies. In addition, societies have been formed for workers such as shoe makers, basket makers, oilmen, letter-goods makers, blacksmiths, bangle makers, etc. The number of producers societies is not very large as compared with the large number of workers in the cottage and rural industries who are in need of organisations to help them. During the year under report, producers movement received impetus because of the scarcity of consumers' goods which were imported from outside. Attention of co-operators in the province is gradually turning towards the organisation of industrial co-operatives and the example of the success of Chinese Industrial Co-operative Societies has stimulated interest in the promotion of societies for industrial workers. The industrial co-operatives have a place in the scheme of post-war plans of development and it is proposed to have not only more district industrial associations, but also to broaden the scope and functions of the existing district industrial associations, with a view to the development of cottage industries. Many

instances of the successful working of the producers societies could be cited. At Honavar, for example, there are 6 societies catering to the needs of people engaged in different industries such as bee-keeping, sandle-wood production, coir spinning and weaving, etc. These societies have been rendering assistance to the small producers and have given employment to many peoples. Government recently sanctioned an interest free loan of Rs. 5,000 to the Honavar Blacksmiths and Carpenters' society for the purchase of machinery and a subsidy of Rs. 1,000. The Ghodgeri Kajjar's (Bangle Makers) Association in Belgaum District sold goods worth Rs. 75,137 and earned a profit of Rs. 10,549.

The following statement gives comparative figures about the progress made by the producers societies during the year :—

Year.			Number of societies.	Number of members.	Working capital.	Profits.	
						Rs.	Rs.
1943-44	29	1,550	2,69,413	50,421
1944-45	44	4,129	4,30,001	20,527

(ii) Weavers Societies.

84. There was almost a phenomenal expansion in the activities of the weavers societies. The following comparative statement indicates the progress made by the weavers societies in the Province.

Year.			Number of societies.	Number of members.	Working capital.	Value of sales.	Profits.	
							Rs.	Rs.	Rs.
1943-44	...	...	44	2,791	4,83,412	4,07,102	3,608
1944-45	...	...	95	11,460	23,58,745	59,15,353	1,43,870

The number of weavers societies increased from 44 to 95. Owing to restriction on the supply of yarn under yarn control order, the hand-loom weavers found it very difficult to obtain yarn for their weaving industry. Often they had to pay black market rates for yarn which was available to them through yarn dealers. In these circumstances, the formation of weavers societies was encouraged in order that they may be utilized for distribution of yarn to weavers at controlled prices. The value of yarn and other raw materials sold through weavers societies amounted to Rs. 59 lakhs. The weavers societies made a profit of Rs. 1,43,870. The hand-loom weavers were able to find market for their products and the prices obtained were fairly good. The weavers societies like other societies which are dealing in controlled commodities have been advised to set apart 80 per cent. of the profits for special development fund.

The weavers societies, which were given the monopoly of distribution of yarn, supplied yarn not only to their members but also to non-members. In some areas, the societies had monopoly for distribution of yarn, and the business done by them is very considerable. The Bombay City Weavers' Co-operative Society

alone sold yarn and other raw materials of the value of Rs. 12,08,935 and made a profit of Rs. 44,972. In Surat, the Weavers society which was given the work of distribution of yarn for the whole district, distributed yarn of the value of the 21,55,096 and sold members' produce worth 8,89,224. Its share capital is Rs. 99,610 and it earned a gross profit of Rs. 31,730.

(iii) District Industrial Associations.

85. The number of district industrial associations so far registered is 9. These associations made good progress during the year. Before the outbreak of war, these associations were supplying yarn to the weavers on a considerable scale. After yarn was controlled, these associations were recognised as useful agents for distribution of yarn to weavers. The Associations at Yeola, Malegaon and Dhulia and at other places have done business running into lakhs and have made good profits. Some of the associations have been interesting themselves in getting new kinds of cloth prepared by the members and thereby opening new fields of enterprise. Some idea of the large business done by the associations could be formed from the following figures :—

The Belgaum District Industrial Association sold goods worth Rs. 1,34,778 and earned a profit of Rs. 10,814.

The Sholapur District Industrial Association sold raw materials worth Rs. 3,98,740 and earned a profit of Rs. 10,263.

The Bijapur District Industrial Association sold yarn and weaving appliances worth Rs. 6,92,749 and earned a profit of Rs. 35,088.

The Malegaon Association sold yarn of the value of Rs. 972,739 and earned a profit of Rs. 52,455.

86. These associations have been able to establish themselves well and consolidate their position during war time owing to the facilities given by Government for dealing in controlled goods. The large funds accumulated by them would be useful for post-war planning in expanding their activities and also buying costly equipments which are necessary to reduce the cost of production of hand-made goods. It is however, very doubtful whether the present prospects of Industrial Associations and weavers societies will last very long after the existing abnormal conditions have ended. Steps which are needed to save cottage industries from decay is a general problem, and the failure and the success of the co-operative organisations of workers engaged in these industries will naturally depend very much on these steps.

IV. BOMBAY PROVINCIAL CO-OPERATIVE INSTITUTE.

87. The outstanding event of the year for the Bombay Provincial Co-operative Institute was the 18th session of the Bombay Provincial Co-operative Conference held under the auspices of the Institute in the Assembly Hall, Bombay, on the 11th and the 12th November 1944 under the presidentship of Sir T. V. Vijayaraghavacharya. His Excellency Sir John Colville, Governor of Bombay, inaugurated the session. The Conference was attended by a large number of distinguished visitors, both official and non-official, and passed a number of resolutions.

The three Co-operative Schools started by the Institute at Poona, Ahmedabad, and Dharwar attracted very few students, mainly due to the fact that there has been considerable scope for employment for the educated in various departments

on account of the conditions created by the war. The Co-operative institutions of the Province were also unable to take full advantage of these Schools, as it was not possible for them to send members of their staff for training, due to an all-round increase in their activities. In view of the poor response to these Schools, they had to be closed down after the completion of two terms. Refreshers' Training classes were also held at all the Schools during the year.

88. With a view to carrying out its programme of imparting co-operative education in rural areas, the Institute appointed 11 Educational Supervisors for the districts of Dharwar, Belgaum, North Kanara, Bijapur, East Khandesh, West Khandesh, Nasik, Sholapur, Satara, Kaira Broach and Ratnagiri during the year.

In all these districts, the Educational Supervisors conducted training class for secretaries and managing committee members. In a few districts, special training classes were held for secretaries of weavers' societies, the consumers' societies, etc. In many districts, the Educational Supervisors attended general meetings of the societies. They also took advantages of co-operative shows, fairs, festivals, etc., for giving lectures on co-operative subject. A number of them also helped the Department in the matter of carrying on propaganda in connection with the Bombay Agricultural Debtors Relief Act.

89. *All India Co-operators' Day.*—The All-India Co-operators' Day was celebrated at several places, viz., Poona, Satara, Surat, Dharwar, Nagar, Sholapur and Belgaum. The Education Committee of the Bombay and Bombay Suburban Districts celebrated the Rochdale Pioneers' centenary on 21st September 1944 under the presidency of Sir Janardan Madan. The centenary was also celebrated at Poona, Surat, Kaira, Nagar, Belgaum, Jalgaon and Dharwar. The Education Committee of the Bombay and Bombay Suburban Districts convened a conference of housing societies in Bombay on 23rd and 24th June, under the presidency of Sir Janardan Madan. Amongst other speakers, Mr. U. M. Mirchandani, Municipal Commissioner, addressed the meeting.

90. *Research Work.*—The research work undertaken by the Institute during the last year was continued during the year under report and the investigations made by the Research Sub-Committee on the effects of the war on indebtedness of members of agricultural societies were completed and the draft report is expected to be submitted shortly. Government made a special grant of Rs. 1,000 for this work. In addition the Institute received a grant of Rs. 500 from the Bombay Co-operative Banks' Association for this work and about Rs. 500 more from a few central and urban banks.

The amount of donations under Section 42 of the Act, for which sanction was accorded during the year, was Rs. 42,470 donated by 315 societies as against Rs. 36,477 donated by 265 societies in previous year.

During the year under report, the Institute received a Government grant of Rs. 10,072 for its general work and Rs. 16,366 for its educational work.

91. *General Remarks.*—With the creation, as a result of the recommendations of the Supervision Committee, of a Provincial Board of Supervision on the top and the District Boards of Supervising Unions in most districts and with the organisation of the Banks' Association during the period, when the Institute was dormant, the scope of the Institute's work has been considerably curtailed. The education of co-operative workers has been entrusted to the Institute, but as owing to the conditions created by the war, there is a paucity of new hands who can be trained, or who can be employed in place of the staff of the Co-operative institu-

tions who are sent for training, the classes arranged by the Institute have not been well-attended. War has, however, happily, ended, and with the increasing availability of suitable hands for training and the expansion of the movement, it is hoped that the scope of work for the Institute will considerably increase. The Institute has been very lucky in getting Sir Janardan A. Madan as its Chairman and Mr. V. L. Mehta as its Honorary Secretary, and there is no doubt that with more favourable conditions of work, its usefulness will increase immensely.

V. MISCELLANEOUS MATTERS.

(1) ACT, RULES, AND BYE-LAWS.

92. *Act and Rules.*—There have been no addition or alteration to the Bombay Co-operative Societies Act, 1925 or Bombay Co-operative Societies Rules 1927 during the year under report.

By-laws.—The following were noteworthy changes in the bylaws of different types of co-operative societies.

(i) *All types of societies doing supply business including consumers societies.*—“Notwithstanding anything contained in the bye-laws of a society, the net profits if any, resulting out of the supply of business supplied and controlled by Government, undertaken by the society shall be appropriated as under:—

(a) A sum not less than 25 per cent. of the net profits should be carried to Reserve Fund.

(b) Of the remaining net profits, a sum not less than 80 per cent. thereof shall be credited to the special Development Fund which shall not be spent without the previous permission of the Deputy Registrar.

(c) The Balance of profits may be distributed to members by way of bonus on their purchases or in such other manner including payment of bonus to staff as the General Meeting may decide”.

(ii) *Land Mortgage Banks.*—“In all cases of loans secured by mortgage with possession of immoveable property, the borrower shall further execute a lease deed within the time prescribed by the Board.

Every loan shall be secured by mortgage with or without possession of immoveable property which shall have no prior incumbrances save the mortgage or mortgages to be redeemed by the loan given by the bank “or the mortgage or mortgages subsisting in favour of the bank and/or of the Provincial Mortgage Bank”.

(iii) *Central Banks, urban banks, Salary Earners societies, and Land Mortgage Banks.*—“No member who has unauthorised arrears outstanding against him or who is convicted of criminal offence or offences shall be eligible for election to the Managing Committee or continue to be on the managing committee”.

(2) ARBITRATION.

93. The total number of arbitration cases filed during the year was 1,882 which together with 2,292 pending at the beginning of the year brings the total to 4,174. Out of these 2,080 cases were disposed of leaving a balance of 2,094 cases at the end of the year. Out of the total loans outstanding from members of all cases of societies amounting to Rs. 7,45,78,989 an amount of Rs. 40,16,75 was involved in arbitration recording a decrease of Rs. 3,55,038 over the figure

Rs. 43,71,613 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. 7,73,971 and Rs. 1,05,905.

(3) LIQUIDATION.

94. 23 societies were ordered to be wound up during the year under report. The liquidation of 19 societies was completed during the year, leaving a total number of societies in liquidation to 868. The classification of societies taken into liquidation is as under :—

(1) Agricultural Credit	...	...	...	5
(2) Urban credit	...	...	...	4
(3) Housing societies	...	...	...	2
(4) Consumers societies	...	...	...	6
(5) Producers societies	...	...	...	1
(6) Unions	...	...	...	1
(7) Other types	...	...	...	4
				23

95. The estimated assets and liabilities of societies in liquidation at the close of the year were Rs. 48,31,686 and Rs. 40,16,937 respectively.

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

Number of societies ordered to be wound up.	Number of societies cancelled.	Number of societies in liquidation.	Assets realised.	Liabilities paid.
			Rs.	Rs.
23	19	868	6,37,230	7,72,111

97. The central financing agencies continued to be entrusted with the liquidation of societies indebted to them. In a few cases, the District Co-operative Officers and Assistant District Co-operative Officers were appointed as liquidators, while generally suitable non-officials have been entrusted with the liquidation work of some of societies. Another agency that was utilised for carrying out the liquidation work of the societies was that of the supervisors of Supervising Unions. It is expected that in view of the intimate touch with the affairs of the societies which the supervisors keep while the societies are living, this agency would prove useful in expeditious disposal of liquidation work.

(4) RECOVERIES THROUGH SPECIAL RECOVERY OFFICERS.

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

	Number of special Recovery Officers.	Number of awards and liquidator's orders.				
		At the close of the year.		Received during the year.		
		Number.	Amount recoverable.	Number.	Amount recoverable.	
1	2	3	4	5	6	
Bombay Province	...	25	34,491	Rs. 64,63,899	2,701	Rs. 3,87,074

	Number of awards and liquidator's orders finally disposed off during the year by full recovery or by balance being irrecoverable.	Balance at the close of the year.			
		Number.	Amount recoverable.		
		7	8		
Bombay Province	...	6,030	Rs. 14,74,204	31,252	Rs. 53,76,769

The statement will indicate that there has been a large decrease in the recoveries during the year. The number of arbitration awards and liquidation orders sent to the special Recovery Officers during the year shows some reduction as compared with the figures of the last year and also records a decrease in amount recoverable over the figures of the last year. The balance of the amount recoverable at the close of the year records a decrease over the corresponding figures of the previous year by Rs. 10,87,130.

(5) CRIMINAL CASES.

99. The total number of offences committed in co-operative societies and noticed during the year shows an increase as compared with that of the previous year. The total number of prosecutions launched during the year was 12, which together with the 28 cases pending at the close of the last year, brought the total to a 40. Of these 12 cases were decided, 9 pending in conviction and 3 in acquittal. The total number of cases pending at the close of the year was 28.

(6) SUSPENSION OF MANAGING COMMITTEES OF SOCIETIES.

100. The number of societies of which managing committees were suspended were 75 at the beginning of the year. During the course of the year committees of 25 societies were suspended, the period of suspended committees was extended in 27 cases and committees of 31 societies were reinstated. The number of societies, the committees where of were under suspension at the close of the year was 69.

The question of the policy to be followed in suspension of managing committees of co-operative societies was considered, during the year under report, by the Provincial Board of supervision which made the following recommendations:—

(1) Before the Managing Committee of a society affiliated to a supervising union is suspended, the general meeting should be given an opportunity to carry out within a specified period, changes in the management or reforms necessary for the proper working of the society.

(2) The supervisors of unions may normally be appointed as administrators and non-officials may be appointed as administrators only in exceptional cases.

(3) General meeting should be called every year and before the said meeting, the administrator should report the progress of the work of the society. If the supervision of the managing committee is to be reviewed, the matter should be placed before the general meeting, which should be given an opportunity to make improvements to the satisfaction of the union.

(7) SCHOOL BOYS SOCIETIES.

101. The year under report records a slight decrease in the number of school boys societies. The total number of these societies stood at 815 as against 824 for the last year. These societies have been working well and have demonstrated their usefulness in the matter of supply of books, stationery etc., to the boys attending the schools.

The following statement shows the distribution of such societies in the Province as on 31st March 1945:—

Number of school boys co-operative societies in					
		Secondary schools.	Primary schools.	Special schools.	Total.
1	2	3	4	5	
Bombay Division	...	79	71	4	154
Central Division	...	54	335	5	394
Northern Division	...	35	204	2	241
Southern Division	...	14	11	1	26

VI. CONCLUSION.

102. The year under report witnessed a further expansion of the movement in various spheres of co-operative activities, and has been, on the whole, a satisfactory one.

On the rural side of the co-operative movement, the increase in the number of credit and multi-purpose societies is an indication of the measures adopted for tackling the new schemes of crop finance in the areas to which the Bombay Agricultural Debtors Relief has been extended. The position of the existing societies has also generally improved. Their recoveries have gone up and their reserve and other funds have increased. With a view to link up credit with profitable marketing of the produce of the agriculturists, efforts for strengthening the marketing machinery are also vigorously in progress and the number of sale societies and unions, which have come into existence, is encouraging. Before long, it is hoped that the ideal which the Department placed before itself of having

a District Purchase and Sale Union in almost all districts, a strong sale society in all taluka headquarters or at major markets, and a Multi-purpose society at Bazar places, will be realised.

One aspect of the rural side of the movement which received determined attention during the year was the reduction in the rate of interest charged by the village co-operative societies. This question has been receiving my attention from the beginning, and at my suggestion some years back, the Co-operative Banks' Association passed a resolution, agreeing that the co-operative central banks and village co-operative societies should aim at reducing their rates of interest to $4\frac{1}{2}$ per cent. and $6\frac{1}{4}$ per cent. respectively. After this, various opportunities were taken to persuade the central banks to pass on to the societies and ultimately to the rural borrowers, the benefits of easy money conditions, and the rates of interest were lowered by a number of banks and societies. As, however, the results were not adequate, during the year under report, the reduction in the rates was made almost compulsory for certain types of rural finances. In their scheme of crop finance, Government have laid down that the central banks should not charge more than $4\frac{1}{2}$ per cent. to the societies and the societies should make crop finance available at not more than $6\frac{1}{4}$ or 7-13/16 per cent. (1 or $1\frac{1}{4}$ pies per rupee per mensem) respectively. Various steps have been taken to see that the banks and the societies are able to make this reduction in their lending rates, without endangering their own financial position. Government have guaranteed the losses of societies arising out of crop finance upto 5 per cent. of the total advances and have also exempted them from various contributions which they were making to the supervision scheme.

103. The urban side of the movement has continued to flourish in all its phases—banking, housing, etc.—and demonstrates the potentialities of the co-operative movement for sections of the public, which satisfy certain standards of intelligence, education and financial solvency. Among other activities, the useful part played by co-operative societies in the distribution of foodgrains and other articles of domestic consumption, both in the urban and the rural areas, is a noteworthy feature demonstrating the utility of these institutions for beneficent work under abnormal conditions.

104. To cope with the expansion and the increasing activities of the co-operative societies and even prepare them for bigger responsibilities that may have to be shouldered in future, the Co-operative Department, has been strengthened. In the past administrative machinery of this Department, was very feeble and as Mr. (now Sir Godfrey) Collins pointed in the annual report for the year 1926, the department in this presidency had "practically no field staff". Various distinguished visitors to the province like Sir Malcolm Darling also commented on the inadequacy of the staff and attributed the difficulties of the movement partly to that factor. This want has now been met by a thorough reorganisation of the department. During the year under report, 6 new posts of District Co-operative Officers were created and now in every district, there is a District Co-operative Officer with one or more assistants to carry out administrative duties.

Not only has the departmental staff been considerably strengthened, but the policy of giving Government hand free or on payment to 'key' organizations or societies in difficulties was continued. At present, 20 officials of the Co-operative Department are working as secretaries of co-operative societies, including Bombay Provincial Co-operative Marketing Society, and in many cases their appointment has been of a very great help to the institution concerned.

105. During the year under report, there was some criticism in the press and at some conferences by non-official leaders of the co-operative movement, at the slow pace at which the co-operative movement is expanding in this Province. It has been suggested, for example, that every village with a population of 500 or 1,000 should have a co-operative society. This criticism is in a way, welcome as indicating the new faith in the co-operative movement, which was at a very low ebb only a few years back, but these proposals have not been adopted by the Department. Any large scale expansion of the movement, not according to the prospects of the successful working of a society in certain area, but according to the rule of thumb, is sure to lead to unhealthy growth followed by those difficulties which the co-operative society had to face during the last economic depression. Besides, when the present pace of expansion is fully taken into consideration, it is doubtful whether it can be thought inadequate. During the last two years, there has been an addition of nearly 1,000 co-operative societies involving an increase of about 20 per cent. in the total provincial figure. This is a very substantial increase—and when it is considered that the successful working of a co-operative society is limited by certain factors and over which the co-operators have no control, this pace of progress can hardly be considered slow.

106. From the figures which have been given in the body of the letter, it will be seen that the year has been, on the whole, a good one for the co-operative movement. It cannot be, however, claimed that much of the present prosperity for the co-operative organisations is not due to abnormal circumstances. When the price of agricultural produce fall from their present level and there is a complete transfer from war economy to the peace conditions, the co-operative movement will have intricate and taxing problems to solve, and that will be a time for determining the vitality and usefulness of the movement.

Besides, in all probability, the co-operative movement will have, in future, to satisfy more exacting standards. Today, the State is prepared, or even expected to undertake much bigger responsibility in the domain of rural development than was the case when the co-operative movement was started, and if the co-operative societies are to become not a vested interest but a powerful instrument of public service, they will have to see that they provide a more efficient means of serving the public—especially the rural masses—than is today available in other quarters.

107. It cannot be said today that the co-operative movement, in this province will have no difficulties when the agricultural prices fall or will be able to fully satisfy the more exacting standards, which the general public or the State will lay down in future, but perhaps it can be reasonably hoped that with the present consolidation of their position, it will be easier for the co-operative organisations to solve the future problems and satisfy increased responsibilities.

108. Before I close, I should like to express my thanks to the non-official leaders of the co-operative movement. Perhaps, it cannot be claimed that rural leadership plays a dominant role in the upper councils of the co-operators in this province, but the general level of the support which the movement has been able to enlist is very high, and I am grateful for the co-operation which I have received from non-officials. I am also thankful to the members of the departmental staff for carrying out their duties to the best of their abilities.

(Signed) S. M. IKRAM,
Registrar, Co-operative Societies.
Bombay Province, Poona I.

APPENDIX A.

I—Conference.

District.	Place.	Date.	Name of the President.
Sholapur	Sholapur	21st December, 1944	R. B. Palekar, Esq., Assistant Registrar, Co operative Societies, Sholapur.
Bijapur	Bijapur	9th December 1944 and 10th December 1944.	Do.
Dharwar	K. C. C. Bank Ltd., Dharwar.	3rd February 1945 and 4th February 1945.	Assistant Registrar, Co-operative Societies, Dharwar.
	Navalgund	10th January 1945	Sir Siddappa Kambli.
		11th January 1945, 12th January 1945.	
Thana	Bhivandi	23rd October 1944	B. M. Dwivedi, Esq., B.A., G.D.C.A., Assistant Registrar, Co operative Societies-Bombay.
Ratnagiri	Phatak High School, Ratnagiri.	13th January 1945	B. P. Patel, Esq., I.C.S., Collector of Ratnagiri.
East Khandesh	Jalgaon	7th October 1944	B. D. Deshmukh, Esq., Chairman, East Khandesh Central Co operative Bank Ltd., Jalgaon.
	Do.	8th October 1944	Do.
	Do.	15th June 1945	Do.
West Khandesh	Nandurbar	15th September 1944	S. G. Almoula, Esq., B.A., LL.B., Assistant Registrar, Co operative Societies, Dhulia.
	Do.	14th September 1944	V. L. Mehta, Esq., B.A., Managing Director, E. P. C. Bank Ltd., Bombay.
Nasik	Nasik	11th October 1944 and 12th October 1944.	S. G. Almoula, Esq., B.A., LL.B., Assistant Registrar, Co operative Societies, Dhulia.
	Do.	2nd March 1945	Registrar, Co-operative Societies, Bombay Province, Poona.
Kaira	Nadiad	23rd March 1945 and 25th March 1945.	Diwan Bahadur H. L. Kazi.
Belgaum	Belgaum District Central Co operative Bank Ltd., Belgaum.	30th January 1945	K. G. Prabhu, Esq., M.A., G.D.A., G.D.C.A., Assistant Registrar, Co operative Societies, Belgaum.
North Kanam	Karwar	23th February 1945	Do.

APPENDIX A—contd.

II-A—Training class for Secretaries, Supervisors, etc.

Place.	Date.	Number of candidates attended.	Number of candidates passed at the examination.
<i>For Secretaries.</i>			
Sholapur	7th January 1945 to 9th January 1945.	15	.....
<i>For Managing Committee members.</i>			
Sholapur ... ..	.....	.....	.....
Bijapur ... ..	.....	102	.....
<i>For ordinary members.</i>			
Bijapur ... ..	.....	20	.....
<i>Secretaries Training Class.</i>			
West Khandesh District. (At taluka places).	7th February 1945 to 26th June	153	.....
Taloda and Shahada	22nd June 1945 to 30th June 1945	43	.....
Nasik	5th July 1944 to 14th July 1944 ...	23	18
<i>Belgaum District—</i>			
Bailhongal	15th December 1944 to 27th December 1944.	14	.....
Gokak	15th February 1945 to 20th February 1945.	6	.....
Murgod	21st March 1945 to 31st March 1945.	8	.....
Belgaum	3rd April 1945 to 10th April 1945	4	.....
Saundatti	22nd June 1945 to 23rd June 1945	5	.....
Belgaum	23rd June 1945 to 29th June 1945	5	.....
<i>North Kanara District—</i>			
Sirsi ... ..	.....	10	.....
Karwar ... ..	.....	3	.....
Honavar ... ..	.....	17	.....
Banvasi ... ..	.....	3	.....
<i>Rural Secretaries Training Class.</i>			
<i>Dharwar District—</i>			
Dharwar	5th September 1944 to 24th September 1944.	25	.....
<i>Managing Committee Training Class.</i>			
Marwar	11th August 1944	25	.....
Navahr	5th February 1945	25	.....
Chabhi	4th February 1945	31	.....
Adagunchi	11th February 1945	15	.....
Mangundi	15th March 1945	15	.....
Harobela-vadi	5th May 1945	50	.....
Nul:i	12th May 1945	15	.....

TABLE A.

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

Particulars.	Amount.	1944-45.	Amount.	1943-44.
	Rs.	Rs.	Rs.	Rs.
Pay of Officers ... ..	.....	1,10,543	.....	1,16,997
Pay of Establishment ... ..	.....	4,54,568	.....	4,30,974
Allowances and Honoraria ... ..	.....	3,02,325	.....	2,06,353
Contingencies ... ..	.....	65,367	.....	68,518
Grant in aid to Co-operative Institutions	.....	1,10,480	.....	90,780
(a) Bombay Provincial Co-operative Institute	14,000	.....	8,194	.....
(b) Backward societies	1,490	.....	1,541	.....
(c) Subsidies to Land Mortgage Banks	750	.....	750	.....
(d) Supervising Unions	52,560	.....	48,265	.....
(e) Village Multi Purpose Societies	2,301	.....	3,921	.....
(f) Co-operative Provincial Marketing and Better Farming Societies	16,619	.....	4,000	.....
(g) Local Bodies ... ..	.....	.....	.....	.....
(h) Fencing Societies	500	.....	500	.....
(i) Educational Committees of District Board of Supervising Unions	22,170	.....	5,000	.....
(j) Women Co-operative Societies	150	.....	150	.....
Total ... ..	.....	10,41,693	.....	9,13,622
Deduct—Receipts—				
(a) Audit Fees	1,38,043	.....	1,41,172	.....
(b) Miscellaneous Receipts	1,13,084*	—2,52,027	1,60,276*	—3,01,448
Inclusive of Government of India Grant.	.....	.....	.....	.....
Net Total ... ..	.....	7,92,666	.....	6,12,174

(ii) Scheme for the Improvement of Agricultural Marketing in India.

	Rs.	Rs.
Pay of Officers	9,578	11,386
Pay of Establishment	5,716	5,083
Allowances and Honoraria	9,522	7,262
Contingencies	1,505	1,993
Total	26,401	25,724

(iii) Cost of working the scheme for Co-operative Training and Education.

	Rs. a. p.	Rs.
Pay of Officers	2,580 0 0	.....
Pay of Establishment	1,563 11 0	10,784
Allowances and Honoraria	980 15 0	6,199
Contingencies	2,355 7 0	1,568
Total	7,480 1 0	18,521

TABLE B.

General progress of the Movement.

Types of Societies.	Number of societies.		Number of members.		Share capital.		Reserve and other funds.		Working Capital.	
	1943-44.	1944-45.	1943-44.	1944-45.	1943-44.	1944-45.	1943-44.	1944-45.	1943-44.	1944-45.
	1	2	3	4	5	6	7	8	9	10	11
					Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Central Banks including Provincial Banks and Provincial Land Mortgage Banks and Banking Unions ...	14	14	19,470	20,035	48,38,400	58,51,430	51,64,501	58,40,448	9,78,49,488	11,27,64,021
Agricultural Societies including Land Mortgage Banks ...	4,520	4,885	348,682	381,556	58,73,632	73,10,512	1,18,75,483	1,30,75,018	13,79,05,163	4,43,80,042
Non Agricultural Societies ...	1,475	1,633	520,888	764,276	2,48,11,738	2,83,50,271	1,34,42,369	1,50,02,251	1,67,07,219	13,07,45,467
Unions ...	120	117	3,779	3,913	.....	.....	.....	.....	.....	.....
Insurance Societies ...	4	4	10,615	21,111	.....	.....	41,05,550	40,79,957	41,69,378	50,57,134
Total ...	6,133	6,653	912,443	1,191,791	3,55,23,860	4,15,30,213	3,45,87,103	3,81,00,674	25,67,21,248	29,11,46,664

TABLE C.

Current Demand and Recoveries.

Types of Societies.	Principal.		Arrears.		Amount recovered out of amount due after the close of the year.
	Amount due for payment during the year:	Amount recovered out of Column 2.	Authorised.	Unauthorised.	
1.	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.
Central Banks	8,93,19,600	8,56,75,148	6,80,616	29,63,845	32,37,271
Agricultural Credit Societies ...	1,83,13,238	99,97,799	9,38,123	74,37,361	5,03,282
Non Agricultural Credit Societies ...	7,36,78,013	6,85,22,588	16,10,510	35,44,945	25,94,874
Total, 1944-45 ...	18,13,70,940	16,41,95,535	32,29,254	1,39,46,151	63,40,427
Total, 1943-44 ...	11,47,66,539	9,70,29,800	37,33,390	1,40,02,841	68,38,901

TABLE D.

Object of loans.

Type of societies.	Current agricultural purposes including payment of rent assessment etc.	Maintenance of family.	Land improvement.	Marriage and other ceremonies.	Redemption of old debts.	Other purposes.	Total.
1	2	3	4	5	6	7	8
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1944-45.							
Agricultural Co-operative credit societies including Land Mortgage Banks ...	65,41,544	3,38,064	9,16,253	1,57,738	3,87,951	5,63,792	80,05,342
1944-45 ...	66,26,505	4,43,925	7,27,414	1,17,727	4,02,607	9,27,478	92,45,666

Type of societies.	Agricultural operations.	Trade and Commerce	Industrial Operations	Acquisition or improvement of property.	Other purposes.	Total.
1	2	3	4	5	6	7
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1944-45.						
Non-Agricultural credit societies ...	15,92,659	3,57,37,203	6,15,096	32,64,954	2,97,85,717	7,10,95,629
1943-44 ...	8,87,637	3,10,70,010	8,20,132	23,85,669	2,79,62,303	6,31,17,361

STATEMENT
Operations of Central

Classification	Number of Members		Loans advanced during the year to		Receipts from Loans and Deposits repaid during the year by	
	Individuals	Societies	Individuals	Banks and Societies	Individuals	Banks and Societies
I	2	3	4	5	6	7
(1) Provincial Banks.						
1. The Bombay Provincial Co-operative Bank, Limited.	2,230	2,371	2,50,28,867	4,43,87,913	2,64,07,260	4,34,41,364
2. The Bombay Provincial Co-operative Land Mortgage Bank, Limited.	680	113	.....	3,61,825	...	3,64,307
Total ..	2,810	2,484	2,54,28,867	4,47,49,738	2,64,07,260	4,38,05,671
(3) District Central Banks.						
1. The Ahmedabad District Central Co-operative Bank, Limited.	...	203	...	66,73,761	.....	67,35,392
2. The Barisi Central Co-operative Bank, Limited.	866	64	3,11,236	84,804	3,07,718	60,949
3. The Solgaum District Central Co-operative Bank, Limited.	923	343	29,25,035	22,61,662	35,26,517	22,05,821
4. The Bijapur District Central Co-operative Bank, Limited.	719	250	6,76,501	6,50,386	7,49,607	6,21,725
5. The Broach District Central Co-operative Bank, Limited.	690	208	12,05,140	26,81,782	12,10,915	22,63,182
6. The East Khandesh District Central Co-operative Bank, Limited.	1,364	716	62,64,908	4,98,84,313	55,42,628	4,66,59,701
7. The Karnataka Central Co-operative Bank, Limited.	1,024	606	15,70,426	32,14,312	20,31,147	33,20,674
8. The North Kanara District Central Co-operative Bank, Limited.	625	121	3,44,192	46,306	5,13,034	38,749
The Poona District Central Co-operative Bank, Limited.	2,634	362	18,66,206	24,31,377	4,28,706	20,44,241

Banks for the year 1944-45.

Loans due by.			Loans and Deposits received during the year from			
8 Individuals	9 Banks and Societies	10 Of which over due	11 Individuals and other sources	12 Central Provincial and other Banks	13 Primary Societies	14 Government
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,08,22,717	92,36,719	4,51,238	28,27,57,612	14,07,82,111	26,86,95,847	...
.....	23,00,514	...	1,353	.....	8,021	...
1,01,92,717	1,21,37,232	4,51,238	28,27,58,965	14,07,82,111	26,87,04,868	...
...	2,73,844	47,349	-6,66,663	2,92,767	60,84,189	...
8,14,277	61,076	35,647	10,82,265	.....	5,07,745	.....
14,70,807	8,02,417	5,23,781	83,17,976	8,692	47,43,955	.....
3,38,616	8,73,956	99,145	49,46,977	.....	15,68,748	.....
29,121	5,90,801	35,532	76,40,452	45,854	37,92,380	.....
9,74,978	28,35,319	9,49,092	5,52,75,802	4,00,000	...	88,45,971
12,06,027	19,58,343	4,56,232	1,39,47,534	.....	18,82,967	...
1,18,664	76,814	32,213	7,02,678	1,25,000	4,34,220	.....
12,70,687	12,14,008	6,00,791	3,54,03,958	3,47,34,958	88,50,160	...

STATEMENT

Classification	Loans and Deposits re: aid during the year to				Received from the sales of goods to members
	Individuals	Central Provincial and other Banks	Primary Societies	Government	
1	15	16	17	18	19
	Rs.	Rs.	Rs.	Rs.	
(1) Provincial Banks.					
1. The Bombay Provincial Co-operative Bank, Limited.	27,59,71,629	13,97,41,609	26,61,24,009	2,400	1,02,703
2. The Bombay Provincial Co-operative Land Mortgage Bank, Limited	.....	.....	21,025	.....	.....
Total ...	27,59,71,629	13,97,41,609	2,61,46,076	2,400	1,02,703
(2) District Central Banks.					
1. The Ahmedabad District Central Co-operative Bank, Limited.	5,28,063	2,77,329	68,27,641	.....	.....
2. The Barshi Central Co-operative Bank, Limited.	9,22,493	.....	4,75,815	.....	.....
3. The Belgaum District Central Co-operative Bank, Limited.	73,87,454	6,87,001	45,13,213	.....	.....
4. The Bijapur District Central Co-operative Bank, Limited.	49,25,119	.....	13,77,329	.....	.....
5. The Broach District Central Co-operative Bank, Limited.	72,06,202	47,000	41,32,940	.....	.....
6. The East Khandesh District Central Co-operative Bank, Limited.	5,54,73,063	4,00,000	32,80,090	.....	.....
7. The Karnatak Central Co-operative Bank, Limited.	23,13,150	.....	20,70,088	.....	23
8. The North Kanara District Central Co-operative Bank, Limited.	6,23,610	1,25,000	4,04,469	.....	.....
9. The Poona District Central Co-operative Bank, Limited.	3,44,25,534	2,50,68,919	86,50,756	.....	.....

A—contd.

20	Share Capital paid up	Loans and deposits held at the close of the year				Reserve Fund	Other Funds
		Individuals and other persons	Central Provincial and other Banks	Primary Societies	Government		
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
.....	19,95,550	2,68,69,330	52,33,363	1,30,89,939	1,900	4,89,317	17,19,618
.....	5,00,789	35,05,891	.....	1,23,189	.....	93,552	5,000
.....	24,96,339	2,71,67,180	52,33,363	1,31,13,128	1,900	5,12,869	17,24,618
.....	91,150	3,46,541	18,843	14,98,970	.....	20,587	25,871
.....	72,070	7,92,630	Nil	1,68,113	.....	64,112	21,850
.....	3,99,990	22,30,960	3,662	2,79,535	.....	1,38,408	1,48,552
.....	2,53,800	19,73,137	.....	4,00,266	.....	91,195	80,193
.....	2,52,700	33,17,885	.....	4,88,280	.....	1,45,596	92,424
.....	6,15,200	51,32,491	9,62,563	9,24,328	.....	3,95,704	5,99,611
.....	6,63,900	49,63,613	.....	69,109	.....	2,66,457	2,80,920
.....	41,630	8,11,054	Nil	50,861	.....	97,100	9,850
.....	3,94,870	75,35,706	.....	9,63,434	.....	1,80,400	1,61,798

STATEMENT

Classification	Working Capital	Owned Capital	Income Realized			
			Interest received	Interest accrued	Other items	Interest paid on loans and deposits.
1	28	29	30	31	32	33
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(1) Provincial Banks.						
1. The Bombay Provincial Co-operative Bank, Limited.	5,38,80,536	2,35,20,062	18,97,301	2,09,521	1,46,445	10,53,878
2. The Bombay Provincial Land Mortgage Bank, Limited.	41,64,402	41,58,521	1,86,069	14,275	66	69,740
Total ...	5,80,04,944	2,76,78,583	20,83,360	2,23,799	1,46,511	11,48,618
(2) District Central Banks.						
1. The Ahmedabad District Central Co-operative Bank, Limited.	20,11,968	1,38,608	48,817	13,769	7	17,511
2. The Barshi Central Co-operative Bank, Limited.	11,18,706	1,57,592	69,683	Nil	3,272	18,084
3. The Belgaum District Central Co-operative Bank, Limited.	42,01,027	6,86,870	1,78,663	7,265	13,166	33,083
4. The Bijapur District Central Co-operative Bank, Limited.	27,98,591	4,24,968	67,762	6,162	21,905	16,740
5. The Brouch District Central Co-operative Bank, Limited.	43,06,766	4,85,787	1,09,872	34,400	7,060	60,169
6. The East Khandesh District Central Co-operative Bank, Limited.	94,27,917	16,10,516	3,62,915	93,614	68,120	98,915
7. The Karnatak Central Co-operative Bank Limited.	68,43,999	12,11,277	3,75,499	.....	25,562	2,42,089
8. The North Kanara District Central Co-operative Bank, Limited.	9,39,935	78,060	22,563	3,192	13,556	17,761
9. The Poona District Central Co-operative Bank, Limited.	92,35,206	7,37,068	4,04,118	3,32,962	42,706	2,61,475

A—contd.

Expenses			Profit or Loss	Usual dividend paid on shares	Most usual rate of interest		Uncalled and subscribed Share Capital.
Interest due	Cost of management	Other items			Borrowings	Lend	
34	35	35A	36	37	38		40
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
1,06,619	6,57,675	28,964	+2,80,832	4 and 1 Bonus	½ to 3	3 to 6	2,17,130 Uncalled
31,689	13,825	3,971	8,174	2½	½ to 3½	4½ to 5	7,17,900 Subscribed
1,41,808	6,71,600	32,935	2,98,006	4+1 Bonus	½ to 3½	3	9,35,220
4,248	16,053	...	34,771	5	1½	5	.....
8,615	14,152	...	4,976	6½	½ to 4	5½ to 9½	Nil
90,226	71,238	...	67,751	5	½ to 3	4 to 6½	Nil
19,476	46,097	...	26,709	4	½ to 3	5 to 7	Nil
3,721	30,766	...	84,403	7	½ to 3	5	.....
1,15,628	41,868	...	86,249	5	½ to 3½	3 to 6½	Nil
52,482	1,20,971	...	53,185	5	1, 3, 1½, 1¾, 2, 2½, 3, 3½ and 4, 4½, 5, 5½ and 6½		Nil
15,719	13,408	...	9,040	5	2½	7	3,370
1,86,510	1,03,024	...	43,227	5		4½ to 7½	5,120

STATEMENT

Classification	Number of Members		Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
	Individuals	Societies	Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
10. The Shelapur District Central Co-operative Bank, Limited.	945	224	Rs. 5,63,397	Rs. 5,88,157	Rs. 5,48,321	Rs. 5,38,480
11. The Surat District Central Co-operative Bank, Limited.	1,923	836	4,29,737	71,50,587	4,45,428	70,86,328
Total ...	12,109	3,318	1,45,87,268	7,46,98,336	1,51,53,817	7,34,54,608
(3) <i>Banking Unions.</i>						
1. The Halol and Kalol Taluka Co-operative Banking Union, Limited.	145	69	52,676	4,03,610	29,820	8,41,011
Total ..	145	69	52,676	4,03,610	29,820	8,41,891
Grand Total ...	15,661	5,871	4,05,08,811	11,98,51,744	4,19,00,597	11,65,56,254

A—contd.

Loans due by			Loans and Deposits received during the year from			
Individuals 8	Banks and Societies 9	Of which over due 10	Individuals and other sources 11	Central, Provincial and other banks 12	Primary Societies 13	Government 14
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
8,41,017	2,02,506	1,28,155	82,10,084	13,51,969	20,86,367	Nil
99,025	11,35,151	62,848	1,94,65,146	1,82,97,517	Nil	Nil
69,58,089	1,60,83,263	29,63,845	16,55,67,936	5,69,51,117	2,99,50,567	88,46,971
27,176	1,88,585	27,176	2,50,738	50,195	2,46,493	.....
27,176	1,88,585	27,176	2,50,738	50,195	2,46,493	.....
1,65,82,952	2,23,59,680	34,42,269	48, 5,67,639	19,60,89,423	29,96,10,923	88,46,971

STATEMENT

Classification	Loans and deposits repaid during the year to				Received from the sales of goods to members
	Individuals 15	Central Provincial and other banks, 16	Primary Societies 17	Government 18	
1	Rs.	Rs.	Rs.	Rs.	Rs.
10. The Sholapur District Central Co-operative Bank, Limited.	79,95,289	12,34,918	21,24,120	.....	1,52,065
11. The Surat District Central Co-operative Bank, Limited.	1,80,15,871	1,77,53,839	.....	.....	.....
Total ...	15,09,18,952	5,55,93,765	3,27,16,525	.....	1,52,087
(3) Banking Unions.					
1. The Halol and Kalol Taluka Co-operative Banking Union, Limited.	2,21,138	27,000	9,51,435	.....	.....
Total ...	2,21,138	27,000	9,51,435	.....	.....
Grand Total ...	43,01,11,619	19,53,62,375	29,94,43,138	2,400	2,55,783

A—contd.

Paid for purchase of members' products 20	Share Capital paid up 21	Loans and deposits held at the close of the year				Reserve Fund 26	Other Funds 27
		Individuals and other sources 22	Central, Provincial and other Banks 23	Primary Societies 24	Government 25		
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1,68,885	1,34,500	24,35,136	61,751	4,75,878	.....	63,577	80,981
.....	4,20,450	70,10,763	22,59,791	.....	.....	2,74,504	4,21,438
1,68,885	39,89,980	3,68,48,885	33,31,307	74,18,774	.....	16,67,870	19,23,978
.....	15,120	1,16,855	23,195	54,006	.....	9,053	11,060
.....	15,120	1,16,855	23,195	54,006	.....	9,053	11,060
1,68,885	59,51,480	6,68,30,920	85,89,855	2,56,41,568	1,900	21,89,792	36,59,656

STATEMENT

Classification	Working Capital	Owned Capital	Income Realized			
			Interest received	Interest accrued	Other items	Interest paid on loans and deposits
	28	29	30	31	32	33
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
10. The Sholapur District Central Co-operative Bank, Limited.	32,57,823	2,70,068	88,774	14,359	26,577	30,607
11. The Surat District Central Co-operative Bank, Limited.	1,03,85,975	10,52,573	3,55,504	52,491	17,766	1,68,078
Total	6,45,30,794	68,52,617	20,56,140	5,57,554	2,99,777	9,49,411
(B) Banking Unions.						
1. The Palod and Kalol Taluqa Co-operative Banking Union, Limited.	2,30,269	35,483	6,868	1,344	3,208	3,037
Total	2,30,269	35,483	6,868	1,344	3,208	3,037
Grand Total	11,27,44,121	3,46,07,438	41,86,608	7,82,607	3,70,408	20,98,466

A—contd.

Expenses			Profit or Loss	Usual dividend paid on shares	Most usual Rate of Interest		Uncalled and subscribed Share Capital
Interest due	Cost of management	Other items			Borrowings	Lendings	
84	85	85A	86	87	88	89	40
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
8,471	44,800	...	18,457	4	2 to 2½	3 to 6	.....
10,705	70,800	...	92,576	7½	2 to 2	3 to 6	.....
4,45,825	5,81,677	...	4,60,394	5	2	6	8,600
98	5,819	...	2,363	5	2	6 to 7	.....
93	5,919	...	2,363	.....	.....	.....	.....
5,87,231	12,69,096	32,985	7,60,763	5	2	6	9,48,520

STATEMENT
Operations of

Classification 1	Number of Societies 2	Number of Members 3	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals 4	Banks and Societies 5	Individuals 6	Banks and Societies 7
<i>Bombay City.</i>						
1. Bombay Accountant General's Office Co-operative Urban Bank, Ltd.	1	429	Rs. 1,23,474	Rs.	Rs. 1,39,497	Rs.
2. Bombay Muslim Co-operative Bank, Ltd.	1	1,761	87,050	.....	65,772	.....
3. Chandraseniya Kayastha Prabhu Co-operative Bank, Ltd.	1	2,258	34,771	.....	41,826	.....
4. Dadar Co-operative Bank, Ltd.	1	749	90,426	.....	57,773	.....
5. Daxini Brahmin's Co-operative Bank, Ltd.	1	3,718	23,30,198	.....	24,56,818	.....
6. Deccan Merchants' Co-operative Bank, Ltd.	1	454	1,50,762	.....	1,77,860	.....
7. E. D. Sassoon Staff Co-operative Bank, Ltd.	1	348	81,658	.....	29,930	.....
8. Ismailia Co-operative Bank, Ltd.	1	3,330	9,28,780	.....	8,71,652	.....
9. Lallubhai Samaldas People's Co-operative Bank, Ltd.	1	3,189	61,642	.....	53,139	.....
10. Maratha Market People's Co-operative Bank, Ltd.	1	766	1,69,257	.....	1,37,612	.....
11. North Kanara Goud Saraswat Brahmin's Co-operative Bank, Ltd.	1	1,098	70,366	.....	68,700	.....
12. Sanmitra Co-operative Bank, Ltd.	1	776	29,418	.....	27,570	.....
13. Samartha Nagar Co-operative Bank Ltd.	1	342	30,741	.....	22,918	.....
14. Saraswat Co-operative Bank, Ltd.	1	1,997	2,31,266	.....	1,71,575	.....
15. Shamrao Vitthal Co-operative Bank, Ltd.	1	3,503	2,00,822	.....	1,94,168	.....
16. South Indian Co-operative Bank, Ltd.	1	2,399	1,17,467	.....	1,09,839	.....
17. Zoroastrian Co-operative Bank, Ltd.	1	1,145	35,226	.....	66,923	.....

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

A (1).
Urban Banks and Societies, 1944-45.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
96,850	6,278	...	96,850	.....	.....	..	..	1,840
48,464	1,968	...	8,28,95,800	.....	.....	..	..	33,539
72,515	24,147	...	19,60,491	.....	.....	..	..	7,547
1,53,976	29,093	...	75,93,666	.....	.....	..	..	9,057
9,69,769	52,066	...	2,27,82,358	.....	.....	..	..	50,864
2,04,991	13,306	...	2,35,49,316	.....	.....	..	..	33,792
20,478	...	...	70,808	.....	.....	..	..	2,257
4,31,092	650	...	1,76,57,189	.....	.....	..	..	21,096
77,801	37,622	...	1,41,444	1,95,088	.....	..	..	3,966
77,184	3,350	...	34,28,064	.....	.....	..	..	9,974
90,768	23,264	...	22,64,735	.....	.....	40,289	36,668	12,551
52,080	8,905	...	2,00,908	.....	.....	..	..	1,797
9,979	261	...	7,51,908	.....	.....	..	..	2,349
4,77,519	12,362	...	1,39,58,325	.....	.....	..	..	28,027
2,26,618	31,285	...	60,40,245	.....	6,27,993	..	..	42,522
1,13,736	32,760	...	19,31,970	.....	.....	..	..	4,559
75,137	4,521	...	22,64,127	.....	.....	..	..	12,898

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

P Bk Qb 43-5a

A (1)—contd.

Reserve Fund 23	Other funds 24	Working Capital ^a 25	Profit and loss for the year 26	Usual dividend paid on shares 27	Most usual Rate of Interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
9,880	980	1,42,937	2,751	6	2	6½
25,151	16,929	29,28,970	27,072	5	2½	9½
92,842	88,139	7,51,450	4,391	5	2	7
1,872	26,847	6,99,542	2,412	4	2½ to 3½	4½ to 5
26,109	63,517	28,70,267	15,933	6½	2½	4½ to 10½
31,466	49,930	25,53,298	22,011	7½	1½ to 2	2½ to 9½
5,448	.....	1,25,072	992	2½	2	9½
92,014	50,305	48,49,283	41,534	5	1½	7
8,540	23,855	1,49,712	60	.....	2	6 to 9½
8,835	6,455	6,57,519	10,657	2	1½ to 2	12½
15,068	57,440	10,91,422	10,222	6½	1½ to 2	2 to 8½
-6,081	2,151	1,65,990	2,251	2½	2 to 2½	6½ to 7
3,188	.....	1,51,120	1,595	2½	2	6½
1,23,789	30,172	52,42,467	22,559	6½	2	2 to 5
4,71,515	11,66,102	44,64,947	28,312	6½	1½	2 to 11½
15,434	10,275	6,24,640	5,172	2½	1 to ½	7
21,524	28,142	20,44,480	15,569	4	2	9

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

STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Ahmedabad District.</i>						
18. Ahmedabad People's Co-operative Bank, Ltd.	1	2,448	25,27,168	.....	20,91,685	.....
<i>Fanch Mahals District.</i>						
19. Dohad Urban Co-operative Bank, Ltd.	1	857	5,79,980	12,316	4,12,368	.....
20. Godhra City Co-operative Bank, Ltd.	1	483	5,08,454	.....	5,09,569	.....
21. Kalol Urban Co-operative Bank, Ltd.	1	453	7,50,354	.....	6,19,496	.....
22. Maroantile Co-operative Bank, Ltd.	1	135	2,63,822	.....	2,63,378	.....
23. Godhra Jhalod Urban Co-operative Bank, Ltd.	1	284	3,75,950	.....	3,68,516	.....
<i>Broach District.</i>						
24. Amod Nagaric Co-operative Bank, Ltd.	1	194	25,070	.....	19,692	.....
25. Ankleshwar Nagaric Co-operative Bank, Ltd.	1	549	7,63,432	.....	.....	.....
26. Broach Urban Co-operative Bank, Ltd.	1	250	61,238	.....	41,654	.....
27. Gujarat Brahma-Kshatriya Co-operative Bank, Ltd.	1	127	5,030	.....	4,622	.....
28. Jambusar People's Co-operative Bank, Ltd.	1	711	2,26,469	.....	1,93,426	.....
<i>Surat District.</i>						
29. Suisar People's Co-operative Bank, Ltd.	1	552	1,35,152	.....	1,35,934	.....
30. Rander People's Co-operative Bank, Ltd.	1	353	57,264	.....	1,06,365	.....
31. Bardar Bhiladwala Parli People's Co-operative Bank, Ltd.	1	743	10,67,749	.....	10,51,857	.....
32. Surat People's Co-operative Bank, Ltd.	1	1,921	4,25,455	.....	2,26,582	.....

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

A (1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
7,49,016	45,339	..	99,59,091	.....	.....	..	..	19,379
3,72,586	..	18,319	.....	.....	.....	..	..	4,468
57,693	16,093	..	15,16,317	.....	.....	..	..	3,301
2,26,570	299	..	15,53,507	.....	.....	..	..	2,229
40,750	7,940	..	8,75,155	.....	.....	..	..	1,406
1,07,434	1,199	..	4,61,641	.....	.....	..	..	1,096
58,763	9,071	..	6,22,450	.....	.....	..	..	2,080
96,177	3,767	..	.....	.....	.....	..	..	6,649
26,772	889	..	1,07,939	.....	.....	..	..	1,123
10,924	2,350	..	9,955	.....	.....	..	..	3,301
65,762	225	..	5,50,550	.....	.....	..	..	1,524
73,906	3,322	..	10,83,693	.....	.....	..	..	3,143
52,994	7,953	..	14,23,553	.....	.....	..	..	3,619
1,86,696	15,086	..	63,96,669	.....	.....	..	..	10,993
13,49,422	44,043	..	2,72,42,543	.....	.....	..	..	45,542

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

STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
1	17	18	19	20	21	22
<i>Ahmedabad District.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
18. Ahmedabad People's Co-operative Bank, Ltd.	1,32,060	5,69,800	3,94,612	45,045	.....	.....
<i>Panch Mahals District.</i>						
19. Dohad Urban Co-operative Bank, Ltd.	70,020	4,14,500	1,97,320	.....	.....	.....
20. Godhra City Co-operative Bank, Ltd.	24,925	1,25,416	2,95,597	8,026	.....	.....
21. Kaloj Urban Co-operative Bank, Ltd.	27,025	1,29,794	1,26,407	3,773	.....	.....
22. Mercantile Co-operative Bank Ltd.,	22,725	31,755	19,504	.....	.....	.....
23. Godhra Jhalod Urban Co-operative Bank, Ltd.	41,719	46,731	35,664	.....	.....	.....
<i>Broach District.</i>						
24. Amod Nagari Co-operative Bank, Ltd.	24,500	55,731	25,127	.....	.....	.....
25. Ankleshwar Nagari Co-operative Bank, Ltd.	62,700	4,04,110	4,52,568	447	.....	.....
26. Broach Urban Co-operative Bank, Ltd.	11,480	62,654	.....	.....	.....	.....
27. Gujarat Brahma-Kshatriya Co-operative Bank, Ltd.	17,900	55,328	.....	.....	.....	.....
28. Jambusar People's Co-operative Bank, Ltd.	21,570	1,73,921	1,37,140	.....	.....	.....
<i>Surat District.</i>						
29. Bulsar People's Co-operative Bank, Ltd.	41,330	3,50,546	2,49,036	.....	.....	.....
30. Bander People's Co-operative Bank, Ltd.	25,120	2,12,773	3,01,551	15,227	.....	.....
31. Sardar Bhiladwala Parli People's Co-operative Bank, Ltd.	52,475	5,31,820	7,95,526	20,709	.....	.....
32. Surat People's Co-operative Bank, Ltd.	2,80,300	15,29,526	27,71,222	2,72,125	.....	.....

* For the purposes of this statement the working capital

A (1)—contd.

Reserve Fund 23	Other Funds 24	Working Capital ¹ 25	Profit and loss for the year 26	Usual dividend paid on shares 27	Most usual Rate of Interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
28,232	44,845	17,15,505	17,900	4½	½ to 3	2½ to 3
12,500	8,189	7,09,798	17,061	6½	1½ to 1½	6½
27,076	7,950	5,80,050	4,192	6	1½ to 3	6
7,186	8,186	2,99,921	2,578	3	½ to 4	4½ to 6
3,108	4,559	89,601	990	3	½ to 2½	7½
278	.....	1,24,877	2,062	2½	½ to 1½	6½ to 67
6,770	4,667	1,16,706	2,605	5	1 to 2½	6 to 9½
25,126	48,150	1,00,820	9,493	7	½ to 2½	2½ to 5
1,660	1,197	66,921	887	.....	2½	6½
8,581	20,077	1,02,136	1,157	3	2½	.....
15,218	8,479	3,67,028	2,871	6	½ to 2	6
14,654	10,009	6,65,645	8,894	6	½ to 1½	6
16,761	11,961	5,86,598	2,750	4	½ to 1½	4½ to 6
23,097	26,052	15,78,739	12,768	7½	½ to 2½	5 to 6
1,82,212	1,87,890	51,87,876	20,779	6	½ to 2½	4 to 6

¹ Is taken to be the total of columns 17 to 24.

STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Thana District.</i>			Rs.	Rs.	Rs.	Rs.
33. Kalyan People's Co-operative Bank, Ltd.	1	203	3,71,689	.....	2,64,036	.....
34. Umbargaoon Peta People's Co-operative Bank, Ltd.	1					Not
<i>Poona District.</i>						
35. Coomas Co-operative Urban Bank, Ltd.	1	2,337	95,707	.....	1,12,972	.....
36. Military Accounts No. 1 Co-operative Bank, Ltd.	1	617	91,322	.....	97,608	.....
37. Muslim National Co-operative Bank, Ltd.	1	830	3,96,361	.....	4,01,420	.....
38. Poona City Co-operative Rupee Bank, Ltd.	1	1,622	2,36,325	.....	2,30,130	.....
39. Poona City Municipal Servants' Co-operative Bank, Ltd.	1	1,237	1,40,967	.....	1,40,246	.....
40. Poona Merchants' Co-operative Bank, Ltd.	1	782	3,71,529	.....	6,24,970	.....
41. Poona Postal Co-operative Bank, Ltd.	1	1,263	1,20,067	.....	1,22,151	.....
<i>Ahmednagar District.</i>						
42. Ahmednagar District Urban Central Co-operative Bank, Ltd.	1	2,660	52,37,111	94,911	51,40,284	83,949
<i>Sholapur District.</i>						
43. Laxmi Co-operative Urban Bank, Ltd., Sholapur.	1	804	1,27,858	.....	1,20,961	.....
44. Pandharpur Urban Co-operative Bank, Ltd.	1	1,057	10,63,304	.....	11,06,811	.....
45. Rothfield Co-operative Urban Bank, Ltd.	1	356	52,350	.....	48,519	.....

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

A (1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,57,678	14,168	...	22,247	96,596	.....	...	...	2,077
working								
1,66,190	22,817	...	33,20,053	.....	.....	...	...	13,063
1,25,682	2,534	...	5,44,993	.....	.....	...	...	4,841
80,661	3,300	...	2,42,590	.....	.....	...	...	6,280
1,41,702	10,985	...	6,11,622	.....	.....	...	...	6,017
1,52,426	18,356	...	2,29,712	.....	.....	...	...	8,540
2,27,625	42,462	...	41,38,468	95,632	.....	...	...	10,816
1,39,216	7,412	...	81,669	.....	.....	...	...	4,710
9,21,301	1,53,262	25,149	2,35,50,933	.....	5,36,188	...	...	20,132
98,266	7,273	...	7,68,168	.....	.....	...	...	3,147
1,36,667	22,630	...	19,83,907	.....	.....	...	...	5,272
22,747	13,099	...	21,782	.....	.....	...	...	274

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

STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government.
1	17	18	19	20	21	22
<i>Thana District.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
33. Kalyan People's Co-operative Bank, Ltd.	25,900	15,000	.....	.....	98,596	.....
34. Umbargaon Peta People's Co-operative Bank, Ltd.						Not
<i>Poona District.</i>						
25. Cosmos Co-operative Urban Bank, Ltd.	93,080	4,28,489	4,80,310	.....	.....	.....
35. Military Accounts No. 1 Co-operative Bank Ltd.	50,518	2,48,944	51,927	.....	.....	.....
37. Muslim National Co-operative Bank, Ltd.	44,451	1,33,119	51,028	.....	.....	.....
38. Poona City Co-operative Rupee Bank, Ltd.	37,545	75,665	90,070	.....	.....	.....
39. Poona City Municipal Servants' Co-operative Bank, Ltd.	93,430	68,171	75,755	.....	.....	.....
40. Poona Merchants' Co-operative Bank, Ltd.	50,000	1,59,512	4,77,423	.....	74,479	.....
41. Poona Postal Co-operative Bank, Ltd.	30,189	2,59,514	8,950	.....	.....	.....
<i>Ahmednagar District.</i>						
42. Ahmednagar District Urban Central Co-operative Bank, Ltd.	1,53,410	13,05,571	25,13,701	89,515	.....	.....
<i>Sholapur District.</i>						
43. Laxmi Co-operative Urban Bank Ltd., Sholapur.	27,400	69,717	85,125	.....	.....	.....
44. Pandarpur Urban Co-operative Bank, Ltd.	31,920	2,11,050	2,13,312	.....	.....	.....
45. Rothfeld Co-operative Urban Bank, Ltd.	15,490	805	15,552	.....	.....	.....

* For the purposes of this statement the working capital

A (1)—contd.

Reserve Fund 23	Other Funds. 24	Working Capital * 25	Profit and loss for the year 26	Usual dividend paid on share 27	Most usual Rate of Interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
7,880	9,217	1,55,102	2,601	.....	1½ to 2	2 to 5
working						
49,147	86,845	10,51,771	8,092	2½	½ to 2	4 to 7½
29,894	20,125	4,09,918	6,379	5	½ to 2½	4½ to 9½
9,928	1,296	2,52,830	2,858	4	2 to 4	7½
12,688	7,107	2,23,105	2,459	5	½ to 2½	4½ to 7½
15,834	8,492	1,95,694	2,650	4	1½ to 2½	7½
24,384	82,428	8,79,080	5,222	3	½ to 2½	4 to 9
12,493	10,628	2,52,017	981	2½	½ to 2	6½
1,71,107	1,54,470	48,52,074	20,585	6½	1½ to 5	2 to 5½
8,185	6,640	1,97,227	2,414	5½	½ to 2	4½ to 9
22,022	20,774	5,90,019	5,720	6½	½ to 2	5 to 9
1,674	726	24,245	405	2½	4	5½ to 9½

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

STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Bijapur District.</i>			Rs.	Rs.	Rs.	Rs.
46. Bijapur District Government Officials Co-operative Bank, Ltd.	1	558	1,21,395	.....	1,15,667	.....
47. Bijapur Shri Sidheshwar Urban Co-operative Bank, Ltd.	1	628	7,25,053	.....	5,71,120	.....
48. Bijapur Mahalaxmi Urban Co-operative Bank, Ltd.	1	704	1,53,372	.....	1,57,211	.....
<i>East Khandesh District.</i>						
49. Amalner Co-operative Urban Bank, Ltd.	1	1,682	12,54,733	.....	11,38,862	.....
50. Bhamburda People's Co-operative Bank, Ltd.	1	744	4,53,610	.....	4,06,597	.....
51. Chopda People's Urban Co-operative Bank, Ltd.	1	162	5,72,524	.....	5,55,016	.....
52. Jalgaon People's Co-operative Bank, Ltd.	1	817	11,23,730	.....	11,93,726	.....
53. Rawer People's Co-operative Bank, Ltd.	1	297	53,427	.....	59,628	.....
<i>West Khandesh District.</i>						
54. Dhulla Urban Co-operative Bank, Ltd.	1	1,345	4,99,420	.....	4,09,654	.....
55. Rajwade Mandal Peoples' Co-operative Bank, Ltd.	1	993	8,57,128	.....	7,11,873	.....
<i>Nasik District.</i>						
56. Lasalkaon Merchants' Co-operative Bank, Ltd.	1	49	2,50,743	.....	1,24,597	.....
57. Nasik People's Co-operative Bank, Ltd.	1	416	3,58,467	5,870	3,81,550	.....
58. Yeola Merchants' Co-operative Bank, Ltd.	1	51	6,40,950	.....	5,34,493	.....

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

STATEMENT

Classification	Loans and Deposits held at the end of the year from					
	Share Capital paid	Members	Non-members	Societies	Provincial or Central Banks	Government
<i>Bombay City.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. Bombay Accountant General's Office Co-operative Urban Bank, Ltd.	25,250	1,07,946	122	.....	.....	.....
2. Bombay Muslim Co-operative Bank, Ltd.	9,00,000	12,09,920	14,37,570	.....	.....	.....
3. Chandraseviya Kayastha Prabhu Co-operative Bank, Ltd.	31,595	5,21,780	4,124	.....	.....	.....
4. Dadar Co-operative Bank, Ltd.	21,478	5,29,346	.....	.....	.....	.....
5. Daxini Brahmin's Co-operative Bank, Ltd.	1,96,857	10,60,775	15,15,000	.....	.....	.....
6. Deccan Merchants' Co-operative Bank, Ltd.	72,215	1,12,852	22,85,825	.....	.....	.....
7. E. D. Sassoon Staff Co-operative Bank, Ltd.	65,540	12,000	.....	.....	.....	.....
8. Ismailia Co-operative Bank, Ltd.	9,00,000	20,05,980	1,004	.....	.....	.....
9. Lalubhai Samaldas People's Co-operative Bank, Ltd.	20,170	78,293	.....	.....	15,800	.....
10. Maratha Market People's Co-operative Bank, Ltd.	27,220	5,02,576	1,203	.....	.....	.....
11. North Kanara Goud Saraswat Brahmin's Co-operative Bank, Ltd.	62,150	5,21,201	2,26,569	.....	.....	.....
12. Sanmitra Co-operative Bank, Ltd.	27,572	1,17,222	2,524	.....	.....	.....
13. Samartha Nagar Co-operative Bank, Ltd.	22,565	1,24,427	.....	.....	.....	.....
14. Saraswat Co-operative Bank, Ltd.	2,43,980	22,54,942	12,60,523	.....	.....	.....
15. Shamrao Vithal Co-operative Bank, Ltd.	1,30,620	22,20,624	4,62,348	1,07,693	.....	.....
16. South Indian Co-operative Bank Ltd.	55,620	5,45,911	2,300	.....	.....	.....
17. Zoroastrian Co-operative Bank, Ltd.	2,02,225	17,21,270	.....	.....	.....	.....

* For the purposes of this statement the working

A (1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,26,688	6,694	...	1,33,238	.....	.....	72,650	66,978	5,463
3,55,743	16,674	...	13,53,785	38,749	.....	...	...	6,890
1,41,088	31,307	...	1,28,925	.....	.....	15,328	16,018	3,591
3,38,908	25,195	...	22,66,446	.....	.....	...	...	9,493
3,01,145	10,301	...	69,11,465	.....	.....	...	...	18,497
2,06,132	744	...	15,46,597	.....	.....	...	...	3,204
3,04,656	13,006	...	33,35,634	.....	.....	...	...	11,650
75,375	4,910	...	6,18,926	.....	.....	...	...	6,350
4,10,841	62,928	...	15,62,555	.....	2,000	66,184	69,560	11,147
2,70,344	21,829	...	11,76,379	.....	.....	63,771	68,189	7,138
1,25,046	...	...	5,43,283	3,88,464	.....	...	...	1,281
55,980	23,270	...	7,66,321	.....	.....	...	...	3,097
1,16,467	...	...	4,58,941	5,31,788	.....	...	...	2,010

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

STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
		18	19	20	21	22
1	17	18	19	20	21	22
<i>Bijapur District.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
46. Bijapur District Government Officials Co-operative Bank, Ltd.	78,650	1,34,781	23,778	.....	.....	.....
47. Bijapur Shri Shidheswar Urban Co-operative Bank, Ltd.	98,600	1,50,477	1,78,762	.....	12,845	.....
48. Bijapur Mahalaxmi Urban Co-operative Bank, Ltd.	33,200	43,716	82,176	.....	.....	.....
<i>East Khandesh District.</i>						
49. Amalner Co-operative Urban Bank, Ltd.	59,570	2,13,564	2,44,812	.....	.....	.....
50. Bhusawal People's Co-operative Bank, Ltd.	87,350	5,15,905	6,08,318	.....	.....	.....
51. Chopda People's Urban Co-operative Bank, Ltd.	35,450	1,04,895	1,42,005	.....	.....	.....
52. Jalgaon People's Co-operative Bank, Ltd.	73,650	5,48,440	2,81,074	.....	.....	.....
53. Rawer People's Co-operative Bank, Ltd.	22,050	1,90,821	37,143	.....	.....	.....
<i>West Khandesh District.</i>						
54. Dhulia Urban Co-operative Bank, Ltd.	1,00,000	2,11,507	3,17,493	25,150	.....	.....
55. Rajwade Mandal People's Co-operative Bank, Ltd.	38,320	1,30,975	2,18,588	.....	.....	.....
<i>Nasik District.</i>						
56. Lasalgaon Merchants' Co-operative Bank, Ltd.	44,350	5,418	9,194	.....	83,044	.....
57. Nasik People's Co-operative Bank, Ltd.	33,120	87,245	34,079	.....	.....	.....
58. Yeola Merchants' Co-operative Bank, Ltd.	40,100	6,373	12,217	.....	72,557	.....

* For the purposes of this statement the working

(1)—contd.

23	24	25	26	27	Most usual Rate of Interest	
					28	29
Reserve Fund	Other Funds	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	On borrowings	On lendings
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
18,623	3,933	2,59,765	4,794		½ to 3½	3 to 6½
22,205	26,352	4,96,941	12,530	5	2 to 3½	6½ to 9
11,744	8	1,74,691	3,251	½	1 to 3½	6 to 9
81,740	74,699	6,74,405	12,471	7½	2½	7
53,210	56,367	13,31,170	20,817		2½	7
2,772	2,568	2,87,690	7,080	6	4	7
20,426	11,600	9,35,449	11,786	6	2½	7
3,989	1,965	2,55,968	3,316	5	2½	7
85,514	69,106	7,92,070	12,304	6½	2½ to 3	4 to 9½
15,179	18,636	2,21,748	6,681	5½	2½ to 3½	4 to 9
80	.....	1,41,056	477	.....	3 to 4	6 to 7½
4,686	99	1,29,180	478	.....	½ to 2½	6 to 9½
51	.....	1,31,293	1,234	.....	3 to 4	6 to 7½

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

STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
			Rs.	Rs.	Rs.	Rs.
<i>Belgaum District.</i>						
59. Belgaum Roman Catholic Co-operative Bank, Ltd.	1	431	16,900	.....	10,874	.....
60. Belgaum District Revenue Employees Co-operative Bank Ltd.	1	347	64,297	.....	59,137	.....
61. Belgaum Muslim Co-operative Bank, Ltd.	1	765	30,620	.....	18,593	.....
62. Belgaum Pioneer Urban Co-operative Bank, Ltd.	1	2,792	10,79,488	1,40,250	11,38,421	1,36,927
63. Athani Shri Murgendra Swami Co-operative Bank, Ltd.	1	205	3,67,695	.....	3,55,721	.....
64. Nuani Shri Ram Urban Co-operative Bank, Ltd.	1	458	1,01,168	.....	1,12,687	.....
65. Gokak Urban Co-operative Bank, Ltd.	1	635	10,05,474	.....	9,57,097	.....
66. Hukeri Urban Co-operative Bank, Ltd.	1	136	1,96,026	1,08,100	2,03,104	80,000
67. Sanakeshwar Urban Co-operative Bank, Ltd.	1	219	1,55,251	42,185	1,73,203	25,370
68. Khanapur Urban Co-operative Bank, Ltd.	1	809	63,785	51,721	61,674	28,939
<i>North Kanara District.</i>						
69. Karwar Urban Co-operative Bank, Ltd.	1	678	1,48,574	.....	1,63,314	.....
70. Ankola Urban Co-operative Bank, Ltd.	1	618	2,12,023	.....	1,95,162	.....
71. Kanara District Primary Teachers Co-operative Credit Society	1	592	1,25,578	.....	1,21,614	.....
72. Kumta Urban Co-operative Bank, Ltd.	1	791	4,73,979	.....	4,67,711	.....
73. Honawar Urban Co-operative Bank, Ltd.	1	431	1,23,277	.....	1,21,519	.....
74. Sirsi Urban Co-operative Bank, Ltd.	1	678	2,47,561	.....	1,73,729	.....

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

A (1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' produce	Cost of Management
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
14,466	5		2,82,513	.....	.....	..	..	1,568
68,581	4,467	..	67,149	..	.....	..	..	3,191
34,726	6,769	10,000	3,43,462	..	.....	..	..	798
3,64,831	36,764	4,263	56,91,838	.....	.....	..	..	13,296
1,26,681	17,475	..	62,045	.....	.....	..	..	1,927
27,760	7,316	..	14,04,943	..	.....	..	..	2,689
5,04,482	26,092	..	16,78,086	.....	.....	..	..	8,120
1,08,938	323	33,600	2,87,656	.....	.....	..	..	2,606
63,970	2,115	6,815	4,77,998	.....	.....	..	..	2,170
1,00,702	24,941	30,000	4,99,923	.....	.....	..	..	4,168
1,18,068	37,031	..	5,03,000	55,000	1,31,204	..	..	6,818
61,542	26,892	..	5,57,052	..	..	..	..	2,675
81,339	4,365	..	15,070	.....	.....	..	..	1,875
1,72,464	17,796	..	12,11,054	..	.....	..	..	5,652
1,13,582	55,198	..	11,28,380	.....	.....	..	..	3,252
2,31,398	26,263	..	4,42,503	.....	.....	..	..	4,806

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

P Bk Qb 43—6a

STATEMENT

Classification	Loans and Deposits held at the end of the year from					
	Share Capital paid	Members	Non-members	Societies	Provincial or Central Banks	Government
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Belgaum District.</i>						
59. Belgaum Roman Catholic Co-operative Bank, Ltd.	25,120	1,29,691	20,841	.....	.....	.....
60. Belgaum District Revenue Employees (Co-operative Bank, Ltd.)	38,530	23,197	59,149	.....	.....	.....
61. Belgaum Muslim Co-operative Bank, Ltd.	23,270	82,351	37,178	.....	.....	.....
62. Belgaum Pioneer Urban Co-operative Bank, Ltd.	9,75,835	6,48,843	7,04,931	.....	.....	.....
63. Athani Shri Murgendra Swami Co-operative Bank, Ltd.	29,150	51,985	91,024	.....	.....	.....
64. Nipani Shri Ram Urban Co-operative Bank, Ltd.	91,350	64,579	27,255	.....	.....	.....
65. Gokak Urban Co-operative Bank, Ltd.	1,41,177	1,70,895	3,79,492	.....	.....	.....
66. Hukeri Urban Co-operative Bank, Ltd.	21,190	.....	1,46,344	.....	.....	.....
67. Sankeshwar Urban Co-operative Bank, Ltd.	23,550	72,809	53,725	.....	.....	.....
68. Khanapur Urban Co-operative Bank, Ltd.	25,520	86,705	1,00,143	.....	.....	.....
<i>North Kanara District.</i>						
69. Karwar Urban Co-operative Bank, Ltd.	24,960	1,15,193	2,50,590	39,860	25,000	.....
70. Ankola Urban Co-operative Bank, Ltd.	23,133	53,035	1,50,211	16,187	.....	.....
71. Kanara District Primary Teachers Co-operative Credit Society.	75,640	11,393	917	.....	.....	.....
72. Kumta Urban Co-operative Bank, Ltd.	22,595	39,354	3,37,289	.....	.....	.....
73. Honawar Urban Co-operative Bank, Ltd.	20,075	4,75,761	1,32,737	.....	.....	.....
74. Sirsi Urban Co-operative Bank, Ltd.	23,156	77,435	1,54,137	.....	11,026	.....

* For the purposes of this statement the working

A (1)—concl'd.

Reserve Fund 23	Other Funds. 24	Working Capital* 25	Profit and loss for the year 26	Usual dividend paid on shares 27	Most usual Rate of Interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
7,798	9,018	1,87,663	3,761	4	3	6½
8,180	10,823	1,19,668	3,047	4	3	7½
5,484	4,078	1,53,311	1,692	5	2 to 1½	9½
1,82,107	1,37,303	19,39,019	20,233	6	2½	6½
9,990	4,559	1,86,108	3,320	5	3½	9½
9,907	6,476	1,39,567	1,630	5½	4	9½
44,376	30,977	7,66,907	20,939	6½	5½	7½
5,558	6,044	1,79,131	3,591	6½	4	9½
4,527	1,665	1,56,276	4,096	7½	3	7½
23,637	17,039	2,53,037	2,669	5	3	7½
85,102	30,165	5,51,370	2,427	6½	1½ to 2½	6½
13,263	13,516	2,43,340	983	3½	2½ to 3	6½ to 9½
10,071	419	98,378	2,759	3½	1½ to 2½	6½ to 7½
27,153	15,256	4,41,547	4,593	6½	1 to 3	6½ to 9½
22,300	26,478	6,77,421	3,037	6½	2½	6 to 9½
44,128	37,497	3,62,373	5,458	6½	2 to 2½	5 to 8

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

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
I	2	3	4	5	6	7
<i>Satara District.</i>						
75. Islampur People's Co-operative Bank, Ltd.	1	331	Rs. 03,681	Rs.	Rs. 87,934	.....
76. Islampur Urban Co-operative Bank, Ltd.	1	176	50,570	.....	47,813	.....
77. Karad Urban Co-operative Bank, Ltd.	1	869	14,71,035	1,65,544	18,11,923	1,69,844
78. Koregaon People's Co-operative Bank, Ltd.	1	323	2,90,618	.....	2,80,971	.....
79. Tasgaon Urban Co-operative Bank, Ltd.	1	244	69,420	.....	61,555	.....
80. Vita Merchant's Co-operative Bank, Ltd.	1	352	2,05,635	.....	2,16,632	.....
81. Wai Urban Co-operative Bank, Ltd.	1	330	1,46,498	8,820	1,43,005	8,545
<i>Kolaba District.</i>						
82. Mahad Urban Co-operative Bank, Ltd.	1	443	6,95,301	.....	6,64,363	.....
<i>Ratnagiri District</i>						
83. Ohiplun Urban Co-operative Bank, Ltd.	1	918	8,70,495	.....	7,88,971	.....
84. Khed Urban Co-operative Bank, Ltd.	1	440	25,300	.....	22,865	.....
85. Malwan Urban Co-operative Bank, Ltd.	1	403	53,805	.....	16,090	.....
86. Ratnagiri Urban Co-operative Bank, Ltd.	1	1,188	6,01,047	7,000	4,96,339	2,000

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

A (1)—*contd.*

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of management
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies			
9	10	11	12	13	14	15	16	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
61,787	13,400	..	1,56,234	....	.....	....	....	2,509
46,768	20,317	...	2,77,677	....	.....	....	....	1,195
7,69,210	2,463	12,913	33,29,010	....	.....	....	....	11,000
70,126	5,767	...	5,60,503	....	.....	....	....	2,763
49,741	3,184	...	10,42,580	....	.....	....	....	2,610
51,890	..	...	4,02,903	....	.....	....	....	2,891
41,668	4,098	275	7,04,857	....	.....	....	....	1,852
48,129	4,699	...	23,03,403	....	.....	....	....	4,439
1,43,592	859	...	27,28,532	....	.....	....	....	9,980
20,310	70	..	79,628	....	.....	....	....	942
46,332	2,580	...	7,06,913	....	.....	....	....	1,924
4,09,701	61,014	7,000	34,66,172	....	.....	....	....	9,268

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

STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
		17	18	19	20	21	22
<i>Satara District :</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
75. Islampur People's Co-operative Bank, Ltd.	25,050	13,657	49,801	.....	.....	.....
76. Islampur Urban Co-operative Bank, Ltd.	20,925	40,776	38,883	.....	.....	.....
77. Karad Urban Co-operative Bank, Ltd.	98,370	6,15,350	6,63,493	17,811	.....	.....
78. Koregaon People's Co-operative Bank, Ltd.	23,375	79,239	60,467	.....	.....	.....
79. Hasegaon Urban Co-operative Bank, Ltd.	21,020	47,797	60,256	.....	.....	.....
80. Vita Merchant's Co-operative Bank, Ltd.	23,280	73,652	79,040	.....	.....	.....
81. Wai Co-operative Urban Bank, Ltd., Wai.	22,160	1,16,574	77,080	.....	.....	.....
<i>Kolaba District.</i>						
82. Mahad Urban Co-operative Bank Ltd.	37,625	2,52,346	2,07,463	.....	.....	.....
<i>Ratnagiri District.</i>						
83. Chiplun Urban Co-operative Bank Ltd.	34,570	2,50,723	2,35,207	.....	57,447	.....
84. Khed Urban Co-operative Bank, Ltd.	20,530	28,005	12,189	.....	.....	.....
85. Malwan Urban Co-operative Bank.	20,950	34,204	95,850	.....	12,715	.....
Ratnagiri Urban Co-operative Bank, Ltd.	45,699	2,64,022	4,57,422	.....	1,14,011	.....

* For the purposes of this statement the working capital

A (1)—contd.

Reserve Fund 28	Other Funds 24	Working Capital ^a 25	Profit and loss for the year 26	Usual dividend paid on shares 27	Most usual rate of interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
9,247	11,526	1,10,281	3,246	5	1 to 2½	7 to 7½
1,953	760	73,297	2,053	6	½ to 2	7 to 7½
32,146	57,542	14,84,611	24,701	7½	3 to 3	5 to 7
4,839	4,394	1,79,314	2,543	7	½ to 4	5 to 7
1,084	241	1,30,898	890	3	½ to 1	4½ to 9½
2,551	2,201	1,60,824	2,243	6½		7 to 9½
14,279	6,352	2,26,435	2,869	4½	½ to 3	9½
6,278	6,131	5,09,843	6,100	6	2 to 3	6 to 7½
7,500	16,100	7,01,547	6,120	5	1 to 4	5 to 9½
773	.....	61,497	1,121	9½	3	
2,917	1,991	1,68,647	3,198	4	2½ to 3	9½
30,822	51,512	9,63,508	19,079	6½	1½ to 1	4½ to 9½

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

STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Ramanagiri District—</i> <i>contd.</i>			Rs.	Rs.	Rs.	Rs.
87. Vengurla Urban Co-operative Bank, Ltd.	1	256	5,68,561	.....	5,02,657	.....
88. Bajapur Urban Co-operative Bank, Ltd.	1	319	10,000	.....	8,975	.....
<i>Dharwar District.</i>						
89. Dharwar Raddi Urban Bank, Ltd.	1	1,978	27,043	.....	80,111	.....
90. Dharwar Southern Maratha Urban Bank, Ltd.	1	3,063	6,80,767	...	6,92,125	...
91. Hubli Urban Co-operative Bank, Ltd.	1	2,376	12,08,569	.....	11,66,069	.....
92. Hubli Muslim Co-operative Bank, Ltd.	1	416	1,15,997	.....	1,23,384	.....
93. Hubli Arya Vishva Co-operative Bank, Ltd.	1	183	64,368	.....	71,993	...
94. Byadgi Shri Gajanan Co-operative Bank, Ltd.	1	350	2,89,183	.....	2,55,359	...
95. Haveri Urban Co-operative Bank, Ltd.	1	347	1,17,655	.....	1,06,186	...
96. Betgeri Urban Co-operative Bank, Ltd.	1	2,464	39,170	.....	33,674	.....
97. Gadag Urban Co-operative Bank Ltd.	1	1,174	1,98,102	.....	1,78,94	...
98. Mumbai Karnatak Kurubar Co-operative Bank Ltd., Gadag.	1	960	29,820	.....	1,2792	.....
Grand Total, 1944-45 ...	98	90,971	4,06,34,629	6,36,959	3,71,54 0	13,44,167

A (1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members	Cost of Management
8 Individuals	9 Of which overdue	10 Banks and Societies	11 Individuals	12 Central Banks	13 Primary Societies			
Rs.	R	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,89,351	1,203	...	24,67,728	...	...	...	...	2,457
18,068	7,632	...	2,25,418	...	...	...	...	1,147
1,60,998	1,03,274	...	95,610	...	...	47,149	40,108	3,067
3,96,827	61,686	...	19,04,283	...	...	54,371	50,030	11,895
4,18,129	1,43,973	...	85,020	...	...	24,518	24,464	17,331
1,03,527	6,017	...	1,79,970	...	...	43,316	39,949	3,652
35,307	.....	...	4,344	...	...	48,763	46,874	2,936
1,38,959	47,301	...	3,47,626	...	...	89,537	1,04,674	5,936
47,047	3,660	...	1,50,837	3,20,924	...	76,479	73,368	5,471
99,833	25,354	...	90,399	.....	.....	44,867	44,163	4,615
1,64,359	22,896	...	2,18,858	...	...	68,260	66,466	5,615
61,197	9,606	...	3,32,073	...	...	...	...	3,491
1,76,96,476	18,71,315	1,61,532	25,67,62,356	16,23,659	10,97,385	10,20,574	7,66,587	7,76,019

STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
		17	18	19	20	21	22
<i>Ratnagiri District—</i> <i>contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
87. Vengurla Urban Co-operative Bank, Ltd.	44,800	1,33,850	2,02,003	4,195	21,048	.....
88. Bejapur Urban Co-operative Bank, Ltd.	30,000	33,455	13,521	.....	.....	.....
<i>Dharwar District.</i>						
89. Dharwar Raddi Urban Bank, Ltd.	60,020	25,937	49,273	.....	17,000	.....
90. Dharwar Southern Maratha Urban Bank, Ltd.	80,455	1,94,868	2,03,221	.....	.....	.....
91. Hubli Urban Co-operative Bank Ltd.	1,13,890	2,36,333	2,23,750	46,320	22,716	.....
92. Hubli Muslim Co-operative Bank, Ltd.	32,520	99,845	.....	.....	.....	.....
93. Hubli Arya Vishva Co-operative Bank, Ltd.	23,860	19,645	1,750	.....	.....	.....
94. Byadgi Shri Gajanan Co-operative Bank Ltd.	33,680	17,560	1,29,842	.....	27,040	.....
95. Haveri Urban Co-operative Bank, Ltd.	21,570	23,180	35,861	.....	5,000	.....
96. Betgeri Urban Co-operative Bank, Ltd.	77,095	33,601	44,338	91	.....	.....
97. Gadag Urban Co-operative Bank, Ltd.	25,620	49,533	63,967	.....	.....	.....
98. Mumbai Karnatak Kurabar Co-operative Bank Ltd., Gadag.	23,325	22,837	1,04,515	.....	.....	.....
Grand Total	57,60,014	3,18,76,500	2,65,47,190	7,49,579	6,86,332	.....

A (1)—concl'd.

Reserve Fund 23	Other Funds 24	Working Capital 25	Profit and loss for the year 26	Usual dividend paid on shares 27	Most usual rate of interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
5,941	9,917	4,33,152	5,695	4	3 to 3½	4½ to 9
6,772	4,673	68,422	1,534	6½	3½	9½
15,345	12,345	1,81,420	4,483	...	5	9½
1,12,799	1,05,399	6,06,683	15,189	5½	3 to 4	0½
1,19,890	40,964	7,93,863	13,027	5	2½ to 4	4 to 9½
9,913	4,665	1,46,943	3,626	5	2 to 3½	9
5,196	10	55,427	785	5	3 to 5	6½ to 13
24,263	25,231	2,57,716	6,833	6½	5½	8½
5,784	2,433	93,833	3,314	7½	4	6½
77,960	21,900	2,54,386	12,169	4½	3	9½
84,275	19,251	2,22,025	8,191	5	2 to 3½	9½
7,681	2,703	1,61,362	819	3½	2 to 3½	9½
26,01,121	33,51,870	7,15,09,656	7,39,888	5	3½	9½

STATEMENT
Operations of Agricultural

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Class I—Agricultural Credit, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
Bombay Suburban	1	19	683	.. ..	(83)	.....
Thána	141	5,273	2,18,501	.....	2,14,315	.....
Broach	158	5,225	5,66,610	7,604	4,86,139	2,802
Surat	182	6,410	2,22,830	65,065	1,01,993	99,312
Ahmedabad	99	3,483	1,61,686	.....	1,64,129	.....
Kaira	115	6,261	38,027	.. ..	13,365	.....
Panch Maháls	190	7,950	1,91,913	.....	1,69,019	279
East Khandesh	581	24,083	19,45,317	.. ..	15,66,522	.....
West Khandesh	361	14,607	15,09,316	.....	13,51,399	196
Násik	264	8,351	7,50,859	.. ..	6,18,994	.. ..
Poona	239	11,963	3,00,953	.. ..	3,55,056	.....
Ahmednagar	196	6,338	8,60,323	26,592	6,72,194	10,258
Sholápur	231	11,488	6,60,151	60	5,07,229	2,910
Bijápúr	202	10,776	1,82,320	.....	2,52,170	.....
Belgaum	270	18,258	7,26,899	1,94,874	7,04,321	1,50,123
North Kanara	89	5,249	1,91,123	.....	1,87,817	.....
Sátara	380	18,07	10,66,498	14,019	11,43,194	9,600
Ratnagiri	48	3,618	88,535	.....	37,591	.....
Kolaba	54	1,703	36,415	.....	34,223	.....
Dharwar	364	25,871	8,84,52	.....	7,96,618	.....
Total, Unlimited	4,198	1,96,661	1,05,32,937	2,48,169	95,71,523	2,03,777
<i>Class II—Agricultural Credit, Limited.</i>						
Thána	6	320	35,535	.....	30,543	.. ..
Broach	6	917	56,839	.....	28,125	.. ..
Surat	7	602	.....	.....	26	.....
Ahmedabad	5	829	75,192	.....	74,17	.....
Fará	6	238	575	.....	545	.....
Panch Maháls	3	140	.....	.....	.....	.....
Násik	16	1,751	3,07,077	.. ..	2,94,037	640
Poona	6	229	1,921	.....	1,557	.....
Ahmednagar	6	288	13,824	32,237	11,162	42,077
Sholápur	3	220	27,211	.....	18,770	.....
Bijápúr	6	158	200	.....	1,144	.....
Belgaum	9	674	16,737	7,824	15,277	94-5
North Kanara	10	490	1,180	.....	2,187	.....
Sátara	53	2,498	24,214	127	17,115	.....

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

B.

Societies, 1944-45.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
900	315	...	.....	790	.....	.....	.....
3,16,100	1,09,272	...	23,278	1,63,605	.....	1,06,451	.....
8,00,097	1,48,892	5,302	50,832	1,35,544	12	.....	.....
4,04,502	1,59,804	32,025	1,53,186	51,547	12,927	66,217	.....
2,22,460	94,424	..	68,137	2,22,526	5,631	7,06,694	7,89,918
97,435	12,384	..	1,93,079	1,79,999	2,93,679	17,07,896	.....
9,52,440	1,34,954	.....	4,360	47,386	67,121	9,683	.....
37,93,508	18,29,130	.....	95,232	16,94,970	11	15,29,480	15,71,852
19,73,770	6,01,104	2,749	1,03,315	9,43,404	4,960	9,61,711	9,85,497
9,84,176	3,25,595	15	6,937	7,06,371	2,000	1,34,390	1,34,322
11,32,193	7,23,277	.....	27,359	3,98,662	.....	.....	.....
9,77,169	3,23,221	7,868	53,300	3,39,508	8,106	1,04,665	24,637
10,38,043	3,57,431	10,192	76,865	2,96,035	1,45,767	3,11,099	.....
8,69,397	3,74,161	99	24,527	1,58,763	..	4,88,831	4,91,943
13,01,70	4,10,137	83,133	1,27,122	2,93,623	1,400	400	403
4,4,594	1,56,344	.....	1,14,40	28,900	660	.....	.....
15,57,219	4,68,158	30,766	1,56,49	9,73,878	5,615	14,41,859	13,87,320
1,19,944	61,128	.....	.....	3,615	67	20,700	16,631
72,037	25,917	.....	.....	.....	.....	13,70,890	14,01,789
22,82,39	10,39,610	1,444	1,46,360	6,55,557	3,314	.....	.....
1,85,40,835	72,68,977	1,63,594	14,99,071	78,19,913	4,96,160	89,13,933	69,60,112
22,093	39	.....	1,054	2,63,559	.....	1,30,441	.....
55,015	3,213	.....	3,3,835	35,039	.....	.....	.....
14	14	.....	19,072	.....	.....	2,16,247	.....
47,769	553	.....	6,61,627	3,904	.....	5,98,691	6,15,700
80	.....	.....	64,300	54,217	4,755	2,00,753	.....
22,649	1,674	.....	25,938	99,413	.....	29,190	.....
2,277	515	.....	6,17	2,918	.....	11,23,087	11,05,878
15,816	433	180	19	65,706	.....	.....	.....
30,61	3,914	.....	12,285	16,785	.....	11,713	.....
1,080	180	.....	7,063	3,546	.....	.....	.....
14,183	1,331	4,935	4,60	8,231	.....	.....	.....
3,967	1,07	.....	7,972	2,001	.....	.....	.....
26,576	5,221	199	28,662	83,309	351	4,87,684	4,81,660

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

STATEMENT

Classification	Cost of Management	Share Capital paid	Loans and Deposits held at the end of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
<i>Class I—Agricultural Credit, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Bombay Suburban ...	41	197	.....	.....	.....	685
Thane ...	12,588	86,337	89,336	48,371	8	1,62,077
Broach ...	28,635	2,78,460	19,617	46,236	.....	1,60,258
Surat ...	15,047	90,849	95,939	1,23,548	2,563	46,623
Ahmedabad ...	25,367	95,630	26,454	44,154	4,770	1,50,615
Kaira ...	54,010	73,623	41,103	62,946	19,667	1,10,477
Panch Mahals ...	15,353	97,281	31,097	4,316	16,370	49,027
East Khandesh ...	11,71,321	5,49,125	3,34,370	1,62,716	.....	19,80,210
West Khandesh ...	67,060	3,65,256	68,387	26,330	3,860	8,57,668
Nasik ...	35,571	1,98,935	24,757	13,670	800	5,98,469
Poona ...	45,878	1,81,630	72,766	1,18,429	.....	6,84,322
Ahmednagar ...	46,434	2,23,958	62,570	45,443	6,894	5,81,604
Sholapur ...	56,015	1,79,947	80,312	41,232	75,126	3,02,558
Bijapur ...	62,873	2,06,605	21,326	45, 83	616	4,28,190
Belgaum ...	58,915	3,61,424	1,09,574	2,15,205	2,281	3,82,643
North Kanara ...	17,966	1,34,452	1,11,094	2,02,904	3,103	50,872
Satara ...	74,060	4,55,052	1,52,745	1,31,785	21,604	5,50,813
Ratnagiri ...	3,122	23,688	21,507	15,775	331	1,30,113
Kolaba ...	2,636	18,226	5,227	2,337	1,115	80,660
Dharwar ...	1,46, 73	4,50,200	1,20,585	3,16, 18	11,777	1, 38,621
Total, Unlimited	9,28,956	41,25,584	14,49,116	16,60,601	1,70,461	81,68,118
<i>Class II—Agricultural Credit, Limited.</i>						
Thane ...	5,650	18,690	2,755	15,011	.....	26,253
Broach ...	13,046	52,190	1,04,137	21,861	.....	60,939
Surat ...	7,912	23,757	4,520	9,355	2,333	1,756
Ahmedabad ...	10,711	27,635	62,330	75,106	.....	650
Kaira ...	7,179	5,295	7,511	121	232	2,639
Panchmahals ...	922	6,260	1,500	.....	.....	3,016
Nasik ...	23,191	67,185	12,215	.....	.....	74,728
Poona ...	4,184	2,591	6,011	8,800	.....	3,098
Ahmednagar ...	851	7, 38	4	.....	.....	20,199
Sholapur ...	5,701	7, 30	9,776	23,148	.....	9,000
Bijapur ...	1,733	4,833	3,150	881	.....	3,000
Belgaum ...	1,717	10, 15	6,184	2,707	.....	3, 15
Kanara (North) ...	3,205	6,970	3, 26	6,126	.....	4,000
Satara ...	10,566	35,219	12,573	6,486	1,925	34,725

*For the purposes of this statement the working capital

B—contd.

year from	Government	Reserve Fund	Other Funds	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
							On borrowings	On lendings
22	23	24	25	26	27	28	29	
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
.....	41	.....	928	—1	.....	.....	8½
72	1,08,219	31,804	4,65,299	8,847	.....	.....	9½
.....	4,60,496	53,258	10,13,326	26,035	6½	4	9½	
.....	3,31,406	33,752	7,28,686	16,41-	7½	6½	9½	
.....	1,18,032	15,507	4,53,052	21,050	6½	5	12½	
1,773	77,079	9,719	3,96,369	32,865	6½	3½	12½	
.....	2,54,479	20,979	4,73,448	13,244	6½	3½	12½	
.....	16,68,621	2,09,284	48,04,326	22,703	6	6½	10½	
4,943	9,37,117	89,089	28,62,780	1,27,704	7½	4½	9½	
.....	3,09,764	37,391	11,83,286	40, 80	7½	4½	9½	
.....	6,35,550	44,961	17,32,558	39,678	8½	3½	10½	
140	3,03,677	21,023	12,45,209	51,537	6½	3½	10½	
...	7,56,314	1,03,515	15,46,006	59,494	6½	3½	9½	
...	4,74,483	22,742	11,99,594	54,839	6½	4	9½	
300	7,66,032	49,527	18,87,389	-48,088	6½	4	9½	
.....	2,38,017	12,094	7,42,336	12,760	6½	4	9½	
.....	6,71,682	50,571	21,04,655	51,411	.....	.....	.....
.....	70,455	6,345	1,49,919	4,799	.....	.....	.....
.....	21,460	9,250	88,185	2,016	.....	.....	.....
.....	13,50,714	76,548	34,39,053	1,01,070	4½	4	9½	
7,938	94,89,578	9,30,504	2,59,95,822	8,01,486	6½	4	9½	
.....	10,035	12,050	34,796	16,333	.....	.....	.....
1,944	14,516	4,516	2,80,737	1,915	7½	3½	7½	
.....	1,080	10,426	63,209	1,651	.....	.....	.....
.....	5,888	9,800	1,79,409	13,069	6½	4	7½	
...	320	45	16,163	5,147	6½	4	7½	
.....	140	.....	10,416	296	6½	4	7½
.....	3,275	4,983	1,67,455	31,711	7½	5	7½	
...	514	531	16,152	1,893	5½	6½	10½	
247	326	55	28,116	802	.....	.....	.....
.....	17,314	321	68,388	2,776	7½	4	9½	
.....	323	150	.....	2,886	.....	.....	.....
.....	1,203	547	30,971	445	.....	.....	.....
.....	3,947	20	21,960	992	3	2½	7½	
.....	3,338	1,767	95,773	4,857	.....	.....	1½

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

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
	2	3	4	5	6	7
<i>Class I—Agricultural Credit, Limited—contd.</i>			Rs.	Rs.	Rs.	Rs.
Ratnagri	9	452	245	.....	118	.....
Kolaba	3	145	1,021	.....	800	.....
Dharwar	16	1,313	47,073	.....	67,219	.....
Total, Limited	146	11,704	6,16,646	60,808	4,70,614	61,862
Class I Agricultural Credit, Limited.	146	11,704	6,16,646	60,808	4,70,614	61,862
Class I Agricultural Credit, Unlimited.	4,198	1,06,964	1,05,32,937	2,48,109	95,79,523	2,03,777
Total: Class I, Agricultural Credit, Unlimited and Limited.	4,344	2,08,668	1,11,47,583	2,98,417	100,50,137	2,56,639
<i>Class II—Purchase, Purchase and Sale Unlimited.</i>						
Dharwar	1	379	553	.....	3,123	.....
Total, Unlimited	1	379	553	.....	3,123	.....
<i>Class II—Purchase, Purchase and Sale Limited.</i>						
Dharwar	7	308	681	.....	245	.....
Belgaum	1	54	34	1,307	332	1,300
Satara	4	175	.....	.....	418	.....
Kolaba	4	309	.....	.....	.....	.....
East Khandesh	17	7,480	.....	.....	.....	.....
West Khandesh	26	1,785	.....	.....	.....	.....
Nasik	15	1,630	5,60,784	13,420	5,00,131	13,971
Poona	3	41	.....	.....	525	.....

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Of which are due	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
197	.....	....	21,608	.....	.....	.....	.....
731	10	....	13,046	10,109	..	87,447	1,04,996
51,866	15,391	.....	16,006	58,390	903	3,52,473	3,63,707
2,93,351	29,507	5,314	14,42,403	7,26,206	3,009	32,07,994	26,71,941
2,93,361	20,507	5,314	14,42,403	7,26,206	3,009	32,07,994	26,71,941
1,85,40,835	72,68,977	1,63,604	14,37,071	78,16,013	4,96,180	69,13,933	68,60,112
1,88,94,186	72,69,484	1,68,908	28,51,474	85,42,219	4,99,169	1,21,21,926	95,32,053
3,255	2,740	.....	.....	1,500	1,322	5,811	5,460
3,255	2,740	.....	.....	1,500	1,322	5,811	5,460
2,260	1,422	.....	.....	.....	110	16,708	18,839
114	81	519	..	.....	.....	2,944	.....
2,202	2,202	.....	.....	.....	.....	.....	.....
..	.....	.....	18,750	..	.....	7,54,332	7,72,449
.....	.....	.....	1,434	1,355	..	.....	.....
.....	.....	.....	206	.....	.....	.....	.....
1,02,783	1,972	.....	22,787	5,61,438	.....	27,08,676	24,00,283
.....	..	.....	5,387	6,785	.....	.....	.....

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

STATEMENT

Classification	Cost of Management	Share Capital paid	Loans and Deposits held at the end of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
<i>Class I—Agricultural Credit, Limited—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Ratnagiri ...	207	9,905	17,205	8,328	...	2,000
Kolaba ...	3,456	5,090	2,546	...	...	10,100
Dharwar ...	14,785	28,305	8,318	6,459	61	66,468
Total, Limited ...	1,15,187	3,20,154	2,64,029	1,72,688	4,541	3,80,367
Class I Agricultural Credit, Limited ...	1,15,187	3,20,154	2,64,029	1,72,688	4,541	3,80,367
Class I Agricultural Credit, Unlimited	9,28,956	41,25,934	14,49,106	16,60,601	1,70,453	81,68,118
Total, Class I, Agricultural Credit, Unlimited and Limited.	10,44,143	44,46,088	17,13,135	18,33,284	1,74,994	84,08,485
<i>Class II—Purchase, Purchase and Sale Unlimited.</i>						
Dharwar	657	.....	...	...	500	529
Total, Unlimited ...	657	.....	.....	...	500	529
<i>Class II—Purchase, Purchase and Sale Limited.</i>						
Dharwar ...	227	3,820	58	101	1,919	638
Belgaum ...	122	1,310	.....	...	...	.....
Satara ...	192	9,015	.....	...	...	.....
Kolaba ...	38,123	74,450	762	21	...	14,678
East Khandesh ...	37,762	103	956	155	7	.....
West Khandesh ...	22,068	8,120	409	71	...	.....
Nasik ...	47,974	1,15,310	28,331	13,416	418	1,41,231
Poona ...	9,520	7,020	5,488	3,061	...	2,600

* For the purposes of this statement the working capital.

B—contd.

year from	Government	Reserve Fund	Other Funds	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
							On borrowings	On lendings
22	23	24	25	26	27	28	29	
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
.....	369	.....	39,805	502	.....	.....	.....
.....	148	.....	17,878	688	.....	.....	.....
.....	13,680	7,248	1,30,479	6,889	4	4	9½	
2,191	80,711	52,858	12,27,434	89,047	7½	4	9½	
2,191	80,711	52,858	12,27,434	89,047	7½	4	9½	
7,229	94,83,878	9,80,604	2,59,85,822	8,01,486	6½	4	9½	
9,419	95,64,289	9,83,662	2,72,23,266	8,90,483	6½	4	9½	
.....	7,082	.....	8,061	314	.....	.....	.....
.....	7,082	.....	8,061	314	.....	.....	.....
.....	3,202	677	10,505	380	.....	.....	.....
.....	856	119	2,285	299	6½	.....	9½
.....	2,660	309	4,984	21	.....	.....	.....
.....	311	.....	90,222	3,945	.....	.....	.....
.....	8,211	19,691	29,168	-3,343	.....	.....	.....
.....	1,817	1,628	12,045	569	.....	.....	.....
.....	18,030	24,157	3,40,913	52,015	7½	5	9½	
2,400	1,668	17,350	39,487	1,398	.....	5	9½

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

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Class II—Purchase, Purchase and Sale, Limited—contd.</i>			Rs.	Rs.	Rs.	Rs.
Ahmednagar ...	5	235	2,566	.....	.....	.....
Sholapur ...	6	358	.....	2,000	10	.....
Tbana ...	1	25	.....	.....	46	.....
Total, Limited ...	69	12,400	5,64,065	16,727	5,10,707	16,271
Class II Credit Limited ...	69	12,400	5,64,065	16,727	5,10,707	16,271
Class II Credit Unlimited.	1	379	553	.....	3,123	.....
Total, Class II, Purchase and Sale, Limited and Unlimited.	90	12,779	5,64,618	16,727	5,13,830	16,271
<i>Class III—Production, Unlimited.</i>						
Dharwar ...	12	463	.....	.....	.....	.....
Belgaum ...	2	107	.....	.....	.....	.....
Bijapur ...	1	44	.....	.....	.....	.....
West Khandesh ...	1	83	.....	.....	.....	.....
Total, Unlimited ...	16	697	.....	.....	.....	.....
<i>Class III—Production, Limited.</i>						
Dharwar ...	1	64	.....	.....	.....	.....
Thana ...	1	84	.....	.....	.....	.....
Broach ...	1	34	42	..	50	.....
Total, Limited ...	3	182	42	.....	50	.....
Grand Total of Class III, Production, Unlimited and Limited ...	19	879	46	.....	50	.....

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Of which overdrafts*	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
3,566	.....	.....	5,731	25,445	3,375	31,397	38,514
30	.....	2,000	.....	200	1,125	72,935	...
206	.....	.....	.....	.....	.....	.....	.....
1,10,151	5,677	2,519	54,295	5,95,173	4,610	35,86,892	32,24,864
1,10,151	5,677	2,519	54,295	5,95,173	4,610	35,86,892	32,24,864
3,255	2,740	...	.....	1,500	1,322	5,811	5,460
1,13,406	8,417	2,519	54,295	5,96,673	5,932	35,92,703	32,30,324
..	.....	.....	152	.....	.....	.....	.....
..
..
..	.....	.....	152	.....	.....	.....	.....
..	.....	.....	.....	.....	.....	391	.....
..	.....	.....	.....	.....	.....	391	.....
..	.....	.....	152	.....	.....	391	.....

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

STATEMENT

Classification	Cost of Management	Share Capital paid	Loans and Deposits held at the end of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Class II—Purchase, Purchase and Sale, Limited—contd.</i>						
Ahmednagar ...	8,633	9,718	313	1,284	3,375	4,048
Sholapur ...	4,200	10,350	20	592	1,000	.....
Thana ...	.....	2,553	...	50	.....	....
Total, Limited ...	1,63,820	2,34,669	36,367	19,141	6,719	1,64,096
Class II Credit Limited ...	1,63,820	2,34,669	36,367	19,141	6,719	1,64,096
Class II Credit Unlimited.	657	...	.....	.....	500	529
Total, Class II, Purchase, and Sale, Limited and Unlimited	1,64,477	2,34,669	36,367	19,141	7,219	1,64,624
<i>Class III—Production, Unlimited.</i>						
Dharwar ...	2,369	520	359	.....	.....	.....
Bolgaum ...	1,149	.....	.....	.....	.....	.....
Bijapur ...	74	.....	19	42	.....	.....
West Khandesh ...	.....	.....	.....	.....	.....	.....
Total, Unlimited ...	3,606	520	378	42	.....	.....
<i>Class III—Production, Limited.</i>						
Dharwar ...	537	.....	.....	.....	.....	.....
Thana ...	143	.....	122	.....	.....	.....
Broach ...	39	.....	.....	.....	.....	.....
Total, Limited ...	719	.....	122	.....	.....	.....
Grand Total of Class III, Production, Unlimited and Limited	4,324	520	500	42	.....	.....

* For the purposes of this statement the working capital

B—contd.

Year from	Government	Reserve Fund	Other Funds	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
							On borrowings	On lendings
22	23	24	25	26	27	28	29	
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
.....	5,411	3,774	27,818	4,604	.....	3	9½
.....	5,866	1,494	19,512	9,281	.....	5	9½
.....	215	2,185	4,653	38	.....	.....	.....
2,400 *	48,157	70,384	5,61,882	68,997	.....	.....	.....
2,400	48,157	70,384	5,61,882	68,997	.....	.....	.....
.....	7,082	.....	8,061	314	.....	.....	.....
2,400	56,189	70,384	5,89,943	69,311	6½	5	9½	
.....	6,690	.....	7,669	235	.....	.....	.....
.....	2,905	.....	2,805	429	.....	.....	.....
.....	186	.....	247	17	.....	.....	.....
.....	9,781	.....	10,721	682	.....	.....	.....
.....	347	180	527	90	.....	.....	.....
.....	101	7	812	6	.....	.....	.....
.....	.....	.....	108	- 2	.....	.....	.....
.....	1,138	187	1,447	28	.....	.....	.....
.....	10,919	187	12,168	706	.....	.....	.....

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

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Class IV—Productive and Sale, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
Belgaum ...	2	68	1,634	.....	1,204	.....
Poona ...	1	163	.....	.....	32	.....
Total, Unlimited ...	3	231	1,634	..	1,236	....
<i>Class IV—Productive and Sale, Limited.</i>						
Bombay Suburban ...	1	25	.....	.....	.....	.....
Ahmedabad ...	8	4,166	8,82,749	...	9,44,385	.....
Kaira ...	13	4,376	44,507	.....	5,960	.....
Panch Mahals ...	14	5,467	2,89,010	....	29,681	.....
Broach ...	6	1,054	32,047	...	13,083	.....
Surat ...	30	9,378	19,59,089	...	36,06,495	.....
Thana ...	9	1,210	260	.....	519	.....
Belgaum ...	7	1,041	45,449	9,02,806	47,570	8,62,090
North Kanara ...	2	622	5,91,284	....	5,61,790	.....
Satara ...	7	716	41,784	.....	26,347	.....
Ratnagiri ...	4	166	...	.....	.....	.....
East Khandesh ...	29	5,468	11,10,142	.....	16,70,129	.....
West Khandesh ...	10	3,235	69,000	....	1,43,508	.....
Poona ...	5	625	...	.....	.....	.....
Ahmednagar ...	7	1,633	11,24,931	.....	10,92,295	.....
Sholapur ...	5	1,110	1,70,184	....	1,63,045	.....
Rajapur ...	5	1,669	7,08,627	.....	7,22,560	.....
Dharwar ...	12	8,153	31,51,276	.....	30,19,490	.....
Class IV Limited ...	174	49,965	1,02,47,922	9,02,806	1,20,66,767	8,62,090
Class IV Unlimited ...	3	231	1,634	.....	1,236	.....
Total, Limited ...	177	50,196	1,02,49,556	9,02,806	1,20,68,003	8,62,090

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies		
9	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
8,716	6,041	.....	2,870	.....	.....	.....	1,65,115
1,285	1,285	.....	.....	.....	.....	267	.....
10,011	7,326	.....	2,870	.....	.....	267	1,65,115
.....
.....	.....	.....	.....	.....	9,88,920	2,96,27,479	17,14,778
44,607	.....	.....	25,779	30,000	.....	86,36,722	1,46,605
3,69,007	42	.....	1,39,677	9,10,010	.....	15,32,477	91,684
80,654	.....	.....	74,356	84,000	.....	2,16,289	.....
6,49,195	1,802	.....	6,17,338	61,109	17,032	10,48,028	3,06,203
7,612	120	.....	34,385	.....	.....	.....	86,898
21,005	2,645	93,956	16,466	19,08,385	.....	8,38,196	31,127
74,719	.....	.....	59,846	15,000	27,406	.....	.....
91,523	.....	.....	15,877	3,15,337	.....	17,72,378	5,16,257
715	715	.....	.....	25,63,750	.....	1,799	.....
5,39,636	41,943	275	1,42,824	20,46,816	.....	27,945	16,69,239
94,291	883	.....	35,281	24,87,612	.....	10,43,300	10,13,865
.....	.....	.....	48,775	15,71,200	.....	8,481	.....
3,43,806	572	.....	7,032	14,69,635	21,271	4,92,114	4,017
23,119	17,694	.....	46,127	2,37,865	4,000	5,49,130	.....
1,25,747	11,296	.....	7,284	73,510	.....	79,471	86,857
12,741	45,355	.....	1,10,609	9,16,196	1,560	5,66,626	4,48,623
29,30,836	1,33,087	94,261	13,71,166	1,13,16,084	10,55,179	4,64,40,445	60,95,123
10,011	7,326	.....	2,870	.....	.....	267	1,65,115
29,40,347	1,30,493	94,261	13,74,026	1,13,16,084	10,55,179	4,64,40,712	62,60,338

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

STATEMENT

Classification 1	Cost of Management 16	Share Capital paid 17	Loans and Deposits held at the end of the			
			Members 18	Non-members 19	Societies 20	Provincial or Central Banks 21
<i>Class IV—Production and Sale, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Belgaum ...	3,572	2,587	4,565	.....	.....	11,286
Poona ...	32	.....	25	380	.....	.....
Total, Unlimited ...	3,504	2,587	4,590	380	.....	11,286
<i>Class IV—Production and Sale, Limited.</i>						
Bombay Suburban ...	.....	200	.....	.....	.....	.....
Ahmedabad ...	59,200	93,573	1,597	6	.....	1,07,452
Kaira ...	85,253	2,11,885	92,467	1,90,000*	14,620	10,91,000
Panch Mahals ...	32,068	84,932	1,69,333	2,80,351	.....	4,18,582
Broach ...	9,955	65,270	58,343	17,375	.....	1,07,509
Surat ...	1,50,015	3,78,225	3,93,763	1,06,074	.....	22,868
Thana ...	1,10,967	1,45,725	59,698	6,885	.....	.....
Belgaum ...	19,219	43,566	52,518	157	.....	1,91,941
North Kanara ...	8,106	6,580	15,294	66,034	17,662	15,000
Satara ...	21,107	34,429	1,300	25,208	.....	83,485
Ratnagiri ...	15	2,170	16	545	.....	.....
East Khandesh ...	75,052	1,62,930	81,365	27,763	.....	5,82,127
West Khandesh ...	40,809	1,53,715	40,344	15,931	.....	4,64,673
Poona ...	25,775	57,025	.....	72,461	.....	56,616
Ahmednagar ...	19,245	53,514	18,258	6,555	862	2,98,694
Sholapur ...	31,576	85,321	53,901	.....	4,000	2,50,963
Bijapur ...	12,665	14,435	11,188	140	.....	1,01,452
Dharwar ...	72,430	1,40,113	64,054	61,920	1,062	4,76,425
Class IV Limited ...	7,74,488	17,34,708	11,06,274	7,97,475	28,206	42,68,937
Class IV Unlimited ...	3,504	2,587	4,590	380	.....	11,286
Total, Limited ...	7,78,092	17,37,295	11,11,464	7,97,855	3,8206	42,80,223

* For the purposes of this statement the working capital

B—contd.

year from	Government	Reserve Fund	Other Funds	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
							On borrowings	On lendings.
22	23	24	25	26	27	28	29	
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
.....	4,191	3,457	25,087	7,684	.....	.....	.....
.....	1,712	.....	2,117	25	.....	.....	.....
.....	5,904	3,457	28,204	7,709	.....	.....	.....
.....	26	.....	226	3	2	.....	.....
72,818	3,494	2,314	2,81,279	49,888	2 to 6½	3½ to 4½	6½	
76,125	31,433	73,870	-17,81,390	2,13,814	2 to 6½	3½ to 4½	6½	
.....	10,433	34,783	9,13,864	13,695	2 to 6½	3½ to 4½	6½	
4,892	17,200	15,026	2,85,715	5,506	6	3½	7½	
.....	1,35,982	3,46,335	13,84,297	62,459	7½	4	.....
.....	18,604	31,131	2,55,153	39,100	.....	.....	.....
.....	13,337	19,180	3,20,694	6,703	5	4½	9½	
.....	9,454	3,559	1,33,883	8,614	5	4½	9½	
.....	6,190	5,852	1,55,464	11,874	.....	.....	.....
.....	491	.....	3,323	401	.....	.....	.....
.....	47,305	42,941	3,44,433	49,648	.....	.....	.....
.....	11,042	17,777	7,03,483	46,302	6	4½	9½	
.....	41,156	43,032	2,70,260	36,731	4½	3	7½	
3,600	35,380	62,435	4,79,693	31,662	7½	3	7½	
.....	8,388	2,602	4,05,175	20,509	.....	.....	.....
.. ..	8,222	5,687	1,42,124	8,001	5	4	9½	
.....	1,23,329	1,30,214	9,97,117	29,018	.....	.....	.....
1,07,530	5,22,657	8,37,088	94,63,475	6,38,737	5	4	9½	
.....	5,904	3,457	28,204	7,709	.....	.....	.....
1,07,530	5,22,561	8,40,545	94,91,679	6,41,446	5	4	9½	

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

STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Class VI—Other Forms, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
Dharwar ...	11	1,162	...	...	362	...
Northern Kanara ...	4	321	...	...	13	...
Total, Unlimited ...	15	1,483			382	
<i>Class VI—Other Forms, Limited.</i>						
Ahmedabad ..	10	2,169	...	...	...	...
Kaira ..	10	3,170	.....	...	...	...
Panchmahals ...	.....	.....	.....	...	...	...
Brosch	3	82	1,030	...	1,030	...
Surat ...	8	2,371	...	5,295	...	2,202
Thana	3	2,564	.....	...	...	...
Bombay Suburban ...	1	52	.....	...	68	...
East Khandesh ...	14	29,011	9,638	...	8,163	...
West Khandesh ...	12	7,680	30,791	...	29,097	...
Nasik ...	14	7,876	14,774	...	9,367	...
Poona ...	14	8,906	.....	...	...	...
Ahmednagar ...	19	6,114	14,084	853	33,121	665
Sholapur ...	9	3,956	2,366	...	1,257	...
Bijapur ...	5	1,841	388	...	285	...
Belgaum ...	13	4,669	6,145	...	5,120	...
North Kanara ...	8	1,804	1,007	...	786	...
Satara ...	42	12,190	2,623	...	2,432	...
Ratnagiri ...	20	8,921	485	...	956	...

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
9,175	8,848	...	1	...	...	...	...
..	...	...	28	...	...	...	...
9,175	8,848	...	29	...	...	...	...
...	...	...	1,315	19,370	...	48,705	68,371
...	...	...	1,59,063	...	...	4,55,633	...
...
1,495	...	...	...	580	...	...	...
...	...	3,093	49,720	...	...	1,91,635	...
...
3,082	...	...	...	...	...	...	...
8,511	5,364	...	1,731	2,08,167	...	...	...
18,233	7,076	...	19	551	...	...	...
14,408	11,371	...	756	3,375	...	...	...
...	...	...	11,531	...	...	2,13,301	...
6,958	890	188	22,585	20,335	217	1,91,361	86,175
3,364	712	...	...	2,330	...	...	...
290	...	...	...	...	1,607	...	...
1,731	449	...	1,076	4,600	...	1,10,862	...
334	96	...	1,954	...	...	...	...
3,175	1,596	...	846	64	66	1,34,924	1,35,215
829	134	..	100	...	...	6,231	...

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

STATEMENT

Classification	Loans and Deposits held at the end of the					
	Cost of Management	Share Capital paid	Members	Non-members	Societies	Provincial or Central Banks
	16	17	18	19	20	21
<i>Class VI—Other Forms, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Dharwar ...	816	22,557	355	50	...	5,661
Northern Kanara ...	2,743	997	3,002	2,000	...	650
Total, Unlimited ...	3,559	23,554	3,357	2,050	...	6,311
<i>Class VI—Other Forms, Limited.</i>						
Ahmedabad ...	3,587	2,810	410	...	...	12,970
Kaira ...	10,024	...	...	12,269	...	...
Panchmahals ...	...	...	...	...	...	...
Broach ...	123	1,120	...	...	...	580
Surat ...	3,119	1,050	8,635	630	235	...
Thana ...	2,643	...	725	...	...	...
Bombay Suburban ...	35	1,460	252	5,879	...	...
East Khandesh ...	96,324	2,275	402	21,507	...	51,296
West Khandesh ...	21,839	1,230	65	15,871	2,065	1,000
Nasik ...	21,666	2,370	155	1,215	...	1,597
Poona ...	16,459	580	174	2,743	...	...
Ahmednagar ...	19,949	21,030	1,935	2,825	570	32,523
Sholapur ...	7,137	674	16	...	...	2,330
Bijapur ...	4,579	1,065	...	...	683	...
Belgaum ...	11,238	4,650	475	2,929	...	171
North Kanara ...	1,573	1,345	2,837	146	..	...
Satara ...	31,723	4,304	2,252	12,245	504	220
Ratnagiri ...	7,723	1,695	196	25	...	...

* For the purposes of this statement the working capital

B—contd.

year from	Reserve Fund	Other Funds	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
						On borrowings	On lendings
22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
...	3,443	31,409	63,475	-392	...	...	...
...	10,577	5,439	22,565	139	...	6½	9½
...	14,020	36,348	86,140	-392 139	...	6½	9½
...	4,708	8,598	24,426	2,782	...	...	...
...	14,223	16,263	48,755	8,812	...	...	...
...
...	289	1,713	8,702	321	...	...	...
...	17,953	12,873	41,376	7,761	...	...	...
...	5,769	2,473	8,957	5,600	...	...	...
...	58	...	7,649	-117	...	...	...
...	11,920	1,66,733	2,56,233	-12,418	...	...	...
...	787	84,670	1,05,673	4,593	...	...	...
...	39,918	94,339	1,39,594	16,472	...	...	...
...	14,767	36,311	54,575	-6,381	...	...	...
3,447	23,025	46,379	1,69,237	19,467	...	...	...
...	18,669	1,031	22,720	1,225	...	...	...
...	1,52,955	19,239	1,73,947	497	...	3	9½
...	17,009	17,550	42,784	11,324	...	4	9½
...	1,552	575	6,455	698	6½	3	9½
...	12,095	49,941	82,592	6,259
400	7,548	24,563	34,427	-393

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

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STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Class VI—Other Forms, Limited—contd.</i>			Rs.	Rs.	Rs.	Rs.
Kolaba ...	2	104	...	...	...	...
Dharwar ...	16	1,844	515	...	1,846	...
Total, Limited ...	223	1,04,874	83,846	6,148	92,028	2,867
Total, Class VI, Other Forms, Unlimited ...	15	1,493	...	...	882	...
Grand Total of Class VI, Other Forms, Limited and Unlimited ...	238	1,06,357	83,846	6,148	92,410	2,867
Class I, Agricultural Credit, Unlimited and Limited ...	4,344	2,08,668	1,11,49,583	2,98,417	1,00,50,137	2,55,639
Class II, Purchase, Purchase and Sale, Unlimited and Limited.	90	12,779	5,64,618	16,927	5,18,830	15,211
Class III, Production, Unlimited and Limited.	19	819	42	...	60	...
Class IV, Production and Sale, Unlimited and Limited ...	177	50,196	1,02,49,556	9,02,806	1,20,68,003	8,62,090
Class VI, Other forms, Unlimited and Limited.	233	1,06,357	83,846	6,148	92,410	2,867
Grand Total of all Agricultural Societies in the Bombay Province, 1944-45 ...	4,868	3,78,819	2,20,47,645	12,24,098	2,27,24,430	11,35,867

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...
1,422	1,252	...	2,171	...	998	28,076	32,938
63,631	28,840	3,281	2,52,917	2,68,772	2,828	18,11,728	3,22,699
9,175	8,848	...	29	...	...	...	...
73,006	37,688	3,281	2,52,946	2,68,772	2,828	18,11,728	3,22,699
1,68,34,186	72,89,484	1,68,908	29,81,474	85,42,219	4,92,189	1,21,21,926	95,32,058
1,13,406	8,417	2,519	54,295	5,96,673	5,932	35,92,703	32,30,324
...	...	...	152	...	...	391	...
29,40,347	1,80,423	94,261	13,74,026	1,18,16,084	10,55,179	4,64,40,712	62,60,238
73,006	37,688	3,281	2,52,946	2,68,772	2,828	18,11,728	3,22,699
2,19,60,945	74,66,012	2,63,969	46,62,893	2,07,23,748	15,63,123	6,34,67,460	1,93,45,314

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

STATEMENT

Classification 1	Cost of Management 16	Share Capital paid 17	Loans and Deposits held at the end of the			
			Members 18	Non-members 19	Societies 20	Provincial or Central Banks 21
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Class VI—Other Forms, Limited—contd.</i>						
Kolaba ...	8	...	...	...	...	...
Dharwar ...	7,971	7,575	1,105	1,815	990	600
Total, Limited ...	2,67,803	55,233	19,595	92,700	4,451	1,09,193
Total, Class VI. Other Forms, Unlimited ...	3,559	23,564	3,357	2,050	...	6,811
Grand Total of Class VI. Other Forms, Limited and Unlimited ...	2,71,361	78,797	22,952	94,750	4,451	1,15,604
Class I. Agricultural Credit, Unlimited and Limited ...	10,44,143	44,46,088	17,13,135	18,33,184	1,74,994	84,98,465
Class II. Purchase, Purchase and Sale, Unlimited and Limited.	1,64,477	2,34,669	82,367	19,141	7,219	1,64,624
Class III. Production, Unlimited and Limited.	4,324	520	500	42	...	...
Class IV. Production and Sale, Unlimited and Limited ...	7,78,098	17,87,295	11,11,464	7,97,855	38,206	42,80,223
Class VI. Other Forms, Unlimited and Limited.	2,71,361	78,797	22,952	94,750	4,451	1,15,604
Grand Total of all Agricultural Societies in the Bombay Province, 1944-45 ...	22,52,397	64,97,359	26,84,418	27,44,972	2,24,570	1,30,58,895

*For the purposes of this statement the working capital

B—concl'd.

year from	Reserve Fund	Other Funds	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
						On borrowings	On lendings
23	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
...	325	115	441	-5	...	...	...
...	26,440	5,160	42,486	2,098	...	...	...
34,875	3,70,001	5,79,856	12,65,904	15,570	...	...	...
...	14,020	36,648	86,140	29,018	...	...	...
34,875	3,84,021	6,16,704	13,52,044	69,736	...	...	...
9,419	95,64,289	9,83,662	2,72,23,256	8,90,483	6½	4	9½
2,400	55,189	70,384	5,89,943	69,311	6½	5	9½
...	10,919	187	12,168	706	...	...	...
1,57,530	5,28,561	8,40,545	94,91,679	6,41,446	...	...	...
34,875	3,84,021	6,16,704	13,52,044	69,736	...	...	...
2,04,224	1,05,42,979	25,11,432	3,85,69,090	16,71,682	...	...	...

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

GENERAL STATEMENT B-1.

Operations of Land Mortgage Banks and Societies during 1944-45.

Province. 1	Number of Banks or Societies. 2	Number of Mem- bers. 3	Loans made during the year to		Loans repaid during the year by		Loans (at the end of the year) due by			Share capital paid up. 11
			Individuals. 4	Banks and Societies. 5	Individuals. 6	Banks and Societies. 7	Individuals. 8	Banks and Societies. 9	Of which overdue.* 10	
	No.	No.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
The Bombay Provincial Co-operative Land Mortgage Bank Ltd., Bombay.	1	693	...	3,61,825	...	3,54,397	...	99,00,514	...	5,00,780
Grand Total	1	693	...	3,61,825	...	3,54,397	...	99,00,514	...	5,00,780

Province. 1	Borrowings held at the end of the year.										Most usual rate of interest on	
	Loans from			Debentures.		Reserve Fund. 17	Other Funds. † 18	Working capital. 19	Profit (+) and Loss (-) for the year. 20	Unpaid rate of dividend paid on shares. 21			Borrow- ings. 22	Len- dings. 23
	Indivi- duals. 12	Banks and Socie- ties. 13	Deposits. 14	Public. 15	Govern- ment. 16							
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
The Bombay Provincial Co-operative Land Mortgage Bank Ltd., Bombay.	1,36,070	31,76,200	3,23,800	23,552	5,000	41,54,403	8.174	...	.....	...
Grand Total	1,36,070	31,76,200	3,23,800	23,552	5,000	41,54,403	8.174	...	.....	...

* Including Rs. 37,315 from Banks and Societies.

† Funds outside the Statutory Reserve.

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

GENERAL STATEMENT B-1—contd.

Province.	Number of Banks or Societies.	Number of Members.	Loans made during the year to		Loans repaid during the year by		Loans (at the end of the year) due by			Share capital paid up.
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Of which overdue*.	
			4	5	6	7	8	9	10		11
	No.	No.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(1) Pachora Taluka Co-operative Land Mortgage Bank Ltd.	1	734	63,900	...	18,505	...	2,33,271	...	15,608	16,351
(2) East Khandesh District Land Mortgage Bank.	1	1,462	49,600	...	21,420	...	2,79,862	...	3,648	37,318
(3) Satara Land Mortgage Bank	...	1,938	33,850	...	41,237	...	3,37,826	...	3,763	40,980
(4) West Khandesh Land Mortgage Bank	...	1,847	1,00,400	...	59,759	...	5,84,410	...	9,746	52,511
(5) Nasik Land Mortgage Bank	...	1,999	9,800	...	22,323	...	2,23,669	...	5,029	22,240
(6) Dharwar Land Mortgage Bank	...	1,610	475	...	9,157	...	1,49,731	...	9,889	12,485
(7) Gadag Land Mortgage Bank	...	1,555	3,000	...	12,732	...	1,20,147	...	1,092	13,255
(8) Hubli Land Mortgage Bank	...	1,923	6,800	...	22,799	...	1,50,065	...	4,870	19,813
(9) Haveri Land Mortgage Bank	...	1,833	17,900	...	5,623	...	98,585	...	288	9,955
(10) Poona Land Mortgage Bank	...	1,692	26,800	...	27,707	...	2,24,494	...	7,443	24,446
(11) Belgaum District Land Mortgage Bank	...	1,028	56,150	...	21,117	...	2,33,467	...	69,075	31,309
(12) North Kanara District Land Mortgage Bank.	1	410	21,200	...	10,196	...	79,761	...	887	16,905
(13) Thana East Kolaba Land Mortgage Bank	...	1,581	1,460	...	26,103	...	94,277	...	1,180	21,992
(14) Thana West and Bombay Suburban District Land Mortgage Bank.	...	1,320	4,100	...	16,998	...	1,85,493	...	4,957	14,686
(15) Broach District Land Mortgage Bank	...	1,461	...	...	11,884	...	51,105	...	20,719	31,242
(16) Surat District Land Mortgage Bank	...	1,396	...	...	24,495	...	98,480	...	1,921	17,050
(17) Karra District Land Mortgage Bank	...	1,396	...	...	24,495	...	98,480	...	1,921	17,050
Total	16	17,539	3,62,475	...	3,52,006	...	31,44,114	...	96,572	3,81,837
Total	17	18,232	3,62,475	3,61,825	3,52,006	3,54,397	31,44,114	29,00,514	96,572	3,82,617

*Including from Banks and Societies.

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

†Funds outside the Statutory Reserve.

GENERAL STATEMENT B-1—concl'd.

Province.	Borrowings held at the end of the year.					Reserve Funds*	Other Fund.	Working Capital.	Profit (+) and Loss (-) for the year.	Usual rate of dividend paid on shares.	Most usual rate of interest on	
	Loans from			Debentures.							Borrowings.	Lendings.
	Indiv. Duals.	Bank & Society.	Deposits.	Public.	Government.							
1	12	13	14	15	16	17	18	19	20	21	22	23
	Rs.	Rs.	Rs.	R .	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
(1) Pachora Taluka Co-operative Land Mortgage Bank Ltd.	1,460	3,18,517	...	...	...	5,031	4,770	2,46,129	5,035	3	5	6½
(2) East Khandesh District Land Mortgage Bank.	624	3,76,897	...	...	...	6,564	1,192	3,32,685	—85	2	5	6½
(3) Satara Land Mortgage Bank	...	3,17,045	20,753	...	...	9,476	294	3,68,548	1,860	5	.....	6½
(4) West Khandesh Land Mortgage Bank	...	5,40,690	...	...	...	15,066	3,838	6,12,055	5,396	...	.....	...
(5) Nashik Land Mortgage Bank	...	2,10,302	7,420	...	...	5,343	7,190	2,63,000	1,329	...	.....	..
(6) Dharwar Land Mortgage Bank	...	1,46,434	...	...	...	7,023	6,799	1,71,740	2,067	...	.....	...
(7) Gadag Land Mortgage Bank	...	1,17,041	...	...	...	1,941	...	1,32,237	2,320	...	5	5½
(8) Hubli Land Mortgage Bank	...	1,32,197	...	...	...	3,543	...	1,55,553	2,104	...	.....	...
(9) Haveri Land Mortgage Bank	...	96,705	...	...	...	656	...	1,07,316	490	...	.....	6½
(10) Poona Land Mortgage Bank	...	3,01,937	...	...	...	6,161	624	2,33,068	98	2½	.....	...
(11) Belgaum District Land Mortgage Bank	...	3,26,473	7,569	...	...	7,314	5,800	3,77,965	—1,278	...	4½	5
(12) North Kanara District Land Mortgage	...	72,734	12,086	...	...	397	...	1,02,112	303	...	4½	5½
(13) Thana East Kolaba Land Mortgage Bank	...	91,583	...	...	...	381	...	1,13,261	—1,760	...	5	6½
(14) Thana and West Bombay Suburban District Land Mortgage Bank	...	1,69,314	7,000	...	...	4,917	4,413	1,93,239	264	4½	42	6
(15) Broach District Land Mortgage Bank	...	40,914	...	...	...	4,549	3,670	80,275	1,449	6½	4½ to 5	6½
(16) Surat District Land Mortgage Bank	...	88,850	206	...	...	2,213	2,252	1,10,681	77	12	2 to 3	½ to 5
(17) Kaira District Land Mortgage Bank	...	...	...	...	...	...	...	...	...	...	...	...
Total	2,784	29,39,428	55,034	...	...	81,069	40,202	34,39,654	23,223	2	4½	6
Grand Total	2,784	29,39,428	1,90,104	31,76,300	3,23,800	1,04,621	45,202	76,64,065	31,456	...	.....	...

*Funds outside the Statutory Reserve.

STATEMENT C.

Operations of Non-Agricultural Societies, 1944-45.

STATEMENT
Operations of Non-

Classification,	Number of Societies	Number of members	Loans made during the year to	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class I—Credit, Unlimited.</i>				
1. Ahmedabad	2	951	4,11,289	...
2. Sâtára	3	804	9,825	...
3. Ratnâgri	1	16	7,150	...
4. Sholâpur	8	145	6,289	...
5. Bijapur	6	265	...	...
6. North Kânara	4	518	17,008	...
Total, Class I, Credit Unlimited ...	24	2,198	4,51,561	...
<i>Class I—Credit, Limited.</i>				
1. Bombay City	214	2,14,620	2,41,69,355	11,870
2. Bombay Suburban	18	4,889	8,10,587	...
3. Thana	24	5,170	7,69,976	...
4. Surat	31	8,302	19,58,776	415
5. Broach	24	4,254	12,38,262	...
6. Panch Mahals	21	3,540	5,18,145	18,818
7. Ahmedabad	50	14,039	31,79,549	...
8. Kaira	26	4,240	1,41,317	...
9. East Khândesh	30	11,729	44,20,639	...
10. West Khândesh	21	6,306	17,23,118	...
11. Nâsik	23	3,972	18,83,577	...
12. Poona	57	26,299	39,63,861	...
13. Ahmednagar	20	7,683	56,38,924	94,912
14. Sâtára	34	8,207	27,68,625	1,74,864
15. Ratnâgri	19	5,998	24,63,636	7,000
16. Kolâba	13	9,778	10,63,032	...
17. Sholâpur	45	22,231	25,24,079	...

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

C.

Agricultural Societies, 1944-45.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
4,32,242	...	76	76	...	78,389	1,68,344	...
11,078	...	31,986	16,169	...	5,106	...	...
7,150	...	6,650	...	...	2,568	2,000	...
7,021	...	7,225	961	...	1,562	375	...
...	...	...	...	...	50	...	...
14,946	...	50,987	14,382	...	2,490	1,605	...
4,62,437	...	76,974	80,588	...	90,150	1,72,224	...
2,31,38,626	7,538	2,39,65,497	6,27,261	10,875	14,41,79,695	2,06,923	6,34,455
2,74,969	...	2,90,993	26,182	...	79,528	...	1,000
6,60,034	...	5,09,417	84,006	...	8,57,813	...	...
17,96,748	9,665	19,17,578	62,728	7,000	3,38,79,627	1,15,962	...
4,34,046	...	4,78,453	27,183	...	13,21,640	46,882	...
21,50,419	...	9,00,699	37,636	19,843	39,26,937	...	...
27,84,627	...	13,33,721	68,313	...	30,39,985	27,313	17,130
1,14,156	...	1,77,371	13,593	...	5,27,370	38,271	43,700
42,44,890	...	21,62,756	1,54,636	...	1,56,03,029	1,86,081	329
14,97,516	...	10,28,260	1,16,551	...	30,06,106	43,435	2,000
15,75,613	75,368	8,48,214	68,611	...	19,92,595	10,16,791	...
37,12,541	...	21,17,004	2,19,240	...	97,56,908	3,67,091	...
55,48,696	83,942	14,46,462	2,16,564	25,149	27,37,703	61,422	3,36,318
28,02,628	1,77,889	15,33,359	1,08,361	31,187	16,98,706	1,90,402	...
21,60,196	2,000	9,73,556	84,863	7,000	98,67,125	6,92,480	...
9,91,979	...	2,56,833	19,885	...	23,18,912	1,000	1,600
23,66,346	...	12,39,743	90,977	...	31,20,448	17,222	...

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

STATEMENT

Classification	Sales of goods to members	Purchase of members' products	Cost of management	Share Capital paid	Members
	14	15	16	17	18
<i>Class I—Credit, Unlimited.</i>					
	Rs.	Rs.	Rs.	Rs.	Rs.
1. Ahmedabad	88	3,10,577	11,068	2,18,310	10
2. Sātāra ... ..	...	...	648	1,905	11,002
3. Ratnāgiri ... ..	...	...	87	685	2,622
4. Sholāpur ... ..	...	...	449	1,100	2,983
5. Bijapur	7,236	7,236	199	6,656	...
6. Kānara (N.) ... ..	...	...	1,168	10,810	7,007
Total, Class I, Credit Unlimited ...	7,324	3,17,813	13,694	2,39,365	23,714
<i>Class I—Credit, Limited.</i>					
1. Bombay	5,39,652	5,02,338	8,89,619	1,15,75,857	3,80,70,101
2. Bombay Suburban	176	...	7,389	1,91,935	63,783
3. Thāna	1,285	...	11,588	2,94,641	2,78,864
4. Surat	2,34,725	...	77,248	8,43,122	27,78,982
5. Broach	1,62,169	...	22,694	3,12,333	7,70,631
6. Panch Mahals... ..	4,397	...	17,117	2,77,557	8,15,292
7. Ahmedabad	2,45,814	2,20,605	51,596	7,95,779	6,64,883
8. Kaira	3,87,537	...	17,619	1,53,329	1,16,348
9. East Khāndesh	5,28,205	3,26,206	32,268	5,63,610	26,95,726
10. West Khāndesh	1,87,157	1,69,347	32,503	2,92,797	8,88,366
11. Nāsik	1,38,832	1,41,039	23,559	3,95,496	3,68,760
12. Poona	1,36,249	...	92,688	10,57,342	20,63,524
13. Ahmednagar	6,285	...	55,441	3,56,459	4,61,404
14. Sātāra	20,307	20,383	43,143	4,40,327	12,01,241
15. Ratnagiri ... ..	...	...	31,935	2,78,329	9,29,224
16. Kolaba	1,97,634	2,00,124	9,574	2,05,206	3,78,846
17. Sholāpur	62,496	...	45,819	9,21,175	6,19,892

* For the purposes of this statement the working

C—contd.

Loans and Deposits held at the end of the year from				Reserve Fund	Other Funds.	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
Non-members	Societies	Provincial or Central Banks	Government						On borrowings	On lendings
19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
79,512	...	...	...	49,696	337	3,47,915	5,884	3½	3	9½
15,000	...	...	...	15,691	3,360	47,038	832	7½	6½	...
853	...	2,000	...	5,014	2,431	13,515	514	7½	6½	...
200	...	...	...	5,509	760	10,572	432	7½	6½	12½
...	...	...	...	262	...	6,317	273	...	...	...
6,926	...	630	...	11,025	484	36,832	369	4	4	9½
1,02,496	...	2,630	...	87,197	7,442	4,62,330	8,304	7½	6½	9½
89,75,977	1,14,010	23,203	3,000	26,30,720	28,63,968	5,92,64,836	8,23,390	...	...	...
16,320	...	...	...	40,807	3,336	3,17,181	11,957	6½	3½	9½
5,819	...	98,696	...	53,238	21,634	7,52,792	17,779	...	...	...
41,52,432	3,81,091	2,246	...	2,51,550	2,62,887	86,67,310	73,651	3½	1½	41½
6,64,510	447	10,390	...	98,702	97,213	19,63,181	26,114	3½	...	6½
6,91,162	12,880	2,761	...	72,948	25,394	18,98,194	29,865	...	...	...
9,22,640	60,946	24,457	...	68,202	60,449	26,17,445	52,647	...	...	...
19,229	507	16,192	...	47,223	11,672	3,64,499	12,499	...	...	...
13,23,405	...	54,868	...	2,65,830	1,39,213	50,97,552	79,233	6½	6½	9½
6,29,507	25,150	10,538	...	1,57,457	1,26,774	21,30,578	30,156	...	...	...
61,956	...	1,76,727	...	66,055	15,322	10,84,315	99,203	6½	5	9½
14,99,368	248	1,23,745	...	2,71,370	1,59,186	51,80,183	62,662	6½	4	9½
26,31,574	59,939	3,897	...	9,92,070	2,14,062	40,09,535	42,391	6½	4½	9½
11,29,553	18,304	1,675	...	1,40,773	99,653	30,31,526	55,316	6	4	9½
10,73,634	4,125	2,17,719	...	82,957	99,227	26,35,235	42,293	6½	4	9½
2,35,573	1,332	110	...	36,276	10,333	8,67,665	17,393	...	...	...
4,86,505	...	16,086	...	1,48,747	46,545	22,38,950	62,696	3½	3	9½

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

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class I—Credit, Limited—contd.</i>				
18. Bijápur	95	6,240	16,47,007	...
19. Belgaum	42	10,949	34,17,145	5,39,019
20. Kánara (N.)	16	6,557	14,62,424	...
21. Dhárwár	63	24,546	35,63,875	...
Total, of Class I, Credit Limited ...	827	3,92,749	6,68,22,817	8,35,898
Total, of Class I, Credit Unlimited ...	24	2,198	4,57,561	...
Grand Total, of Class I, Credit Unlimited and Limited,	851	3,94,947	6,92,74,378	8,35,898
<i>Class II—Purchase, Purchase and Sale, Limited.</i>				
1. Bombay City	39	17,508	10,808	...
2. Bombay Suburban	11	1,614	...	...
3. Thana	16	3,864	...	...
4. Broach	7	1,155	137	...
5. Surat	51	12,691	3,500	...
6. Ahmedabad	161	63,515	...	...
7. Kaira	41	8,982	...	...
8. Panch Mahals	9	1,063	...	...
9. East Khandesh	10	1,165	...	...
10. West Khandesh	2	...	...	...
11. Násik	18	2,818	1,02,823	...
12. Poona	30	3,483	...	...
13. Ahmednagar	9	259	...	...
14. Satara	16	2,537	...	...
15. Ratnagiri ... ..	...	...	...	...
16. Kolaba	2	189	...	...
17. Sholapur	5	1,294	...	...
18. Bijapur	5	623	...	...
19. Belgaum	6	792	1,215	1,80,913
20. Kánara (N.)	3	200	...	...
21. Dhárwár	15	1,728	...	...
Total, Class II—Purchase, Purchase and Sale, Limited.	456	1,25,760	1,18,483	1,80,913

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

C—contd.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals	Banks and Societies	Individuals	Of which overdrafts*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
16,27,231	...	12,11,726	2,21,154	...	20,63,907	86,029	9,168
33,75,082	8,97,898	19,40,860	1,74,248	1,68,000	1,13,78,558	4,40,398	1,700
13,51,565	...	9,89,058	2,95,672	...	44,98,251	55,000	1,31,204
34,50,293	...	24,22,589	6,15,581	...	45,26,176	4,46,297	...
6,58,58,270	7,54,300	4,77,38,374	33,68,730	2,69,054	29,04,25,319	1,00,89,864	11,78,499
4,62,497	...	76,874	30,588	...	90,150	1,72,234	...
6,63,20,707	7,54,300	4,78,15,248	33,99,318	2,69,054	29,05,15,469	1,02,12,038	11,78,499
5,370	...	30,390	4,310	...	3,83,270	...	908
863
1,450	2,240	...	...
712	...	306	306	...	83,797	20,409	...
8,647	...	610	...	...	12,303	...	...
...	74,573	3,49,778	...
...
...	15,572	1,89,745	...
...	9,020	2,74,332	...
...
Newly registered, 97,185	...	11,894	254	...	12,397	1,84,791	...
...	49,190	11,708	...
...	3,880	...
...	26,183	60,107	...
...
...	23,037	1,30,531	...
...	20,114	11,596	...
663	1,75,386	2,738	...	5,890	10,104	5,000	...
...
...	1,780	14,195	...
1,14,380	1,75,386	45,898	4,970	5,830	7,23,645	12,05,050	16,508

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

STATEMENT

Classification.	Sales of goods to members	Purchase of members' products	Cost of Management	Share Capital paid	Loans
					Members
1	14	15	16	17	18
<i>Class I—Credit, Limited—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
18. Bījāpur	2,02,061	1,93,081	37,063	5,50,696	4,24,101
19. Belgaum	3,576	...	53,996	9,60,066	15,28,472
20. Kanāra (N.) ... ..	...	...	31,735	2,90,800	8,24,426
21. Dhārwar	8,52,168	8,25,154	1,00,248	10,15,123	8,44,409
Total, Class I, Credit, Limited ...	38,50,295	25,99,726	17,28,477	2,17,72,308	5,17,86,804
Total, Class I, Credit, Unlimited ...	7,324	5,17,813	13,624	2,39,565	23,714
Grand Total, Class I, Credit Unlimited and Limited.	38,57,619	29,17,539	17,42,101	2,20,11,673	5,18,10,108
<i>Class II—Purchase, Purchase and Sale, Limited.</i>					
1. Bombay	33,33,631	31,20,414	2,04,185	2,88,207	56,244
2. Bombay Suburban	4,44,374	2,93,139	19,253	80,220	4,140
3. Thana	40,03,169	...	1,48,691	1,70,190	17,723
4. Broach	25,67,784	...	63,196	64,635	500
5. Surat	52,76,318	49,58,208	2,30,945	4,42,182	5,122
6. Ahmedad	25,22,309	2,56,19,445	11,16,220	10,70,660	1,01,881
7. Kaira	67,65,980	...	1,24,976	8,78,908	3,934
8. Panch Mahals	4,40,944	...	15,216	88,740	11,266
9. East Khandesh	4,38,049	4,61,346	15,619	22,175	2,508
10. West Khandesh ... ..	...	...	...	...	...
11. Nāsik	9,77,791	11,01,891	99,562	67,300	4,443
12. Poona	7,31,140	761	36,528	60,823	23,357
13. Ahmednagar	18,785	...	1,512	4,730	82
14. Satara	6,03,256	5,75,448	22,023	67,647	6,826
15. Ratnagiri ... ..	...	...	...	...	...
16. Kolaba	86,476	94,678	4,075	20,870	6,500
17. Sholapur	3,97,570	...	10,215	20,739	2,000
18. Bījapur	2,40,277	2,53,116	7,745	24,707	2,167
19. Belgaum	21,237	...	3,768	15,188	2,717
20. Kanāra (N.)	92,343	...	3,853	13,150	...
21. Dhārwar	5,69,615	5,62,468	17,447	58,210	10,273
Total, Class II—Purchase, Purchase and Sale, Limited.	2,85,81,338	3,73,45,914	20,74,670	28,69,326	2,51,718

* For the purposes of this statement the working

C—contd.

and Deposits held at the end of the year from				Reserve Fund	Other Funds	Working Capital*	Profit and Loss for the year	Usual dividend paid on shares	Most usual rate of interest	
Non-members	Societies	Provincial or Central Banks	Government						On borrowings	On lendings
19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
4,28,162	219	57,648	...	2,00,846	58,621	17,20,372	49,666	4½	4	9½
15,28,322	1,190	1,29,644	...	3,64,954	2,24,669	47,37,247	84,718	5	4	9½
12,17,920	66,047	36,026	...	1,96,185	1,50,904	27,72,308	29,315	6½	3½	7½
10,34,434	47,623	1,01,559	...	6,04,991	2,71,278	99,19,507	1,03,097	5	3½	9½
9,87,33,492	7,84,036	11,18,087	6,000	61,07,480	50,12,765	11,58,20,562	18,36,536	...	...	...
1,02,496	...	2,630	...	87,197	7,442	4,62,844	8,304	...	...	...
2,88,85,988	7,84,036	11,20,717	6,000	61,94,687	50,20,197	11,57,83,406	18,44,840	...	...	...
23,862	5,238	...	...	71,068	47,197	4,91,816	77,151	...	...	...
...	...	...	...	3,036	3,671	41,127	13,193	6½	...	4
...	...	...	...	6,119	722	1,94,764	87,079	6	...	...
134	...	1,93,594	...	5,229	1,42,316	4,09,436	1,628	6	4	...
1,558	...	...	...	53,371	40,875	5,42,008	15,563	6½	...	...
1,51,279	...	1,61,815	...	98,495	1,07,641	18,91,471	5,94,168	...	...	...
89,026	12,018	2,07,577	89,268	13,359	20,448	8,02,436	1,19,420	...	...	...
...	1	10,874	...	4,667	9,137	74,674	482	...	...	...
...	...	16,525	...	129	...	47,833	3,189	...	6½	...
...
3,649	...	26,819	...	3,079	296	99,326	7,315	...	5	9½
1,000	...	6,765	...	9,259	8,060	1,09,254	11,640	6½	...	...
...	23	8,460	...	59	...	8,904	...	...	...	...
19,651	3,200	8,077	...	2,394	3,200	99,995	498	...	...	...
...
...	...	...	...	1,617	261	38,248	914	...	...	...
3,559	...	6,000	...	1,652	488	34,678	3,629	6½	3½	...
13,127	...	4,116	...	7,739	...	51,855	925	...	5	...
11,633	3,374	6,000	...	841	62	38,710	-4,761	4	4	...
...	...	...	...	60	...	18,310	862	6½	...	...
198	...	9,500	...	1,061	35	72,202	5,722	...	...	...
3,12,602	24,853	5,47,121	82,268	2,86,394	3,63,219	48,66,441	8,38,440	6	4	9½

capital is taken to be the total of Columns 17 to 24.
 AX Bk Qb 43-9

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class IV—Production and Sale, Unlimited.</i>				
			Rs.	Rs.
1. Ratnāgiri	2	60	560	.....
2. Dharwar	8	262	25,384	.....
3. Belgaum	5	1,021	25,422	11,045
4. West Khandesh	2	268	200	.....
5. Nāsik	3	58	101	.....
6. Sholāpur	3	247	...	.....
7. Bījapur	1	175	744	.....
8. East Khandesh	3	364	306	.....
9. Poona	2	100	6,609	.....
10. Ahmednagar	1	18	1,250	.....
11. Bombay	1	384	...	.....
12. Ahmedabad	3	185	60	.....
13. Panch Mahals	1	15	92	.....
Total, Class IV—Production and Sale, Unlimited.	35	1,311	60,677	11,945
<i>Class IV—Production and Sale, Limited.</i>				
1. Broach	1	13	125	...
2. Surat	3	761	...	...
3. Dharwar	17	2,698	43,354	...
4. Belgaum	25	2,819	92,880	1,672
5. North Kānara	16	1,256	61,498	...
6. West Khandesh	2	1,140	70,498	...
7. Nāsik	10	3,360	94,461	...
8. Sholapur	3	354	31,535	...
9. Bījapur	10	2,028	13,37,434	...
10. East Khandesh	3	497	300	...
11. Poona	1	14	...	...
12. Ahmednagar	4	1,962	...	54,754
13. Thana	3	923	...	...
14. Bombay	4	217	...	...
15. Ahmedabad	1	1,443	...	...
Total, Class IV—Production and Sale, Limited.	103	19,924	17,31,585	56,426
Total of Class IV—Production and Sale Unlimited.	35	3,111	60,677	11,945
Grand Total, Class IV—Production and Sale, Unlimited and Limited.	138	23,095	17,92,262	68,371

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

C—contd.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
908	...	1,868	1,268	...	2	...	...
25,168	...	14,218	8,062	...	62,002	88,165	...
27,658	6,892	3,321	97	8,225	9,670	...	...
586	...	7,570	7,370	...	...	...	...
845	..	5,512	5,512	...	85	...	...
553	..	3,897	3,897	...	5,155	..	...
1,169	...	1,812	..	...	3,600	...	5,849
1,676	...	16,161	16,080	...	34,977	32,819	...
4,265	...	2,344	...	...	11,547	...	...
957	...	1,021	121	...	...	2,209	...
...	2,17,300	...	...
...	...	69	..	...	...	...	...
38
63,403	6,892	57,268	37,382	8,225	3,44,428	73,193	5,849
...	100	...	220
...	3,90,893	29,92,135	...
44,466	...	15,813	1,125	...	60,884	1,11,413	...
89,403	...	8,255	1,042	1,072	29,605	20,560	...
51,624	...	37,488	987	...	3,39,171	60	2,090
14,161	...	14,866	2,155	...	1,346	9,61,985	...
61,375	...	59,052	5,275	...	6,478	16,17,491	99,726
39,623	...	15,815	9,331	...	2,76,677	3,07,964	...
13,39,410	...	50,635	...	...	2,33,712	4,43,840	...
300	26,205	17,590	...
349	...	975	975	...	...	...	...
35	74,927	75	75	17,357	15,815	6,30,970	17,483
70	...	1,566	...	...	21,161	93,065	...
591	9,102	418	...
...	63,653	...
10,32,345	74,927	2,04,580	20,975	19,029	14,09,849	71,90,109	1,19,519
63,403	6,892	57,268	37,382	8,225	3,44,428	73,193	5,849
16,95,748	81,219	2,61,798	58,357	27,354	17,54,277	72,72,302	1,25,368

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

BR Bk Qb 43—9a

STATEMENT

Classification	Sales of goods to members	Purchase of members' products	Cost of Management	Share Capital paid	Loans
	14	15	16	17	Members
<i>Class IV—Production and Sale, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
1. Batnágiri ... ..	...	...	106	...	150
2. Dharwar	1,20,391	50,763	3,693	1,087	14,352
3. Belgaum	1,13,001	...	2,950	625	6,303
4. West Khandesh ... ..	...	..	186	...	400
5. Násik ... ..	...	..	40	...	1,013
6. Sholapur	8,968	...	906	3,670	609
7. Bijapur	19,173	20,603	496	...	2,866
8. East Khandesh	96,768	...	2,387	1,993	5,011
9. Poona	7,391	..	1,196	5,075	4,647
10. Ahmednagar ... ..	...	...	53	...	376
11. Bombay	12,06,935	12,24,256	4,843	9,005	74,001
12. Ahmedabad ... ..	...	...	2	695	380
13. Panch Mahals ... ..	...	...	1	...	90
Total, Class IV—Production and Sale, Unlimited.	15,74,632	13,25,666	17,364	22,452	1,11,207
<i>Class IV—Production and Sale, Limited.</i>					
1. Broach	674	...	8	75	...
2. Surat	22,11,587	8,89,224	10,319	1,23,540	12,711
3. Dharwar	5,07,411	4,00,603	12,313	37,605	25,040
4. Belgaum	4,12,266	48,539	10,943	36,950	1,632
5. North Kanára	23,092	18,360	13,586	27,101	78,493
6. West Khandesh	5,13,083	5,65,823	5,755	21,930	...
7. Nasik	14,73,419	17,20,000	24,205	47,642	6,231
8. Sholapur	5,20,069	4,57,811	11,236	23,282	84,423
9. Bijapur	7,51,134	10,13,974	10,419	21,343	2,510
10. East Khandesh	53,421	40,786	946	3,236	...
11. Poona ... ..	...	...	86	...	213
12. Ahmednagar	5,46,345	5,63,604	15,372	12,734	1,973
13. Thana	3,60,319	...	6,456	35,560	18,975
14. Bombay	24,050	15,069	8,683	5,451	6,845
15. Ahmedabad	2,38,927	2,72,760	8,634	4,723	500
Total, Class IV—Production and Sale, Limited.	76,36,331	60,06,708	1,47,912	4,07,666	1,84,216
Total of Class IV—Production and Sale Unlimited.	15,74,632	13,25,666	17,364	22,452	1,11,207
Grand Total, Class IV—Production and Sale, Unlimited and Limited.	92,11,013	73,34,374	1,65,276	4,30,133	2,95,483

* For the purposes of this statement the workin

C—contd.

and Deposits held at the end of the year from				Reserve Fund	Other Funds	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
Non-members	Societies	Provincial Central Banks or	Government						On borrowings	On lendings
19	20	21	22						23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
...	...	...	...	2,431	20	2,604	25	...	...	...
10,784	1,123	15,580	...	11,431	5,042	59,859	2,422	...	...	...
3,246	100	5,000	..	11,457	2,421	29,142	3,210	...	...	...
...	...	...	...	8,113	25	8,627	-19	...	...	...
...	...	1,612	...	5,084	...	8,609	124	...	6½	10½
12,760	...	...	...	5,582	...	22,701	-40	...	...	...
961	349	...	...	1,462	...	4,928	129	...	5½	9½
3,647	...	86,564	57	7,247	..	54,421	700	...	...	...
...	...	...	...	...	..	9,622	66	...	...	9½
...	...	909	...	43	...	1,320	16	...	...	12½
...	...	...	...	124	157	88,887	44,972	...	...	..
...	...	...	...	206	2	1,183	-7	...	...	..
8	...	...	...	219	...	306	2	...	...	...
30,644	1,573	50,658	57	53,372	7,667	2,36,689	51,600	..	...	...
100	125	...	75	74	30	479	116	...	...	...
...	...	9,75,468	...	780	10,011	11,22,480	5,375	...	...	...
319	...	40,877	...	24,830	36,734	1,65,635	16,588	...	...	...
482	...	31,453	9,480	8,376	3,442	9,615	35,133	...	...	...
74,460	1,100	641	...	20,799	3,813	2,01,706	4,339	...	...	...
6,077	...	99,511	5,090	4,430	7,353	1,44,360	21,365	...	...	...
1,400	5,497	1,18,696	20,575	30,348	19,015	2,49,404	98,638	6½	...	...
91,271	...	59,735	20,025	17,164	24,804	2,00,764	10,349	...	...	...
1,92,559	...	2,43,646	1,19,724	9,785	2,771	5,92,437	39,933	...	...	...
6	...	...	...	233	...	9,478	1,086	...	...	...
...	...	...	10	900	20	1,165	5	...	...	...
11,600	7,696	71,194	80,640	31,483	46,575	14,100	10,685	6½	6½	9½
26,778	...	5,336	181	4,001	238	91,137	26,550	...	...	9½
...	...	418	...	924	563	14,002	3,210	...	...	...
...	...	63,653	9,400	1,760	1,864	81,905	4,005	...	...	...
3,35,752	14,418	17,10,537	2,15,200	1,55,875	1,57,241	31,80,715	2,63,510	...	...	...
30,644	1,573	50,658	57	53,372	7,667	2,36,689	51,600	..	...	...
3,66,396	16,990	17,70,185	2,15,257	2,09,047	1,64,908	34,67,404	3,15,110	...	...	...

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

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class VI—Other Forms, Limited.</i>			Rs.	Rs.
1. Bombay	27	5,214	18,434	14,488
2. Bombay Suburban	17	2,443	1,828	...
3. Thána	1	40	...	...
8. Broach	5	404	...	...
9. Surat	1	17	...	...
5. Ahmedabad	79	2,450	1,07,648	...
6. Kaira	16	1,025	2,816	...
7. Panch Mahals	12	484	...	...
10. East Khandesh	8	604	930	...
11. West Khandesh	5	148	50	...
12. Nasik	1	31	...	...
13. Poona	10	366	23,021	...
14. Ratnagiri	1	45	...	...
15. Sholapur	4	120	1,800	...
16. Bijapur	1	108	...	...
17. Belgaum	1	38	...	...
18. Dhárwár	4	186	20,644	...
Total, Class VI—Other Forms, Limited ...	188	13,718	1,76,956	14,488
Class I—Non-Agricultural Credit, Unlimited and Limited.	851	3,94,947	5,02,74,378	6,35,998
Class II—Purchase, Purchase and Sale, Unlimited and Limited.	456	1,25,760	1,16,468	1,60,918
Class IV—Production and Sale Unlimited and Limited.	138	23,095	17,92,262	68,371
Class VI—Other Forms, Unlimited and Limited.	188	13,718	1,76,956	14,488
Grand Total of all Non-Agricultural Societies in the Bombay Province for 1944-45 ...	1,633	5,57,620	7,13,02,070	10,99,170
Grand Total of all Non-Agricultural Societies in the Bombay Province for 1943-44 ...	1,475	5,20,888	6,39,55,939	2,37,304

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

C—contd.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
39,255	9,846	1,94,906	37,760	1,87,907	4,01,695	...	45,895
23,986	...	83,802	2,482	...	2,43,612	...	...
230	...	1,705	..	...	...	...	...
...
989	...	2,371	...	...	...	...	...
2,79,776	...	9,16,856	33,465	...	52,009	97,646	...
2,582	...	11,921	...	...	1,899	0,156	...
8,545	...	1,03,384	...	...	4,393	3,415	...
40	..	5,552	...	...	55,000	1,55,679	...
...	...	270	220	...	...	...	...
...
29,705	...	95,910	5,499	...	10,385	3,240	...
...	...	...	...	...	1,456	...	...
1,001	...	3,289	...	...	251	...	...
...	...	...	139	...	205	...	...
...
15,647	...	14,960	2,845	...	5,192	22,575	...
3,91,653	9,846	14,32,726	82,410	1,87,907	7,75,590	2,92,611	45,895
6,63,20,707	7,54,300	4,78,15,248	33,99,315	2,69,054	29,05,15,469	1,02,12,088	11,78,499
1,14,380	1,75,896	45,938	41,870	5,880	7,23,645	12,05,050	16,508
16,95,748	81,219	2,61,798	59,357	97,254	17,54,277	72,72,801	1,95,363
3,91,653	9,846	14,32,726	82,410	1,87,907	7,75,590	2,92,611	45,895
6,85,22,488	10,20,751	4,95,55,710	35,44,955	4,90,045	29,37,68,981	1,89,89,051	13,65,370
6,13,79,710	9,98,365	4,54,78,833	37,70,663	3,79,454	25,63,44,023	41,63,359	32,06,297

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

STATEMENT

Classification	Sales of goods to members	Purchase of members' products	Cost of Management	Share Capital paid	Loans
	Members				
1	14	15	16	17	18
<i>Class VI—Other Forms, Limited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
1. Bombay ... ..	...	...	1,23,272	10,62,618	12,24,961
2. Bombay Suburban	7,897	...	31,101	6,65,650	3,60,650
3. Thana ... ..	...	...	121	12,600	118
8. Broách ... ..	...	...	483	97,067	118
9. Surat ... ..	...	...	78	8,000	...
5. Ahmedabad	3,707	...	1,02,576	8,58,184	1,22,100
6. Kara	5,815	...	25,880	1,44,010	29,376
7. Panch Mahals ... ..	...	...	1,866	69,760	1,23,762
10. East Khandesh ... ..	...	...	16,241	...	...
11. West Khandesh ... ..	...	...	412	...	...
12. Nasik ... ..	...	...	...	...	...
13. Poona ... ..	...	...	3,466	98,105	46,000
14. Ratnagiri ... ..	...	...	3,100	3,120	...
15. Sholapur ... ..	...	...	419	5,900	...
16. Bijapur ... ..	...	...	9,145	...	...
17. Dharwar	526	...	287	510	127
18. Belgaum	8,823	4,894	7,413	21,720	6,588
Total, Class VI—Other Forms Limited.	26,768	4,894	3,26,035	30,48,184	20,15,177
Class I—Non-Agricultural Credit, Unlimited and Limited.	38,87,619	29,17,539	17,42,101	2,20,11,678	5,18,10,108
Class II—Purchase, Purchase and Sale, Unlimited and Limited.	3,85,81,338	3,73,45,914	20,74,670	23,69,826	2,61,718
Class IV—Production and Sale, Unlimited and Limited.	92,11,013	73,34,374	1,65,276	4,30,139	2,95,438
Class VI—Other Forms, Unlimited and Limited.	26,768	4,894	3,26,035	30,48,184	20,15,177
Grand Total of all Non-Agricultural Societies in the Bombay Province for 1944-45.	5,17,06,738	4,76,02,721	43,08,082	2,83,59,271	5,43,82,486
Grand Total of all Non-Agricultural Societies in the Bombay Province for 1943-44.	3,03,13,422	1,91,48,735	30,56,800	2,48,11,738	4,66,10,028

* For the purposes of this statement the working

C—concl'd.

and Deposits held at the end of the year from				Reserve Fund	Other Funds	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
Non-members	Societies	Provincial Central Banks or	Government						On borrowings	On lendings
19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
2,54,584	2,74,210	...	3,07,043	1,66,176	7,68,482	41,57,474	61,640	...	...	...
2,88,607	...	1,20,563	3,00,612	50,172	6,99,193	25,34,948	30,732	...	...	...
...	...	...	...	286	2,064	14,966	...	...	...	...
...	...	...	...	1,067	790	99,937	102	...	...	...
2,765	...	2,669	..	23	59	13,516	14	...	...	...
3,16,713	25,55,700	1,50,294	..	1,52,678	3,45,228	45,06,770	18,516	...	...	...
1,057	...	10,166	5,934	3,521	17,176	2,34,824	5,361	...	...	...
1,831	...	2,301	28,929	1,773	10,018	2,13,025	1,426	...	...	...
56,560	25	3,608	..	5,602	91,122	1,57,027	2,937	...	...	...
...	...	...	...	4,005	4,760	9,665	40	...	...	...
...	...	...	...	...	6	6	...	...	...	...
26,442	...	4,414	...	12,773	1,38,006	3,20,830	7,445	6	6	6½
201	...	..	...	1,332	1,25,234	1,80,487	1,480	...	...	...
..	...	..	...	1,333	...	6,663	62	...	...	7
205	..	..	...	...	78,964	79,169	-3,048	...	...	...
...	...	...	..	16	...	653	-17	...	...	...
2,809	...	1,074	...	3,108	64,092	98,891	2,059	...	...	...
9,51,894	22,29,935	3,95,704	6,42,518	4,04,665	23,40,194	1,26,28,321	1,28,845	3	6	9½
2,88,35,938	7,34,036	11,20,717	6,000	61,94,687	50,20,197	11,67,83,406	18,44,840	7½	6½	3½
3,12,602	24,853	6,47,131	82,268	2,85,334	3,83,219	48,66,441	8,58,440	6	4	9½
3,66,396	15,990	17,70,185	2,15,257	2,09,047	1,64,908	34,67,404	3,15,110	6½	5	3½
9,51,894	22,29,935	3,95,704	6,42,518	4,04,665	23,40,194	1,26,28,321	1,28,845	3	6	3½
3,04,66,880	36,54,814	39,33,727	9,46,043	70,93,733	79,03,518	12,67,45,472	31,27,235	6	4	3½
2,79,17,836	9,61,209	14,26,574	16,27,415	63,30,174	71,12,195	11,67,99,219	22,36,391	...	...	...

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

STATEMENT
Operations of Unions

District	Number of Unions including District Supervision Boards	Number of Societies affiliated to Unions in column 2	Total number of individual Members in Societies affiliated
1	2	3	4
Ahmedabad	1	40	1,500
Panch Mahals ... ..	...	.....	... ..
Broach	6	161	4,528
Surat	7	137	18,577
Nasik	6	190	7,716
Thana	4	144	6,033
Kolaba	1	41	1,121
Poona	7	248	13,404
Ahmednagar	6	206	7,119
Satara	12	420	21,897
Sholapur	7	251	13,708
East Khandesh	16	559	32,885
West Khandesh	7	336	14,023
Dharwar	17	519	22,394
Belgaum	9	312	22,273
Bijapur	7	207	10,742
North Kanara	5	109	7,691
Total for 1944-45	117	3,913	212,831
Total for 1943-44 ...	120	3,779	169,676

D.

for the year 1944-45.

Total working capital of affiliated Societies	Expenditure in year	Percentage of column 6 on column 5 (one place of decimals)	Number of Supervising Staff maintained by Unions	Remarks
5	6	7	8	9
Rs. 2,09,146	Rs. 1,183	.6	1	
.....	
9,63,711	10,617	1.1	6	
85,77,443	1,71,955	2	5	
10,05,606	10,515	1.3	9	
5,58,097	5,731	1.4	5	
81,002	1,097	1.3	1	
17,41,082	14,708	.84	10	
14,55,498	11,675	0.7	6	
23,00,462	17,372	0.8	14	
18,01,256	12,757	0.7	8	
48,72,718	41,811	0.9	24	
22,57,585	18,040	0.8	10	
86,48,724	26,873	0.7	22	
21,59,400	12,834	0.5	9	
12,02,838	9,566	0.7	9	
8,05,518	7,025	0.9	5	
3,35,42,931	3,74,320	1.1	144	
3,21,16,969	4,36,485	1.3	146	

STATEMENT

Operations of Cattle and other Insurance

Classification.	Number of Societies	Number of Members	Amount of risk insured	Premia collected	Supplementary contribution collected
1	2	3	4	5	6
			Rs.	Rs.	Rs.
B. B. & C. I. Railway Mutual and Death Benefit and Endowment Society Ltd.	1	3,462	39,48,344	1,26,704	48,698
Bombay Co-operative Insurance Society	1	15,012	38,48,895	10,89,574	.....
Bombay Postal Employees Insurance Fund Ltd.	1	2,332	21,54,767	77,918	.....
M. M. and Co's Employees Family Death and Benefit Fund Ltd.	1	905	.....	7,372	15
Grand total 1944-45 ...	4	21,111	92,52,005	12,51,566	48,708
Total 1943-44 ...	4	19,615	89,79,240	11,08,566	48,197

E.

Societies (Class V) for the year 1944-45.

Number of persons		Claims paid	Cost of management	Life Assurance Fund.	Amount of risk re-insured	Amount of premia paid for re-insurance	Remarks
Insured	Died						
7	8	9	10	11	12	13	14
		Rs.	Rs.	Rs.	Rs.	Rs.	
126	45	42,940	8,888	12,11,000	.....	.....
2,499	180	1,56,194	3,06,270	29,67,466	1,62,000	74,642	
204	99	67,078	9,691	7,56,706	.....	... ..
305	2	6,500	609	54,785	.....	.....
3,134	286	2,72,712	3,25,458	49,79,957	1,52,000	74,642	
3,208	214	1,99,391	2,85,507	41,04,550	1,44,000	65,082	

STATEMENT
Operations of Resource, Consumers' and

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
Resource Societies—(A)			Rs.	Rs.	Rs.	Rs.
B Class I	4,344	2,08,668	1,11,48,993	3,98,417	1,00,50,137	2,56,080
" " II	90	12,779	5,64,618	16,727	5,13,890	15,371
" " IV	177	50,196	1,02,49,556	9,02,806	1,20,63,003	8,62,090
" " VII	238	1,06,357	83,846	6,148	92,410	2,867
" " I	851	3,94,947	7,12,74,318	8,35,998	6,63,20,707	7,54,300
BI L. M Banks	17	18,232	3,62,475	3,61,625	3,62,000	3,54,897
Total	5,717	7,91,179	9,36,83,856	24,31,321	9,93,97,093	22,44,564
Producer's Societies—						
C Class IV	188	23,095	17,92,262	68,371	16,95,848	81,219
B Class III	19	819	42	...	50	...
Total	157	23,914	17,92,304	68,371	16,95,898	81,219
Consumer's Societies—						
C Class II	456	1,25,760	1,18,463	1,80,913	1,14,360	1,75,396
" " IV	189	13,718	1,76,956	14,489	3,91,653	9,846
Total	644	1,39,478	2,95,419	1,95,401	5,06,013	1,85,232
Grand total for 1944-45	6,518	9,54,571	9,67,71,599	26,85,098	9,15,99,024	25,11,016

* The term "loans overdue" means loans due for payment which
† For the purposes of this statement the working capital is taken

F.

Producers' Societies for the year 1944-45.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members
Individuals	Of which overdraft	Banks and Societies	Individuals	Central Banks	Primary Societies	
8	9	10	11	12	13	14
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,88,34,186	72,89,484	1,68,908	29,81,474	85,42,119	4,99,189	1,91,41,926
1,13,406	8,417	2,519	54,295	8,96,873	5,932	35,92,703
29,40,347	1,30,423	94,261	13,74,026	1,13,16,094	10,55,179	4,64,40,712
78,006	37,683	3,251	2,52,946	2,69,772	2,828	13,11,728
4,77,85,244	34,99,318	2,69,054	29,05,15,469	1,02,12,088	11,78,499	38,87,619
31,44,114	96,572	29,00,514	.....	.....	.....	.....
-7,28,90,303	1,09,61,902	34,38,537	29,51,78,210	3,09,35,736	27,41,627	6,73,54,688
2,61,798	58,357	27,254	23,54,277	72,72,362	1,25,368	53,08,850
.....	.....	.. ...	162	.....	.....	391
2,61,798	58,357	27,254	23,54,429	72,72,362	1,25,368	53,09,241
45,938	4,870	5,830	7,23,645	12,05,050	16,508	3,85,81,338
14,32,726	82,410	1,87,907	7,75,590	2,94,611	45,395	26,768
14,78,664	87,980	1,93,737	14,99,235	14,97,661	61,903	3,86,08,106
7,46,30,765	1,11,07,539	36,59,528	29,90,31,874	3,97,05,759	29,28,898	11,12,72,036

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

STATEMENT

Classification	Purchase of members' products 15	Cost of management 16	Share Capital paid 17	Loans and Deposits held at the end of the year from				
				Members 18	Non-members 19	Societies 20	Provincial or Central Banks 21	Government 22
				Rs.	Rs.	Rs.	Rs.	Rs.
Resource Societies—(A)								
B Class I...	95,33,053	10,44,148	44,46,688	17,13,185	16,33,184	1,74,994	84,08,465	9,419
" " II...	32,30,324	1,64,477	2,34,669	36,367	19,141	7,219	1,64,624	2,400
" " IV...	62,60,938	7,78,090	17,37,295	11,11,464	7,97,855	88,205	42,80,223	1,67,580
" " VII...	3,32,699	2,71,361	78,78	22,952	94,760	4,461	1,15,604	84,575
C " I...	29,17,539	17,42,111	2,20,11,673	5,18,10,108	2,88,35,988	7,84,035	11,20,717	6,000
BI L. M. Banks.	...	.....	8,82,617	2,084	31,76,200	...	31,29,592	3,21,800
Total ...	2,22,62,863	40,00,172	2,93,91,129	5,46,96,110	3,47,57,118	11,08,906	1,78,09,085	5,84,124
Producer's Societies—								
C Class IV...	29,60,909	1,75,276	4,30,139	2,95,433	3,66,695	15,090	17,70,125	2,15,237
B Class III...	...	4,324	520	500	42	...	...	.....
Total ...	29,60,909	1,79,600	4,30,658	2,95,933	3,66,438	15,090	17,70,125	2,15,237
Consumers' Societies—								
C Class II...	3,73,45,914	20,74,673	28,69,325	2,61,718	3,12,602	24,853	6,27,121	82,268
" " IV...	4,894	3,25,035	30,48,134	20,15,177	9,51,894	23,29,935	3,05,704	6,42,618
Total ...	3,73,50,808	24,00,705	59,17,460	22,76,895	12,64,496	23,54,788	10,42,825	7,24,786
Grand total for 1944-45.	6,25,74,570	65,80,477	3,57,39,247	6,72,68,988	3,63,58,992	35,79,684	2,01,22,195	14,74,076

F—contd.

Reserve Fund 23	Other Funds 24	Working Capital † 25	Profit and loss for the year 26	Usual dividend paid on shares 27	Most usual rate of interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.			
95,64,289	9,83,662	2,72,23,256	8,90,483	6½	4	9½
85,189	70,334	5,89,943	69,811	6½	5	9½
5,29,561	8,40,545	92,91,679	6,41,446	5	4	9½
3,84,021	6,16,704	13,62,044	69,736	6½	3	9½
61,94,697	50,20,197	11,67,83,406	18,44,840	7½	6½	9½
1,04,621	45,201	76,64,056	31,466	.....	...	.....
1,63,31,368	75,76,644	16,21,04,334	55,47,372	.....	..	.....
9,09,047	1,64,908	34,67,404	3,15,110	... ..	...	... ..
10,919	137	12,168	700	... ..	...	... ..
2,10,966	1,65,095	34,79,572	3,15,810	.....	... ..	.....
2,85,334	2,33,319	48,65,441	8,38,440	6	4	9½
4,04,666	28,40,194	1,26,33,331	1,28,845	8	6	9½
6,69,099	37,23,413	1,74,94,662	9,67,385	.....	...	.....
1,77,41,333	1,04,65,152	16,30,78,618	48,30,367	... ..	...	.....

STATEMENT J.

*Supplementary Table for the Central Non-Credit Societies
for the year 1944-45.*

Classification	Cost of management	On Society's Account				On Commission			
		Sale of goods to		Purchase of produce from		Sale of goods to		Purchase of produce from	
		Members	Non-members	Members	Non-members	Members	Non-members	Members	Non-members
1	2	3	4	5	6	7	8	9	10
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
The Bombay Provincial Co-operative Bank Ltd.	* ...	1,02,793	...	...	...	...	...	.....	...
Bombay Co-operative Marketing Society Ltd.	35,862	13,695	...	13,529	...	55,19,610	...	7,989	1,64,740
Total for 1944-45.	35,862	1,16,488	...	13,529	...	55,19,610	...	7,989	1,64,740
Total for 1943-44.	31,874	21,826	...	19,356	...	53,71,738	...	6,76,820	59,65,164

* Oil Cakes and seed supplied through Co-operative Societies. The Malegion and Aklur Shops were closed during the Co-operative year 1944-45, as the independent purchase and sale organizations have started functioning at these places.

STATEMENT K.

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

CENTRAL SOCIETIES—1944-45.

Province	Class	Type of Societies	Number of societies	Number of members		Number of affiliated Societies holding shares in Central Banks				Loans made during the year to	
				Individuals	Societies	Central credit	Agricultural credit	Non-agricultural credit	Others	Individuals	Banks and Societies
1	2	3	4	5	6	7	8	9	10	11	12
Bombay ...	I	Central Banks.	14	1,504	5,871	...	...	...	...	Rs. 4,05,68,811	Rs. 11,98,51,744

Province	Class	Type of Societies	Sale of goods to members	Purchase of members' product	Cost of management	Most usual dividend paid on shares	Loans due by	
							Individuals	Banks and Societies
1	2	3	13	14	15	16	17	18
Bombay ...	I	Central Banks.	Rs. 2,55,760	Rs. 1,68,885	Rs. 12,59,096	Per cent. 5	Rs. 1,65,82,982	Rs. 9,23,59,060

Province	Class	Type of Societies	Share capital paid up	Loans and deposits held at the end of the year by individuals and others	Loans from Government	Reserve and other funds	Most usual rate of interest		Remarks
							On borrowings	On lendings	
1	2	3	19	20	21	22	23	24	25
Bombay ...	I	Central Banks.	Rs. 68,51,430	Rs. 6,68,30,920	Rs. 1,900	Rs. 53,49,448	Per cent. 2	Per cent. 6	

STATEMENT
Abstract for information of the
AGRICULTURAL

1 Provinces	2 Class of Societies, I to IV and VI	3 Types of Societies	4 Number of Societies	5 Number of members		6 Number of affiliated Societies holding shares in Central Banks			
				5 Individuals	6 Societies	7 Central credit	8 Agricultural credit	9 Non-agricultural credit	10 Others
Bombay	I	Unlimited ...	4,108	1,96,964	...	...	...	...	...
		Limited ...	146	11,704	...	...	...	...	...
	II	Unlimited ...	1	379	...	...	...	...	...
		Limited ...	89	12,400	...	...	...	...	...
	III	Unlimited ...	16	637	...	...	...	...	...
		Limited ...	3	182	...	...	...	...	...
	IV	Unlimited ...	3	331	...	...	...	...	...
		Limited ...	174	49,965	...	...	...	...	...
	VI	Unlimited ...	15	1,483	...	...	...	...	...
		Limited ...	923	1,04,874	...	...	...	...	...
		Grand Total ...	4,868	3,78,819	...	...	...	...

L.

International Agricultural Institute at Rome.

SOCIETIES—1944-45.

Loans made during the year to		Sales of goods to members	Purchase of members' products	Cost of management	Most usual dividend paid on shares
Individuals	Banks and Societies				
11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.
1,05,82,337	2,45,109	89,13,932	68,60,112	9,28,956	6½
6,16,646	60,808	32,07,994	26,71,941	1,16,187	7½
553	.....	5,811	5,460	657	.....
5,64,065	16,727	35,86,892	32,24,864*	1,68,820	6½
...	.....	.....	.....	3,605	.....
42	.....	891	.....	719	.....
1,634	.....	287	1,65,115	3,604	.....
1,02,47,923	9,02,806	4,64,40,445	60,95,128	7,74,488	5
...	.....	.....	.....	3,559	.....
83,846	6,148	13,11,728	3,22,699	2,67,802	6½
2,20,47,045	12,24,098	6,34,67,480	1,98,45,314	22,62,397	.....

STATEMENT

Province	Classes of Societies, I to IV and VI	Types of Societies	Loans due by		Share capital paid up	Members' deposits	
			Individuals	Banks and Societies			
1	2	3	17	18	19	20	
Bombay	I	Unlimited	Rs. 1,86,40,835	Rs. 1,63,694	Rs. 41,25,934	Rs. 14,49,106	
		Limited	2,99,851	5,814	3,20,154	2,04,029	
	II	Unlimited	3,255	.....	.....	.....
		Limited	1,10,151	2,519	2,34,669	36,367	
	III	Unlimited	.....	.....	520	878
		Limited	.....	.....	.....	122
	IV	Unlimited	10,011	.....	2,587	4,590
		Limited	29,30,336	94,261	17,34,208	11,06,874	
	VI	Unlimited	9,175	.....	23,554	3,367
		Limited	63,631	3,281	55,203	19,595	
			Grand Total	2,19,60,945	2,68,969	64,97,359	22,84,419

L—concl'd.

Loans from Government	Reserve Fund	Most usual rate of interest		Remarks
		On Deposits	On Loans	
21	22	23	24	25
Rs.	Rs.	Per cent.	Per cent.	
7,228	94,83,678	4	9½	
2,191	80,711	4	9½	
.....	7,082	.....	.....
2,400	48,157	5	9½	
.....	9,781	.....	.....
.....	1,188	.....	.....
.....	5,904	.....	.....
1,57,630	5,22,657	4	6½	
.....	14,020	6½	9½	
34,825	8,70,001	8	9½	
2,04,321	1,05,42,979	.....	.....