

Annual Administration report on the working
of co-operative societies in the Province of
Bombay: 1946-47

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Poona, March 4, 1948.

To

THE SECRETARY TO GOVERNMENT,
Revenue Department, Bombay, 1.

Subject : Annual Administration Report for 1946-47.

I submit herewith the Annual Administration Report on the working of co-operative societies in the Bombay Province for the year ended 30th June 1947.

I. GENERAL PROGRESS OF THE MOVEMENT.

2. The year under report was eventful in the history of co-operation in this province ; the report of the Co-operative Planning Committee appointed by the Government of India under the Chairmanship of Mr. R. G. Saraiya containing very valuable recommendations for the acceleration of co-operative effort in different departments of rural and urban economy, was published during the year. So far as this province is concerned, several of these recommendations were already in the process of implementation in one form or the other as a part of the post-war plans. The most important schemes which engaged the attention of the Department were (1) provision of facilities for training in theory and practice of co-operation, (2) extension of the Bombay Agricultural Debtors Relief Act, (3) development of co-operative marketing and (4) rehabilitation of cottage and small-scale industries.

3. Another important direction in which the Department had to devote its attention was with regard to the steps to be taken to implement the recommendations made by the Agricultural Finance Sub-Committee appointed by the Government of India, for the provision of crop and land development finance to cultivators at 6 and 4 per cent. respectively. On the publication of the report of the Agricultural Finance Sub-Committee, the Department sought advice of the Bombay Co-operative Banks' Association whether the Co-operative Financing agencies or an agricultural credit corporation should undertake this work on the lines indicated by the Sub-Committee. In pursuance of the suggestions made by the Bombay Co-operative Banks' Association, Government appointed a Special Committee under the chairmanship of Sir Manilal Nanavati to examine the questions raised by the Association and to recommend the terms on which and the extent to which Government assistance should be provided to Co-operative Banks in this province and to suggest amendments and modifications in the existing constitution of the Provincial Bank, central banks and land mortgage banks to enable co-operative banks to provide agricultural credit on the lines envisaged by the Gadgil Committee. The report of this Committee which was published after the close of the year has been examined by Government and orders of Government on the recommendations of the committee have since been issued.

4. Side by side with the general work of organisation and implementation of the post-war plans, the attention of Government and department was concentrated on the need for evolving a comprehensive scheme for co-operative training and

education as an essential pre-requisite to large-scale expansion of the co-operative movement on sound lines. Government accepted almost in toto, recommendations made by the Madan Committee in relation to the provision of training of personnel, propaganda and research.

5. On the whole, the year under report was characterised by a considerable expansion of the movement in various spheres of co-operative activities. 761 societies were registered as against 31 ordered to be wound up. The number of co-operative societies as on 30th June 1947 was 8003 showing a net increase of 749 over the previous year's figure.

6. Table 'B' indicates the progress of the movement during the year. It will be noted that there is an all round increase in membership, share capital, reserve and other funds. There is also an increase in the working capital of all types of societies, except in the case of institutions mentioned in category (1) viz., Central Banks and Provincial Bank where the decline in the total working capital is due to the withdrawals of deposits from the Provincial Co-operative Bank which has more than offset the increase both in the case of Central Banks and Provincial Land Mortgage Bank. The sub-joined statement shows a classified list of societies, registered and ordered to be wound up during the year.

Class of societies.	No. of societies.	
	Registered.	Taken into liquidation.
<i>Agricultural Credit—</i>		
(1) Credit .. .. .	....	10
(2) Thrift and Credit	329	....
(3) Multipurpose societies	150	....
<i>Agricultural Non-credit.</i>		
(1) Better Farming including Joint Farming	15	....
(2) Sale Societies, Taluka Development Associations, Crop Protection Societies.	22	....
<i>Non-Agricultural Credit Societies—</i>		
(1) Salary Earners	14	4
(2) Urban credit	27	4
Housing Societies	29	1
Producers' Societies	84	....
Weavers' Societies	21	....
Consumers' Societies	49	7
Unions including District Union Boards	2	1
Others	18	4
Banking Unions	1	....
	Total (1946-47)	761 31
	Total (1945-46)	639 48

Note.—(1) The Producers' Societies include milk producers and Dairy Societies.

(2) Other societies include women's societies, better living societies, village improvement societies, educational societies and co-operative libraries.

The increase is mostly marked in the number of thrift and credit and multi-purpose societies in rural areas and 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. The Act which was originally in operation in 95 talukas has been extended to the whole of the province from 1st February 1947. On the non-credit side, the organisation of as many as 37 societies embracing various activities is also a satisfactory feature.

7. Efforts were also directed towards development of co-operative sale societies with a view to link up crop finance with marketing of agricultural produce. Plans drawn up for the marketing development in the province aim at providing each district with District Purchase and Sale Union or in the alternative one or two regional organisations that would cater to the needs of the well developed talukas in the district. Efforts were concentrated during the year, on perfecting the machinery, particularly in the direction of organisation of federations of Purchase and Sale Societies. Soon after the close of the year, one such federation for Kaira district was registered.

8. In addition to the schemes which aim at improving the rural credit and marketing machinery, with the appointment of a Special Joint Registrar for Industrial Co-operatives and Village Industries, a vigorous drive was undertaken to implement comprehensive schemes for rehabilitation of cottage and small-scale industries. Details with regard to the progress made in this field of co-operative activities are given in part II of the Report.

9. In urban areas, the increase in the number of salary earners and urban societies shows a steady pace of expansion of this side of the movement. There has also been a growing demand for registration of co-operative housing societies though owing to difficulties in obtaining the necessary building materials etc. most of the newly registered societies have not been able to commence building operations. The recent orders of Government announcing the terms on which Government would finance housing societies organised for the benefit of the labour and the lower middle class families in the large industrial cities of the Province is expected to give a further fillip to this side of the movement.

10. The operation of controls over the distribution of foodgrains etc. and the orders of Government giving a distinct preference to co-operative societies over other agencies in the work of distribution continued to give a further stimulus to the consumers' movement which is evidenced by an increase in the number of these societies. The work of distribution of consumers' goods and food-grains, however, was not confined to consumers' societies only. Well managed credit societies in rural and urban areas also played a vital part in the work of distribution of consumers' goods, foodgrains, kerosene, sugar, etc. According to the figures supplied by the Civil Supplies Department out of a total of 3956 rural distribution centres as on 30th June 1947, 1369 were managed by co-operative societies.

II. WORKING OF SOCIETIES.

A. RESOURCE MOVEMENT.

(1) *Agricultural*.

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

Division.	Number of societies.	Membership	Working capital	Reserve and other funds.	Members' deposits.
	1	2	3	4	5
(1) Sholapur ..	539	27,950	39,10,995	15,20,880	1,68,562
(2) Belgaum ..	483	32,830	36,78,968	11,46,948	2,79,092
(3) Satara ..	575	33,045	29,57,323	9,08,969	3,12,600
(4) Poona ..	606	27,336	39,13,944	10,57,273	1,55,302
(5) Dharwar ..	532	32,761	46,59,392	15,93,761	1,76,577
(6) Jalgaon ..	659	31,488	60,42,844	20,14,165	3,43,850
(7) Dhulia ..	756	31,192	48,34,913	16,46,371	95,816
(8) Surat ..	339	13,709	23,58,873	9,25,941	2,46,197
(9) Bombay ..	270	10,840	10,19,889	2,26,025	1,15,851
(10) Ahmedabad ..	507	24,773	27,63,663	6,48,277	2,04,426
Total for 1946-47 ..	5,266	2,65,941	3,61,68,839	1,16,88,610	20,98,273
Total for 1945-46 ..	4,796	2,32,282	3,06,82,409	1,11,95,705	17,75,645

Division.	Share capital.	Bank loans outstanding.	Other outside liabilities.	Non-members' deposits.
	6	7	8	9
(1) Sholapur ..	6,13,244	13,59,801	75,643	1,72,865
(2) Belgaum ..	7,23,655	10,29,741	9,766	4,89,766
(3) Satara ..	7,20,963	7,22,245	94,654	1,97,892
(4) Poona ..	7,55,367	17,54,404	79,973	1,11,535
(5) Dharwar ..	6,39,339	18,84,572	6,904	3,58,239
(6) Jalgaon ..	7,00,340	27,84,427	1,05,486	94,576
(7) Dhulia ..	8,79,733	21,36,311	45,359	71,323
(8) Surat ..	5,01,029	3,39,419	73,393	2,72,929
(9) Bombay ..	2,66,285	2,53,332	1,17,358	41,038
(10) Ahmedabad ..	5,82,276	8,47,624	2,56,865	2,52,195
Total for 1946-47 ..	63,82,231	1,31,11,966	8,25,401	20,62,358
Total for 1945-46 ..	51,44,610	1,00,12,850	5,98,127	19,85,672

12. With the extension of the application of the Bombay Agricultural Debtors' Relief Act to the whole of the Province from 1st February 1947, there has been felt a greater need for providing crop finance to the adjusted debtors in the province and this factor coupled with the growing conviction amongst the agriculturists in the value of co-operative effort as a solution of many of the economic ills from which the agriculturists are suffering, accounts for the growing demand for registration of more societies in rural areas. There has been a net increase of 470 in the number of thrift and credit and multipurpose societies over the previous year's figure. 329 thrift and credit societies and 150 multipurpose societies were registered during the year as against 10 societies ordered to be wound up. A satisfactory rise in membership is also noticed despite the continuance of the policy of removing recalcitrant defaulters from existing societies and reduction in the number of members brought about by the liquidation of a few societies. It is gratifying to note that the average membership of primary, thrift and credit and multi-purpose societies works out in this province, at 51 per society as against a target of 50 members for a primary society recommended by the All India Planning Committee. Members' deposits increased to the extent of Rs. 3,22,628 only over the previous year's figure while there has been a substantial increase in the amount of share capital which rose to Rs. 63,82,231 as against 51,44,610 of the preceding year. Owing to the increase in the cost of cultivation coupled with an increase in the cost of living, agriculturists had to resort to increased borrowings. Again there was a large number of newly registered societies, the members of which were in need of finance much in excess of the resources of such societies. These two factors account for the increase in the amount of bank loan to the tune of 30.99 lakhs. There has also been an increase in the amount of deposits of non-members which rose from Rs. 19.85 lakhs to Rs. 20.62 lakhs, due to the fact that the well-to-do agriculturists in rural areas who have remained outside the movement and have more money in their hands are utilising the societies for investment of their surplus funds and also for the reason that the societies undertaking distribution work raised temporary deposits from such well-to-do agriculturists. The other outside liabilities stood at Rs. 8.25 lakhs as against Rs. 5.98 lakhs for the last year. These outside liabilities comprise of mainly deposit amounts kept under suspense for the purchase of lands in the possession of societies. The rise in the amount of owned resources has not, however, kept pace with the rise in the total working capital which rose by Rs. 54.86 lakhs and stood at Rs. 3,61,68,839. The percentage of owned resources, including members' deposits, to working capital, which had risen to 58.8 last year, has, as a result fallen to 55.8.

The process of enlarging the basis of agricultural credit and thrift societies in order to increase their utility to the agriculturists was continued during the year under report. A number of rural thrift and credit societies have made provision in their byelaws for undertaking additional items of work particularly relating to distribution of controlled and rationed articles, like foodgrains, sugar, kerosene, cloth, groundnut-cake in addition to the supply of credit.

13. The subjoined statement gives the figures for societies in different Assistant Registrar's Divisions as regards loan operation current demand, recoveries, arrears both extended and overdue.

Division.	Total loans outstanding as on 1st July 1946.	Fresh Finance.	Amount due for repayment.	Recoveries.	Advance Recoveries.
1	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.
Ahmedabad ..	8,35,338	10,40,552	11,94,232	7,86,805	....
Surat ..	14,51,828	12,06,720	12,56,431	9,50,628	30,981
Bombay ..	4,54,634	3,92,810	4,75,524	3,36,055	....
West Khandesh ..	32,44,654	35,52,304	36,20,036	28,81,061	33,752
East Khandesh ..	40,85,280	32,25,224	45,48,317	24,94,906	75,349
Poona ..	22,96,939	19,21,752	24,65,371	13,97,949	1,68,697
Sholapur ..	22,81,996	18,94,377	26,88,688	14,69,688	44,880
Satara ..	17,13,544	13,13,458	18,02,094	10,85,440	21,444
Belgaum ..	19,70,596	14,08,577	17,66,839	10,31,538	1,73,113
Dharwar ..	29,93,925	10,57,872	26,03,061	8,75,377	79,444
Total, 1946-47 ..	2,12,68,741	1,70,13,446	2,24,20,593	1,33,08,447	6,27,660
Total, 1945-46 ..	1,89,59,543	1,28,97,282	1,91,74,062	1,00,03,265	4,82,852

Divisions.	Extensions.	Total outstandings as on 30th June 1947	Overdues.	Remarks.
1	7	8	9	10
	Rs.	Rs.	Rs.	
Ahmedabad ..	1,56,596	10,84,652	2,50,831	
Surat ..	1,39,540	15,79,523	2,47,862	
Bombay ..	4,683	5,13,131	1,34,786	
West Khandesh ..	960	38,89,930	7,71,747	
East Khandesh ..	1,64,902	47,55,605	19,63,858	
Poona ..	82,362	28,05,860	11,73,757	
Sholapur ..	4,37,408	26,54,806	7,81,592	
Satara ..	37,810	19,36,535	7,00,288	
Belgaum ..	1,62,668	25,74,948	7,53,524	
Dharwar ..	4,27,216	31,76,447	13,79,912	
Total, 1946-47 ..	15,94,165	2,49,71,437	81,58,157	
Total, 1945-46 ..	16,38,920	2,21,43,673	75,31,879	

From the above statement it will be seen that there is a substantial rise in the amount of total loan outstandings during the year under report. Similarly there is an appreciable increase in the figure of fresh finance made to members which is partly attributable to the registration of a number of fresh societies with a view to making crop finance available to adjusted debtors under the Bombay Agricultural Debtors Relief Act and partly to the increasing demand for seasonal finance to members in the existing societies. The rise is also explained by the fact that agriculturists had to resort to societies to meet increased cost of cultivation. The amount due for repayment was 224·20 lakhs as against 191·74 lakhs during the previous year, but the amount recovered exclusive of advance recoveries was 126·68 lakhs as against 100·03 lakhs the year before, showing an excess of recoveries during the year to the extent of Rs. 26·55 lakhs. The percentage of recoveries to demand went up from 52·1 to 56·1 of the total amount due for repayment during the year. Thus it will be noticed that the progress of recoveries is satisfactory for the Province, as a whole except in five of the Assistant Registrar's divisions where a setback is noticed, as a result of which unauthorised arrears have gone up as shown below :—

				Last year (Lakhs)	Current year (Lakhs)
(1) East Khandesh	...	...	...	18·20	19·63
(2) Ahmednagar (Poona Division)	...	...	...	3·62	4·75
(3) Belgaum	...	...	...	4·97	5·95
(4) Dharwar	...	...	...	11·11	13·50
(5) Ahmedabad	...	...	...	2·36	2·48
				40·26	46·31

The deterioration in the position of unauthorised arrears in the above divisions has offset the improvement in the other divisions.

Unauthorised Arrears.

Division.	Amount due for repayment.		Unauthorised arrears.		Percentage of unauthorised arrears.	
	1945-46	1946-47	1945-46	1946-47	1945-46	1946-47
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Whole Province	.. 1,91,74,060	2,24,20,593	75,31,895	81,58,157	39·2	36·4
Backward Tracts	.. 48,38,348	58,86,039	20,59,639	21,34,584	42·5	36·3
Normal Areas	.. 1,39,42,269	1,60,16,520	53,53,060	58,72,155	38·3	36·7
Panch Mahals	.. 3,93,445	5,18,034	1,19,180	1,51,418	30·3	29·3

14. *Unauthorized Arrears.*—The reduction by 2·8 in the percentage of unauthorized overdues to the amount due for repayment cannot be taken to reflect a corresponding improvement in the position with regard to overdues because the amount of unauthorised overdues rose to Rs. 81·58 lakhs as against 75·31 lakhs of preceding year. In the Panch Mahals, however, the decline in the percentage of unauthorized arrears is actually accompanied by a real deterioration in the position of recoveries, as mentioned in the previous paragraph. It will be seen from the statement that the percentage of unauthorized overdues for the province as a whole has gone down from 29·2 to 36·4, showing an improvement of 2·8 only, though the percentage of recoveries to demand has gone up from 52·1 of the last year to 56·1 of the current year. Thus the percentage of unauthorized arrears to demand should have really gone down by 4 per cent. instead of 2·8 only, if the amount of extended arrears also during the current year had remained the same as in the last year. But the amount for which extensions were granted last year stood at Rs. 16·38 lakhs as against Rs. 15·94 lakhs during the current year, thus resulting in their shrinkage to the extent of about 1·2 per cent. in the amount of extended arrears to the amount due for repayment. The amount due for repayment during the current year exceeded the last year's figure by 32·47 lakhs, whereas recoveries during the current year were only 26·65 lakhs in excess of the collections during the last year. Thus recoveries fell short by 5·82 lakhs as a sequel to this fall in recoveries and shrinkage of percentage in the extended arrears during the current year, unauthorised arrears went up from 75·31 lakhs to 80·51 lakhs; Considering the very large amounts to be recovered this year, in excess of the figures for the preceding year, the position with regard to recoveries cannot be considered as unsatisfactory. The reasons for deterioration in the amounts of unauthorised arrears during the current year are the same as those mentioned in the previous year's report.

AUDIT CLASSIFICATION.

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

Division.	A	B	C	D	Not Classed.	New	Total
Jalgaon ..	81	232	156	161	29	..	659
Poona ..	65	191	148	79	123	..	608
Satara ..	75	254	139	74	33	..	575
Dharwar ..	44	231	155	87	15	..	532
Sholapur ..	58	264	119	55	43	..	539
Surat ..	87	136	48	38	30	..	339
Bolgaum ..	51	222	82	81	..	47	483
Bombay ..	55	83	38	29	65	..	270
Ahmedabad ..	11	201	159	77	29	30	507
Dhulia ..	180	292	150	85	49	..	756
Total for 1946-47 ..	707	2,106	1,194	766	416	77	5,266
Total for 1945-46 ..	632	1,721	1,155	736	555	..	4,796

It will be seen from the figures disclosed in the statement that there is some improvement in the condition of societies. Of the 761 new societies registered, 77 societies were not audited while the number of A and B class societies have gone up by 75 and 385, respectively. The number of societies not classed fell by 39.

Separate figures compiled with regard to percentage of overdue of agricultural credit societies excluding land mortgage banks disclose that out of 5,263 societies there are as many as 1,569 societies (1,171) having no arrears, 350 societies (263) having arrears upto 5 per cent., 269 societies (341) with arrears ranging from 6 to 10 per cent., 632 societies (654) with arrears ranging from 11 to 25 per cent., 729 societies (940) having arrears between 25 to 50 per cent. and 1,624 societies (1,430) having arrears in excess of 50 per cent. (Figures in brackets represent corresponding figures for the previous year).

STATEMENT " A ".

CLASSIFICATION OF DEBTS.

16. It will be seen from the above statement that frozen debts have gone down, by 3·83 lakhs and bad cum doubtful debts by 0·98 lakhs which indicates the progress a satisfactory improvement achieved in liquifying of frozen debts and collection of bad and doubtful debts. It is also gratifying to record that the abatement in the amount of bad debts was by about 0·37 lakhs. The total number of societies in which the debts were classified or revised stood at 4,670 as against 4,528 of the previous year :—

Division.	No. of societies in which debts are classified.	Total loans outstanding in societies in column 2.	Frozen debts.	Doubtful debts.	Bad debts.	Total of columns 4, 5 and 6.
1	2	3	4	5	6	7
		Rs.	Rs.	Rs.	Rs.	Rs.
Satara	467	10,36,535	3,02,828	17,683	4,876	2,25,187
Poona	605	28,05,980	4,14,415	54,852	63,249	5,32,516
Belgaum	378	25,74,048	1,52,499	47,380	35,498	2,35,377
Jalgaon	659	47,40,928	8,41,441	72,805	15,867	9,30,103
Dharwar	532	31,76,447	2,63,381	89,196	61,337	4,33,914
Bombay	270	5,13,131	54,815	10,432	4,581	69,828
Ahmedabad	507	10,14,248	90,214	25,673	10,480	1,35,367
Surat	313	9,00,010	1,38,548	20,092	23,156	1,81,796
Sholapur	539	2,65,490	2,95,462	67,150	18,381	3,80,983
Dhulla	340	11,81,681	89,747	28,071	17,666	1,35,484
In 1946-47	4,670	1,91,09,288	26,72,340	4,33,334	2,54,881	33,60,555
In 1945-46	4,528	2,16,27,955	30,55,579	4,94,384	2,91,976	38,41,939

CANAL SOCIETIES.

17. With the registration of four new societies, the number of societies on the canals stood at 83 at the close of the year. On account of very high prices obtainable for Gur—the chief commercial crop of the tract, there has been a distinct improvement in the working of societies in areas under the Deccan Canals. The number of members, share capital, Reserve Fund and Working Capital, recorded a satisfactory rise over the preceding year's figures. Deposits from members increased from Rs. 53,206 to Rs. 58,443 while the non-members' deposits, bad and doubtful debts, amounts under awards, amounts locked up in lands have decreased. The total loans advanced during the year amounted to Rs. 757,224 as against Rs. 513,824, the year before showing an increase of Rs. 244,000 on account of the rise in the cost of cultivation. This has also been reflected in the rise in the bank loan which recorded a rise from Rs. 418,527 to Rs. 497,315. The only fly in the ointment is a slight deterioration in the position of overdues which rose from Rs. 261,589 to Rs. 308,912 though the percentage of overdues to total loans outstanding, has gone down from 37·2 to 33·8.

18. Of the several factors that have brought about a satisfactory improvement in the condition of the societies on the canals, the most important one is the interest taken by the two big Purchase and Sale Unions viz., the Nira Canals, Purchase and Sale Union at Baramati and the Godavari and the Pravara Canals, Kharadi Vikri Sangh at Kopergan and their branches in the evolution of arrangement for the sale of produce brought to them by the members of the primaries in the area of operation. They encouraged the sale of produce through them by obtaining better prices and assisted recoveries of loans granted to members by the primaries. In addition, they continued to supply quality seed manure and other agricultural requisites and consumers' goods at reasonable prices to the members of primaries, thrift and credit societies.

18. *The following table gives the main stations regarding the operation of societies on the Deccan Canals.*

Description.	Poona District.		Ahmednagar District.		Totals.	Totals.
	Nira Canals.	Pravara Canals.	Godavari Canals.	1946-47.	1945-46.	
(1) No. of Societies ..	41	22	20	83	79	
(2) No. of members ..	2,174	857	870	3,901	3,362	
(3) Share Capital ..	72,635	76,225	64,695	2,13,555	145,475	
(4) Reserve Fund ..	206,583	54,210	106,792	3,67,594	351,495	
(5) Deposits from members ..	5,365	35,490	17,588	58,443	53,206	
(6) Deposits from non-members ..	7,150	19,324	14,290	40,764	72,098	
(7) Loans advanced ..	201,221	303,386	252,617	7,57,224	513,824	
(8) Loans received—						
(a) Principal ..	142,150	271,265	175,350	588,765	471,220	
(b) Interest ..	24,074	26,606	21,734	72,494	63,606	
(9) Loans outstanding, 30th June 1947.	384,580	228,271	300,588	913,439	703,162	
(10) Overdues ..	173,954	65,524	69,434	308,912	261,589	
(11) Amount locked up in lands ..	7,803	3,486	16,981	28,269	35,083	
(12) Bad and Doubtful debts ..	68,713	2,606	3,399	74,718	84,678	
(13) Amount under awards ..	86,570	10,305	17,757	114,632	134,120	
(14) Bank Loan ..	209,650	126,485	161,180	497,315	418,527	
(15) Working Capital ..	501,383	311,743	364,545	1,177,671	1,085,040	

ABORIGINAL TRIBES AND BACKWARD CLASS SOCIETIES.

19. *Bhil Societies*.—Societies organised for Bhils are mostly concentrated in the East Khandesh and Panchmahals Districts. With the registration of four more societies in the Panch Mahals and 2 societies in West Khandesh, the total No. of societies increased from 151 to 157. Statistical information relating to the working of the Bhil Societies is given in the following table:—

No. of societies.	No. of members.	Outstanding at the beginning of the year.	Advanced during the year.	Amount due for repayment during the year.	Amount repaid during the year.	Arrears authorised.	
1	2	3	4	5	6	7	
Panch Mahals District.							
118	..	6,026	1,92,846	2,78,532	3,80,201	1,01,324	1,12,055
West Khandesh District.							
39	..	963	93,532	84,125	1,10,101	40,304	34,286
<i>1946-47.</i>							
157	..	7,029	2,86,378	3,62,657	4,90,392	2,40,628	1,46,341
<i>1945-46.</i>							
151	..	6,983	2,51,000	2,85,035	3,92,042	2,41,168	51,817
No. of societies.	Arrears unauthorised.	Outstanding at the close of the year.	Owned capital.	Borrowed capital.	Working capital.	Cost of management.	Remarks
1	8	9	10	11	12	13	14
Panch Mahals District.							
118	..	76,797	2,80,054	2,74,920	1,19,537	3,94,457	12,281
West Khandesh District.							
39	..	60,984	1,29,785	64,597	81,599	1,50,928	2,481
<i>1946-47.</i>							
157	..	1,37,781	4,09,839	3,39,517	2,01,136	5,45,385	16,302
<i>1945-46.</i>							
151	..	90,057	2,94,867	3,21,614	1,17,340	4,39,044	12,150

Note.—Producers and Stores Societies for Bhils are excluded in the No. of Bhil Societies in West Khandesh.

The year under report recorded a further increase in the number of members and resources of these societies. The number of members has increased from 6,983 to 7,029, while the working capital shows an increase over the last year from Rs. 4,39,044 to Rs. 5,45,385. Demand for loans increased in these societies and Rs. 3,62,657 were advanced during the year as against Rs. 2,85,035 of the preceding year. There has been an appreciable increase in the amount of unauthorized arrears which went up from Rs. 99,057 to Rs. 1,37,781 owing to the failure of rabi crops both in the districts of Panch Mahals and West Khandesh. The percentage of recoveries to demand fell from 61 to 50 during the year and as a sequel to this the amount of overdues has increased. As mentioned in the last year's report, the advances and recoveries in kind continued to form a special feature of the loan operations of Bhil societies. The following table indicates the volume of loan operations in kind :—

District	Advances		Recoveries	
	B. Mds.	Value Rs.	B. Mds.	Value Rs.
West Khandesh	1,143	12,022	Recoveries could not be made in kind during the current year owing to failure of Rabi Crops.	
Panch Mahals	12,968	1,37,315	9,464	1,00,117

Societies for other Backward Classes.

20. In addition to the societies organized for Bhils special societies have been established for the satisfaction of the needs of backward communities engaged in conservancy work, tanning, shoe-making and rope-making and for settlers in industrial settlements. The total number of such societies increased from 144 in the previous year to 167 at the end of the year under report. These societies had an aggregate working capital of Rs. 18,19,889 out of which their owned capital accounted for Rs. 11,32,795, while the loans due from members as at the close of the year under report recorded an increase from 11.75 lakhs to Rs. 14.03 lakhs. In spite of the adverse effect of the high cost of living on the financial position of members of these societies, the reduction in the figure of unauthorized overdues which decreased from 1.65 lakhs as on 30th June 1946 to Rs. 1.26 lakhs as on 30th June 1947, is noteworthy.

21. (b) Multi-purpose Societies.—

Description.	1945-46.	1946-47.
Number of societies	264	414
Number of members	20,295	35,082
	Rs.	Rs.
Share capital	6,03,200	10,48,370
Reserve and other funds	4,20,387	6,11,855
Deposits—		
(a) from members	3,35,028	4,53,080
(b) from non-members	3,70,743	4,04,803
(c) loans from central banks	3,72,811	14,60,643
Working capital	21,02,760	35,50,920
Loan operations—		
(a) crop loans	4,20,479	6,01,562
(b) Loans on security of product	3,01,832	5,39,744
(c) Intermediate term loans	3,10,702	2,78,290
(d) Loans for domestic and industrial requirements	94,940	3,17,505
Total loans outstanding	9,10,642	14,40,860
Overdues	1,67,256	2,24,518
Value of agricultural, domestic and other requirements	64,48,975	1,08,39,020
Commission earned	1,13,339	1,31,655

22. The number of multi-purpose societies rose from 264 to 414 during the year, while their membership increased from 20,295 to 35,082. There was a substantial increase in the share capital and deposits both of members and non-members. Amount of loans from central financing agencies, reserve and other funds, working capital have also gone up substantially. The total value of sales of agricultural, domestic and other requisites increased from 64.48 to 108.39 lakhs resulting in an increased commission to the tune of Rs. 1,31,655 as against 1,13,339 of the previous year. The amount of overdues also showed a rise from Rs. 1,67,256 to Rs. 2,24,518 though the percentage to outstandings came down by 3 over the previous year's figure. The same causes that have contributed to the growth of overdues in rural credit societies are also applicable to the overdues in multi-purpose societies.

23. The working of a few multi-purpose societies will be of interest in this connection.

The Navalgund Group Co-operative Multi-purpose Society did good work during the year. It had a share capital of Rs. 3,090 and working capital of Rs. 65,000 at the close of the year. In its distribution section, it effected purchases and sales to the extent of Rs. 2,12,928 and 1,88,209 respectively. It made advances to members for agricultural operations, provided crop finance to Agricultural debtors under the

Bombay Agricultural Debtors Relief Act, effected sales of agricultural produce on a commission basis and made advances against agricultural products. It also did the work of distribution of improved seeds, groundnut cake manure. It also did the business of purchase and sale of various account books required by the societies in Navalgund taluka. It is being classed "A" for the past 5 years. The names of Devgri, Ratanpalli, Kaginalli and Lakkundi Multi-purpose Societies also deserve mention for their good work. The work done by the Umbarkhede Multi-purpose Society in East Khandesh district deserves special mention for its varied activities. It is running a bus service between Chalisgaon and Umbarkhede. It has also built up a silo pit for supply of good fodder, and secured a grant of Rs. 2,000 from the Rural Development Board. It has also maintained iron ploughs and a winnowing machine for the use of its members and also worked as an approved agent of the Agricultural Department for distribution of ammonium sulphate, oil cake and cotton seeds during the year. The Loni Multi-purpose Society in the Ahmednagar district affords another example of a multi-purpose society that has undertaken varied activities. With a share capital of Rs. 4,735, it held deposits from members and non-members to the extent of Rs. 35,238 and Rs. 19,322 respectively. Reserve and other funds amounted to Rs. 10,574. It supplied 1,190 tons of oil cake manure and effected sale of jaggery valued at Rs. 3,95,145. Iron and steel articles worth Rs. 76,010 were supplied to agriculturists. It also conducted a workshop wherein iron implements, gul pans, moulds, buckets were prepared and supplied to agriculturists. It contemplates starting a co-operative sugar factory in the area of its operations. Multi-purpose societies at Chakan, Malthan in the Poona district and at Puntamba, Mirajgaon and Wambori also deserve to be mentioned for their good work.

(c) SUPERVISION.

24. The number of District Boards of Co-operative Supervising Unions stood unchanged at 14. The existing arrangements for supervision over co-operative societies in the districts of Ahmedabad, Kaira, Pach Mahals and Ratnagiri were continued. Total number of Supervising Unions in the Province stood at 104 on 30th June 1947, the number of societies affiliated to them being 4,638.

25. The year under report witnessed a further modification in the constitution of the District Boards of Supervising Unions. With the issue of Government orders transferring control of supervisors to the Department and according them the status of temporary Government servants, and the need for creating an agency in the districts to carry out the functions of education on behalf of the Bombay Provincial Co-operative Institute envisaged in the report of the Co-operative Training and Education Committee, it was found necessary to modify the constitution of the District Union Boards so as to enable them primarily to undertake functions of education and propaganda and to act in an advisory capacity so far as supervision is concerned. The revised constitution of these bodies (to be styled as District Co-operative Boards) was framed by the Provincial Co-operative Institute and was duly considered by the Provincial Board of Supervision in its meeting held on 11th December 1946. The draft constitution so suggested was approved by Government and all the existing District Boards of Supervising Unions were requested to take steps to adopt the revised bye-laws. Unfortunately, there has been some opposition to certain bye-laws in the revised constitution from certain non-official quarters. As a result, only three Boards (viz., East Khandesh, West Khandesh and Nasik) have adopted the revised constitution. The question of suitably modifying the constitution of the District Co-operative Boards to conform to the non-official opinion in this respect was duly considered after the close of the Co-operative year. Side by side, the question

of forming district Co-operative Boards for the districts of Ahmedabad, Kaira, Panch Mahals, Kolaba and Ratnagiri was also taken up. Proposals for registration of a District Co-operative Board in the Panch Mahals District has been received after the close of the year.

26. The Provincial Board of Supervision held two meetings during the year. Amongst the important subjects discussed were :—

(1) Utilization of surplus funds of cancelled societies.

(2) Reorganization of the supervision scheme sanctioned by Government (Government Resolution, Revenue Department, No. 10056/28, dated 24th December 1945) transferring the control of supervisors to the Department from 1st April 1946.

(3) The revision of the constitution of the District Boards of Supervising Unions.

(4) Question of financial assistance to the proposed Federation of supply and Sale Societies.

(d) LAND MORTGAGE BANKS.

27. A separate statement B 1 showing the operations of land mortgage banks is appended herewith.

(i) *Primary Land Mortgage Banks.*

28. The appended statement indicates the financial position and the extent of business done by these banks including the land mortgage department of the Surat District Co-operative Bank during the year under report.

It will be seen from the statement that the total membership of the primary land mortgage banks recorded an increase from 17,353 to 18,132 of which 4,650 are borrowing members, 854 non-borrowing members and the rest are co-parceners of borrowers as "B" class members. The paid up share capital of the banks stood at Rs. 3,74,442 recording a rise of Rs. 13,461 over the previous year's figure (exclusive of the share capital of the Surat Land Mortgage Bank merged with the District Central Bank). The number of loan applications received by the primary banks during the year was 332 for Rs. 6,83,850 as against 517 for Rs. 10,12,405 in the previous year. 251 loans for the aggregate amount of Rs. 3,41,150 were sanctioned to the primary banks by the Provincial Land Mortgage Bank as against 261 loans for Rs. 3,21,450 last year. 242 loans for an aggregate sum of Rs. 3,58,100 were actually disbursed by the primary banks during the year as against 250 loans for Rs. 3,23,900 during the previous year, which indicate a slight increase in the loan operations of the banks. But on the whole, there has been a decline in the receipt of fresh business. Fall in the volume of fresh business is attributable to the extension of the provisions of the Bombay Agricultural Debtors Relief Act throughout the province.

29. Out of the total loans advanced by the primary land mortgage banks, Rs. 3,33,828 in principal and Rs. 2,49,026 in interest were due for repayment. Of these Rs. 1,16,250 in principal and Rs. 60,118 in interest represented the amount defaulted in previous years. Against the total demand of Rs. 5,82,854, recoveries during the year amounted to Rs. 3,22,215 under principal and Rs. 1,80,844 under interest as against Rs. 3,29,233 under principal and Rs. 1,84,704 in interest of the previous year when the total demand was Rs. 5,39,847. Of these, recoveries of Rs. 1,26,546 under principal and Rs. 5,368 under interest represented advance

payments of the future instalments by the borrowers, the corresponding figure of the previous year being Rs. 1,44,213 and Rs. 5,239, respectively. The percentage of recoveries against current demand during the year under report was 63·6 as against 67 of the previous year. The loans outstanding at the end of the year under report were Rs. 31,89,320 as against Rs. 31,42,708 of the previous year. The overdues at the close of the year amounted to Rs. 2,07,979 as against Rs. 1,70,401 for the previous year showing an increase of Rs. 37,578 in the total amount of overdues. The position with regard to the overdues of the banks shows deterioration. In case of the land mortgage banks at Surat, Gadag and North Kanara, the amount of overdues has been slightly reduced as compared with that of the last year. The overdues in East Khandesh, West Khandesh, Pachora, Nasik, Satara showed an increase which can be attributed to some extent to the unfavourable agricultural season and to the curtailment in the area under money crops. Attempts were made and are also being made by the banks to stimulate recoveries from recalcitrant defaulters by utilising the facilities of summary recovery granted under Section 59 B (i) of the Bombay Co-operative Societies Act, 1925.

30. Eight banks showed profit during the year as against 11 banks the year before and the aggregate net profits of all the banks realised during the year amounted to Rs. 9,183 as against Rs. 21,054 for the last year. The reason for the fall in profits is explained by the fact that fresh business has fallen while the establishment expenses remained unchanged. Remission to the extent of Rs. 58,456 out of the total creditors claims amounting to Rs. 4,02,618 was secured for the borrowers by the conciliation committees set up by the various land mortgage banks, the percentage of remission to the claims being 14 as against 11 for the preceding year.

31. *Conclusion.*—From what has been stated above, it will be seen that many of the banks are starving for lack of business and are unable to pay any dividend to their shareholders. In order to remedy this situation, the Sir Manilal Nanavati Committee which examined the position of primary banks, recommended that in cases where the primary banks were working at a loss, their work should be transferred to the central financing agencies operating in that area. This was because the primary land mortgage banks do not possess the same means for keeping close contact with the rural cultivators and co-operative societies which the central banks with their inspectorial staff and branches possess and that some loans which were really long-term loans, were often advanced, under the guise of short-term loans, by the credit societies and the central banks.

They further recommended that the central financing agencies should distribute long-term finance as agents of the Provincial Land Mortgage Bank, keep a separate Department for this business and obtain all the funds required for the purpose and carry out all the existing safeguards about scrutiny of loan applications.

There has been noticed also a demand for loans for land improvement, installation of pumping machinery for lifting water in some cases and the banks are experiencing handicaps in that there is no agency of their own to which scrutiny of loan applications could be entrusted and the usual delays that occur in the disposal of applications for loans for land improvement which are forwarded to the officers of the Agricultural Department hamper the work of the banks. Besides, the Government has taken upon itself the execution or financing at cheap rates of interest of works of land improvement on a large scale through the Department of Agriculture, Land Development, Agricultural Engineering and Minor Irrigation etc. Government has also strengthened and extended the machinery of grant to tagavi for land

improvement at concessional rates of interest which private agency like the land mortgage banks can ill afford to compete. The future of these banks, therefore, depends ultimately upon the policy which Government choose to follow regarding the provision of long-term finance to agriculturists. Most of the banks are well managed, but they are starving for want of business. They demand by way of immediate relief that Government should come to their aid preferably by reimbursing the actual loss sustained by them till the awards under the Bombay Agricultural Debtors Relief Act begin to come in large numbers. Other banks which are not likely to be economic units and are not so well managed may have to be amalgamated with the District Central Banks as recommended by the Nanavati Committee.

Name of the primary land mortgage bank.	Number of members.		Share Capital from			" B " class members.	Loan application received by primary land mortgage banks.		Loan application recommended by primary land mortgage banks.			
	Borrowing.	Non-borrowing.	Borrowing members.	Non-borrowing members.	7		No.	Amount.	No.	Amount.		
			5	6		8					9	10	11
<i>Old Banks.</i>												
							Rs.			Rs.		
1. Puchora	205	24	585	16,250	1,250	336	21	34,900	9	13,850
2. Broach	175	3	146	13,790	150	...	6	23,400	4	20,200
3. Dharwar	137	18	440	11,455	450	585	7	13,100	3	4,100
Total	517	45	1,171	41,495	1,850	921	34	71,400	16	38,150
<i>New Banks.</i>												
										Rs.		Rs.
1. Bolgaum	239	169	708	20,255	12,500	...	16	41,300	11	20,300
2. Nasik	378	51	1,772	18,870	6,345	...	39	92,250	25	35,050
3. East Khandosh	471	57	900	22,085	17,245	748	32	69,700	12	22,300
4. West Khandosh	712	60	4,238	50,855	11,335	3,107	76	1,11,400	103	1,38,250
5. Satara	894	54	1,073	25,635	15,380	230	42	81,550	35	58,950
6. Thana, Kolaba, Bombay	245	70	284	8,815	12,700	115	60	1,25,150	19	39,025
7. Kaira	154	56	213	10,605	6,335	...	13	39,800	...	...
8. Poona	287	61	533	16,100	7,425	533	...	...	...	...
9. Surat (L. M. Department)	39	...	227	...	...	...	...	...	...	...
10. Haveri	141	42	309	8,760	3,275	...	3	18,000	24	45,000
11. Gadag	177	39	341	10,985	2,395	...	3	3,900	...	...
12. Hubli	314	82	599	13,965	6,350	278	14	6,29,400	18	28,850
13. North Kanara	82	68	262	7,040	9,910	...	...	...	...	...
Total	4,133	809	11,457	2,13,970	1,11,195	5,011	298	6,12,450	247	3,87,725
Grand Total	4,650	854	12,628	2,55,465	1,13,045	5,932	332	6,83,850	263	4,25,875

Name of the primary land mortgage bank.	Loans sanctioned by the Bombay Provincial Co-operative Land Mortgage Bank.		Loans advanced by the Bombay Provincial Co-operative Land Mortgage Bank.		Loans Distributed by the primary land mortgage banks to individuals.		Amounts outstanding as on 30th June 1947.	Remarks.
	No.	Amount.	No.	Amount.	No.	Amount.	Amount.	
1	12	13	14	15	16	17	18	19
<i>Old Banks.</i>								
		Rs.		Rs.		Rs.	Rs.	
1. Pachora	11	13,850	20	29,100	20	29,100	2,42,248	
2. Broach	3	11,850	3	11,850	3	11,850	1,58,530	
3. Dharwar	1	1,900	1	1,900	1	1,900	1,22,106	
Total ...	15	27,600	24	42,850	24	42,850	5,22,884	
<i>New Banks:</i>								
		Rs.		Rs.		Rs.	Rs.	
1. Belgaum	12	24,200	12	27,200	13	28,800	2,25,268	
2. Nasik	30	43,100	30	43,100	30	43,100	2,37,507	
3. East Khandesh	19	25,400	14	22,400	14	22,400	2,89,605	
4. West Khandesh	108	1,44,450	129	1,77,000	118	1,63,800	7,89,548	
5. Katara	29	29,450	22	27,600	21	28,500	3,33,502	
6. Thana, Kolaba, Bombay	2	3,800	2	3,800	2	3,800	83,006	
7. Kaira	.....	.....	1	250	1	250	74,600	
8. Poona	.....	.....	.....	.....	.....	.....	1,83,818	
9. Surat (L. M. Department)	.....	.....	.....	.....	.....	.....	32,722	
10. Haveri	17	25,300	16	24,900	16	24,900	1,14,430	
11. Gadag	1	2,400	1	2,400	1	2,400	1,00,210	
12. Hubli	18	15,400	7	7,300	7	7,300	1,42,554	
13. North Kanara	.....	.....	.....	.....	.....	.....	59,578	
Total ...	236	3,13,550	234	3,35,950	218	3,15,250	26,66,436	
Grand Total ...	251	3,41,150	258	3,78,800	242	3,58,100	31,89,320	

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

32. The Bombay Provincial Co-operative Land Mortgage Bank worked well under the able guidance of Mr. Nurmohomed N. Chinoy who continued to be its President except during his tour overseas for 4 months from January 1947 to May, when Sir Janardan A. Madan held the office of the President of the Bank. Mr. B. N. Desai served as Manager of the Bank during the year.

33. There was no change in the number of affiliated banks which stood at 15. Though the Surat Primary Bank was amalgamated with the Surat District Co-operative Bank, the shares held by the former have not yet been transferred to the latter in its name. The share capital of the bank increased from Rs. 5,03,260 to Rs. 5,12,640. During the year, the bank adopted a new byelaw providing for admission of adjusted debtors under section 55 of the Bombay Agricultural Debtors Relief Act residing outside the area of operation of primary banks as members or nominal members of the bank. Four such debtors were admitted as nominal members and the amount of adjusted debts was paid by the bank as per terms of the awards.

34. *Loan operations.*—The number of loan applications from the primary banks pending disposal at the beginning of the year was 96, the amount involved therein being Rs. 1,88,343. During the year under report, the bank received 234 fresh loan applications for Rs. 3,94,400 as against 290 loan applications for Rs. 4,69,015 of the previous year. Out of these 246 loan applications for Rs. 3,49,600 were sanctioned during the year as against 263 loan applications for Rs. 3,49,200 in the preceding year. The fall in receipt of fresh loan applications is mainly due to the extension of the application of the Bombay Agricultural Debtors Relief Act to the whole of the province. During the year, 275 loans amounting to Rs. 3,89,762 were advanced to primary banks, the corresponding figures for the previous year being 252 loans for Rs. 3,31,500. Of these, four loans for Rs. 3,185-8-0 were advanced to adjusted debtors residing outside the area of primary banks. The outstandings with the primary land mortgage banks at the close of the year show an increase from Rs. 28,74,646 to Rs. 29,36,680. A statement showing the number and amount of loans advanced during the year to primary banks and adjusted debtors residing outside the area of primary banks and the amounts outstanding with them is appended herewith.

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

Object.	No. of loans.	Amount. Rs.
(1) Redemption of debts	245	3,41,762
(2) Purchase of lands	11	18,850
(3) Land improvement	2	1,400
(4) Joint purposes	17	27,750
Total	275	3,89,762

It would be seen from the above classification that the redemption of old debts continued to be the main purpose for which loans were sanctioned. Now that the provisions of the Bombay Agricultural Debtors Relief Act have been applied to the whole of the province, the debts of agriculturists will be adjusted and the demand for loans for redemption of debts will be generally in the form of awards passed under the Bombay Agricultural Debtors Relief Act for payment by land mortgage banks.

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

	No. of loans.	Amount.
		Rs.
Loans below or upto Rs. 500	44	17,469
Loans between Rs. 501 and upto Rs. 1,000...	104	87,861
Loans between Rs. 1,001 and upto Rs. 2,000	85	1,42,165
Loans between Rs. 2,001 and upto Rs. 5,000	39	1,18,267
Loans between Rs. 5,001 and upto Rs. 10,000	3	24,000
Total ...	<u>275</u>	<u>3,89,762</u>

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

35. *Recoveries.*—The amount which was due for repayment during the year was Rs. 3,82,710 (Rs. 2,43,138 under principal and Rs. 1,39,572 under interest). The total recoveries were Rs. 5,42,000 of which Rs. 1,90,867 represent advance payments towards future instalments. The recoveries against current demand were Rs. 3,51,133. The recovery of interest was cent per cent. The percentage of recovery of principal to demand (principal was 91·7 as against 86·9 during the previous year. The overdues at the close of the year amounted to Rs. 31,577 with 8 primary land mortgage banks as against Rs. 26,772 with 5 primary banks at the close of the previous year. The percentage of overdues to demand at the close of the year stood at 8 from 8 primary banks. Scarcity conditions prevailing in some of the areas of the banks are reported to be mainly responsible for the deterioration in the position of overdues. It is, however, gratifying to find that the primary banks are making efforts to pay up the overdue amounts and three banks have accordingly paid up their overdue amounts after the close of the year thus further bringing down the total amount of overdues to date to Rs. 19,069.

36. *Debentures.*—During the year, Government was pleased to guarantee the issue of the fourth series of debentures for Rs. 5 lakhs and to grant temporary advances to the bank on certain conditions pending the issue of debentures. The final issue of the said debentures is, however, pending receipt of Government orders approving the draft agreement and Debenture Trust Deed and also appointing the Sole Trustee for debenture holders, the necessary approval in the matter will be accorded after the receipt of Government orders. The total amount of debentures issued at the close of the year remained unchanged at Rs. 35,00,000. The bank obtained an advance of rupees one lakh from Government under the new arrangement pending floatation of the new series of debentures.

37. *Profits.*—The net profit earned for the year amounts to Rs. 6,903 as against Rs. 6,439 for the previous year. During the year, the management expenses of the bank including discount on debentures and under-writing commission written off, increased due to the grant of increased scales of pay to the staff and to payment of sitting fees to directors coupled with increases in other miscellaneous allowances. The percentage of the expenditure to outstandings and working capital stood at ·64 and ·42 as against ·57 and ·38 respectively of the previous year.

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

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

39. *Conclusion.*—Owing to increase in operational costs and the gradual decline in income brought about by a lack of progressive increase in the volume of business attracted to the bank, the bank had again to consider the question of taking a portion to profit and loss account out of the income earned on investments of the sinking fund in respect of the three series of debentures on the lines advised by the Reserve Bank of India with a view to ease to some extent its profit position. The question of amending clause 13 (2) of the debenture trust deed suitably so as to enable the Bank to improve its profit earning capacity was taken up after the close of the year which is now under the consideration of Government. It was visualised that the Provincial Land Mortgage Bank and the primary land mortgage banks would be enabled to get adequate business if Section 55 was duly amended. In some cases, awards have been passed by the Debt Adjustment Boards and are transferred for payment to the Land Mortgage Banks under the amended Section 33 of the Bombay Agricultural Debtors Relief Act. Practical experience of the working of this amended section has shown that there are still a number of difficulties which are encountered by the banks underlining the necessity of "further amendment" of the Section in question so as to give the banks an opportunity to reject unprofitable cases instead of passing them on to the Bank under the compulsion of the statute. In this connection the Nanavati Committee in paragraph 37 of their report remarked as under :—

"We have noticed that the provisions of Section 55 (amended Section 33) of the Bombay Agricultural Debtors Relief Act do not provide for consultation with the land mortgage banks before passing of the awards and that they are under a statutory obligation to pay up all the awards passed under the said section. These provisions in our opinion are financially unsound and we recommend that the land mortgage banks should have full liberty in selection or rejection of the cases which are passed on to them."

Statement showing the number of and amount of loans advanced during the year to all primary banks and to adjusted debtors residing outside the areas of primary banks and the amounts outstanding from them at the close of the year :—

Serial No.	Name.	Loans advanced during the year 1946-47.		Amount of loans outstanding as on 30th June 1947.	
		No.	Amount.	No.	Amount.
		Rs. a. p.		Rs. a. p.	
1	The West Khandesh District, C. L. M. Bank, Ltd. ...	129	1,77,000 0 0	7,46,086	11 4
2	The Poona District C. L. M. Bank, Ltd. ...	1	2,000 0 0	1,58,483	9 4
3	The East Khandesh District C. L. M. Bank, Ltd. ...	14	22,400 0 0	2,82,349	1 10
4	The Satara District Co-operative L. M. Bank, Ltd. ...	22	27,600 0 0	3,10,435	12 8
5	The Hubli Co-operative L. M. Bank, Ltd. ...	8	7,700 0 0	1,27,325	8 6

Serial No.	Name.	Loans advanced during the year 1946-47.		Amount of loans outstanding as on 30th June 1947.		
		No.	Amount.	Rs.	a.	p.
6	The Belgaum District Co-operative L. M. Bank, Ltd. ...	12	27,200 0 0	2,16,132	7	8
7	The Broach District C. L. M. Bank, Ltd. ...	3	11,850 0 0	1,40,500	3	4
8	The Kaira District C. L. M. Bank, Ltd. ...	1	250 0 0	65,688	10	4
9	The North Kanara District C. L. M. Bank, Ltd. ...	0	.....	51,615	5	0
10	The Pachora Taluka C. L. M. Bank, Ltd. ...	20	29,100 0 0	2,15,364	7	0
11	The Nasik District C. L. M. Bank, Ltd. ...	30	43,100 0 0	2,16,630	6	8
12	The Dharwar C. L. M. Bank, Ltd.	1	1,900 0 0	1,07,592	14	8
13	The Gadag Co-operative L. M. Bank, Ltd. ...	1	2,400 0 0	1,01,742	14	10
14	The Thana, Kolaba and Bombay Suburban District C. L. M. Bank, Ltd. ...	13	9,176 0 11	81,892	2	2
15	The Haveri Co-operative L. M. Bank, Ltd. ...	16	24,900 0 0	1,11,084	0	6
16	Adjusted debtors under B. A. D. R. Act residing outside areas of primary banks ...	4	3,185 8 0	3,146	7	0
		275	3,89,761 8 11	29,36,679	10	10

(e) AGRICULTURAL NON-CREDIT SOCIETIES.

40. Side by side with the steps taken to provide finance to agriculturists efforts were also made to harness co-operative effort so as to cater to the various other needs of agriculturists, viz., arrangement for profitable marketing of their produce, provision of improved seed, manure, implements, etc., facilities for irrigation, protection of crops from the ravages of wild animals etc. As a result of these efforts, there has been a considerable expansion of the agricultural non-credit movement and the number of non-credit societies embracing a varied range of activities recorded an increase from 561 to 769.

41. Amongst the non-credit societies, the district and taluka purchase and sale unions play an important role. Following a planned development of this type of activity, there has been an increase in the number of sale societies and unions from 197 to 202. Some of the purchase and sale unions were provided with departmental trained officers to work as managers, free of cost or subject to certain conditions. These societies were extensively utilised by the Supply Department to work as their agents in the scheme of distribution of controlled and rationed commodities.

The Bombay Provincial Co-operative Marketing Society, Ltd.

42. The Bombay Provincial Co-operative Marketing Society which entered the seventh year of its career has been showing steady progress in its development. Till last year, the Board of Directors was nominated by Government. This is the first year when an elected Board of Directors was constituted. The Registrar,

Co-operative Societies and the Chief Marketing Officer, Bombay Province, Poona, however, continued, as before ex-officio members of the Board. Impediments in the normal trading operations due to Government monopoly of food-grains and restrictions over prices and movement of agricultural commodities, continued to affect the working of this premier marketing institution. Its working resulted in a net profit of Rs. 5,080 as against Rs. 1,317 for the last year. The following paragraph indicates the work done by the Society during the year under report.

43. The Society's main activities were sale of cotton, grams and oilseeds, fruits and vegetables and supply of consumers' goods like cloth, paper and cosmetics. The Society also supplied yarn to weavers's organisations. It continued to function as the wholesale distributor of rationed commodities in Bombay City in relation to some consumers' co-operative societies. It also continued to work as a distributor of the Imperial Chemical Industries (India), Limited, for artificial manures. The Society also did the work of distribution of groundnut oil cake of the Agricultural Department as before. The Society's appointment as the central distributing agency for distributing paper to co-operative societies also continued during the year under report. The comparative position showing the work done by the Society in regard to the above activities during this and the last year is given in the subjoined statement :—

Particulars.	1945-46.		1946-47.	
	Sales effected.	Commission earned.	Sales effected.	Commission earned.
	Rs.	Rs.	Rs.	Rs.
Cotton Section	3,43,687	4,027	82,265	1,123
Grains and oilseeds	2,05,526	2,035	76,806	769
Fruits and vegetables	18,241	1,015	13,970	871
	5,67,454	7,077	1,73,041	2,763
	Supplies effected.	Commission earned.	Supplies effected.	Commission earned.
	Rs.	Rs.	Rs.	Rs.
Rationed commodities	9,35,654	2,924	10,99,910	3,406
Miscellaneous supplies	3,20,134	4,803	8,34,333	17,070
Agricultural Requisites... ..	2,51,209	8,171	2,50,807	8,130
	15,06,997	15,898	11,85,050	28,606
Net earnings.				
	1945-46.		1946-47.	
	Rs.		Rs.	
Yarn and cloth	3,794		6,764	
Paper ... ..	.....		7,239	
Stationery articles, consumers' goods etc. ...	1,172*		828*	
	4,966		14,631	

*Trading profits.

During the year under report the Society was able to make an income of Rs. 53,950 as against Rs. 44,263 for the last year.

Under the able guidance of its President, Diwan Bahadur H. L. Kaji and a strong directorate, the Society made good progress and should be able to take its legitimate place as an apex institution in the province, when normal conditions set in.

SALE AND PURCHASE AND SALE SOCIETIES.

Societies dealing in agricultural produce in general.

44. The following is an account of the activities undertaken by some of the important purchase and sale societies in various districts.

The Belgaum District Cooperative Purchase and Sale Union, Limited, performed its normal activities viz. : marketing of agricultural produce and supply of improved seeds and manures satisfactorily. The value of agricultural produce sold was Rs. 11,06,693. It also did considerable business in controlled commodities and supplied iron, steel, etc. to the agriculturists. The District Magistrate, Belgaum, entrusted the wholesale distribution of kerosene oil, gul and sugar to this Union, and sales of these commodities amounted to Rs. 9,59,861. The Union earned a net profit of Rs. 22,751. The Dharwar District Cooperative Purchase and Sale Union, Ltd., in addition to its usual activities, was entrusted with the wholesale distribution of yarn for Ranebennur and Gadag Talukas and of sugar for Dharwar town and taluka. The value of yarn and sugar sold during the year amounted to Rs. 5,89,446 and Rs. 1,12,559 respectively. The Nandurbar Co-operative Purchase and Sale Union in West Khandesh effected sales of agricultural produce on *adalt* business amounting to Rs. 1,56,059 and of agricultural requisites and domestic articles of the value of Rs. 28,595 and Rs. 5,82,856 respectively. The Union has been rendering yeoman services to the Bhils in the matter of sale of their agricultural produce and during the year sales of their agricultural produce were effected to the extent of Rs. 41,492. In addition, it is also supplying the needs of adjusted debtors with regard to crop finance. The Sahada Purchase and Sale Society extended its activities by purchasing a ginning and pressing factory. It conducted a "Saranjam Karyalay" and supplied to its members spare parts of machinery, worth Rs. 9,000. The value of sales of agricultural requisites and controlled articles amounted to Rs. 2,32,223 and Rs. 4,45,010 respectively. It also catered to the needs of seasonal finance of the adjusted debtors of the villages, which have no primary cooperative societies. The Malegaon Co-operative Purchase and Sale Union is showing signs of rapid development under the able guidance of its chairman, Mr. B. S. Hire, M.L.A. (Central). It supplied agricultural requisites to members and others, amounting to Rs. 2,42,250. It also did considerable business in the matter of supply of controlled articles like sugar and gul. Its working resulted in a net profit of Rs. 23,204. The Malshiras Taluka Co-operative Purchase and Sale Union, Ltd., in Sholapur District worked 11 distribution centres in the taluka, and its business relating to the supply of foodgrains, sugar, iron, kerosene yarn, gul, etc. amounted to Rs. 3,54,728. It distributed 35,370 Bengal maunds of groundnut oil cake. The Karmala Taluka Co-operative Purchase and Sale Union conducted 15 fair price shops, 6 ration shops and 4 grocery shops. It was entrusted with the wholesale distribution of sugar, cotton-seed, groundnut oil cake, gur and yarn. The Poona District Purchase and Sale Union, Ltd., sold manures to the extent of Rs. 97,401 and iron and agricultural implements of Rs. 2,14,546. It earned a net profit of Rs. 34,698. The Annigeri Co-operative Agricultural Produce Sale Society, Ltd.

of the Dharwar District also did useful work during the year under report. It sold cotton seeds, weighing 4,250 Bengal maunds, valued at over Rs. 20,000 to the agriculturists.

The Surat District Co-operative Purchase and Sale Union supplied goods to members and non-members worth Rs. 18,93,947 and earned a profit of Rs. 40,772. The Broach District Co-operative Store Purchase and Sale Union conducted satisfactorily the management of several rural distribution centres. It sold goods worth Rs. 39,03,508 and earned a profit of Rs. 15,945. The Kalyan Taluka Co-operative Purchase and Sale Union, Ltd. conducted 16 rural distribution centres and undertook distribution of controlled and non-controlled articles. It earned a net profit of Rs. 9,085. The Bhiwandi Taluka Co-operative Purchase and Sale Union managed 14 rural distribution centres in the taluka. It earned a net profit of Rs. 13,530. The Shahapur Taluka Cooperative Purchase and Sale Union though recently registered, was able to show good results. It undertook distribution of controlled articles and earned a net profit of Rs. 8,655. The Panwel Taluka Co-operative Purchase and Sale Union conducted distribution of controlled articles, manures, etc. through 13 rural distribution centres. Its net profit amounted to Rs. 23,806.

SINGLE COMMODITY SOCIETIES.

45. *Cotton*.—The Cotton sale societies continued to assist the agriculturists in the spread of improved variety of cotton and in arranging sale of their produce. The Gadag Co-operative Cotton Sale Society effected sales valued at Rs. 17,17,818. It also helped the Agricultural Department in Seed Multiplication Scheme. Its profit during the year amounted to Rs. 47,707. The Hubli Cooperative Cotton Sale Society effected sales to the extent of Rs. 4,65,329.

The number of cotton sale societies organised under the Jarilla Cotton Scheme in East Khandesh, remained unchanged at 16. These societies were appointed as approved stockists by the Cotton Superintendent for the supply of good pedigree jarilla seed. They continued to do rouging and purification operations in addition to ginning and pressing etc. They supplied 16,555 bags of cotton seed to members and non-members. They also sold 9,064 quarters and 36 bales of lint cotton. Some of these societies also pooled groundnut produce of the members and the total quantity of the produce thus sold was about 19,386 maunds. The number of societies organised under the above scheme, in West Khandesh and Nasik stood at 7 as against 8 of the last year, as the Taloda Taluka Co-operative Cotton Sale Society was converted into a Purchase and Sale Union, during the year under report. The societies continued to pool together the members' produce. Out of the pooled cotton, 2,835 maunds of seed cotton were sold for Rs. 56,700, while 555 bags of lint cotton were sold for about Rs. 1,20,000.

The 6 cotton sale societies in Ahmedabad division continued to work satisfactorily. They sold cotton and cotton seed to the extent of 2,51,951 and 38,811 maunds and realised Rs. 20,64,257 and Rs. 4,53,792, respectively.

The 18 cotton sale societies in Surat district continued to work well. They sold 35,490 Bengal maunds of cotton lint of the value of Rs. 17,40,266 and 60,022 Bengal maunds of cotton seeds of the value of Rs. 492,615. The working of these societies resulted in a net profit of Rs. 17,382. The two ginning and pressing societies in Surat District continued to work satisfactorily. The ginning and pressing charges earned by these societies amounted to Rs. 89,831 and Rs. 51,228 respectively. They earned a net profit of Rs. 15,251.

FRUITS AND VEGETABLES.

46. The Ahmedabad Co-operative Fruit and Vegetable Association, Ltd. was entrusted by the District Magistrate with the distribution of potatoes and earned a commission of Rs. 7,728. It also sold vegetables, kerosene, and groundnut oil cake. It earned a net profit of Rs. 8,190.

The Sardar Fruit and Vegetable Growers Sale Society registered during the year, at Bardoli, pooled and sold 88,479, Bengal maunds of members' produce for Rs. 4,73,925 and supplied household requisites valued at Rs. 8,090. It earned a commission of Rs. 5,201. The Poona Kumbharia Group Co-operative Fruit and Vegetable Growers Sale Society, at Surat collected and sold 1,46,708 Bengal maunds of members produce worth Rs. 10,74,389 and supplied household and other requisites worth Rs. 8,090. It made a profit of Rs. 8,111. The number of fruit sale societies in East Khandesh district increased from 8 to 11. Most of these sale societies were dealing mainly in plantains. The total sales of these societies amounted to Rs. 26,92 lakhs. These societies received preferential treatment in the matter of railway transport.

The two newly formed Fruit Sale Societies in West Khandesh District sold fruits worth Rs. 10,561 and earned a commission of Rs. 679. The Dhulia Fruit Sale Society also sold oil-cake worth Rs. 5,302.

ARECANUT.

47. The Kumta Arecanut Sale Society and the Sirsi Totagars' Sale Society continued to maintain progress and sold pepper, cardamom, arecanut, etc. of the value of Rs. 14,97,619.

CHILLY.

48. The Byadgi Co-operative Chilly Sale Society continued to work satisfactorily. It effected sales of chillies to the extent of Rs. 4,57,043 and earned a profit of Rs. 12,306 during the year under report.

SALT.

49. The Dharsana Group Co-operative Salt Sale Society, Ltd. sold 6,25,022 Bengal maunds salt worth Rs. 1,97,807 and earned a commission of Rs. 14,730. It made a net profit of Rs. 5,426.

50. *Cattle Breeding Societies.*—The number of these societies remained unchanged at 18. Maintenance of pedigree bulls, distribution of cattle feed, maintenance and leasing out of grazing lands are the main activities undertaken by these societies. The work done by the following societies deserves special mention.

The Sidenur and Hiremallur societies of Dharwar and the Ainapur and Sadalga societies in Belgaum district continued to do useful work in improving the breed of cattle. The Sidenur societies has maintained 2 bulls and 36 calves were born during the year. This society is the oldest to society in the district and continued to be well managed. It has installed a spray machine and tick pound to safeguard cattle against ticks and other cattle diseases. The Sadalga and Ainapur societies maintained 2 breeding bulls and the number of off-springs born during the year was 18. These societies have been granted grazing lands by Government.

51. *Dairy Societies.*—With the registration of 16 more societies the total number of these societies, increased to 30. The 30 dairy societies working at present can be classified as under:—

15 Milk Producers' Societies.

11 of a mixed type of consumers' and producers'.

4 Milk Supply Unions.

During the year under report, special efforts were made to organise milk producers' societies in Bombay and Bombay Suburban districts with a view to tackle the problem of milk supply in Greater Bombay and as a result 11 cattle owners dairy societies, came into existence. With a view of facilitating organisation and supervision of such societies, the Milk Commissioner has been provided with a special staff of two organisers deputed by this Department. These societies contributed about 150 maunds of milk daily to the milk supply scheme under the control of the Milk Commissioner. The Bombay Milk Scheme depend partially on the supply of milk from Kaira district where also two Milk Supply societies have been organised with the help of the organiser, lent from the Co-operative Department.

The total value of milk supplied by the dairy societies during the year was nearly Rs. 12 lakhs, which shows a phenomenal increase over the previous year's figure of Rs. 1,73,000. The quantity of milk supplied to the consumers is 13,07,059 lbs. as against 10,43,881 lbs. for the previous year. In addition to the supply of credit to the members and collection and marketing of milk, some of these societies worked as approved agencies for distribution of cattle feeds under the Government scheme for distribution of essential commodities.

Amongst the new institutions which came into existence during the year, the Peoples' Commonwealth Co-operative Dairy Society at Poona, which has an ambitious programme of dairy development in the villages and the City, deserves special mention.

52. According to the original proposals formulated by the Department and included in the Post-war plans, it was proposed to put into operation 2 separate comprehensive schemes relating to development of dairy farming on co-operative basis, viz. : (1) Co-operative creameries and (2) Milk supply unions. These schemes are being merged into one scheme described as "Village Co-operative Cattle Breeding and Milk Production Societies in Rural Areas", drawn up generally on the lines of the recommendations contained in the Expert Cattle Committee's Report. Under Government orders, however, the scheme was sent to the Dairy Development Officer, for revision. After the close of the year, the Dairy Development Officer prepared a revised scheme embodying generally the recommendations made in the All-India Planning Committee's Report. The scheme is yet to be finalised.

53. *Land Improvement Societies.*—The number of these societies stands at 13. These societies had in all 548 members and the total area included in the scheme was 2,647 acres. Along with the land improvement, the introduction of methods of cultivation and costly agricultural implements and machinery has, of late, assumed great importance in view of the steps taken to intensify the "Grow More Food Campaign" as a result of which societies with wider objects such as taluka development associations, better framing societies and joint farming societies, irrigation societies are more in demand than such societies with limited objects. The land improvement societies are mostly to be found in Kanara and Dharwar districts. The former has 6 societies, while the latter 3. The societies in North Kanara district continued to work well during the year. They had in all 370 members and the total area included in the scheme was 1,570 acres. The Allipur Co-operative Farm and Sheep Breeding Society and Yalivigi Land Improvement Society are in need of more lands and steps to secure more lands for these societies are in progress.

54. *Agricultural Requisite Supply Societies.*—(a) *Seed and Manure Supply Societies.*—The number of these societies stood at 38 at the end of the year. Total value of seeds, manure, etc. supplied by these societies during the year amounted to Rs. 2,37,249 and they earned a net profit of Rs. 49,550 for the year.

(b) *Machinery and Implement Societies.*—These societies increased from 15 to 21 at the close of the year. Their main activities comprise sale and hiring of improved types of implements and agricultural machinery such as cane crushers, gul pans, etc. to their members and non-members. Ahmednagar district which has 5 societies leads in this type of societies. The total membership of these societies is 1,897 and they supplied agricultural implements of the total value of Rs. 2,52,898 and earned a commission of Rs. 205. The two societies at Jamkhed and Samvatsara in Ahmednagar district deserve special mention.

The scope for work in the societies as well as fresh organisation of societies of this type, is limited since the taluka development associations, multi-purpose societies and other agricultural primaries have also of late been undertaking distribution of seeds, manures, hiring and supply of agricultural implements, etc.

55. *Taluka Development Associations.*—With the registration of two taluka development association the number of Associations increased from 118 to 120. The subjoined statement gives the main statistics relating to the working of the Associations:—

Division.	No. of Taluka Development Associations.	No. of members.		Receipts from						Expenditure.
		Individuals.	Societies.	Subscriptions from				Other income.		
				Individuals.	Societies.	Government grants.	Donations from local bodies.			
1	2	3	4	5	6	7	8	9	10	
Poona ..	23	18,744	..	21,645	..	5,021	1,002	21,185	54,275	
Bombay ..	6	2,885	..	4,691	..	440	..	5,466	9,808	
Ahmedabad ..	10	5,734	..	4,948	..	3,850	3,669	44,315	25,905	
Dhulia ..	21	21,752	11	30,516	181	13,218	1,962	38,039	76,034	
Jalgaon ..	12	30,957	98	26,908	91	14,680	7,537	88,498	1,13,036	
Belgaum ..	6	3,011	64	2,486	15	1,040	..	4,147	7,774	
Sholapur ..	8	7,797	24	5,864	485	5,570	2,170	12,246	19,396	
Surat ..	4	1,028	10	712	..	440	..	8,538	12,207	
Satara ..	24	22,100	63	15,598	162	9,984	1,884	3,027	3,704	
Dharwar ..	6	1,684	61	1,563	445	3,147	600	419	10,777	
Total, 1946-47 ..	120	1,15,692	323	1,14,931	1,379	57,999	18,893	2,27,115	3,32,116	
Total, 1945-46 ..	118	1,23,485	354	1,16,746	1,116	46,023	11,106	2,35,257	3,26,223	

The agency of these associations was largely made use of by Rural Development Boards and the Agricultural Department for popularising improved methods of cultivation. The Taluka Development Associations, in addition to their normal business of agricultural propaganda and of supply of improved seed, did on a large scale the work of distribution of controlled commodities like iron, cement, oil-cake etc. The Associations continued also to assist the intensification of the "Grow More Food" campaign.

Proposals which aimed at revitalising the working of taluka development associations with a view to increase their utility and to ensure their closer association with the activities of Rural Development Boards, were considered during the year, but final decision has not been taken.

56. The following paragraphs indicate in brief the work done by some of the outstanding taluka development associations:—

(1) The Malwan Taluka Development Association in Ratnagiri district supplied 40 maunds of improved seed of paddy, 1,050 tons of oil cake and 1,300 mango grafts to the agriculturists in the taluka. It also maintained a nursery for supply of graft of lemons, chikku, cocoanut, etc. and ran a poultry farm.

(2) The Jalgaon Taluka Development Association continued to progress satisfactorily. The cattle breeding farm maintained by the Association at Pimpale, carried out excellent work by supply of bulls and cows to the various parts of the district. The cattle reared by this Association at this farm secured prizes worth Rs. 440 and the Holkar Government Challenge Cup in the All-India Cattle Show held at Delhi in February 1947. The Association continued to maintain its Dairy Farm at Chincholi and supplied 1,28,718 lbs. of milk during the year to the people of Jalgaon. There are also two poultry farms running under the auspices of the Association.

(3) Hirekerur Taluka Development Association in Dharwar did considerable work in the matter of supply of iron, steel and iron implements. It distributed mango, rose, apple and lemon grafts as also 271 bags of ammonium sulphate, 80 lbs. of sulphur dust, 5 lbs. of copper sulphate, etc. It has maintained tition farms for paddy and sugarcane and runs 3 gun clubs, which were responsible for killing 87 pigs during the year.

57. *Co-operative Farming Societies.*—Two Joint Farming Societies were registered during the year under report, bringing the total number to 10. The work done by the following societies deserves special mention:—

The Karda Joint Farming Society in Poona district undertook joint cultivation of tur, jowar, bajri, kardi, etc. It obtained land admeasuring 100 acres from 13 mahars, of whom 9 were ex-servicemen, who have joined the society as members and have agreed to share the produce of the land according to their labour units. The Pimpalwad Nikhumb Joint Farming Society of East Khandesh has established a Mahar Colony for cultivation of land in the village Pimpalwad Nikhumb. Government has given rent-free 400 acres of land on lease to the society on condition that the society grows the crops specified by Government. The society obtained a tagai loan of Rs. 7,400 from the Collector of East Khandesh, for purchase of bullocks and agricultural implements. Free services of a qualified agricultural assistant have been given to the society.

58. The question of organising co-operative farming on a planned basis received serious attention of Government and Capt. Mohite was appointed by Government on special duty to investigate in the light of the existing crop practices, distribution of land and prevailing land tenures and also the extent of virgin land available for development, the suitability of adopting schemes of co-operative, collective,

joint or better farming. He was also to recommend which types of farming societies were best suited to secure the optimum production and the most equitable distribution of agricultural profits and further to suggest model schemes of each type of society considered suitable in different areas of the province. The question of organising a joint farming society in the light of recommendations made in Capt. Mohite's report is separately under consideration of Government.

59. *Better Farming Societies.*—Ten Better Farming Societies were registered during the year, bringing the total number to 76. These societies continued to take active part in disseminating knowledge of improved methods of agriculture to the agriculturists. Other useful activities undertaken by the societies were supply of improved seeds and manure, cattle breeding, bunding, etc.

60. With a view to ensure efficient working of these societies, it has been decided to provide these societies with trained agricultural assistants as secretaries.

61. The work done by the following better farming societies deserves special mention :—

(1) The Hegde Co-operative Better Farming Society in North Kanara supplied oil-cake manure, ammonium sulphate, mango grafts, cocoanut seedlings and has undertaken development of fruit gardening in about 50 acres of minor forest lands. Likewise, the Kalganur Better Farming Society in this district, apart from undertaking activities on the lines of the Hegde Society has also kept agricultural implements including 2 sugarcane crushers for the benefit of its members on hire. It also provides facilities for storage of agricultural produce of its members. The Madbhavi Better Farming Society continued to maintain its progress. It stocked 12 iron ploughs and assisted the members in bringing 400 acres of land under cultivation, got 83 acres of land levelled. Besides, it undertook improvement of cattle. The Hattarwad Co-operative Better Farming Society in Belgaum continued its efforts in developing 73 acres of forest lands with a view to bring it under cultivation. The Borvihir Better Farming Society in West Khandesh is noted for its activities in poultry improvement. The Mamdapur and Nandgaon Better Farming Societies in Ahmednagar continued their work of improvement of poultry and selling of vegetables on commission basis during the year.

62. *Crop Protection Societies.*—These societies can be classified under two main categories, viz. : (i) fencing societies and (ii) crop protection societies.

The fencing activities are mostly concentrated in the Dharwar district. The societies numbering in all 11 have afforded protection to 1,568 acres of land from the ravages of wild beasts.

The latter type of societies have become popular in the districts of Satara, East Khandesh, West Khandesh. Though the object aimed at by both types of societies is the same, the methods adopted by the latter type are different inasmuch as these societies provide protection through construction of stone walls, maintenance of watchmen and running of gun clubs.

The subjoined statement gives the main statistics relating to these societies :—

District.	No. of societies.	No. of members.	Area protected (acres).
1. West Khandesh	46	3,018	3,16,772
2. East Khandesh	23	9,215	1,37,058
3. Ahmednagar	1	130	7,000
4. Belgaum	1	243	6,000
5. Satara	10	5,291	18,111

It will be noticed that the West Khandesh district is leading in this type of activity. 46 societies were registered during the year. These societies earned an income of Rs. 70,885 from subscriptions and other sources while the cost of management amounted to Rs. 53,047.

63. *Better Living Societies.*—With the registration of 3 societies in the year under report, the number of these societies stands at 34. The Satara district claims the largest number of these societies, viz. 12. These societies continued to do good work. The work of the Jawalwadi Co-operative Better Living Society deserves commendation. This Society conducted 34 voluntary schools, a boarding house, a library and a dispensary. It has established a conciliation committee to decide disputes of members. The Ratnagiri Karhada Brahmins Better Living Society with an area of operation extending to the whole of the district also deserves mention. It has 911 members on the roll and collected donations, etc., to the extent of 279 and granted scholarships of the value of Rs. 286 to poor and deserving students. It has a working capital of Rs. 3,490.

The Kumar Kshatriya Namdhari Better Living Society at Kumta in North Kanara district with a membership of 405 catered to the social uplift of the Namdhari community. Activities with a view to curtail unnecessary ceremonial expenses were undertaken by the society. Side by side it has taken up 70 acres of minor forest for Kumri cultivation for its members.

West Khandesh district stands next in importance in this field of co-operative activities. The Dhulia Sahakari Bhagini Mandal maintained a Model Cloth Shop which yielded a profit of Rs. 611 and carried on also other activities like supply of medical appliances for use of members, supply of domestic requirements of its members, encouragement of secondary occupations by affording training in arts and crafts.

(2) BANKING IN GENERAL.

64. The Bank rate remained unchanged at 3 per cent. during the year. Conditions in the money market became stringent during the second half of the financial year. The capital and money markets presented all features of a transition from war to peace time economy. The early part of the financial year witnessed a boom in the share and gilt-edged markets followed by a slump resulting in a great deal of uncertainty and diffidence in the markets. A steadier tendency, however, was noticeable in the gilt-edged market towards the close. In the sphere of banking the war-time growth of deposits has been halted and a trend towards the restoration of the normal ratio between time and demand deposits was noticeable. An outstanding feature in the banking situation was the revival of demand for bank accommodation, bringing back the pre-war pattern of business. The entry of banks on the post-war phase is not without its defects, for the removal of which efforts are being made by the Reserve Bank of India and the Central Government. Apart from the legislative measures enacted by the Government of India, the Reserve Bank made an important attempt through a Circular addressed to all scheduled banks to introduce some form of uniformity in the rates of interest paid on deposits. Instructions contained in the circular could equally be made applicable to the co-operative banks. In the realm of industrial finance a feature of the year was the introduction of a bill in the Legislative Assembly for the formation of the Industrial Finance Corporation with a guaranteed share capital of 5 crores of rupees to be held by the Government of India, the Reserve

Bank of India, scheduled banks and other institutional investors in an agreed proportion. No provision, however, has been made in the bill for a share for the co-operative banks in these holdings and a representation addressed by the Co-operative Banks' Association in this Province in the matter to the Government of India was not viewed with favour. A noteworthy feature of the year was also the formation of an All India Banks' Association, with its membership open to scheduled-banks only. Lastly, an interesting year end event was a minor and short-lived banking crisis in Calcutta affecting mainly the non-scheduled banks. Timely action taken by the Government of Bengal and the Reserve Bank of India steadied the situation and prevented the crisis from spreading.

65. The period of relaxation of the provisions of Rule 8 of the Bombay Co-operative Societies Rules permitting borrowings without limit in the case of central and certain urban co-operative banks in the province subject to certain conditions having expired during the year; a reference was made to Government for a further relaxation and the matter is still under the consideration of Government.

66. The Bombay Co-operative Banks' Association had another year of progress and useful work. At the close of the co-operative year 1947, total membership of the Association consisted of 14 central financing agencies including Banking Unions and 54 Urban Banks. During the year 4 meetings of the Executive Committee were held and the total number of subjects taken up for consideration was 37. The Association has established itself as a very useful consultative body and the Department consulted it on all important matters relating to banking. It serves as the forum for pooling of ideas and experience amongst member banks with a view to foster healthy banking conventions, so as to avoid undesirable trends which would otherwise have to be removed by legislation. The Association sustained during the year a serious loss in the death of Mr. R. C. Banker at the hands of hooligans on the 23rd November 1947, while he was returning from Broach to Ankleshwar. He was a member of the Board of Representatives and also a member of the Executive Committee. He was a Director of the Nagrik Sahakari Bank for several years past. The Association has by now completed eighth years of usefulness to co-operative movement. The question of getting it registered under the Bombay Co-operative Societies Act and amending its constitution was considered by a Special Joint meeting held on 21st June 1947. In accordance with a resolution passed at the Joint Session it was decided that a draft constitution and bye-laws be framed so as to enable the Association to function as a registered Federation of Central Financing Agencies and Urban Banks, and circulated amongst member banks for eliciting their opinion. The member banks were consulted in the matter and the final draft was further considered by a small Committee appointed by the Association to finalise it after the close of the year. The Association owes its success in no small measure to the keen interest of its Honorary Secretary Mr. V. P. Varde, who is now assisted by Mr. V. M. Thakore, who has been appointed as the Secretary of the Association.

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

67. The statement given below indicates the comparative position of the bank

Description.	1944-45.	1945-46.	1946-47.
(1) No. of members—			
1. Individuals ...	2,230	2,411	2,538
2. Banks and Societies ...	2,371	2,614	2,924
Total ...	4,601	5,025	5,462
	Rs.	Rs.	Rs.
(2) Non-withdrawal and long term capital—			
(a) Reserve Fund ...	4,89,317	5,64,814	6,35,191
(b) Sinking fund for debentures ...	2,56,581	2,73,149	2,96,557
(c) Premium on debentures ...	...	...	...
(d) Reserve for doubtful debts ...	7,01,069	6,99,485	6,99,345
(e) Reserve for overdue interest ...	3,66,987	3,64,401	3,64,401
(f) Debentures ...	6,50,000	6,50,000	6,50,000
(g) Share capital—			
(i) held by individuals ...	19,95,550	20,09,050	20,24,600
(ii) held by societies ...	...	...	...
(h) Government loan for land improvement ...	1,900	...	...
(3) Withdrawable and short term capital—			
(a) Fixed deposits—			
(i) societies ...	81,41,101	1,11,13,190	1,05,59,243
(ii) individuals ...	59,44,545	78,75,816	69,80,309
(b) Current, Saving and other deposits—			
(i) societies ...	1,51,32,751	1,90,78,461	1,60,32,667
(ii) individuals ...	1,91,38,276	2,63,37,780	2,62,87,202
(4) Working Capital ...	5,38,39,536	6,94,49,786	6,50,99,266
(5) Loans due from banks and societies ...	92,36,717	91,85,039	1,59,71,029
(6) Arrears due from banks and societies ...	4,51,238	3,42,300	3,14,600
(7) Percentage of arrears ...	4.8	3.7	5.1
(8) Cost of management ...	6,57,675	7,56,713	9,25,799
(9) Profits ...	2,89,832	3,24,228	2,98,455

68. Total resources of the bank amounted to Rs. 598.59 lakhs, showing a decline of Rs. 45.45 lakhs over the previous year's figure. The working capital of the bank which was Rs. 3.81 crores at the end of 1942-43, and which had risen to Rs. 6.9 crores by the end of the year 1945-46, declined during the year by Rs. 43 lakhs. There has been a slight increase of Rs. 0.15 lakhs in the amount of paid up capital which now stands at Rs. 20.24 lakhs. The various reserves have also gone up from Rs. 23.85 lakhs to Rs. 25.65 lakhs. Out of the total demand deposits, of Rs. 4.2 crores, over Rs. 1.60 crores were held from societies and over Rs. 2.63 crores were held from individuals. Out of the total time-deposits of Rs. 1.75 crores Rs. 1.0 crores were held from societies and Rs. 0.69 crores were held from individuals. Total deposits of societies have, however, decreased from Rs. 3.02 crores to Rs. 2.6 crores and deposits of individuals have decreased from Rs. 3.42 crores to Rs. 3.3 crores. The decline was mainly noticeable in fixed deposits of individuals and savings and current deposits of societies and banks, indicating increasing employment of funds of societies, banks and individuals seeking investment in normal business. Bank's investments in gilt-edged securities also decreased from Rs. 3.58 crores to Rs. 3.35 crores. The bank held Rs. 21 lakhs as against 48 lakh at the end of the co-operative year 1946, by way of deposits in approved banks in addition to over Rs. 32.63 lakhs, as against Rs. 25 lakhs of the last year figures in cash at Head office and Branches and Rs. 43.64 lakhs as against Rs. 80.51 lakh last year in current accounts or at call with approved banks. Thus it will be seen that the aggregate amount of cash on hand and in deposits with approved banks declined from Rs. 1.54 lakhs to Rs. 97 lakhs during the year under report.

69. The advances to societies amounted to Rs. 160 lakhs, indicating a net increase of Rs. 68 lakhs over that of the last year's figure, which was Rs. 92 lakhs. Advances to individuals dwindled during the year from Rs. 89 lakhs to Rs. 68 lakhs, recording a decline of Rs. 21 lakhs. The increase in advances to societies was to a large extent due to the increased cost of cultivation which their members had to meet and to some extent due to the curtailment of private credit on account of the extension of the Bombay Agricultural Debtors Relief Act to the whole of the Province, and impending legislation to control money-lending as also to increased advances to purchase and sale unions and individual societies because of entrustment by Government of the work of supply and distribution of controlled articles to societies. There has been a noticeable decline in the business of advances against Government and other Trustees securities from Rs. 29.07 lakhs to Rs. 6.30 lakhs. The proportion of advances to individuals as against advances to societies at the end of the year was 30 : 70 as against 49 : 51 at the end of the previous year. Though there has been a substantial decrease in advances by the Bank to individuals, total advances both to societies and individuals have increased from Rs. 181 lakhs to Rs. 228 lakhs, out of which, Rs. 4.37 lakhs and Rs. 0.18 lakhs were advanced to societies and individuals respectively as crop finance, defined under Section 2 (6) of the Bombay Agricultural Debtors Relief Act. The dues from societies in liquidation slightly increased from Rs. 5.48 lakhs to Rs. 5.51 lakhs. The ratio of liquid resources of the bank to its total deposit liabilities on 30th June 1946 was 88 : 100, while on 30th June 1947 it was 73 : 100. Recoveries during the year did not keep pace with the increase in borrowings by the societies. But the collections from out of the amounts that fell due for repayment during the year may be considered satisfactory, in view of the fact that the crops were damaged in large parts of the province by untimely rains in November and wheat rust in winter. Recoveries of loans under principal due from various societies amounted to Rs. 42.35 lakhs as against Rs. 32.36 lakhs of the previous year. The unauthorised arrears from running societies have slightly fallen from Rs. 3.42 lakhs to Rs. 3.21 lakhs in principal. The total amount due for repayment by the end of the year was Rs. 43.61 lakhs, out of which Rs. 39.22 lakhs were recovered. Of these Rs. 3.09 lakhs and Rs. 2.84 lakhs were crop loans and recoveries thereof, respectively, under the Bombay Agricultural Debtors Relief Act.

70. The number of branches and sub-branches of the bank increased to 52, two new sub-branches at Mehmedabad and Kapadvanj in Kaira district having been opened during the year. The sub-branches at Rahuri, Sangamner and Lasalgaon were converted into branches during the year and at the end of the year, the bank had in all 39 branches and 13 sub-branches in 11 revenue districts of the Province.

71. The profit made by the bank declined from Rs. 3,24,228 to Rs. 2,98,455 during the year under review. This decline is due to increasing cost of operation resulting from higher salaries and establishment charges on the one hand, and a policy of charging progressively lower rate of interest to co-operative borrowers on the other. As explained by the Chairman, Mr. Saraiya in his speech at the annual general meeting, the decrease in advances to individuals was an important contributory factor to the fall in profits, because the yield on advances to societies is nearly 1 per cent. less than the yield on advances to individuals. The cost of management increased from Rs. 7.57 lakhs to Rs. 9.27 lakhs. The rate of dividend declared this year is the same as that of the last year, viz. 4 per cent. per annum and in addition, bonus at the rate of 1 per cent. on the fully paid up shares was also declared.

72. The affairs of the bank continued to be well managed under the able guidance of Mr. R. G. Saraiya, the chairman of the bank and the constant vigilance of Mr. V. P. Varde, the Honorary Managing Director of the Bank.

(4) DISTRICT CENTRAL BANKS.

73. The number of District Central Banks remained stationary, i.e., till 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 paidup share capital, Reserve fund and other funds of the banks increased substantially during the year under report. Deposits held by these banks from individuals went up by Rs. 61·73 lakhs over those of the previous year while the deposits held from societies and banks declined by Rs. 23·94 lakhs. There has been, thus a net increase in deposits by Rs. 37·79 lakhs. The working capital also increased from Rs. 709 lakhs to Rs. 740 lakhs. The termination of war did not affect flow of deposits which had set in during the war. As the period of concession granted by Government in the matter of acceptance of deposits in excess of limit laid down under Rule 8 of the Bombay Co-operative Societies Rules, 1927, expired on 16th April 1947, Government was moved to extend the period of concession for one year more.

Out of the total working capital of Rs. 740 lakhs, Rs. 145 lakhs were on loan with banks and societies as against Rs. 103 lakhs at the end of the last year. The rise in outstandings is largely due to the increased demand for finance from agriculturists to meet the increasing cost of cultivation and partly due to the fact that advances on an increasing scale had to be made to co-operative societies dealing in controlled commodities as also due to the fact that private credit has contracted on account of the extension of the Bombay Agricultural Debtors Relief Act to the whole province.

Investment and Fluid Resources.

74. The cash held by the banks and with the bankers was Rs. 97·09 lakhs while their investments including deposits with approved banks stood at Rs. 394·92 lakhs. Out of latter, a sum of Rs. 351 lakhs was in Government and other trustee securities. The percentage of cash reserves to deposits was 14·7, while the percentage of investments in deposits with approved banks and in Government and other trustee securities was 59·9. The investments in loans and advances to societies and individuals including overdrafts, amounted to Rs. 241·94 lakhs, which formed 36·7 per cent. of the total deposit liabilities. The distribution of assets of central banks on the whole, was in accordance with the standards laid down in this behalf. All the central banks except the Belgaum, Karnatak and Ahmedabad Central Banks maintained adequate fluids resources, throughout the year. The fluid resources maintained by the 3 banks fell below the standard prescribed during one quarter only. The Belgaum District Central Co-operative Bank and the Karnatak Central Co-operative Bank had brought up the fluid resources to the required standard at the close of the year and the Ahmedabad District Central Co-operative Bank after the close of the year.

75. *Borrowings.*—Of the borrowings, deposits and loans amounted to Rs. 658·80 lakhs, representing 88·9 per cent. of the total working capital. The owned capital of the bank was Rs. 81·76 lakhs, forming 11 per cent. of the total working capital and 12·4 per cent. of the total deposits. All the central Banks met punctually their liabilities, whether from the Provincial Bank or other sources

76. *Arrears.*—The overdues with individuals, banks and societies have gone up slightly from Rs. 26·37 lakhs to Rs. 27·45 lakhs. The percentage of arrears to total amount due was 11·3 as against 14·5 of the last year.

77. *Profits.*—All the central banks worked at profit during the year. The total amount of profit earned was Rs. 6,44,501 as against Rs. 5,00,882 of the preceding year.

78. *General.*—The East Khandesh Central Co-operative Bank continued to work as approved stockist of the Agricultural Department for the distribution of jarilla cotton seed to agriculturists. It also undertook supply work and was doing useful work in that direction. Most of the other central banks also undertook the work of purchase and sale of controlled articles either by acting as agents of Government or by opening fair price shops or by financing societies doing supply and distribution work.

During the year under report, the provisions of the Bombay Agricultural Debtors Relief Act were extended to the whole of the province. The banks continued to advance crop finance loans to their nominal members as well as to members of the affiliated societies (through the societies concerned) who were parties to proceedings under the Bombay Agricultural Debtors Relief Act, at the reduced rate of 4½ per cent. interest. Compared to the year 1945-46, there was a considerable increase in the demand for crop finance during the year under report. The amount of crop finance advanced by the central financing agencies and societies upto 30th June 1947, amounted to Rs. 23,39,604 showing a total increase of Rs. 17·61 lakhs over that of the previous year's figures. The amount outstanding at the end of the year was Rs. 14,08,520 as against Rs. 5,58,571 of the last year. In order to enable co-operative societies to advance to their members secured loans at the maximum rate of interest, i.e., 6 per cent. and unsecured loans at a rate of interest not exceeding 9 per cent., all the central financing agencies were advised after the close of the co-operative year under report to reduce the lending rates to their primaries to 4 per cent. The Broach Co-operative Bank has agreed to make advances to societies at 4 per cent. while some district central banks have indicated difficulties in reducing the existing rates of interest to 4 per cent. The entire question is under active consideration of the Department and is linked up with Government assistance for making good the deficit due to reduction in the lending rates of interest.

(5) *Banking Unions.*

79. The number of banking unions at the close of the year was 3 as against 2 at the preceding year. The Poorva Panchmahals Co-operative Banking Union at Dohad was registered during the year under report. Statement "A" appended at the end indicates the figures relating to the operation of these unions.

The Halol and Kalol Taluka Co-operative Banking Union and Wada Co-operative Banking Union continued to work satisfactorily during the year. The share capital and Reserve Fund of these two unions increased from Rs. 56,164 to Rs. 66,987 showing an increase of Rs. 10,823. Loans outstanding from individuals and societies, have gone up from Rs. 1,84,182 to Rs. 3,54,127. This marked increase was mainly due to advances against hypothecation of goods by the Kalol and Halol Taluka Co-operative Banking Union to Purchase and Sale Unions which had undertaken distribution work. The overdues amounted to Rs. 42,190 as against Rs. 30,493 of the last year. The working capital of these two unions increased from Rs. 4·12 lacs to Rs. 5·59 lacs showing an increase of Rs. 1·47 lacs. The Poorva Panchmahals Co-operative Banking Union which was registered during the last quarter of the Co-operative year commenced work after the close of the year.

(6) Non-Agricultural Credit Societies.

80. The year under review witnessed a further rise in the number of these societies from 885 to 928. Deposits of all classes with these societies increased from Rs. 10,04,03,501 to Rs. 10,42,62,824. As a result of an all round increase in the amount of share capital, advances and deposits, reserve and other funds, the total working capital of these societies stood at Rs. 14,87,45,314 as compared to Rs. 13,94,13,841 of the preceding year.

81. With the growing demand for banking facilities and continued improvement in the position of urban credit societies there was an increase in the number of urban banks, and salary earners' banks doing banking business having a share capital of Rs. 20,000 and above. Their number rose from 96 to 126. The following table gives the main statistics relating to the operation of these banks :—

Description of operation.	1945-46.			1946-47.		
	Nos.			Nos.		
Number of Banks	96	...	126
Number of Members	91,247	...	1,08,110
				Rs.		
Share capital	61,72,308	...	80,09,350
Reserve and other funds	53,15,362	...	63,91,516
Working capital	8,86,79,800	...	9,69,56,407
Members' Deposits	3,74,13,101	...	4,19,82,458
Average per member	410	...	388
Non-members' deposits	3,07,61,344	...	3,72,81,831
Central Banks' Loans and deposits	9,08,187	...	23,91,278
Profits	8,75,610	...	9,89,938
Percentage of profits to working capital	0.99%	...	1.02%
Cost of management	9,16,730	...	11,93,015
Percentage of cost of management to working capital	1.03%	...	1.2%
Usual rate of lending	4 to 9½	...	4 to 9½
Usual rate of dividend	3 to 7½%
Usual rate of borrowings	½ to 4%	...	½ to 3½%
Loans due from individuals	1,00,95,268	...	3,07,05,064
Overdues	19,70,740	...	21,07,809
Percentage of overdues to loans due from members	10.3%	...	6.8%

82. It will be noticed from the above table that the year under report witnessed a further substantial progress in the case of full-fledged urban banks and salary

earners' banks doing banking business in the Province. The membership showed an increase of 16,863. The rise in their resources in the form of deposits, share capital, bank loans and reserve and other funds is also noteworthy. The figures of profits and cost of management show an increase and the percentage of cost of management to working capital has increased to 1·2 as against 1·03 of the previous year. The position with regard to overdues has shown improvement over the previous year's figure, the percentage of overdues to loan outstandings being 6·8 as against 10·3 of the previous year.

Conclusion.—Most of the urban banks are working well and have introduced modern methods of banking. They are enjoying full confidence of the investing public on account of their efficient management and as a result are flooded with deposits though the rates of interest paid are reduced on such deposits and can now in most cases stand comparison with the rates prevalent in joint-stock banks of their size. They have been really instrumental in popularising the use of cheques by their customers. Members are adequately financed for trade and industry and many of the banks have introduced the system of accommodation on the security of agricultural produce and other merchandize, though the volume of such business has received a set back during the war years on account of operation of movement controls and monopoly purchases by Government. Some of them continued to play a prominent part in the distribution of controlled and non-controlled articles to their members and other consumers. Most of these banks continued to have unusable funds which they had to invest in Government and other gilt-edged securities carrying lower yield of interest. There has been, therefore, an incessant demand for giving them greater latitude in the matter of investment of their idle surpluses. The All-India Co-operative Planning Committee recommended that 40 per cent. of the surplus funds of such banks after making adequate provision for fluid resources be permitted to be invested in the shares of joint-stock companies at the discretion of the managements. This proposal was not, however, favoured by the 14th Conference of Registrars held at Madras. There are other problems also before these banks which were fully considered by the Registrar and a reference in the matter has been forwarded to Government which is still under the consideration of Government.

The following banks deserve special mention for their all round activities, progress and efficient working :—

- (1) The Ismailia Urban Co-operative Bank, Limited.
- (2) The Bombay Muslim Co-operative Bank, Limited.
- (3) The Saraswat Co-operative Bank, Limited.
- (4) Surat People's Co-operative Bank, Limited.
- (5) Ankleshwar Urban Co-operative Bank, Limited.
- (6) Bhusaval Peoples' Co-operative Bank, Limited.
- (7) Cosmos Urban Co-operative Bank, Limited.
- (8) Ahmednagar District and Urban Co-operative Bank, Limited.
- (9) Southern Maratha Urban Co-operative Bank, Limited, Dharwar.
- (10) Siddheshwar Urban Co-operative Bank, Limited, Bijapur.
- (11) Belgaum Pioneer Urban Co-operative Bank, Limited.
- (12) Gokak Urban Co-operative Bank, Limited.
- (13) Karad Urban Co-operative Bank, Limited.
- (14) Ratnagiri Urban Co-operative Bank, Limited.
- (15) Chiplun Urban Co-operative Bank, Limited.
- (16) The Shamrao Vithal Co-operative Bank, Limited.

83. *Salary-earners' Societies.*—There was a further increase from 483 to 495 in the number of these societies. Out of the total amount of Rs. 3,01·56 lakhs due for repayment to these societies actual repayments amounted to Rs. 2,89·24 lakhs, leaving a balance of Rs. 12·32 lakhs as arrears both overdue and extended with members. Of this amount, the amount of unauthorised overdues stood at Rs. 7·53 lakhs, forming 2·2 of the total amount due for repayment. The percentage of recoveries to demand shows an improvement from 95·7 of the preceding year to 96·00 during the year under report. The position with regard to recoveries must be considered very satisfactory in view of the fact that the continued high cost of living is adversely affecting the bulk of the salary-earners who borrow from the societies. Societies formed for salary-earners are as a class working satisfactorily in this province. These societies continued to render valuable services to their members as thrift and credit institutions. The business of joint purchase of domestic requirements through fair-price shops and ration shops is another line of useful war-time activity which many of these societies continued to undertake during the year under report.

84. *Communal Societies.*—Their number has increased from 138 to 143 during the year under report. Out of Rs. 75·00 lakhs due for repayment to these societies, Rs. 66·34 lakhs were recovered by them, leaving the balance of Rs. 8·66 lakhs as authorized and unauthorized arrears with members. Of this amount Rs. 7·50 lakhs were unauthorized arrears, forming 10 per cent. of the total amount due for repayment. The amount of arrears both overdue and extended shows an improvement over the last year to the extent of Rs. 1·57 lakhs. In view of the present conditions, the efforts made by these societies to serve the interests of the community for which they are established may be considered as satisfactory. As against other urban co-operative banks which develop features of the working of joint stock banks, communal societies are as a class co-operative in their outlook and work, as members are united in a common bond and look after the interests of each other. The only defect which these societies exhibit is comparative slackness in enforcing punctual repayment of loans from their members. These communal societies become also centres of other useful activities for their members. Amongst the societies of this class that are rendering useful service to their members and are well-managed and have a progressive outlook the following institutions deserve special mention :—

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

85. *Factory workers' Societies.*—The number of this class of societies stood at 195. The sub-joined statement indicates the working of these societies :—

		1945-46.	1946-47.
		Noa.	Nos.
Number of societies ...	...	156	195
Number of members...	...	94,114	1,00,402
		Rs.	Rs.
Deposits ...	...	31,44,634	35,36,605
Reserve and other funds	...	8,46,570	9,78,217
Working capital ...	...	97,81,828	1,09,99,666

The table above indicates an all round increase in the number of members' deposits and working capital. There has been also an increase in the amount of reserve and

other funds. Total recoveries of loans, amounted to Rs. 73,91,500. Of the total loan outstandings of Rs. 59,91,969 at the close of the year Rs. 84,483 were overdue, the percentage of overdues to loan outstanding being 1·4 as against 1·2 of the preceding year. Some of the Factory workers' societies are rendering useful service to their members by opening fair-price shops and by undertaking joint supply of domestic requirements on indent basis and on their own account.

(7) Co-operative Insurance Society.

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

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

		31st December 1945.	31st December 1940.
		Nos.	Nos.
Membership	...	16,889	18,066
Number of policies in force	...	19,758	22,713
		Rs.	Rs.
Total business in force	...	2,25,67,960	2,58,54,592
Life Assurance Fund	...	37,13,688	46,21,393

The figures in the above table go to show a satisfactory position of the society. It is gratifying to record that there has been a further decrease in the renewal expenses ratio from 14·25 per cent. to 14·09 per cent. The sub-joined statement shows the comparative position in regard to yield for a period of 3 years on its investments :—

Year.				Net yield.
1944	...	...	...	3·37 per cent.
1945	...	...	...	3·35 per cent.
1946	...	...	...	3·10 per cent.

87. The society has been permitted by Government to invest upto 30 per cent. of its funds in preference shares and debentures of joint stock companies incorporated in India on certain conditions. Even with this concession, the society has only been able to earn interest on life fund investments at the rate of 3·10 per cent. This is attributed partly to the conversion operations of the Central Government whereby the 3½ per cent. loan was converted into 3 per cent. loan during the period under report and partly to the increase in the rate of income-tax which rose from 57 pies to 60 pies in the rupee.

OTHER INSURANCE COMPANIES.

88. There are three other institutions working in the field of insurance on co-operative basis. They are the (1) B. B. and C. I. Death Benefit and Endowment for Indian Staff Limited. (2) The Bombay Postal Employees' Co-operative Insurance Fund Limited. (3) The Mackinnon Mackenzie and Company's Employees' Co-operative Family Benefit Fund Limited. (4) The Ratnagiri Co-operative Motor Insurance Association Limited.

89. The Ratnagiri Co-operative Motor Insurance Association Limited founded in the year 1930 had 36 members on the roll ; it insured 159 cars. The total assets of the Association amounted to Rs. 1,61,985 and it earned an income of Rs. 19,539 during the year under report. The net profits for the year ending 31st December 1946 amounted to Rs. 7,833. These institutions continued to render useful services to their members.

B—CONSUMERS' MOVEMENT**(i) Co-operative Stores.**

90. The sub-joined statement indicates the main statistics regarding the working of co-operative stores during the last two years.

Year.	Number of Societies.	Number of Members.	Working Capital.	Total Sales.	Total Purchases.	Cost of Management.	Profit.
1945-46 ...	465	132,590	55,11,072	5,42,07,425	5,25,02,118	22,25,509	8,41,548
1946-47 ...	515	1,33,410	62,79,837	6,00,19,566	5,92,17,291	25,55,489	7,66,911

The year under report witnessed a further rise in the number of Co-operative Stores from 465 to 515. Fifty-nine stores were registered and nine were liquidated during the year under report. There is also an around increase in the number of members, working capital and volume of total purchases and sales. Net profits earned during the year under report amount to Rs. 7,66,911 as against Rs. 8,41,548 for the previous year, showing a fall of Rs. 74,637. This is due to the increase in operational costs the percentage of which has gone up to 4.25 from 4.10. In addition to mere consumers stores, a number of co-operative credit institutions and non-credit institutions not only in urban areas but in rural areas, are conducting fair price shops and ration shops for the benefit of members and incidently non-members as well. On 30th June 1947, out of a total of 3,956 rural distribution centres, 1,369 were managed by co-operative societies. Though a large number was under management of village credit and multipurposes societies and purchases and sale organisations, some of the centres were also run by co-operative stores.

91. Almost all co-operative stores ordinarily deal in controlled and rationed articles for the sale of which they have been licenced. The assured business which has been available to distributive organizations of this type especially in view of Government's revised policy to give preference to co-operative institution in handling business in controlled commodities, was responsible for the incessant and growing demand for the registration of co-operative stores in the Province.

92. As in the past, consumers' movement in Ahmedabad division continued to maintain its lead in respect of the number of stores, membership and the volume of business transacted. Out of 515 stores in the Province, as many as 218 stores having a membership of 71,796 and working capital of Rs. 31,71,787 are situated in that division. The total value of goods supplied by these 218 stores amounted to Rs. 3,61,32,673 during the year under report. Next stands the Bombay division which has store organisations like the Bombay Central Excise Collectorate Supply Society, the Madras Co-operative Hostel Society, the Ismailia Co-operative General Stores, Cutchi Memon Co-operative General Stores and two stores run by the South Indian which continued to work successfully. The stores Department of the Ammunition Factory Co-operative Credit Society, Kirkee, which was till recently run by its parent Co-operative Society mainly for the benefit of the employees and workers of the Ammunition Factory at Kirkee during the war-time and was not working satisfactorily for several reasons, has now been separated from its parent body and registered as a separate stores. This separation was a result of action taken to remedy the mismanagement which had crept into its working.

An enquiry was ordered into its affairs during the year and a special Officer of the Department was deputed to conduct it under the orders of Government. The question of taking suitable action in the light of the findings of the enquiry officer was still under the consideration of the Department and Government.

93. Among the stores that did good business during the year, the following stores deserve special mention.

(1) The Bombay Central Excise Collectorate Co-operative Supply Society with a membership of 463 and working capital of Rs. 55,593 had a total turnover of Rs. 4,76,652 and earned a net profit of Rs. 15,634 for the year.

(2) The Mominpura Co-operative General Stores has 369 members and a working capital of Rs. 48,849. It sold goods of the value of Rs. 4,23,152 and earned a net profit of Rs. 25,884.

(3) The Madras Co-operative Hostel Society with a membership of 995 and working capital of Rs. 24,336 had a turnover of Rs. 1,19,461.

(4) The Cutchi Memon Co-operative General Stores of Bombay with a membership of 336 had a turn over of Rs. 1,97,063 and earned a profit of Rs. 5,855.

(5) The Ismailia Co-operative Stores has a membership of 853. It sold goods of the value of Rs. 4,18,107 and earned a net profit of Rs. 15,108.

(6) The Ideal Co-operative stores and the South Indian Co-operative Stores at Poona also did good work during the year.

(ii) Housing Societies.

94. The total number of societies at the close of the year stood at 167 recording an increase of 31 societies during the year. No society was ordered to be wound up. Of the new societies, 7 were registered in Bombay, 6 in Ahmedabad and the rest in other Districts. Owing however, to several restrictions on building activities and difficulties in obtaining building materials, most of the newly registered societies have not been able to make headway with the building programme.

The following table gives the main statistics relating to these societies.

	1945-46.	1946-47.
	No.	No.
(1) Number of societies	136	167
(2) Number of members	8,597	10,369
	Rs.	Rs.
(3) Share capital	31,80,641	39,45,436
(4) Government loan	5,76,094	5,64,392
(5) Other borrowings	70,60,337	78,55,715
(6) Reserve and other funds	20,04,763	21,73,720
(7) Working capital	128,24,600	147,27,731
	No.	No.
(8) Number of building plots	3,833	4,210
(8-A) of which built upon	2,492	2,672
(9) Number of tenements constructed	3,250	3,342
(9-A) under construction	30	54
	Rs.	Rs.
(10) Value of houses constructed	305,09,882	311,52,485

95. Ahmedabad continues to be the main centre of co-operative housing activity. Most of the societies have, however, not still taken steps for grant of leases in form 'D'. As pointed out in previous reports, this is a disquieting feature of the working of these societies, and so long as this question is not satisfactorily solved, the societies cannot be called purely co-operative in character.

96. The increased demand for accommodation in Bombay has helped the societies to get over the serious financial embarrassment faced during the years of depression owing to vacancies in tenements and consequent fall in income. The introduction of the reconstruction scheme has also helped the societies to liquidate their liabilities to Government. The Vasant Theosophical Co-operative Housing and the Goud Saraswat Brahmin Co-operative Housing Societies paid off the entire balance of Government loan due from them. It is unfortunate that the implementation of the reconstruction scheme in the Saraswat Suburban Co-operative Housing Society, Ltd., Santa Cruz, has given rise to party factions which has affected adversely the working of the society.

97. A noteworthy development in the field of Housing is a scheme of Housing for the backward community of Halpatis in Surat District which has been sanctioned by Government as an experimental measure. According to the scheme, it is proposed to organise ten housing societies in suitable areas to be selected by the Deputy Registrar, Northern Circle, in consultation with the proposed Halpatis Housing Trust for the construction of 100 dwellings for the Halpatis. Government has sanctioned the following assistance :—

(i) Assuming the cost of a model dwelling at Rs. 500 a loan of Rs. 250 per dwelling for 100 such dwellings to be constructed by the 10 societies. The loan to be free of interest and repayable in 10 years and the assets of the society and dwellings to remain mortgaged to Government till it is repaid.

(ii) Building materials like timber and bamboos to be supplied at concessional rates by the Forest Department.

(iii) Available unoccupied Government land in Gavthans to be given at the concessional rent of 1/2 pie per square yard. Where such land is not available, suitable plots of 200-300 square yards per dwelling to be acquired and given on rent at 8 annas per mensem per plot.

(iv) The societies would also be eligible for a subsidy of half the amount spent by them in the construction of 10 wells for drinking water on the basis of 1 well per society.

Steps have also been taken after the close of the year to formulate schemes for organization of building societies for backward class people at suitable centres in consultation with the Backward Class Officer under the Post-war Reconstruction Scheme No. 219.

98. Consequent on the growing shortage of housing accommodation in the Province and especially in Bombay, Ahmedabad and other big industrial centres, Government appointed during the year, a Provincial Housing Board and a Provincial Housing Advisory Committee to formulate a long range policy to remedy the situation. A Housing Commissioner has been appointed to co-ordinate building efforts in general and to implement the Government's housing programme. It is expected that Co-operative Housing Societies would play a vital part in implementing the building programme, chalked out by the Housing Board and the Advisory Committee. On the recommendations of the Advisory Committee, Government announced after the close of the year, the terms on which it would grant financial

assistance to Co-operative Housing Societies. Accordingly, societies constructing tenements consisting of two living rooms and a kitchen (with other amenities) or of a lesser size, would be granted loans at 3 per cent. or at $\frac{1}{2}$ per cent. less than the Government borrowing rate whichever is higher. These loans would be to the extent of 75 per cent. of the value of the land and buildings in the case of Tenant Co-partnership societies and to the extent of 60 per cent. in the case of other societies. Co-operative Housing Societies constructing tenements of higher standards than these will be entitled to loans to the extent of 50 per cent. of the value of the land and buildings at the rate of $\frac{1}{2}$ per cent. above the bank rate, provided the bank rate is not lower than the rate at which the Government has itself borrowed on the last occasion before giving loans. For the present, however, the scope of the assistance referred to above would be confined to industrial towns of Bombay, Ahmedabad, Poona, Sholapur and Hubli.

(iii) House Reconstruction Societies.

99. During the year, one House Reconstruction Society repaid Government loan balance due from it in full and was thereafter ordered to be wound up. The number of House Reconstruction Societies thus stood at 12, as against 13 at the end of the previous year, while the balance of Government loan due from them stood at Rs. 4,224 as against Rs. 5,520 at the close of the previous year.

III. BOMBAY PROVINCIAL CO-OPERATIVE INSTITUTE.

100. The outstanding event of the year was the introduction of a revised scheme of education and training in the light of the recommendations made in the Report of Co-operative Training and Education Committee, appointed by Government under the chairmanship of Sir Janardan Madan, the President of the Institute. The main recommendation of the report was that the Provincial Co-operative Institute should be the sole agency for imparting co-operative training and education to officials and non-officials throughout the Province, so that it would be the fountain head for the promotion of co-operative literature, research, and propaganda. The Institute took steps in right earnest to implement the various recommendations of the Committee by appointment of an Executive Officer in charge of the educational activities. In furtherance of the Committee's recommendations, a Co-operative Training College has been started at Poona and three Regional Schools for the three linguistic divisions have also been established at Surat, Poona, and Dharwar. Prior to the establishment of the college and schools, 13 candidates were selected for the post of Educational Supervisors who were given a course of training both in theory and practice at the training centre conducted under the guidance of the Joint Registrar, Industrial Co-operatives and Village Industries. The training course commenced on 14th January 1947 and concluded on the 15th June 1947. These Supervisors were posted in the respective districts with effect from 1st July 1947, and have started their work from that date of organising training classes for secretaries of rural societies and managing committee members of the societies.

101. The Institute has placed the administration of the Regional Schools on a sound basis. Divisional Boards of Education has been constituted as recommended by the Madan Committee, and the administrative control over the school and recruitment of competent staff for each school has been vested in the respective Divisional Boards. The schools at Surat, Dharwar and Poona commenced functioning by the 3rd week of June 1947, and have made a fairly good beginning. These schools are intended to provide co-operative education to Supervisors, Bank-Inspectors, Assistant Co-operative Officers and secretaries of big multi-purpose societies and purchase and sale unions.

102. The Co-operative Training College at Poona was inaugurated on the 14th June 1947 by Honourable Mr. V. L. Mehta, Minister for Finance and Co-operation. This top most storey of the training structure constitutes a land mark in the history of co-operative education not only in this Province but perhaps in the whole country.

103. The Co-operative Training College is expected to train higher staff of the Co-operative Department as also of the Co-operative Institutions. It provides a course of theoretical and practical training for one year, while the course at the Regional Schools is of six months' duration. The medium of instruction at the College is English, while the training imparted in the Regional Schools is in the regional languages. Only graduates are eligible to be admitted at the College. Candidates passing the examination to be held on the completion of the course would be awarded the Diploma styled as "Higher Diploma in Co-operation". The schools give the higher co-operative certificate. The administration of the College is being carried on by a committee constituted as under :—

- (1) Chairman of the Bombay Provincial Co-operative Institute (Chairman).
- (2) Registrar of Co-operative Societies (Vice-Chairman).
- (3) One distinguished Educationist.
- (4) One distinguished Co-operator.
- (5) Chairman of the Co-operative Banks' Association.
- (6) Principal of the Co-operative Training College.

104. In the field of publicity, the Institute has been publishing the *Co-operative Quarterly* as before. Steps to start journals in regional languages at the schools have materialized after the close of the year. The object of these journals is to serve as mouth-piece of co-operative thought, research and news in the region as a whole.

All-India Co-operators' Day.

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

Donations under Section 42 of the Act.

106. The total sum for which sanction was accorded during the year amounted to Rs. 45,640 donated by 292 societies as against Rs. 44,720 donated by 328 societies during the previous year. The total amount sanctioned by the Institute was utilised by societies for various purposes as under :—

Rs.	
11,865	on education.
99,600	on public works like repairs to road, sinking of wells, etc., and
1,060	on medical relief.

Grants.

107. The Institute received a Government grant of Rs. 29,087 for general work and Rs. 47,190 for educational work. Proposals have been submitted to Government to make statutory provision in the Act requiring all types of societies to contribute 1 per cent. of their profits as educational cess to the Institute so as to make this important activity less dependent on the public exchequer.

General Remarks.

108. The Institute has put in a year of solid work, and carried out an all-sided programme of activities entrusted to it in the light of Madan Committee's Report. With the launching of a well planned scheme aiming at an integrated structure of educational and propaganda activities on a province-wide basis, it has assumed its proper role in the Co-operative edifice.

IV. ADMINISTRATION.

Gazetted Officers and Other Staff.

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

109. Mr. S. M. Ikram, I.C.S., continued to hold the office of the Registrar, Co-operative Societies, except for a short interval from 15th December 1946 to 11th January 1947, when I officiated as Registrar during the period during his absence on leave. In view of the increased responsibilities which have devolved on the Department as a result of the steps taken to implement the Post-war plans including the progressive development of regulated markets under the Bombay Agricultural Produce Markets Act. Government sanctioned the re-organisation of the superior staff of the Department with effect from 1st April 1947. Accordingly the post of the Registrar was converted into that of Registrar of Co-operative Societies and Director of Agricultural Marketing and Rural Finance.

The Registrar of Co-operative Societies was also entrusted with the administration of the Money Lenders Act after the close of the year.

Joint, Registrar, Co-operative Societies, Poona.

110. Mr. P. J. Chinmulgund, I.C.S., officiated as Joint Registrar, Co-operative Societies, from 1st July 1946 to 2nd September 1946, when he was transferred as Collector of the Panch Mahals. I took over as Joint Registrar on 4th October 1946 and was, in that capacity, sent on a study tour in Madras, United Provinces and Punjab from 11th January 1947 to 10th March 1947. During this period of study tour, Government sanctioned the post of Deputy Registrar, Headquarters, and Mr. S. G. Almoula was appointed to hold the post. Under the re-organisation scheme of the superior staff referred to above, the post of the Joint Registrar was converted into that of the Additional Registrar, Co-operative Societies, with all the powers of the Registrar under the Bombay Co-operative Societies Act delegated to him. I held the office of the Additional Registrar from 1st April 1947 to 30th June 1947.

Joint Registrar for Industrial Co-operatives and Village Industries.

111. Mr. D. A. Shah who was appointed as Joint Registrar, Industrial Co-operatives and Village Industries, on 13th July 1946 hold the office till the end of the year.

Divisional Deputy Registrars, Co-operative Societies.

112. The three temporary posts of the Divisional Deputy Registrars at Surat, Nasik and Dharwar were held by the following officers :—

(1) Mr. R. N. Trivedi, Deputy Registrar, Northern Circle, Surat.

(2) Mr. N. V. Nayak worked as Deputy Registrar, Nasik, from 1st July 1946 to 14th April 1947 when he was transferred on deputation to work as Principal of the Co-operative Training College, Poona. Mr. S. G. Almoula succeeded him till the end of the year.

(3) Mr. R. S. Patil officiated as Deputy Registrar, Southern Circle, till 25th July 1946. He was relieved by Mr. N. P. Bhagwat (on return from leave), who held the post for the rest of the year.

Chief Auditor and Financial Adviser.

113. Mr. K. R. Kulkarni worked as Chief Auditor and Financial Adviser throughout the year.

Chief Marketing Officer.

114. Mr. V. D. Karkhanis continued to work as Chief Marketing Officer throughout the year. He performed in addition, the duties of Marketing Research Officer till 31st March 1947. Thereafter, Mr. R. K. Apte, Senior Assistant Marketing Officer at Bombay, was entrusted with the duties of Marketing Research Officer (in addition) for the rest of the year.

Under the reorganization scheme of the superior staff the status of the incumbent of the post of Chief Marketing Officer was raised to that of an officer of Class I so as to be commensurate with his responsibilities.

Personal Assistant to the Registrar, Co-operative Societies.

115. Mr. J. G. Saldanha worked as Personal Assistant to the Registrar throughout the year except for a short period of leave from 16th December 1946 to 5th January 1947 when Mr. B. M. Chitnis acted in his place. Government sanctioned also a post of Personal Assistant to the Additional Registrar, Co-operative Societies, in Provincial Co-operative Service, Class II, and Mr. B. M. Chitnis was appointed to hold the post.

Assistant Registrar, Co-operative Societies.

116. During the year under report, Government sanctioned the creation of the post of Assistant Registrar for Konkan Division (i.e., Kolaba and Ratnagiri Districts) with Headquarters at Mahad. The post was not however filled in till after the end of the year.

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

Division.	Name.	Period.	Head-quarters.	Districts in-charge.	Number of days on tour.	Number of societies inspected.
1	2	3	4	5	6	7
Ahmedabad ..	Mr. H. P. Vakil .. Mr. K. M. Diwanji	1st July 1946 to 2nd October 1946. 3rd October 1946 to 30th June 1947.	Ahmedabad	Ahmednbad, Kaira and P a n c h- Mahals.	203	120 (visited).
Surat ..	Mr. K. M. Diwanji .. Mr. K. K. Desai ..	1st July 1946 to 16th August 1946. 17th August 1946 to 30th June 1947.	Surat	Broach and Surat.	..	..
Bombay ..	Mr. K. V. Deodhar .. Mr. C. M. Amin ..	1st July 1946 to 21st August 1946. 22nd August 1946 to 30th June 1947.	Bombay	Bombay, Bom- bay Sub- urban, Thana and Kolaba.	..	..
Jalgaon ..	Mr. A. A. Mahvy ..	1st July 1946 to 30th June 1947.	Jalgaon	East Khandesh	124	135
Dhulla ..	Mr. Y. G. Dharmadikari .. Mr. B. A. Patil ..	1st July 1946 to 27th October 1946. 28th October 1946 to 30th June 1947.	Dhulla	West Khandesh and Nasik.	51 155	25 62

Division.	Name.	Period.	Head-quarters.	Districts in-charge.	Number of days on tour.	Number of societies inspected.
1	2	3	4	5	6	7
Poona	.. Mr. W. D. Salunkhe	1st July 1946 to 10th September 1946; 10th November 1946 to 30th June 1947.	Poona	.. Poona and Ahmednagar.	107	70
	Mr. K. V. Deodhar	16th September 1946 to 9th November 1946.	....	....	5	
Satara	.. Mr. S. S. Erram ..	1st July 1946 to 13th July 1946; 25th May 1947 to 14th June 1947.	Satara	.. Satara and Ratnagiri.	3	
	Mr. S. V. Bhir	.. 14th July 1946 to 24th May 1947; 15th June 1947 to 30th June 1947.	....	....	73	....
Sholapur	.. Mr. V. N. Deshpande.	1st July 1946 to 30th June 1947.	Sholapur	Sholapur and Bijapur.	199	147
Belgaum	.. Mr. K. G. Prabhu	1st July 1946 to 2nd February 1947.	Belgaum	Belgaum and N. Kanara.	82	51
	Mr. R. S. Patil	.. 3rd February 1947 to 30th June 1947.	....	....	70	81
Dharwar	.. Mr. B. A. Patil ..	1st July 1946 to 20th September 1946.	Dharwar	Dharwar ..	40	85
	Mr. B. S. Patil	.. 27th September 1946 to 31st January 1947.	....	....	53	67
	Mr. N. P. Bhagwat	1st February 1947 to 3rd March 1947.		(Additional Charge)	..	....
	Mr. K. G. Prabhu, ..	4th March 1947 to 30th June 1947.	....	....	61	71

Special Auditors, Co-operative Societies.

118. The post of Additional Special Auditor at Bombay for super-audit of Banks and Societies transferred to the charge of Professional Auditors and that of the Special Auditor at Belgaum sanctioned on a temporary basis continued during the year. Government sanctioned one more post of Special Auditor with Head Quarters at Ahmedabad on a temporary basis which was filled after the

close of the year. The following statement shows the names of the officers who held the posts of Special Auditors with their charges and Head Quarters.

Head Quarters.	Districts in charge.	Name.	Period.
1	2	3	4
1. Surat	... Surat, Broach ...	Mr. M. C. Patel Mr. H. P. Vakil	... 1st July 1946 to 10th October 1946. ... 11th October 1946 to 30th June 1947.
2. Jalgaon	... East Khandesh, West Khandesh, Ahmednagar, Nasik.	Mr. B. K. Borkar	... 1st July 1946 to 30th June 1947.
3. Bombay	... Bombay, Bombay Suburban, Thana and Kolaba.	Mr. J. C. Shah	... 1st July 1946 to 30th June 1947.
4. Bombay (Additional)	Bombay, Bombay Suburban.	Mr. K. K. Desai Mr. G. K. Pradhan	... 1st July 1946. to 8th August 1946. ... 9th August 1946 to 30th June 1947.
5. Poona	... Poona, Satara and Sholapur.	Mr. A. D. Patwardhan Mr. K. V. Deodhar... Mr. S. J. Joshi	1st July 1946 to 28th August 1946. 10th September 1946 to 28th February 1947. 29th August 1946 to 9th September 1946. ... 1st March 1947 to 30th June 1947.
6. Belgaum	... Belgaum, Kanara and Ratnagiri.	Mr. S. B. Sundaresan... Mr. R. K. Mankikar	1st July 1946 to 22nd April 1947. 23rd April 1947 to 30th June 1947.
7. Dharwar	... Dharwar, Bijapur ...	Mr. S. H. Acharya	... 1st July 1946 to 30th June 1947.

Assistant Marketing Officers.

119. In addition to the four posts of Assistant Marketing Officers in the Agricultural Marketing Survey Scheme, three posts of Additional Assistant Marketing Officers for work in connection with the Marketing Development as outlined in the Post War Plans were continued during the year. The following officers held the posts of Assistant Marketing Officers.

Agricultural Marketing Survey.	Marketing development.
(1) Mr. R. K. Apte.	(1) Mr. S. B. Godhi.
(2) { Mr. M. H. Patel. Mr. M. I. Patel.	(2) Mr. V. P. Bhole. Mr. R. V. Naik.
(3) Mr. B. P. Sonawane. Mr. S. B. Gosavi.	(3) Mr. M. V. Patel.
(4) Mr. T. B. Pawar.	

120. The touring and inspection work done by the Registrar and Additional Registrar are as under :—

Designation.	Number of days on tour.	Number of socys. inspected.
<i>Registrar. Co-operative Societies—</i>		
Mr. S. M. Ikram.	118	121
Mr. B. P. Patel	20	21
<i>Joint Registrar and Additional Registrar—</i>		
Mr. P. J. Chinmugund	6	...
Mr. B. P. Patel	81	74

Subordinate staff :—

121. In view of a considerable increase in the number of societies the cadre of the District Audit staff was further reinforced by creation of 5 posts of Auditors with a clerk attached to each. Eight posts of Sub-auditors sanctioned last year but which were held in abeyance were filled in during the year.

The post of an Office-Superintendent with a senior clerk for work in connection with Post War Planning of the Department and the three additional clerks to cope with the general increase in work in Registrar's office, sanctioned last year continued through out the year. In addition, Government sanctioned the entertainment of the following staff on temporary basis in the Registrar's Office.

(a) 1 Office Superintendent	...	} To exercise control over the Budget of the Industrial Co-operatives and Village Industries Section.
1 Clerk ... ..	...
(b) 1 Senior Clerk	...	} To deal with the question regarding administration of the Money Lenders Act.
2 Clerks ... ..	...

Special Temporary Staff :—

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

The entire supervision staff of Senior Supervisors, Supervisors, and Assistant Supervisors placed under the control of the Department from 1st April 1946 as a temporary addition to the Departmental staff continued to be the same during the year.

Departmental Officers continued to work as Liquidators in Poona and Nasik Districts. The post of the Liquidator of the Dharwar Urban Co-operative Bank (in liquidation) was held by an officer of the rank of a Sub-Auditor as in the last year.

The additional 15 posts of District Co-operative Officers, viz., 6 posts sanctioned for the general increase in activities in the Districts particularly arising as a result of distribution work undertaken by Co-operative agencies and 9 posts for post war development work, were continued throughout the year. The 18 posts of Sub-Auditors—9 in the grade of Rs. 95—5—130 and 9 in the grade of Rs. 75—5/2—90 for work in connection with the administration of the Bombay Agricultural Debtors Relief Act were also continued along with other debt relief staff (viz., 51 Assistant District Co-operative Officers and 51 Land Valuation Officers). Though all these additional posts of District Co-operative Officers and Sub-Auditors were sanctioned originally by Government for specific items of work, with a view to secure more efficient disposal of work, it was felt necessary to readjust the administrative machinery in such a way so as to provide each District with one District Co-operative Officer and one or more Additional District Co-operative Officers or Assistant District Co-operative Officers according to the need of each District. The Additional District Co-operative Officers and Assistant District Co-operative Officers have been allotted territorial charges of 1 to 4 talukas and 18 posts of Sub-Auditors sanctioned for debt relief work were also utilised as Additional District Co-operative Officers or Assistant District Co-operative Officers. These officers now concentrate on all items of work within their respective jurisdiction subject to the control of the District Co-operative Officer at Head Quarters.

The temporary posts of 7 clerks under the District Co-operative Officers were sanctioned on permanent basis.

The policy followed in the recent years to provide departmental hands as Managers of Co-operative Marketing organisations was continued during the year. The staff under the scheme for Fruit and Vegetable grading and for marketing of Jarila cotton in Khandesh Districts was also continued throughout the year.

Of the ten posts of Marketing Inspectors sanctioned by Government for the execution of marketing development programme 3 posts were filled in during the year.

Special Temporary staff for the Training Centre for training the staff of the Co-operative Department and other Provincial Co-operative bodies and personnel required by co-operative organisations to be set up under Post War Reconstruction Schemes.

123. The staff consisting of 1 Assistant Registrar, two Inspectors, and 2 clerks was continued during the year. During the first half of the year the ex-servicemen recruited to various categories of posts in the Department were given training at the Training Centre while in the latter half the personnel trained consisted of—

- (1) Sub-Auditors recruited by the Department.
- (2) District Officers recruited for Cottage Industries Section.
- (3) Educational Supervisors, recruited by the Provincial Co-operative Institute, and
- (4) Organisers recruited by the Provincial Industrial Co-operative Association.

Following officers worked as Assistant Registrar in charge of the Centre—

Mr. S. G. Almoula	...	...	1st July 1946 to 10th January 1947.
Mr. K. V. Decdhar	...	...	26th January 1947 to 30th June 1947.

Consequent on the revised arrangements for training the staff of Department and that of non-official Institutions, sanctioned by Government, in the light of the recommendations of the Committee on Co-operative Education and Training

(to which reference has made in the Chapter on Bombay Provincial Co-operative Institute), it was no longer necessary to continue the Departmental Centre. Orders were accordingly passed disbanding the Centre, as well as the teaching staff.

HONORARY WORKERS.

124. The number of Honorary Organisers at the close of the year remained unchanged at 191, of which 49 were District Honorary Organisers and 145 Taluka Honorary Organisers. The period of appointment of Lady Honorary Organisers, which terminated on the 30th June 1916, was extended further for one year upto 30th June 1917. These appointments are made for certain towns where there is scope for spread of co-operative movement amongst women and at the close of the year, there were 8 such organisers one each for Ahmedabad, Bombay, Belgaum, Ahmednagar, Dhulia, Nasik and two for Poona.

COST OF WORKING.

125. The cost of working of the Department together with the cost relating to the schemes for improvement of agricultural marketing, the cost of the scheme for co-operative training and education and other post-war schemes is indicated in Table "A" appended to this Report.

SUPPRESSION OF CORRUPTION.

126. Four cases in which departmental officers in subordinate ranks viz., one Assistant District Co-operative Officer, two rural assistants and one secretary were involved in misappropriation of funds (and in one case goods) of societies came to light. All these cases were investigated by the Police. In one case, the officer concerned was acquitted, while the other three cases were still under investigation at the close of the year.

V. MISCELLANEOUS MATTERS.

(1) ACT, RULES AND BYE-LAWS.

Act and Rules.

127. There have been no addition or alteration to the Bombay Co-operative Societies Act, 1925, or the Bombay Co-operative Societies Rules, 1927, during the year. However, in order to overcome difficulties which have been experienced in the working of the Bombay Co-operative Societies Act, 1925, and to provide facilities for an orderly democratisation and development of the co-operative movement, proposals for the amendment of the Co-operative Societies Act have been taken in hand by Government in consultation with the Bombay Provincial Co-operative Institute and the Registrar. Detailed amendments to the Bombay Co-operative Societies Act and Rules are under consideration, and it is expected they they would be taken up by the Assembly during the next session.

Bye-laws.

128. A model set of bye-laws for federation of the purchase and sale societies and unions were framed during the year.

With a view to secure uniformity and to regularise the business of discounting of short-dated hundies and usance bills and to eschew as far as possible the risks inherent in this business, all central and urban banks doing hundi business and discounting usance bills were advised to adopt the following amendments to their bye-laws:—

(a) *Objects clause to be added to bye-law 3.*—

“To undertake discounting of short-dated hundies and usance bills on behalf of the members of the bank in accordance with the rules framed by the Board of Directors and approved by the Registrar of Co-operative Societies, Bombay Province, Poona.”

(b) *Following clause to be added to the model bye-law 32 in leaflet “H” relating to duties and powers of the Board of Directors:—*

“To frame rules for discounting of short-dated hundies and usance bills on behalf of the members of the bank, such rules being subject to the approval of the Registrar.”

(2) ARBITRATION.

129. The total number of arbitration cases filed during the year was 1,650 and 2,293 cases were pending at the beginning of the year. Out of them, 1,497 cases were disposed of leaving a balance of 2,446 cases at the end of the year. Out of the total loans outstanding from members of all classes of societies amounting to Rs. 9,93,65,493, an amount of Rs. 31,44,692 was involved in arbitration recording a decrease of Rs. 5,93,482 over the figure of Rs. 37,38,174 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. 5,73,014 and Rs. 1,25,496.

(3) LIQUIDATION.

130. 31 Societies were ordered to be wound up during the year, while the liquidation proceedings of 19 societies were completed. The total number of societies in liquidation stood at 866 at the close of the year. The classification of societies taken into liquidation is under:—

(1) Agricultural Credit Societies	...	...	...	10
(2) Urban Credit Societies	...	...	...	4
(3) Salary Earners Societies	...	...	...	4
(4) Housing and House Re-constructin Societies	1
(5) Consumers Societies	7
(6) Producers Societies
(7) Unions	1
(8) Other types	4

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The estimated assets and liabilities of societies in liquidation at the close of the year were Rs. 44,71,343 and Rs. 36,05,860, respectively. The following statement indicates the position as regards the total number of societies ordered to be wound up, the number of societies dissolved, the number of societies in liquidation at the

close of the year and the amounts of assets realised and liabilities held during the year :—

Year.	No. of societies ordered to be wound up.	No. of societies cancelled.	No. of societies in liquidation.	Assets realised.	Liabilities paid.
				Rs.	Rs.
1946-47 ...	21	19	866	4,31,094	3,71,714
1945-46 ...	41	57	854	3,88,912	4,13,419

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

(4) RECOVERIES THROUGH SPECIAL RECOVERY OFFICERS.

131. 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 liquidators' orders.				Number of awards and liquidators' orders finally disposed off during the year by full recovery or by balance being irrecoverable.	Balance at the close of the year.			
	At the close of the year.		Received during the year.			Number.	Amount recoverable.		
	Number	Amount recoverable.	Number.	Amount recoverable.					
1	2	3	4	5	6	7	8	9	10
			Rs.		Rs.		Rs.		Rs.
Bombay Province ..	18	20,427	39,45,541	1,964	6,02,596	2,658	9,47,078	19,633	36,01,959

The statement indicates that there has been a decrease of about Rs. 5,00,000 in recoveries during the year. The number of arbitration awards and liquidation orders sent to the Special Recovery Officers during the year shows a large reduction as compared with the figure of the preceding year and also records a substantial decrease in amount recoverable over the last year's figure, while the balance of the amount recoverable shows a decrease over the corresponding figures of the preceding year by Rs. 3,44,482.

(5) CRIMINAL CASES.

132. The total number of offences committed in co-operative societies and noticed during the year shows an increase over the previous year's record. The total number of prosecutions launched during the year was 60 which together with 35 cases pending at the close of the last year brought the total to 95. Of these 17 cases were decided, 8 resulting in conviction and 9 in acquittal. The total number of cases pending at the close of the year was 78.

The incidence of frauds in certain districts e.g.—East Khandesh, Nasik, Satara and Ahmedabad has been a regrettable feature and necessary steps have been taken to investigate cases of frauds and to take suitable action.

(6) SUSPENSION OF MANAGING COMMITTEES OF SOCIETIES.

133. The number of societies of which the managing committees were suspended was 79 at the beginning of the year. During the course of the year, committees of 8 societies were suspended, the period of suspended committees was extended in 19 cases and committees of 27 societies were re-instated. The number of societies of which the managing committees were under suspension thus stood at 60 at the close of the year.

(7) SCHOOL BOYS' SOCIETIES.

134. The year under report records a decrease in the number of school boys societies. The total number of these societies stood at 795 as against 766 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 the 31st March 1947 :—

Division.	Number of school boys co-operative societies in			
	Secondary schools.	Primary schools.	Special schools.	Total.
Bombay	40	1	4	45
Central	40	301	6	347
Northern	38	203	2	243
Southern	16	21	.....	37
North-East	45	75	3	123
Total	179	601	15	795

VI. CONCLUSION.

135. From the foregoing paragraphs it will be seen that the year on the whole has been a period of progressive development of the movement. Considering that during the last three years as many as 1948 societies embracing a variety of economic activities have come into existence both in rural and urban areas, the pace of expansion can be considered as satisfactory.

136. In the realm of rural credit, the extension of the Bombay Agricultural Debtors Relief Act to the whole province has emphasised the need for evolving an efficient machinery for the provision of crop finance to adjusted debtors. It is gratifying to note that in the process of building up the credit structure as many as 329 thrift and credit societies and 150 multipurpose societies were registered during the year. Simultaneously, efforts were also concentrated on reorganizing the working of the older established societies.

137. A distinguishing feature which continued to characterise the working of rural primaries is the extent to which they have participated in other beneficent activities like distribution of controlled commodities, consumers goods, etc. The efficient manner in which the societies have on the whole tackled these items of work have helped to infuse fresh blood into the movement, so much so that the co-operative society which till recent years mainly confined itself to credit business, has come to be regarded as a powerful agency capable of catering to the various economic needs of the rural folk. We have now reached a turning point when with the switch over from war to peace time economy, societies will no longer have the same avenues for many sided activities. It is, therefore, time that societies should devote their attention in right earnest to adjusting their working to rapidly changing conditions. The process of broadening the basis of societies which has already been in operation for several years deserves to be pursued with vigour so that societies in addition to the dispensing of credit can usefully undertake other activities relating to rural economy ranging from the provisions of seed and manures to the marketing of the produce of the agriculturists.

138. All India Planning Committee has suggested that the target of expansion should be to cover 50 per cent. of the villages and 30 per cent. of the rural population within the ambit of the reorganised primary society within a period of 10 years in two five years periods and that the membership of the primary society should be at least 50. As a result of the extension of the Bombay Agricultural Debtors Relief Act, the implementation of this recommendation of the Planning Committee has already commenced. The average membership of the society at present works out at 51, while about 7.5 per cent. of the rural population has served by the Co-operative movement. But it is necessary to guard against the complacency which may well be set the co-operators on account of the rather easy progress achieved during the war years, for war time spurt in prices and in scope for distributive trade is but a transitory phase and time has now come for the conservation of members, purchasing power through savings drive and consolidation of finance and functions of co-operative societies so as to enable them to weather the store storm of depression which may set in before long.

139. In the domain of long term finance the Future of Land Mortgage Banks is be set with several difficulties which have arisen as a result of a fall in the business of Land Mortgage Banks. The position of the several of these Land Mortgage Banks at present is precarious and has been partly aggravated by conditions which have necessitated financing of land improvement schemes by Government through various

departmental agencies. The future of the Land Mortgage Banks depends on the policy Government decides to follow with regard to provision of long term finance to agriculturists and it is likely some of the Land Mortgage Banks, in the event of their inability to function as economic units, may inevitably have to be amalgamated with District Central Banks.

140. The urban side of the movement has continued to flourish in all its phasis, banking, housing etc. and demonstrates the potentialities of the moment for sections of the public which satisfy certain standards of intelligence, education and financial solvency. The Salary Earners Societies are proving useful agency for promotion of thrift, while Urban Banks continue to provide banking facilities in and outside the areas of operation of Joint Stock Banking Institutions. The large inflow of deposits in these banks inspite of a reduction in the rate of interest indicates increasing confidence of the public in the stability of these institutions.

141. Before I close, I should like to express my thanks to the non-official leaders and workers of the movement who at considerable sacrifice of their time continue to make valuable contribution to accelerating the pace of co-operative efforts. Considering that the recommendations of the All India Planning Committee advocate the application of co-operative method to a wide range of economic activities both in rural and urban areas, aiming at the achievement of a Co-operative Commonwealth, the need for an ever increasing band of enthusiastic workers imbued with the spirit of service and co-operative ideals amongst the masses is greater to-day than it has ever been before. I am also thankful to the members of the departmental staff, both Gazetted and non-gazetted, who have worked with devotion to duty and have ungrudgingly borne the strain of work of a rapidly growing department.

(Signed) B. P. PATEL,

Registrar, Co-operative Societies, and
Director of Agricultural Marketing and
Rural Finance, Bombay Province, Poona.

APPENDIX A.

I.—Conference.

District.	Place.	Date.	Name of the President.
Panch Mahals ..	Godhra ..	14th December 1946	Assistant Registrar, C. S., Ahmedabad.
Kaira ..	Nadiad ..	23rd November 1946	R. N. Trivedi, Esq., B.A., G.D.C.A., Deputy Registrar, C. S., Surat.
Do. ..	Do. ..	7th December 1946	V. L. Mehta, Esqr., B.A., Honourable Minister for Finance and Co-operation.
Do. ..	Do. ..	24th June 1947 ..	Collector of Kaira.
Ahmedabad ..	Ahmedabad ..	11th December 1946	Assistant Registrar, C. S., Ahmedabad.
Do. ..	Do. ..	11th June 1947 ..	R. N. Trivedi, Esqr., B.A., G.D.C.A., Deputy Registrar, C. S., Surat.
Do. ..	Do. ..	29th June 1947 ..	V. L. Mehta, Esqr., B.A., Honourable Minister for Finance and Co-operation.
Do. ..	Do. ..	30th January 1947	Do. do.
Broach ..	Broach ..	3rd December 1946	B. P. Patel, Esqr., I.C.S., Additional Registrar, C. S., Poona.
Surat ..	Surat ..	8th April 1947 ..	D. A. Shah, Esqr., M.A., LL.B., Joint Regr. for Industrial Co-operatives and Village Industries, B. P., Poona.
Thana ..	Kasgaon ..	5th January 1947 ..	D. J. Zunjarrao, Esqr., District Hon. Organizer, C. S., Kalyan.
East Khandesh ..	Jalgaon ..	11th July 1946 ..	B. D. Deshmukh, Esqr., Chairman, East Khandesh, C. C. Bank Ltd., Jalgaon.
Do. ..	Do. ..	30th October 1946	Collector of East Khandesh, District Jalgaon.
Do. ..	Do. ..	10th November 1946	B. D. Deshmukh, Esqr., Chairman, East Khandesh, C. C. Bank Ltd., Jalgaon.
Do. ..	Do. ..	11th February 1947	Assistant Registrar, C. S., Jalgaon.
Do. ..	Do. ..	26th June 1947 ..	Collector of East Khandesh, Jalgaon.
West Khandesh ..	Dhulia ..	2nd November 1946	District Judge, Dhulia.
Do. ..	Do. ..	10th November 1946	N. V. Nayak, Esqr., Deputy Registrar, C. S., Nasik.
Do. ..	Do. ..	19th November 1946	D. A. Shah, Esqr., M.A., LL.B., Joint Registrar for Industrial Co-operatives and Village Industries, B. P., Poona.
Do. ..	Nandurbar ..	27th November 1946	B. P. Patel, Esqr., I.C.S., Joint Registrar, C. S., B. P., Poona.
Do. ..	Dhulia ..	28th November 1946	Do. do.

APPENDIX A—*contd.*

District	Place.	Date.	Name of the President.
West Khandesh..	Dhulia	.. 22nd December 1946	S. T. More, Esq., Bar-at-Law, M.L.A.
Do.	.. Shirpur	.. 4th March 1947 ..	V. T. Patil, Esqr., Chairman, T. C. S., Union, Shirpur.
Do.	.. Shindkhoda	.. 17th February 1947	Collector of West Khandesh, Dhulia.
Do.	Shahada	.. 26th June 1947 ..	Dr. V. H. Patil.
Nasik	.. Nasik	.. 1st December 1946	Diwan Bahadur R. V. Vandekar, Nasik
Do.	.. Do.	.. 19th January 1947	Deputy Registrar, C. S., Nasik.
Do.	.. Do.	.. 1st April 1947 ..	Auditor and Reconstruction Officer, Nasik.
Do.	.. Do.	.. 17th May 1947 ..	Deputy Registrar, C. S., Nasik.
Satara	.. Satara	.. 19th October 1946	Assistant Registrar, C. S., Satara.
Do.	.. Do.	.. 10th February 1947	Do. do.
Do.	.. Do.	.. 16th March 1947 ..	Do. do.
Do.	.. Do.	.. 19th May 1947 ..	Do. do.
Ratnagiri	.. Ratnagiri	.. 28th February 1947	Do. do.
Bijapur	.. Bijapur	.. 13th February 1947	S. H. Acharya, Esqr., G.D.C.A., Special Auditor, C. S., Dharwar.
Belgaum	.. Belgaum	.. 10th October 1946	Deputy Registrar, C. S., Dharwar.
Do.	.. Do.	.. 9th December 1946	L. M. Patil, Esqr., Honourable Minister for Excise and Reconstruction to the Government of Bombay.
Do.	.. Do.	.. 31st January 1947	Assistant Registrar, C. S., Belgaum.
Do.	.. Gokak	.. 16th February 1947	K. F. Patil, Esqr., Parliamentary Secretary to the Government of Bombay.
Do.	.. Saundatti	.. 13th April 1947 ..	P. B. Ugargol, Esqr., Chairman, D. C. C. Bank Ltd., Belgaum.
Do.	.. Bail Hongal	.. 22nd April 1947 ..	H. S. Metgud, Esqr., President, Bail-Hongal Municipality.
Do.	.. Belgaum	.. 1st May 1947 ..	P. B. Ugargol, Esqr., Chairman, D. C. C. Bank Ltd., Belgaum.
Do.	.. Do.	.. 29th June 1947 ..	S. N. Angadi, Esqr., B.A., LL.B., Deputy Speaker, Bombay Legislative Assembly.
North Kanara	.. Karwar	.. 13th December 1946	L. M. Patil, Esqr., Honourable Minister for Excise and Reconstruction, B. P.
Do.	.. Honnavar	.. 17th January 1947	The Joint Registrar, I. C. and V. I., B. P., Poona.
Do.	.. Sirsi	.. 22nd February 1947	Assistant Registrar, C. S., Belgaum.
Dharwar	.. Dharwar	.. 8th February 1947	Rao Bahadur F. B. Laxmeshwar.
Do.	.. Ranebennur	.. 23rd February 1947	K. F. Patil, Esqr., Parliamentary Secretary to Government of Bombay.
Poona	.. Poona	.. 28th April 1947 ..	S. G. Almaula, Esqr., B.A., LL.B., Deputy Registrar, C. S., Nasik.
Ahmednagar	.. Ahmednagar	.. 23rd December 1946	N. V. Nayak, Esqr., B.A., B.Sc., Deputy Registrar, C. S., C. C., Nasik.
Do.	.. Do.	.. 24th June 1947 ..	S. G. Almaula, Esqr., B.A., LL.B., Deputy Registrar, C. S., C. C., Nasik.

APPENDIX A—*contd.**II.—A Training classes for Secretaries, Supervisors, etc.*

Place.	Dates (or duration).	No. of candidates attended.	No. of candidates passed at the examination.
<i>For Secretaries.</i>			
Ahmedabad	.. 16 days	.. 47	47
Ahmedabad	.. 7th days	.. 21	....
Surat	.. 7 days	.. ....	....
Pen	.. 14th May 1947 to 31st May 1947	.. 8	....
Dhulia	.. 2nd September 1946 to 9th September 1946	.. 8	....
Shirpur	.. 9th January 1947 to 11th January 1947	.. 7	....
Dindori	.. 9th July 1946 to 13th July 1946	.. 12	....
Satana	.. 7th October 1946 to 21st October 1946	.. 21	....
Malegaon	.. 17th December 1946 to 5th January 1947	.. 12	....
Dhobewadi	.. 21st November 1946 to 23rd November 1946	.. 15	....
Patan	.. 24th November 1946 to 25th November 1946	.. 15	....
Malharpeth	.. 26th November 1946 to 27th November 1946	.. 15	....
Chaphal	.. 28th November 1946 to 30th November 1946	.. 15	....
Vangi	.. 13th December 1946 to 24th December 1946	.. 14	....
Sholapur	.. 2nd November 1946 to 30th November 1946	.. 26	....
Bijapur	.. 17th March 1947 to 31st March 1947	.. 101	....
Belgaum	.. 14th October 1946	.. 2	....
Hukeri	.. 16th November 1946	.. 16	....
Gokak	.. 16th December 1946	.. 16	....
Sankeshwar	.. 21st February 1947	.. 0	....
Nandgad	.. 21st March 1947	.. 35	....
Saudatti	.. 7th April 1947	.. 32	....
Bailhongal	.. 16th April 1947	.. 40	....
Belgaum	.. 28th April 1947	.. 21	....
Kumthu	.. 25th April 1947	.. 6	....
Honawar	.. 12th April 1947	.. 8	....
Sirsi	.. 30th April 1947	.. 8	....
Karwar	.. 3rd June 1947	.. 7	....
Siddapur	.. 18th June 1947	.. 2	....
Mundgod	.. 21st June 1947	.. 2	....
Honawar	.. 16th September 1946	.. 10	11
Halyal	.. 16th September 1946	.. 7	....
Sambrani	.. 23rd September 1946	.. 1	....
Ron	.. 28th November 1946 to 29th November 1946	.. 12	....
Mundargi	.. 30th November 1946	.. 6	....
Annegiri	.. 8th December 1946 to 10th December 1946	.. 16	....
Gadag	.. 16th December 1946 to 17th December 1946	.. 36	....
Kulgatgi	.. 13th April 1947 to 16th April 1947	.. 13	....
Hubli	.. 23rd April 1947 to 26th April 1947	.. 25	....
Dharwar	.. 13th April 1947 to 16th April 1947	.. 22	....
Sbiggeon	.. 13th April 1947 to 16th April 1947	.. 13	....
Ranebennur	.. 23rd April 1947 to 26th April 1947	.. 32	....
Hangal	.. 23rd April 1947 to 26th April 1947	.. 14	....
Raveri	.. 24th April 1947 to 26th April 1947	.. 40	....
Hansbhavi	.. 5th May 1947 to 8th May 1947	.. 20	....
Hirekerur	.. 26th May 1947 to 29th May 1947	.. 12	....
<i>For Managing Committee Members.</i>			
Panch Mahals	.. 2 days	.. 41	....
Jalgaon	.. ..	.. 140	....
Virdel	.. 6th August 1946 to 7th August 1946	.. 6	....
Velde	.. 9th August 1946 to 10th August 1946	.. 3	....
Nizar	.. 10th August 1947 to 11th August 1947	.. 4	....
Dawalde	.. 14th August 1946	.. 4	....

APPENDIX A—concl'd.

Place.	Dates (or duration).	No. of candidates attended.	No. of candidates passed at the examination.
<i>For Managing Committee Member—contd.</i>			
Raikhesla ..	15th August 1946 ..	5	....
Dangadgaon ..	16th March 1946 ..	5	....
Mhaswad ..	18th August 1946 ..	4	....
Bahurupo ..	25th August 1946 ..	4	....
Amlad ..	26th August 1946 ..	3	....
Mod ..	27th August 1946 ..	5	....
Pisawar ..	27th August 1946 ..	4	....
Shirpur ..	7th September 1946 to 8th September 1946 ..	4	....
Khardo ..	9th September 1946 ..	4	....
Artbe ..	10th September 1946 to 11th September 1946 ..	4	....
Bharwade ..	12th September 1946 ..	5	....
Vaghdi ..	14th September 1946 ..	4	....
Damano ..	16th September 1946 ..	4	....
Daul ..	17th September 1946 ..	4	....
Palonda ..	23rd September 1946 to 24th September 1946 ..	5	....
Khadnagaon ..	26th September 1946 ..	3	....
Pimplod ..	27th September 1946 ..	5	....
Shahada ..	27th September 1946 to 28th September 1946 ..	4	....
Kolada ..	28th September 1946 ..	4	....
Champla ..	3rd October 1946 to 4th October 1946 ..	4	....
Murgod ..	18th August 1946 ..	28	....
Pachhapur ..	25th November 1946 ..	29	....
Hudli ..	10th November 1946 ..	20	....
Maste Holi ..	11th December 1946 ..	15	....
Chik Bhagewadi ..	1st May 1947 ..	60	....
Hirebagewadi ..	4th May 1947 ..	58	....
Mutnal ..	7th May 1947 ..	28	....
Parishwad ..	21st May 1947 ..	26	....
Avarolhi ..	23rd May 1947 ..	35	....
Chik Manoli ..	25th May 1947 ..	59	....
Mugutkhan Hubli ..	28th May 1947 ..	83	....
Haushikatti ..	16th June 1947 ..	61	....
Kittur ..	23rd June 1947 ..	55	....
Neginhal ..	26th April 1947 ..	40	....
Hirebagewadi ..	28th June 1947 ..	15	....
<i>For Ordinary Members.</i>			
Panch Mahals District. 1 day ..	..	200	....
Jalgaon ..	..	637	....
Nangori ..	25th July 1946 to 26th July 1946 ..	15	....
Dabyane ..	26th July 1946 to 27th July 1946 ..	22	....
Kerawade ..	12th July 1946 to 13th July 1946 ..	15	....
Ghodde ..	15th October 1946 to 16th October 1946 ..	20	....
Sarpan ..	16th October 1946 to 17th October 1946 ..	17	....
Astane ..	17th October 1946 to 18th October 1946 ..	20	....
Kalambhira ..	19th October 1946 to 20th October 1946 ..	16	....
Tamaswadi ..	20th October 1946 ..	32	....
Chinchkhede ..	20th October 1946 ..	12	....
Akkalpoda ..	21st October 1946 ..	9	....
Baramati ..	4th June 1947 to 9th June 1947 ..	39	....
Do. ..	7th July 1947 to 13th July 1947 ..	16	....
Poona ..	24th June 1947 to 1st July 1947 ..	16	....
Rahuri ..	2 days ..	8	....
Belapur Road ..	11th December 1946 ..	14	....
Loni Budruk ..	11th February 1947 ..	12	....
Rahuri ..	4th March 1947 ..	4	....
Belapur Road ..	16th April 1947 ..	9	....
Sangamner ..	16th April 1947 ..	11	....

TABLE A.

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

(Co-operative Section only).

Particulars.	1946-47.		1945-46.	
	Amount.	Rs.	Amount.	Rs.
Pay of officers ..	....	1,57,660	....	1,05,038
Pay of Establishment ..	....	8,03,932	....	4,04,874
Allowances and Honoraria ..	....	7,58,854	....	4,30,407
Contingencies ..	....	1,03,440	....	82,708
Grant-in-aid to Co-operative Institutions—	....	2,37,294	....	87,342
(a) Bombay Provincial Co-operative Institute ..	20,087	....	....	....
(b) Backward societies ..	1,440	....	1,400	....
(c) Subsidies to land mortgage bank. ....	....	....	750	....
(d) Supervising unions ..	1,05,790	....	51,300	....
(e) Village Multi Purpose Societies ..	....	....	6,912	....
(f) Crop Protection, Marketing and Better Farming Societies ..	16,227	....	23,200	....
(g) Local bodies ..	....	....	....	....
(h) Fencing Societies ..	600	....	500	....
(i) Educational Committees of District Board of Supervising Unions ..	47,190	....	....	....
(j) Women Co-operative Societies..	633	....	450	....
(k) Grant to cotton Sale Societies and Unions ..	17,885	....	....	....
	....	20,61,195	....	11,70,309
<i>Deduct Receipts.</i>				
Audit fees ..	1,50,015	....	1,59,400	....
Miscellaneous Receipts ..	68,629	-2,18,644	82,245	-2,40,735
Exclusive of Government of India Grant	Net Total ..	18,42,551	68	9,29,634

2. Scheme for Improvement of Agricultural Marketing in India.

	Amount in 1946-47.		Amount in 1945-46.	
Pay of officers ..	16,380		13,633	
Pay of Establishment ..	7,916		5,822	
Allowances and Honoraria ..	13,087		15,130	
Contingencies ..	3,522		2,718	
	50,005		37,303	

Scheme for Co-operative Training and Education, Poona.

Grants ..	50,407
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TABLE B.

General Progress of the Movement.

Type of Societies.	No. of Societies.		No. of members.		Share Capital.		Reserve and other funds.		Working Capital.	
	1945-46.	1946-47.	1945-46.	1946-47.	1945-46.	1946-47.	1945-46.	1946-47.	1945-46.	1946-47.
1. Central Banks including Provincial Banks and Provincial Land mortgage Banks and Banking Unions.	15	16	22,890	24,141	61,67,830	65,38,600	64,12,602	69,33,137	14,40,72,230	14,40,17,457
2. Agricultural Societies including L. M. Banks.	5,374	5,804	4,48,451	5,30,570	78,87,951	94,58,770	1,46,26,731	1,58,24,475	4,71,34,652	5,92,22,684
3. Non-Agricultural Societies ..	1,753	1,971	5,95,710	6,39,244	3,17,04,007	3,04,10,854	1,75,86,041	1,74,08,724	16,81,68,007	17,67,66,828
4. Unions ..	118	118	4,203	4,540	....	....	....	....	....	....
5. Insurance Societies ..	4	4	23,174	24,547	....	....	59,04,654	70,91,211	59,74,020	71,19,532
Total ..	7,254	8,003	10,93,934	12,20,051	4,57,59,788	5,44,08,224	4,46,29,828	4,71,07,547	36,02,49,008	38,71,26,501

TABLE C.

Current Demand and Recoveries.

Type of societies.	Principal.		Arrears.		Amount recovered out of amount due after the close of the year.	Remarks.
	Amount due for payment during the year.	Amount recovered out of Column 2.	Authorised.	Unauthorised.		
Central Banks	15,01,81,147	14,61,85,093	13,25,990	36,20,064	47,82,424	
Agricultural Credit Societies.	2,24,20,598	1,26,68,271	15,04,165	81,58,157	6,86,690	
Non-Agricultural Societies.	Credit 10,21,01,245	9,68,14,160	17,26,513	35,60,572	30,12,561	
Total 1946-47	27,46,52,985	25,46,67,524	46,46,668	1,58,83,793	84,31,675	
Total 1945-46	22,64,97,485	20,82,60,367	40,96,716	1,41,40,353	1,09,51,096	

TABLE D.

Objects 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 debt.	Other purposes	Total.
1	2	3	4	5	6	7	8
1946-47							
Agricultural Co-operative Credit Societies including Land Mortgage Banks.	1,86,90,079	5,45,617	11,78,772	1,76,345	3,92,334	6,83,748	1,66,21,895
for 1945-46	1,02,18,421	4,92,386	11,36,158	1,87,762	5,39,218	6,47,342	1,92,21,232

TABLE D.

Type of Societies.	Agricultural operations.	Trade and Commerce.	Industrial Operations.	Acquisition for improvement of property.	Other purposes.	Total.
1	2	3	4	5	6	7
1946-47						
Non-Agricultural Credit Societies.	15,95,198	6,48,80,171	31,54,161	34,71,894	3,75,07,173	11,05,58,117
for 1945-46	13,44,611	4,81,01,517	19,59,065	24,99,432	3,32,73,558	8,77,68,183

STATEMENT
Operations of Provincial and Central

Name of Central Bank.	Number of Members		Loans advanced during the year to		Receipts from Loans and Deposits repaid during the year by	
	Individuals	Societies	Individuals	Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
(1) Provincial Banks.			Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Limited.	2,538	2,924	2,94,51,751	7,77,35,024	3,15,69,651	7,09,49,034
2. The Bombay Provincial Co-operative Land Mortgage Bank, Limited.	566	113	3,186	3,86,576	3,146	3,27,669
Total ...	3,104	3,037	2,94,54,937	7,81,21,600	3,15,72,997	7,12,76,723
(3) District Central Banks.						
1. The Ahmedabad Central Co-operative Bank, Limited.	18	220	3,768	69,66,041	3,026	65,31,537
2. The Barshi Central Co-operative Bank, Limited.	801	66	2,71,672	2,63,885	2,80,315	1, 96,487
3. The Belgaum District Central Co-operative Bank, Limited.	1,125	469	40,88,421	26,14,941	85,37,488	21,82,484
4. The Bijapur District Central Co-operative Bank, Limited.	911	309	11,37,172	7,13,931	11,08,377	5,67,698
5. The Broach Central Co-operative Bank, Limited.	931	221	5,88,249	49,69,359	5,96,960	44,02,042
6. The East Khandesh Central Co-operative Bank, Limited.	1,703	619	61,68,431	6,64,31,783	67,99,644	6,69,60,908
7. The Karnatak Central Co-operative Bank, Limited.	1,064	658	44,70,225	56,09,760	42,86,314	49,08,817
8. The North Kanara Central Co-operative Bank, Limited.	630	126	4,37,764	1,87,995	3,69,538	1,80,983
9. The Poona Central Co-operative Bank, Limited.	2,923	408	29,66,566	18,06,526	27,70,492	15,84,507

A.

Banks during 1946-47.

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.
68,19,568	1,69,71,029	8,14,500	48,04,10,979	19,32,40,258	39,71,51,528	—
40	99,32,533	31,577	1,524	.....	2,000	1,00,000
68,19,608	1,69,04,562	8,46,177	48,04,12,496	19,32,40,258	39,71,53,528	1,00,000
1,195	8,32,707	68,908	5,96,061	1,13,29,971	60,22,770	—
1,83,489	1,71,463	4,505	12,58,739	.....	7,68,785	—
23,76,847	15,56,910	5,94,639	1,06,07,539	41,244	75,97,706	Nil
3,96,693	9,00,173	75,187	1,10,10,243	17,914	39,68,238	—
89,936	9,81,304	29,238	13,47,284	7,30,998	63,87,265	Nil
7,68,725	40,29,850	7,21,309	7,11,26,339	29,00,000	78,87,738	Nil
18,83,411	81,21,754	4,65,511	3,03,36,598	Nil	22,68,343	Nil
1,85,062	1,34,161	36,061	9,01,898	22,37,107	7,30,222	—
26,48,687	13,06,766	6,16,762	4,23,26,334	4,19,45,223	2,43,37,470	Nil

STATEMENT

Name of Central Bank	Loans and Deposits repaid during the year to				Received from the sale of goods to members
	Individuals	Central, Provincial and other Banks	Primary Societies	Government	
1	15	16	17	18	19
	Rs.	Rs.	Rs.	Rs.	
(1) Provincial Banks.					
1. The Bombay Provincial Co-operative Bank, Limited.	48,13,57,066	19,62,66,463	39,77,25,074	Nil	.....
2. The Bombay Provincial Land Mortgage Bank, Limited.	81	.....	33,668	Nil	.....
Total ...	48,13,57,097	19,62,66,463	39,77,58,742	.....	.....
(2) District Central Banks.					
1. The Ahmedabad Central Co-operative Bank, Limited.	6,15,547	1,09,11,490	61,64,916	Nil	.....
2. The Barisi Central Co-operative Bank, Limited.	11,43,651	.....	7,35,965	Nil	.....
3. The Belgaum District Central Co-operative Bank, Limited.	96,92,567	Nil	78,10,369	Nil	ND
4. The Bijapur District Central Co-operative Bank, Limited.	1,09,21,431	1,41,897	33,96,317	Nil	49,48,992
5. The Broach Central Co-operative Bank, Limited.	1,24,46,669	30,546	63,93,898	Nil	Nil
6. The East Khandesh Central Co-operative Bank, Limited.	7,26,97,514	20,80,000	68,40,148	Nil	Nil
7. The Karnatak Central Co-operative Bank, Limited, Dharwar.	1,96,38,849	Nil	24,04,691	Nil	Nil
8. The North Kanara Central Co-operative Bank, Limited, Sirsi.	9,44,618	21,54,044	7,42,175	Nil	Nil
9. The Poona District Central Co-operative Bank, Limited.	6,37,50,399	4,19,45,233	2,41,20,876	Nil	Nil

A—contd.

Paid for purchases of members' products	Share Capital paid up	Loans and deposits held at the close of the year from				Reserve Fund	Other Funds
		Individuals and other sources	Central, Provincial and other Banks	Primary Societies	Government		
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
.....	20,24,600	8,89,17,511	47,21,808	21,86,60,110	.....	6,25,191	19,80,664
.....	5,12,640	35,07,896	.....	76,699	1,00,000	27,241	12,249
.....	25,37,240	8,74,84,907	47,21,808	21,93,26,809	1,00,000	6,52,432	19,92,913
.....	1,21,700	4, 5,759	4,21,156	16,94,972	.....	29,534	61,475
.....	72,210	10,49,686	.....	2,39,933	.....	67,103	22,216
NII	5,09,350	25,52,106	41, 44	14,44,625	.....	2,29,850	1,62,976
49,42,161	3,28,700	24,15,532	5,22,259	4,42,544	.....	1,08,450	1,07,745
NII	2,55,800	27,27,027	11,111	2,40,222	.....	1,62,422	1,12,622
NII	5,27,700	1,01,42,809	11,05,711	12,22,200	.....	4,40,972	7,22,544
NII	7,20,200	61,45,704	7,029	2,27,215	.....	2,05,722	2,22,014
NII	47,200	4,27,422	NII	2,22,221	.....	22,000	22,421
NII	2,22,720	22,22,222	NII	14,22,722	.....	2,02,222	1,22,222

STATEMENT

Name of Central Bank 1	Working Capital 28	Owned Capital 29	Income Realized			Interest paid on loans and deposits. 33
			Interest received 30	Interest accrued 31	Other items 32	
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(1) Provincial Banks.						
1. The Bombay Provincial Co-operative Bank, Limited.	6,50,99,265	.....	19,55,597	3,11,941	2,17,863	3,96,633
2. The Bombay Provincial Co-operative Land Mortgage Bank, Limited.	42,38,175	Nil	1,37,111	12,114	606	59,623
Total ...	6,93,37,441	.....	20,92,708	3,24,055	2,18,469	4,56,256
(2) District Central Banks.						
1. The Ahmedabad Central Co-operative Bank, Limited.	25,76,866	2,15,712	68,564	20,178	808	22,121
2. The Barod Central Co-operative Bank, Limited.	14,41,448	1,62,629	38,996	1,530	4,163	18,266
3. The Belgaum District Central Co-operative Bank, Limited.	63,55,151	9,11,176	2,65,060	18,066	18,971	63,876
4. The Bijapur District Central Co-operative Bank, Limited.	39,21,361	5,44,916	1,40,728	3,439	55,873	38,213
5. The Broach Central Co-operative Bank, Limited.	49,55,666	5,30,743	1,27,063	23,433	3,723	56,316
6. The East Khandesh Central Co-operative Bank, Limited.	1,45,73,071	20,01,242	3,05,687	2,03,925	41,023	2,49,341
7. The Karnatak Central Co-operative Bank, Limited.	51,30,077	12,63,124	4,21,335	Nil	51,951	1,20,265
8. The North Kanara Central Co-operative Bank, Limited.	9,92,514	1,05,711	35,620	Nil	10,479	20,450
9. The Poona Central Co-operative Bank, Limited.	1,15,08,237	7,33,533	4,24,243	44,526	42,219	1,20,424

A—contd.

Expenses			Profit or Loss	Usual dividend paid on shares	Most usual rate of interest on		Uncalled and subscribed Share Capital.
Interest due	Cost of management	Other items			Borrowings	Lendings	
34	35	35A	36	37	38	39	40
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
1,60,180	9,25,799	52,873	2,08,455	4 to 1 Bonus	1 to 2½	1 to 5½	.....
31,731	15,858	2,323	6,903	1½	2½ to 3½	4 to 5	Nil
2,03,861	9,41,651	65,696	2,05,358	.....	.....	.....	.....
3,358	24,741	...	29,317	6	1½	4½	.....
11,980	19,150	...	888	5	1 to 2½	5 to 7½	.....
47,259	1,01,850	20,809	64,011	5 to 1½	1 to 3½	4 to 6½	.....
24,785	88,504	9,040	49,109	5	1 to 2½	4½ to 6½	.....
2,106	48,937	Nil	31,633	6½	1 to 2½	4½	.....
55,186	1,06,749	Nil	1,25,849	5	1½ to 3½	2½ to 6	.....
61,100	1,05,117	Nil	66,581	4½	1 to 2½	4 to 6½	.....
8,014	9,086	4,943	14,211	5	1 to 2½	5 to 6½	Uncalled 9,910 Subscribed 5,000
31,527	1,67,721	Nil	64,768	6	1 to 1	4½ to 1½	.....

STATEMENT

Name of Central Bank 1	Number of Members		Loans advanced during the year to		Receipts from Loans and Deposits repaid during the year by	
	Individuals 2	Societies 3	Individuals 4	Societies 5	Individuals 6	Banks and Societies 7
10. The Sholapur District Central Co-operative Bank, Limited.	1,068	371	Rs. 13,65,402	Rs. 20,81,123	Rs. 9,33,613	Rs. 17,51,489
11. The Surat District Central Co-operative Bank, Limited.	2,308	267	37,42,028	91,82,390	33,95,433	89,34,483
Total ...	13,518	5,340	2,71,75,045	10,06,92,506	2,40,11,150	10,01,01,135
(B) Banking Unions.						
1. The Kalol and Halol Taluka Co-operative Banking Union, Limited.	249	73	1,88,555	7,79,967	1,61,301	6,42,506
2. Wada Co-operative Banking Union, Limited.	165	40	5,275	109,372	5,000	99,013
3. Purva Panchmahals Co-operative Banking Union Limited.	94	95	.....	.....	.....	.....
Total ...	438	209	1,58,830	8,89,339	1,66,301	7,41,524
Grand Total Central Banks.	17,056	7,086	5,68,21,815	17,96,33,847	5,57,50,443	17,21,19,669

A—contd.

Loans due by			Loans and Deposits received during the year from			
8 Individuals	9 Banks and Societies	10 Of which over due	11 Individuals and other sources	12 Central, Provincial and other Banks	13 Primary Societies	14 Government
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
5,66,831	6,82,106	1,14,076	1,16,47,791	12,23,382	84,00,066	.....
6,28,497	7,55,474	99,043	2,70,86,609	31,67,148	2,97,14,266	Nil
97,30,358	1,44,63,788	27,46,087	20,88,14,698	6,36,02,791	8,48,62,814	.....
30,497	2,60,889	84,834	1,21,064	1,40,438	10,69,316	.....
275	62,466	7,306	28,183	1,17,301	111	.....
.....
80,777	3,22,356	42,190	1,49,197	2,87,634	10,89,497	.....
1,65,80,734	2,36,91,706	26,23,454	63,88,76,291	26,70,90,633	48,21,25,469	1,00,000

STATEMENT

Name of Central Bank	Loans and deposits repaid during the year to				Received from the sale of goods to members
	Individuals	Central, Provincial and other Banks	Primary Societies	Government	
1	15	16	17	18	19
	Rs.	Rs.	Rs.	Rs.	Rs.
10. The Sholapur District Central Co-operative Bank, Limited.	1,14,87,752	2,70,849	84,97,125	Nil	7,22,554
11. The Surat District Central Co-operative Bank, Limited.	2,51,32,034	20,62,302	2,30,34,956	Nil	Nil
Total ...	91,84,49,837	6,20,28,291	8,61,80,607	Nil	55,71,845
(B) Banking Unions.					
12. The Kalol and Haldol Taluka Co-operative Banking Union, Limited.	11,92,884	1,06,508	10,87,508	.....	.....
13. Wada Co-operative Banking Union, Limited.	5,720	1,15,643	.....	.....	.....
14. Purve Panchmahals Co-operative Banking Union Limited.	.....	.....	.....	.....	.....
Total ...	11,98,604	2,22,151	10,87,508	.....	.....
Grand Total ... Central Bank	65,10,05,558	25,85,14,896	48,89,56,859	.....	55,71,845

A—contd.

30	Share Capital paid up	Loans and deposits held at the close of the year from				Reserve Fund	Other Funds
		Individuals and other sources	Central, Provincial and other Banks	Primary Societies	Government		
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
7,93,548	1,49,900	99,03,199	3,93,642	3,66,326	.....	76,967	1,03,198
Nil	4,42,680	1,31,56,063	3,04,944	20,30,034	.....	3,17,331	4,43,475
56,65,709	39,00,860	5,97,83,862	25,46,090	1,05,00,419	Nil	19,81,616	28,06,871
.....	29,350	1,79,524	33,924	1,67,310	.....	10,377	15,639
.....	27,100	87,490	13,754	831	.....	7,360	4,577
.....	51,150	.....	.....	.....	.....	119	.....
.....	1,00,600	9,67,014	46,688	1,58,141	.....	17,756	80,909
56,65,709	65,88,600	9,04,25,778	74,24,578	3,25,95,269	1,00,000	26,62,404	49,70,738

STATEMENT

Name of Central Bank	Working Capital	Owned Capital	Income Realized			Interest paid on loans and deposits
			Interest received	Interest accrued	Other Items	
1	28	29	30	31	32	33
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
10. The Sholapur District Central Co-operative Bank, Limited.	39,19,637	2,23,780	1,06,689	15,629	14,914	24,467
11. The Surat District Central Co-operative Bank, Limited.	1,55,95,030	12,02,268	2,41,413	77,196	39,180	96,026
Total ...	7,40,89,708	61,75,619	26,79,577	4,10,967	2,78,069	2,59,844
(B) Banking Unions.						
1. The Halol and Kalol Taluka Co-operative Banking Union, Limited.	4,19,617	48,258	10,594	.....	1,985	2,646
2. Wada Co-operative Banking Union, Limited.	1,40,093	28,037	1,523	1,193	219	1,883
3. Purva Panchmahala Co-operative Banking Union Limited.	51,369	51,369	28	.....	.....	.....
Total ...	6,10,806	1,28,466	12,875	1,193	2,195	4,929
Grand Total ... Central Bank	14,40,17,457	63,14,084	47,84,960	7,56,195	4,98,739	19,50,929

A—concl'd.

Expenses			Profit or Loss	Usual dividend paid on shares	Most usual rate of interest on		Uncalled and subscribed share Capital
Interest due	Cost of management	Other items			Borrowings	Lendings	
34	35	35A	36	37	38	39	40
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
9,306	77,398	Nil	94,931	5	½ to 2½	2 to 6	.....
11,552	1,10,675	Nil	1,23,625	7½	1 to 2	2 to 6½	.....
2,69,943	10,16,409	38,981	6,44,501	.....	.....	.....	.....
1,499	7,392	6,537	1,149	3½	½ to 2	4½ to 6	.....
58	94,217	5,508	+6,531	5	4	5	.....
...	32	...	-4	.....	.....	.....	.....
1,587	31,571	19,145	+7,673 -4 7,669	.....	.....	.....	.....
4,74,561	19,99,631	1,01,732	+9,57,532 -4	.....	.....	.....	.....

STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
<i>Sholapur District.</i>						
1. Karmala Urban Co-operative Bank Ltd.	1	70	96,322	.....	60,930	.....
2. Laxmi Urban Co-operative Bank Ltd.	1	1,077	1,84,539	.....	1,38,949	.....
3. Pandharpur Urban Co-operative Bank Ltd.	1	1,140	4,02,157	.....	3,39,460	.....
<i>Bijapur District.</i>						
4. Bijapur Siddheshwar Urban Co-operative Bank Ltd.	1	669	10,32,058	.....	9,68,317	.....
5. Bijapur Government Officials Co-operative Bank Ltd.	1	616	1,31,700	.....	1,26,395	.....
6. Basaveshwar Urban Co-operative Bank Ltd.	1	234	2,23,243	.....	2,18,658	.....
7. Bijapur Mahalaxmi Urban Co-operative Bank Ltd.	1	697	1,83,730	.....	1,60,675	.....
8. Bagalkot Urban Co-operative Bank, Ltd.	1	475	1,50,991	.....	1,56,693	.....
<i>West Khandesh District.</i>						
9. Dhulla Urban Co-operative Bank, Ltd.	1	1,933	5,70,704	.....	4,53,227	.....
10. Rajawade and Mandal People's Co-operative Bank, Ltd.	1	912	6,95,632	.....	4,94,606	.....
11. Shirpur Merchant's Co-operative Bank Ltd.	1	74	7,17,340.	.....	6,07,217	.....
12. West Khandesh Government Servant Co-operative Bank, Ltd.	1	234	65,317	.....	68,405	.....

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

† { The figure of Rs. 2,567 relates
The figure of Rs. 33 relates

A (1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' produce	Cost of Management
8	9	10	11	12	13			
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies			
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
63,028	...	...	13,80,936	.....	.....	...	...	2,215
1,42,015	14,886	...	8,00,814	.....	.....	...	...	4,478
2,19,608	18,137	...	24,37,807	.....	.....	94,782	1,00,715	10,808 4,738
4,81,600	7,741	...	12,62,481	.....	.....	...	..	8,843
1,28,659	4,848	...	1,64,627	.....	.....	1,11,448	1,08,939	4,023 8,183
1,47,814	70,853	...	4,07,647	1,58,890	.....	...	...	2,662
1,47,441	24,916	...	1,87,446	.....	.....	...	...	4,595
70,792	17,848	...	2,94,208	.....	.....	..	...	2,646
4,15,727	78,482	...	17,17,471	.....	.....	17,029	16,676	12,691
8,40,686	16,033	...	10,19,420	.....	.....	...	...	7,109
1,10,123	...	...	16,52,027	.....	.....	...	...	3,204
81,073	...	...	2,62,061	2,57,121	.....	...	...	7,564

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

STATEMENT

Classification 1	Share Capital paid 17	Loans and Deposits held at the end of the year from				
		Members 18	Non-members 19	Societies 20	Provincial or Central Banks 21	Government. 22
<i>Sholapur District—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. Karnala Urban Co-operative Bank Ltd	33,000	49,251	76,758	.....	.....	.....
2. Laxmi Urban Co-operative Bank Ltd	32,900	1,17,564	97,130	.....	.....	.....
3. Pandarpur Urban Co-operative Bank. Ltd.	40,070	3,19,234	3,37,457	.....	.....	.....
<i>Bijapur District—contd.</i>						
4. Bijapur Shidheshwar Urban Co-operative Bank Ltd.	1,40,560	3,10,305	3,18,601	.....	.....	.....
5. Bijapur Government Officials Co-operative Bank Ltd.	73,180	1,54,562	17,668	.....	.....	.....
6. Haaveshvar Urban Co-operative Bank Ltd.	25,365	84,335	.....	.....	40,000	.....
7. Bijapur Mahalaxmi Urban Co-operative Bank Ltd.	34,510	55,711	92,860	.....	.....	.....
8. Bagalkot Urban Co-operative Bank Ltd.	90,135	1,33,471	.....	.....	.....	.....
<i>West Khandesh District—contd.</i>						
9. Dhulia Urban Co-operative Bank. Ltd.	1,11,745	2,33,108	4,66,281	7,062	.....	.....
10. Rajawad and Mandal People's Co-operative Bank. Ltd.	42,000	91,631	2,71,646	14,517	47,125	.....
11. Shirpur Merchants' Co-operative Bank Ltd.	25,600	23,611	54,727	.....	30,426	.....
12. West Khandesh Government Serrant Co-operative Bank Ltd.	43,423	4,27,496	1,35,423	.....	.....	.....

* 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 shares. 27	Most usual Rate of Interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
91	.....	1,59,105	— 704	.....	1 to 2	7 13/16
11,174	8,891	2,52,989	2,421	5	½ to 3	4½ to 9
25,150	26,754	6,48,665	8,651	7½	½ to 3	4½ to 9
36,757	35,266	8,43,089	15,520	5	2 to 3	6½ to 8½
19,793	2,460	2,75,632	2,369 517	4½	2	3 to 6½
9,250	8,977	1,67,918	1,801	6	1 to 3	6½ to 8½
13,083	4,996	2,01,160	2,900	3½	3 to 3½	9
6,215	2,200	1,51,021	1,441	6½	½ to 3½	6 to 9½
91,784	64,402	9,74,386	13,106	6½	2½ to 3	4 to 9½
18,272	20,735	5,05,926	2,986	5½	2½ to 3½	4 to 9
74	.....	1,45,438	1,056	.....	2 to 3½	8½ to 7½
18,740	42,674	5,58,665	3,159	5	½ to 2½	7½

* 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>Nasik District.</i>						
13. Yeola Merchants' Co-operative Bank, Ltd.	1	62	11,37,346	.....	10,71,635	.....
14. Lasgaon Merchants' Co-operative Bank, Ltd.	1	66	28,62,554	.....	21,63,594	.....
15. Nasik People's Co-operative Bank, Ltd.	1	388	2,40,511	.....	2,45,319	.....
<i>East Khandesh District</i>						
16. Amalner Co-operative Urban Bank Ltd.	1	1,976	27,12,701	.....	27,51,275	.....
17. Bhusawal Peoples Co-operative Urban Bank Ltd.	1	751	6,01,328	.....	4,94,403	.....
18. Chalisgaon Peoples' Co-operative Urban Bank Ltd.	1	340	3,29,423	.....	3,03,360	.....
19. Chopda Peoples' Co-operative Urban Bank Ltd.	1	191	8,65,653	.....	6,77,000	.....
20. Jalgaon Peoples' Co-operative Urban Bank Ltd.	1	974	18,19,378	.....	16,89,134	.....
21. Raver Peoples' Co-operative Urban Bank Ltd.	1	324	1,45,230	.....	1,24,357	.....
<i>Poona District.</i>						
22. Cosmos Co-operative Urban Bank, Ltd.	1	2,406	1,12,145	.....	95,741	.....
23. No. 1 Military Accounts Co-operative Bank, Ltd.	1	616	83,407	.....	83,645	.....
24. Muslim National Co-operative Bank, Ltd.	1	276	4,63,155	.....	4,34,232	.....
25. Poona City Municipal Servants' Co-operative Bank, Ltd.	1	1,318	1,40,559	.....	1,33,514	.....
26. Poona Merchants' Co-operative Bank, Ltd.	1	861	13,08,569	.....	12,18,535	.....
27. Poona City Co-operative Rupee Bank, Ltd.	1	1,515	5,74,536	.....	5,21,163	.....
28. Poona Postal Co-operative Bank, Ltd.	1	1,410	2,01,565	.....	1,86,572	.....
29. Poona Urban Co-operative Bank, Ltd.	1	908	1,11,910	.....	72,323	.....

* 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	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,59,848	...	...	2,42,115	21,66,745	.....	...	...	3,977
1,42,775	...	...	98,457	20,37,662	.....	...	...	2,756
60,504	37,607	...	5,58,774	.....	.....	93,427	84,151	8,467
8,28,635	22,343	...	41,59,918	.....	.....	...	...	12,514
5,27,580	5,578	...	84,22,075	.....	.....	95,768	88,077	20,320
1,79,880	...	...	53,59,534	.....	.....	...	...	5,533
3,04,065	187	...	23,37,659	.....	.....	...	...	3,453
5,92,049	15,271	...	55,12,625	.....	.....	3,06,969	2,88,608	20,319
94,454	4,041	..	8,27,218	...	.....	1,25,563	1,40,066	11,440
1,57,104	9,072	...	37,59,765	.....	.....	...	...	21,542
1,25,258	7,373	...	6,25,710	.....	.....	4,426	4,026	5,622 894
1,44,108	5,101	...	31,27,323	.....	.....	...	...	2,443
1,41,879	13,469	...	3,02,026	.....	.....	...	...	6,567
4,60,610	63,443	...	46,70,422	.....	.....	...	...	14,202
2,32,463	10,985	...	7,95,422	.....	.....	...	...	6,260
1,57,547	5,121	...	81,068	.....	.....	41,565	38,911	6,095 1,608
1,24,468	19,911	...	3,72,032	67,478	.....	...	...	3,721

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

STATEMENT

Classification	Loans and Deposits held at the end of the year from					
	Share Capital paid	Members	Non-members	Societies	Provincial or Central Banks	Government
	17	18	19	20	21	22
<i>Nasik District.—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
13. Yeola Merchants' Co-operative Bank Ltd.	60,400	1,838	47,250	.....	77,154	.....
14. Lasalgaon Merchants' Co-operative Bank Ltd.	52,450	10,465	28,064	.....	69,591	.....
15. Nasik People's Co-operative Bank Ltd.	24,625	52,079	42,471	.....	9,949	.....
<i>East Khandesh District —contd.</i>						
16. Amalner Co-operative Urban Bank Ltd.	61,740	3,01,265	3,63,080	.....	.....	.....
17. BhusaVal Peoples Co-operative Urban Bank Ltd.	87,300	5,43,753	8,25,684	.....	.....	.....
18. Chalisgaon Peoples Co-operative Urban Bank Ltd.	45,150	50,940	1,12,725	.....	.....	.....
19. Chopda Peoples Co-operative Urban Bank Ltd.	39,000	80,350	2,30,968	.....	.....	.....
20. Jalgaon Peoples Co-operative Urban Bank Ltd.	1,00,000	8,40,319	4,23,548	.....	.....	.....
21. Raver Peoples Co-operative Urban Bank Ltd.	25,000	1,70,824	62,453	.....	.....	.....
<i>Poona District —contd.</i>						
22. Cosmoes Co-operative Urban Bank Ltd.	92,800	4,59,449	5,51,150	.....	.....	.....
23. Military Accounts No. 2 Co-operative Bank Ltd.	51,708	3,15,171	49,493	.....	.....	.....
24. Muslim National Co-operative Bank Ltd.	53,421	2,22,304	60,392	.....	.....	.....
25. Poona City Municipal Servants' Co-operative Bank Ltd.	30,520	73,729	73,654	.....	.....	.....
26. Poona Merchants' Co-operative Bank Ltd.	96,620	2,66,456	4,75,962	.....	1,25,786	.....
27. Poona City Co-operative Rupee Bank Ltd.	45,600	1,33,332	1,05,782	.....	3,201	.....
28. Poona Postal Co-operative Bank Ltd.	33,170	3,27,728	6,143	.....	.....	.....
29. Poona Urban Co-operative Bank Ltd.	38,951	342,728	62,462	.....	.....	.....

* For the purposes of this statement the working capital is

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.
1,026	200	1,68,568	5,991	3	1½	4½
578	.....	1,61,163	2,475	2	2½	3 to 6½
5,109	99	1,41,332	3,129	.....	2½	2½
.....
90,078	92,930	9,09,088	19,009	7½	7½ to 8	3 to 7½
63,841	73,179	5,93,967	19,029	7½	½ to 2½	3½ to 7
240	.....	2,09,055	3,715	.....	1 to 3	3 to 9
5,820	5,888	3,62,046	6,854	5	2 to 4	5½ to 7½
27,128	19,460	14,10,455	11,753	6	½ to 2	4 to 9½
5,713	3,675	2,67,665	4,745	6	½ to 3½	4½ to 22
.....
52,771	58,721	12,15,591	4,854	2½	½ to 1½	4 to 7½
31,231	24,375	4,72,978	5,408	4	2	5 to 7½
5,484	5,287	4,05,243	5,495	3	2	5 to 7½
18,901	9,906	2,05,670	1,405	6½	1½ to 12	7 12/16
23,093	34,866	10,23,223	4,329	3	1½ to 2½	4½ to 9
14,499	9,749	3,17,565	4,711	5	½ to 2½	4 to 7 12/16
13,500	17,684	3,98,395	879 738	2½	1½ to 2	6½
4,945	2,155	1,43,101	1,735	17/8	1 to 4	2½

^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>Ahmednagar District.</i>			Rs.	Rs.	Rs.	Rs.
30. Ahmednagar District Urban Central Co-operative Bank, Ltd.	1	2,235	99,94,318	.....	89,86,487	2,64,133
<i>Satara District.</i>						
31. Ashis Urban Co-operative Bank Ltd.	1	77	6,470	.....	.....	.....
32. Islampur People's Co-operative Bank, Ltd.	1	417	1,12,925	.....	1,20,287	.....
33. Islampur Urban Co-operative Bank, Ltd.	1	198	73,174	.....	57,908	.....
34. Karad Urban Co-operative Bank, Ltd.	1	46	29,61,900	.....	30,60,597	.....
35. Koregaon People's Co-operative Bank, Ltd.	1	374	5,78,552	.....	5,27,588	.....
36. Satara District Local Board Primary Teacher's Co-operative Bank, Ltd.	1	2,253	1,95,141	.....	1,94,699	.....
37. Tasgaon Urban Co-operative Bank, Ltd.	1	270	85,188	.....	53,591	.....
38. Vite Merchant's Co-operative Bank, Ltd.	1	356	4,39,712	.....	5,66,408	.....
39. Wai Urban Co-operative Bank, Ltd.	1	596	6,34,931	.....	5,64,683	.....
<i>Kolaba District.</i>						
40. Mahad Urban Co-operative Bank Ltd.	1	619	13,69,153	.....	19,26,549	.....
41. Pen Urban Co-operative Bank, Ltd.	1	369	1,81,951	.....	1,98,353	.....
42. Roha-Astami Urban Co-operative Bank Ltd.	1	279	16,450	.....	1,525	.....

* The term "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			Sale of goods to members	Purchase of members' Products	Cost of management
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
90,64,608	1,96,859	...	8,77,39,519	.....	.....	...	...	79,258
6,470	...	...	750	.....	.....	...	...	197
63,945	14,867	...	4,67,992	.....	.....	69,190	79,319	3,543 579
54,811	12,862	...	2,19,048	.....	.....	...	...	1,872
7,18,663	9,706	...	69,70,202	.....	.....	41,895	66,116	16,710
1,37,391	1,775	...	10,88,007	.....	.....	6,745	...	3,911
2,73,669	...	...	5,694	.....	.....	92,384	14,994	14,423 615
52,657	7,214	...	17,99,849	.....	.....	...	47,809	5,335 4,998
1,48,978	...	...	13,07,663	.....	.....	...	...	5,356
1,19,562	6,751	...	15,42,634	.....	.....	...	...	4,290
81,758	4,734	...	24,45,867	.....	.....	...	...	6,777
92,635	6,926	...	4,75,159	.....	.....	1,48,985	1,50,930	1,476
14,925	...	...	1,51,215	.....	.....	...	...	1,227

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

STATEMENT

Classification 1	Share Capital paid 17	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
		18	19	20	21	22
<i>Ahmednagar District.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
30. Ahmednagar District Urban Central Co- operative Bank, Ltd.	1,89,450	17,33,844	37,06,603	54,101	.....	.....
<i>Satara District.</i>						
31. Ashta Urban Co- operative Bank Ltd	90,090	750	.....	.....	.....	.....
32. Islampur People's Co-operative Bank, Ltd.	93,795	27,596	1,18,423	.....	.....	.....
33. Islampur Urban Co- operative Bank, Ltd.	21,975	33,547	31,012	.....	.....	.....
34. Karad Urban Co- operative Bank, Ltd.	99,470	7,32,558	11,14,745	.....	.....	.....
35. Koregaon People's Co-operative Bank, Ltd.	40,400	1,02,463	68,425	.....	.....	.....
36. Satara District Local Board Primary Teacher's Co-opera- tive Bank, Ltd.	2,36,560	51,236 6,033	4,068 4,702	.....	.....	.....
37. Tassaon Urban Co- operative Bank, Ltd.	21,880	92,058	1,34,022	.....	.....	.....
38. Vite Merchant's Co-operative Bank, Ltd.	52,880	1,18,865	1,78,764	.....	.....	.....
39. Wai Co-operative Urban Bank, Ltd.	99,500	1,45,422	1,17,712	.....	.....	.....
<i>Kolaba District.</i>						
40. Malad Urban Co- operative Bank, Ltd.	57,150	7,32,051	.....	.....	.....	.....
41. Pen Urban Co- operative Bank, Ltd.	27,175	.. ..	1,45,790	.....	.....	.....
42. Roha-Astami Urban Co-operative Bank Ltd.	27,250	18,216	5,100	.....	.....	.....

*For the purposes of this statement the working

A (1)—contd.

Reserve Fund 23	Other Funds 24	Working Capital* 25	Profit and loss for the year 26	Usual dividend paid on shares 27	Most usual rate of interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
1,81,590	1,55,876	61,99,234	31,926	7½	½ to ¾	3 to 4½
2	.....	20,842	114	.....	1 to 4	7½
10,308	11,412	1,96,894	1,460 536	3	½ to 3	7 to 7½/16
2,317	988	90,339	1,411	3	½ to 2	7 to 7½
44,991	87,804	20,69,668	19,018	7½	½ to 3	6 to 7
6,925	6,897	2,92,110	5,026	6	½ to 3½	6 to 7½
30,589	4,481	2,27,339	4,429	3	½ to 3	6½
2,002	861	2,50,829	675	6	½ to 3	4½ to 5½
4,236	3,696	3,57,941	6,672	6½	½ to 3	9½
16,113	8,011	3,19,765	3,129	4½	½ to 3	6½ to 8
12,037	21,753	2,22,991	9,336	6½	2 to 3	6 to 7½
5,549	8,959	1,97,473	4,691	7½	2 to 3	6 to 7½
69	171	50,806	-242	.....	2	7½

represents purchases from Government and other agencies.

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>Ratnagiri District.</i>						
42. Chiplun Urban Co-operative Bank, Ltd.	1	1,194	Rs. 26,90,817	Rs. 5,850	Rs. 24,64,148	Rs. 2,869
44. Khed Urban Co-operative Bank, Ltd.	1	496	92,096	.....	74,445	.....
45. Rajapur Urban Co-operative Bank, Ltd.	1	835	14,730	.....	11,687	.....
46. Ratnagiri Urban Co-operative Bank, Ltd.	1	1,569	83,65,900	27,337	80,69,459	6,358
47. Malwan Urban Co-operative Bank, Ltd.	1	566	7,09,280	.....	6,89,350	.....
48. Veangria Urban Co-operative Bank, Ltd.	1	360	7,84,077	.....	7,72,476	.....
49. Doogad Urban Co-operative Bank, Ltd.	1	363	3,64,806	.....	3,39,030	.....
50. Ratnagiri District Primary Teachers Co-operative Bank, Ltd.	1	1,133	1,40,495	.....	1,54,810	.....
<i>Dhule District.</i>						
51. Haveri Urban Co-operative Bank, Ltd.	1	370	2,71,947	.....	2,62,718	.....
52. Byadgi Shri Gajanan Urban Co-operative Bank, Ltd.	1	393	3,04,930	.....	2,16,084	.....
53. Betgeri Urban Co-operative Bank, Ltd.	1	2,763	88,260	.....	44,850	.....
54. Gadag Urban Co-operative Bank, Ltd.	1	1,147	2,52,751	.....	2,59,368	.....
55. Mumbai Karnatak Kurubara Co-operative Bank, Ltd., Gadag.	1	1,117	32,530	.....	22,934	.....
56. Raddi Urban Co-operative Bank, Ltd.	1	2,119	41,538	.....	48,564	.....

*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
8	9	10	11	12	13			
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies			
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
5,90,817	2,632	5,143	55,48,444	.....	.....	..	..	15,719
50,530	...	...	2,30,552	.....	.....	..	..	1,984
21,325	7,829	...	2,77,210	.....	.....	..	..	1,594
11,00,147	50,038	30,620	62,00,528	2,00,000	.....	..	..	26,753
1,93,512	4,621	...	22,24,152	.....	.....	..	..	8,522
2,60,725	...	...	21,38,146	.....	.....	..	..	7,408
52,959	900	...	5,30,152	.....	.....	..	..	2,212
1,23,212	1,229	...	64,550	.....	.....	..	..	5,617
87,596	4,235	...	2,42,759	4,30,514	.....	1,12,545	1,04,427	9,721
2,04,076	40,923	...	24,555	.....	.....	1,51,322	1,51,625	7,520
1,57,374	20,229	...	52,204	.....	.....	51,492	56,371	5,545
1,44,073	21,240	...	2,56,519	.....	.....	72,975	70,373	5,923
99,229	11,221	...	7,49,022	.....	.....	..	..	4,107
1,59,571	22,220	...	1,24,170	22,450	.....	75,524	72,255	9,420

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
<i>Ratnagiri District.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
43. Chiplun Urban Co-operative Bank, Ltd.	72,150	5,40,909	3,61,423	.....	4,75,566	.....
44. Khed Urban Co-operative Bank, Ltd.	90,530	59,930	35,296	.....	.....	.....
45. Rajapur Urban Co-operative Bank, Ltd.	90,510	36,566	23,773	.....	16,124	.....
46. Ratnagiri Urban Co-operative Bank, Ltd.	54,219	4,34,873	7,35,085	.....	4,12,926	.....
47. Malwan Urban Co-operative Bank, Ltd.	98,970	71,375	2,51,785	.....	59,262	.....
48. Vengurla Urban Co-operative Bank, Ltd.	69,350	1,96,496	1,47,481	.....	1,83,295	.....
49. Deogad Urban Co-operative Bank, Ltd.	90,010	46,839	39,530	12,548	46,356	.....
50. Ratnagiri District Primary Teachers Co-operative Bank, Ltd.	20,770	1,90,237	7,267	.....	42,114	.....
<i>Dharwar District.</i>						
51. Haveri Urban Co-operative Bank, Ltd.	24,415	13,555	44,076	.....	26,000	.....
52. Bradgi Shri Gajanan Urban Co-operative Bank, Ltd.	34,660	10,239	1,03,495	.....	.....	.....
53. Betgeri Urban Co-operative Bank, Ltd.	67,256	19,267	35,960	3	.....	.....
54. Gadag Urban Co-operative Bank, Ltd.	57,535	49,074	70,919	.....	.....	.....
55. Mumbai Karnatak Kurubara Co-operative Bank, Ltd., Gadag.	26,544	28,679	1,24,647	.....	.....	.....
56. Raddi Urban Co-operative Bank, Ltd.	62,640	65,066	40,593	.....	.....	.....

* For the purposes of this statement the working

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.
16,500	27,800	14,94,148	2,969	5	2½	8
1,440	250	1,17,445	1,335	4	3	5½
8,646	7,331	1,23,039	3,075	6½	2½	7 12/16.
40,838	64,849	17,33,469	19,019	6½	3	6½
5,693	5,890	4,32,505	9,544	6½	3	7½
13,628	13,237	6,12,477	7,740	4	3	7½
4,235	4,682	1,73,650	2,355	2½	6½	9½
7,424	6,095	2,02,907	1,537	1½	.....	9½
7,252	7,050	1,32,348	3,142 2,153	6½	3½	9½
23,082	30,576	2,07,111	2,543 7,614	6½	3½	7
33,009	31,807	2,57,302	12,261	6½	1½	9½
37,707	20,314	2,25,842	8,430	5	1½ to 3½	5½ to 5½
3,609	3,562	1,92,341	2,180	6½	3 to 5	9½
25,756	17,749	2,11,104	11,527	3½	3	9½

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

STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Dharwar District.</i>			Rs.	Rs.	Rs.	Rs.
57. Southern Maratha Urban Co-operative Bank, Ltd.	1	2,529	8,21,231	.....	7,12,252	.....
58. Navkalyan Co-operative Bank, Ltd.	1	81	.....	.....	.....	.....
59. Hubli Arya Kshatriya Co-operative Bank, Ltd.	1	195	1,29,541	.....	1,15,253	.....
60. Hubli Muslim Co-operative Bank, Ltd.	1	418	2,52,233	.....	2,40,468	.....
61. Hubli Urban Co-operative Bank, Ltd.	1	2,235	6,92,124	.....	6,92,632	.....
<i>Belgaum District.</i>						
62. Belgaum Pioneer Urban Co-operative Bank, Ltd.	1	1,925	19,16,769	.....	15,89,935	.....
63. Belgaum Hevonne Employees' Urban Co-operative Bank, Ltd.	1	373	68,079	.....	54,787	.....
64. Belgaum Roman Catholic Urban Co-operative Bank, Ltd.	1	440	16,310	.....	12,295	.....
65. Belgaum Muslim Urban Co-operative Bank, Ltd.	1	964	85,777	.....	71,726	.....
66. Belgaum Maratha Urban Co-operative Bank, Ltd.	1	327	20,057	.....	9,138	.....
67. Gokak Urban Co-operative Bank, Ltd.	1	659	18,51,626	.....	16,81,954	.....
68. Khanapur Urban Co-operative Bank, Ltd.	1	885	2,71,730	31,261	2,27,007	2,261
69. Hukeri Urban Co-operative Bank, Ltd.	1	154	2,13,775	75,532	1,93,573	69,469
70. Sankeshwar Urban Co-operative Bank, Ltd.	1	230	1,97,761	.....	2,07,114	.....
71. Athani S. S. M. S. Urban Co-operative Bank, Ltd.	1	320	7,51,197	.....	7,28,047	.....
72. Nioani Shri Ram Urban Co-operative Bank, Ltd.	1	487	5,50,196	.....	4,88,035	.....
73. Ballhonsal Urban Co-operative Bank, Ltd.	1	340	60,225	.....	30,219	.....

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

A (1)—*contd.*

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
5,16,102	69,538	...	18,38,145	.....	.....	1,40,728	1,31,401	18,701
.....	...	...	22,789	.....	.....	...	...	190
51,218	3,892	...	9,58,225	.....	.....	1,94,901	1,87,661	2,055
1,20,896	3,092	...	2,56,432	.....	.....	56,692	57,056	3,585
3,66,376	1,44,761	...	3,56,407	.....	.....	1,41,000	1,35,000	12,892
6,09,811	43,100	...	59,47,313	.....	.....	...	...	10,480
76,210	3,742	...	57,574	.....	.....	...	...	3,002
19,854	540	...	4,94,872	.....	.....	...	...	1,098
64,982	8,844	...	4,49,929	.....	.....	...	...	1,700
25,244	889	...	1,96,138	.....	.....	...	...	658
7,12,671	21,618	...	25,04,510	.....	.....	...	...	11,196
1,63,414	19,934	87,000	6,09,869	.....	.....	...	...	6,500
1,68,440	20,110	98,000	4,69,113	.....	.....	...	...	6,721
1,13,276	1,000	...	11,21,815	.....	.....	...	...	2,452
1,96,567	11,410	...	4,30,336	.....	.....	...	...	2,726
1,24,397	2,416	...	6,53,066	.....	.....	...	...	4,309
1,02,663	23,191	...	1,39,823	2,03,783	.....	...	...	4,978

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

STATEMENT

Classification	Loans and Deposits held at the end of the year from					
	Share Capital paid	Members	Non-members	Societies	Provincial or Central Banks	Government
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Dhule District.</i>						
57. Southern Maratha Urban Co-operative Bank, Ltd.	79,125	7,06,257	4,02,810	.....	.....	.....
58. Navkalyan Co-operative Bank, Ltd.	20,590	4,497	8,957	.....	.....	.....
59. Hubli Arya Kshatriya Co-operative Bank, Ltd.	20,965	20,736	41,605	.....	.....	.....
60. Hubli Muslim Co-operative Bank, Ltd.	37,370	90,447	50,598	.....	.....	.....
61. Hubli Urban Co-operative Bank, Ltd.	-1,06,760	1,46,900	2,54,632	.....	.....	.....
<i>Belgaum District.</i>						
62. Belgaum Pioneer Urban Co-operative Bank, Ltd.	2,85,560	7,08,676	9,42,400	.....	.....	.....
63. Belgaum Revenue Employees' Urban Co-operative Bank, Ltd.	39,350	24,372	31,601	.....	.....	.....
64. Belgaum Roman Catholic Urban Co-operative Bank, Ltd.	29,030	1,85,872	15,680	.....	.....	.....
65. Belgaum Muslim Urban Co-operative Bank, Ltd.	28,525	1,22,568	35,787	.....	.....	.....
66. Belgaum Maratha Urban Co-operative Bank, Ltd.	21,565	11,143	316	.....	.....	.....
67. Gokak Urban Co-operative Bank, Ltd.	1,66,450	2,59,700	4,94,147	.....	.....	.....
68. Kramapur Urban Co-operative Bank, Ltd.	31,700	1,02,133	1,09,925	.....	.....	.....
69. Hukeri Urban Co-operative Bank, Ltd.	26,540	1,32,242	76,058	.....	.....	.....
70. Sankeshwar Urban Co-operative Bank, Ltd.	29,245	62,950	1,55,605	.....	.....	.....
71. Athani S. S. M. S. Urban Co-operative Bank, Ltd.	49,800	57,039	1,25,177	.....	.....	.....
72. Nipani Shri Ram Urban Co-operative Bank, Ltd.	33,210	42,013	73,826	.....	.....	.....
73. Bailhongal Urban Co-operative Bank, Ltd.	20,780	5,417	25,144	.....	73,215	.....

* For the purposes of this statement the working capital

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.
1,26,457	1,38,167	8,51,816	11,923	6½	½ to 4	4 to 6½
31	.....	34,075	- 347	...	3	...
6,562	10	99,178	838 7,620	5	3½	6½ to 7½
13,355	7,761	1,09,581	5,119	6½	3	6½ to 9½
1,19,079	49,189	6,86,560	8,223	6½	3	4½ to 9½
1,93,575	1,26,945	92,57,155	21,832	5½	½ to 2½	4½ to 6½
9,233	8,334	1,12,960	1,815	4	4	7 13/16
10,239	5,890	2,46,181	5,352	5	3	4
7,218	9,924	2,04,092	3,900	6½	½ to 2½	9½
2,580	4,269	39,063	1,032	5	2½	9½
57,554	42,667	10,23,498	19,008	6½	5½	7 13/16
25,362	17,993	8,46,413	3,328	5	2½	7½
8,554	6,261	2,48,655	5,577	6½	4	9½
6,785	3,516	2,69,632	5,400	7½	2½	9½
11,671	6,076	2,59,763	5,134	6½	3½	6½ to 9½
11,392	7,598	1,68,039	5,125	5	3 to 4	9½
7,012	5,325	1,41,164	2,635	6½	3 1/16	9½

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

STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
<i>North Kanara District.</i>						
74. Karwar Urban Co-operative Bank, Ltd.	1	676	1,57,487	.....	1,58,180	.....
75. Kanara District Primary Teachers Co-operative Bank, Ltd.	1	699	1,45,257	.....	1,41,667	.....
76. Kuntla Urban Co-operative Bank, Ltd.	1	922	6,96,529	.....	6,95,979	.....
77. Honawar Urban Co-operative Bank, Ltd.	1	433	2,09,539	.....	2,00,772	.....
78. Siddapur Urban Co-operative Bank, Ltd.	1	253	3,08,791	.....	2,42,946	.....
79. Siral Urban Co-operative Bank, Ltd.	1	657	2,98,795	.....	2,78,717	.....
80. Ankola Urban Co-operative Bank, Ltd.	1	819	3,90,190	.....	3,88,515	.....
<i>Surat District.</i>						
81. Bulsar People's Co-operative Bank, Ltd.	1	590	1,28,863	.....	94,909	.....
82. Ismailia Diamond Jubilee Co-operative Bank, Ltd.	1	142	.....	.....	.....	.....
83. Rander People's Co-operative Bank, Ltd.	1	373	1,53,006	.....	1,10,377	.....
84. Sardar Bhiladwala People's Co-operative Bank, Ltd.	1	1,127	21,03,730	.....	18,80,230	.....
85. Surat People's Co-operative Bank, Ltd.	1	2,052	5,71,099	.....	4,47,322	.....
<i>Broach District.</i>						
86. Amod Nagarik Co-operative Bank, Ltd.	1	189	2,22,909	.....	2,23,658	.....
87. Ankleshwar Co-operative Bank, Ltd.	1	591	6,97,557	.....	6,69,952	.....
88. Jambusar People's Co-operative Bank, Ltd.	1	945	5,68,455	.....	5,10,588	.....

* 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.
1,20,499	20,013	...	5,53,124	50,000	.....	...	...	7,498
67,374	1,091	...	16,083	.....	.....	...	...	2,019
1,94,631	18,937	...	12,60,547	.....	.....	...	...	9,043
1,83,223	50,375	...	16,27,567	.....	.....	...	...	4,908
1,05,589	7,613	...	6,79,233	.....	.....	...	...	4,725
2,09,925	18,535	...	9,63,781	.....	.....	...	...	5,783
1,34,475	20,681	...	8,06,545	.....	.....	...	...	3,885
1,14,317	17,631	...	15,91,830	.....	.....	...	...	6,066
.....	...	...	.....	.....	.....	...	...	48
74,923	3,715	...	24,49,648	.....	1,75,908	...	...	6,630
4,33,387	12,489	...	76,18,711	.....	4,20,753	...	...	21,347
29,79,737	19,775	...	4,01,71,253	.....	.....	...	...	57,245
79,931	12,918	...	3,29,554	.....	.....	...	...	2,763
1,20,319	4,503	...	66,728	.....	57,970	...	...	9,626
1,45,552	58	...	16,27,393	.....	.....	...	...	4,960

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

STATEMENT

Classification	Loans and Deposits held at the end of the year from					
	Share Capital paid	Members	Non-members	Societies	Provincial or Central Banks	Government
	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<i>North Kanara District.</i>						
74. Karwar Urban Co-operative Bank, Ltd.	21,668	1,44,063	3,16,960	33,900	.....	.....
75. Kanara District Primary Teachers Co-operative Bank, Ltd.	79,400	4,075	7,740	.....	.....	.....
76. Kunita Urban Co-operative Bank, Ltd.	32,180	73,592	3,50,962	15,616	.....	.....
77. Honawar Urban Co-operative Bank, Ltd.	23,205	5,40,283	1,31,881	.....	.....	.....
78. Siddapur Urban Co-operative Bank, Ltd.	28,985	1,93,100	80,100	.....	.....	.....
79. Sital Urban Co-operative Bank, Ltd.	28,355	1,33,445	1,77,883	.....	.....	.....
80. Ankola Urban Co-operative Bank, Ltd.	27,180	15,641	2,04,004	.....	.....	.....
<i>Surat District.</i>						
81. Bulsar People's Co-operative Bank, Ltd.	43,950	4,26,023	3,06,362	.....	.....	.....
82. Isanalla Diamond Jubilee Co-operative Bank, Ltd.	23,300	.....	.....	.....	.....	.....
83. Bander People's Co-operative Bank, Ltd.	26,625	2,53,353	6,86,304	9,531	.....	.....
84. Sardar Bhaladwala People's Co-operative Bank, Ltd.	74,425	9,04,640	11,12,071	1,20,946	.....	.....
85. Surat People's Co-operative Bank, Ltd.	2,99,025	15,44,075	33,66,227	2,98,343	.....	.....
<i>Broach District.</i>						
86. Amod Nagarik Co-operative Bank, Ltd.	24,525	51,294	49,092	.....	.....	.....
87. Ankleshwar Co-operative Bank, Ltd.	53,780	3,77,709	8,89,193	2,041	.....	.....
88. Jambusar People's Co-operative Bank, Ltd.	37,930	2,94,317	2,37,761	.....	.....	.....

* For the purposes of this statement the working capital

A (1) — contd.

23. Reserve Fund	24. Other Funds	25. Working Capital	26. Profit and loss for the year	27. Usual dividend paid on shares	28. Most usual Rate of Interest	
					28. On borrowings	29. On lendings
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
88,448	31,307	5,90,340	8,817	7½	1½	6½
11,499	464	1,03,178	3,007	9½	2 to 3½	6½
39,954	21,195	5,26,499	7,074	7½	½ to 2½	6 to 9
26,150	33,685	8,02,209	7,810	5	2½	6 to 9
8,829	2,429	9,08,443	2,635	5	4	6½ to 9½
49,078	48,053	4,03,619	8,530	6½	2 to 2½	6 to 8
13,875	12,575	2,74,135	2,562	2½	2½	6½
17,487	13,501	8,07,323	6,302	.....	½ to 1½	6
142	.....	23,342	- 48	.....	.....	.....
17,959	15,277	10,09,149	6,666	6	1½	5
62,269	51,832	23,25,183	19,197	7½	.....	8 to 6
53,038	1,35,422	58,16,130	39,257	7½	1½ to 2½	4½ to 6
8,037	17,041	1,49,989	3,562	6	.....	.....
31,616	84,270	14,38,614	14,021	7	½ to 2	3½ to 4½
21,686	21,364	6,32,658	10,045	7½	2	6

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

STATEMENT

Classification	Number of Societies	Number of members	Loans made under 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 Division.</i>			Rs.	Rs.	Rs.	Rs.
89. Ahmedabad People's Co-operative Bank, Ltd.	1	2,766	26,11,051	.....	23,93,939	.....
90. Ahmedabad Muslim Co-operative Bank, Ltd.	1	765	73,310	.....	.....	.....
91. Karamsad Urban Co-operative Bank, Ltd.	1	174	1,32,542	.....	1,18,304	.....
92. Dahad Urban Co-operative Bank, Ltd.	1	1,183	37,09,423	.....	35,76,955	.....
93. Godhra City Co-operative Bank, Ltd.	1	667	5,40,197	.....	5,17,193	.....
94. Zalod Co-operative Urban Bank Ltd.	1	804	9,09,341	.....	7,89,873	.....
95. Kolad Urban Co-operative Bank, Ltd.	1	399	5,54,923	.....	5,76,917	.....
96. Marcantile Co-operative Bank, Ltd.	1	168	3,17,669	.....	3,16,722	.....
97. Dahad Muslim Co-operative Urban Bank, Ltd.	1	.....	.....	.....	.....	.....
98. Limdi Urban Co-operative Bank, Ltd.	1	245	1,41,968	.....	50,564	.....
<i>Thana District.</i>						
99. Chinochni People's Co-operative Bank, Ltd.	1	293	1,59,997	.....	1,37,602	.....
100. Kalyan People's Co-operative Bank, Ltd.	1	290	7,99,877	.....	5,99,561	.....

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

A (I)—*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.
13,64,781	21,832	...	2,41,89,402	.....	.....	...	...	22,017
73,310	...	...	95,224	.....	.....	...	...	8,767
49,348	2,223	...	5,76,646	.....	.....	...	...	2,429
5,95,704	754	...	75,30,201	.....	.....	...	...	4,783
79,843	1,626	...	33,40,669	.....	.....	...	...	4,388
1,19,069	...	...	10,01,855	11,66,364	.....	...	...	2,305
92,991	3,079	...	6,83,194	4,34,330	.....	...	...	5,684
41,942	5,144	...	4,45,549	.....	8,000	...	...	1,225
.....
91,404	...	...	1,28,362	47,114	.....	12,416	...	1,647
69,795	25,110	...	2,32,174	.....	.....	...	...	2,119
5,12,542	14,069	...	69,736	2,78,467	.....	...	...	6,262

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
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Ahmedabad Division.</i>						
89. Ahmedabad People's Co-operative Bank, Ltd.	1,79,870	8,62,569	9,62,144	1,86,435	.....	.....
90. Ahmedabad Muslim Co-operative Bank, Ltd.	68,920	67,724	28,100	.....	.....	.....
91. Karamsad Urban Co-operative Bank, Ltd.	23,110	.....	1,23,462	.....	.....	.....
92. Dohad Urban Co-operative Bank, Ltd.	1,00,000	8,23,831	2,13,759	.....	.....	.....
93. Godhra City Co-operative Bank, Ltd.	37,900	95,050	5,14,261	.....	.....	.....
94. Zaled Urban Co-operative Bank, Ltd.	50,100	78,416	71,578	.....	.....	.....
95. Kohal Urban Co-operative Bank, Ltd.	33,650	2,43,730	2,16,568	.....	.....	.....
96. Marantilla Co-operative Bank Ltd.,	28,725	15,564	27,092	3,014	.....	.....
97. Dahad Muslim Co-operative Urban Bank, Ltd.	.....	.....	.....	.....	.....	.....
98. Lundl Urban Co-operative Bank, Ltd.	22,880	10,057	33,203	.....	41,009	.....
<i>Thana District.</i>						
99. Chinchni People's Co-operative Bank, Ltd.	21,660	1,37,962	.....	.....	.....	.....
100. Kalyan People's Co-operative Bank, Ltd.	57,000	97,948	1,32,360	.....	2,32,165	.....

* 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 shares 27	Most usual Rate of Interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
22,044	54,408	23,98,070	23,305	5	1 to 4	6
.....	.....	1,84,744	-5,602	.....	2½	6
194	104	1,45,870	1,059	.....	1½	4½ to 6
20,761	24,765	11,92,116	29,603	7½	.....	6
29,371	11,419	6,87,901	7,232	6	1	6
2,882	1,217	2,04,193	4,262	3½	2½	6
6,888	11,256	5,11,222	4,692	6	4½	4½ to 6
3,701	8,293	81,669	914	3	½ to 2	7½
.....
245	.....	1,07,394	1,162	.....	1 to 2	6½ to 7½
.....
5,565	4,741	1,70,323	1,819	.....	.....	.....
9,446	13,376	5,42,784	16,117	.....	1½ to 2	6 to 9

* 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>Bombay City.</i>			Rs.	Rs.	Rs.	Rs.
101. Accountant General's Office Co-operative Urban Bank, Ltd.	1	419	1,40,009	.....	1,33,900	.....
102. Bombay Muslim Co-operative Urban Bank, Ltd.	1	1,718	18,66,062	.....	15,03,491	.....
103. Bombay Weaver's Co-operative Urban Bank, Ltd.,	1		60,589	.....	Not commenced	
104. Chandraseniyam Kayastha Prabhoo Co-operative Urban Bank, Ltd.	1	2,439	5,39,893	.....	41,619	.....
106. City Co-operative Bank, Ltd.	1	999	1,54,010	.....	1,22,659	.....
105. Dakini Brahmin's Co-operative Urban Bank, Ltd.	1	3,863	.....	.....	9,25,708	.....
107. E. D. Sassoon Staff Co-operative Bank, Ltd.	1	253	.....	.....	30,113	.....
108. Ismailia Co-operative Bank, Ltd.	1	4,005	10,24,130	.....	11,53,543	.....
109. Jain Sabakari Bank, Ltd.	1	247	10,087	.....	620	.....
110. Kapoli Co-operative Bank Ltd.	1	1,034	77,395	.....	17,520	.....
111. Lallubhai Samaldas People's Co-operative Bank, Ltd.	1	367	73,619	.....	78,302	.....
112. Maratha Mandir Co-operative Bank Ltd.	1	242	.....	.....	.....	.....
113. Maratha Market People's Co-operative Bank, Ltd.	1	896	2,45,852	.....	1,94,578	.....
114. Mughveera Co-operative Bank Ltd.	1	368	22,725	.....	19,542	.....
115. North Kanara Goud Saraswat Brahmin's Co-operative Bank, Ltd.	1	1,302	1,53,378	.....	1,20,817	.....
116. Samastha Nagar Co-operative Bank Ltd.	1	362	50,069	.....	57,216	.....
117. Deccan Merchants' Co-operative Bank, Ltd.	1	617	1,72,524	.....	1,44,414	.....
118. Sanmitra Co-operative Bank, Ltd.	1	851	33,405	.....	29,349	.....
119. Saraswat Co-operative Bank, Ltd.	1	2,481	7,54,423	.....	3,09,260	.....
120. Shamrao Vitthal Co-operative Bank, Ltd.	1	3,720	2,94,345	.....	2,43,651	.....
121. South Indian Co-operative Bank, Ltd.	1	2,905	1,92,131	.....	1,30,785	.....
122. Vishvakarma Co-operative Bank Ltd.	1	303	62,448	.....	30,210	.....
123. Zoroastrian Co-operative Bank, Ltd.	1	1,245	2,35,539	.....	1,43,538	.....
124. Vaidhya Sahakari Bank Ltd.	1	922	19,405	.....	15,009	.....
125. India United Staff Co-operative Bank Ltd.	1	892	1,14,795	.....	69,537	.....
Grand Total ...	125	1,06,110	2,39,66,683	3,92,689	6,84,73,007	3,36,563

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

A (1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,08,959	5,069	...	9,21,521	.....	.....	...	...	9,068
3,95,481	5,830	...	3,14,92,014	.....	.....	...	...	46,389
Work	...	...	.....	.....	.....	...	...	...
79,816	16,437	...	1,64,893	100,000	.....	...	...	10,549
5,67,614	49,209	...	1,93,25,132	50,681	.....	...	...	18,834
11,78,798	1,34,218	...	9,86,87,113	.....	.....	...	...	80,081
17,564	97	...	86,355	.....	.....	...	...	1,329
5,80,979	73,730	...	1,71,89,538	.....	.....	...	...	97,153
9,467	...	...	2,11,862	3,03,923	.....	...	...	8,453
67,966	...	...	41,59,263	.....	.....	...	...	10,231
96,877	39,642	...	75,769	99,564	.....	...	...	6,872
.....	...	...	2,04,009	.....	.....	...	...	1,998
1,55,469	10,457	...	1,38,000	.....	.....	...	...	9,852
30,085	...	...	2,06,722	47,451	.....	...	...	1,749
1,94,626	26,680	...	31,76,453	.....	.....	87,430	781	12,840
11,607	1,496	...	18,17,880	.....	.....	...	...	2,768
1,76,464	11,878	...	2,74,70,760	.....	.....	...	...	36,906
68,230	4,808	...	1,45,235	.....	.....	...	...	2,189
15,86,509	11,491	...	1,98,37,617	.....	.....	...	...	40,509
2,64,267	14,867	...	77,26,974	68,923	7,45,371	...	...	48,292
1,77,028	26,910	...	99,77,529	.....	.....	...	...	5,742
51,228	...	...	6,92,858	.....	.....	...	...	3,942
1,76,624	2,396	...	96,28,946	.....	.....	...	...	18,563
13,238	...	...	18,235	.....	.....	...	...	803
89,469	...	...	1,08,929	.....	.....	...	...	1,025
3,07,05,064	21,07,809	89,239	41,39,30,231	83,45,160	18,44,391	22,96,694	22,34,973	11,93,016

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

STATEMENT

Classification	Loans and Deposits held at the end of the year from					
	Share Capital paid	Members	Non-members	Societies	Provincial or Central Banks	Government
1	17	18	19	20	21	22
<i>Bombay City.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
101. Accountant General's Office Co-operative Urban Bank, Ltd.	26,457	1,01,605	32,630	.....	.....	.....
102. Bombay Muslim Co-operative Bank, Ltd.	2,00,000	26,21,379	8,40,830	.....	.....	.....
103. Bombay Weaver's Co-operative Urban Bank Ltd.	.....	.....	.....	.....	Not commenced	
104. Chandraseniya Kayastha Prabhu Co-operative Bank, Ltd.	41,975	4,22,791	4,57,796	.....	.....	.....
105. City Co-operative Bank, Ltd.	42,041	9,33,077	.....	.....	2,50,661	.....
106. Daxini Brahmin's Co-operative Bank, Ltd.	2,09,740	12,66,180	18,99,370	.....	.....	.....
107. E. D. Sassoon Staff Co-operative Bank, Ltd.	38,534	1,07,766	.....	.....	.....	.....
108. Ismaili Co-operative Bank, Ltd.	3,28,150	25,96,068	16,77,579	.....	.....	.....
109. Jain Sabakari Bank Ltd.	57,125	10,525	4,384	.....	20,815	.....
110. Kapala Co-operative Bank Ltd.	57,200	4,39,700	.....	.....	.....	.....
111. Lalubhai Samaldas People's Co-operative Bank, Ltd.	80,745	60,424	.....	.....	20,813	.....
112. Maratha Mandir Co-operative Bank Ltd.	39,730	37,801	57,767	.....	.....	.....
113. Maratha Market People's Co-operative Bank, Ltd.	81,510	4,79,863	3,66,669	.....	.....	.....
114. Moghveer Co-operative Bank Ltd.	47,305	63,385	30,320	.....	15,320	.....
115. North Kanara Goud Saraswat Brahmin's Co-operative Bank, Ltd.	68,033	9,03,960	9,92,025	.....	.....	.....
116. Samasta Nagar Co-operative Bank, Ltd.	25,180	1,51,134	.....	.....	.....	.....
117. Deccan Merchants' Co-operative Bank, Ltd.	89,900	1,71,163	23,86,432	.....	.....	.....
118. Sannitra Co-operative Bank, Ltd.	32,368	1,31,362	5,758	.....	.....	.....
119. Saraswat Co-operative Bank, Ltd.	3,97,570	45,83,234	25,38,094	.....	.....	.....
120. Shamrao Vitthal Co-operative Bank, Ltd.	1,41,	27,06,165	6,15,043	1,27,687	68,922	.....
121. South Indian Co-operative Bank Ltd.	56,562	7,07,788	2,300	.....	.....	.....
122. Vishkarina Co-operative Bank Ltd.	22,960	33,397	.....	.....	.....	.....
123. Zoroastrian Co-operative Bank, Ltd.	2,63,660	21,17,710	2,648	.....	.....	.....
124. Vaishya Sabakari Bank, Ltd.	25,600	12,557	430	.....	.....	.....
125. India United Staff Co-operative Bank Ltd.	1,17,277	1,91,531	.....	.....	.....	.....
Grand Total ...	80,09,380	4,19,82,458	3,72,81,831	8,40,743	23,91,278	.....

* For the purposes of this statement the working

A (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.
10,043	255	1,66,890	+ 2,077	3½	1½	6½
53,265	52,734	32,68,208	+ 36,660	5	½ to 2½	9½
Work	.....	.....	.....	.....	.....	.....
26,659	43,609	9,93,130	+ 6,987	6½	1½ to 2	7
6,088	56,094	12,87,061	+ 16,073	6	½ to 2	4½ to 5
34,731	1,21,811	35,31,741	+ 16,425	4½	½ to 2	4½ to 10½
5,828	6,919	1,59,447	+ 1,705	4	2	9½
1,34,368	94,912	48,31,667	+ 79,495	5	1½ to 2	6½
.....	34	92,883	- 1,759	.....	.....	.....
4,352	4,000	5,05,253	- 834	.....	.....	.....
6,583	22,067	1,43,643	+ 958	.....	2 to 3½	6 to 9½
.....	244	1,35,543	- 1,626	.....	1½	9½
15,961	21,929	9,65,233	+ 7,849	5½	1½ to 2½	9½
525	1,129	1,47,925	+ 255	.....	2½ to 3	6½ to 7½
20,906	57,591	15,32,505	+ 12,665	6½	1½ to 3½	3 to 7½
4,178	5,959	1,86,451	+ 764	2½	2 to 5	6½ to 7½
41,769	1,08,153	27,97,406	+ 17,377	5	2½ to 3½	9½
7,304	1,220	1,77,593	+ 2,530	3½	2 to 2½	.....
1,67,726	42,807	78,19,441	+ 37,084	5	1½	5½ to 5
1,94,525	2,72,700	41,82,722	+ 25,420	6½	1½	3½ to 7½ ¹³ ₁₀
19,402	12,188	8,29,240	9,037	.....	.....	.....
779	.....	63,026	- 1,277	.....	3	6 to 9
59,105	56,049	24,79,161	+ 26,000	4	1½ to 1½	8
231	50	88,913	- 1	.....	2	9½
7,996	1,092	3,17,956	+ 5,618	3	1 to 1½	4½ to 9½
82,54,666	81,36,850	9,59,56,407	+ 100,849 - 12,681	3 to 7½	½ to 4	4 to 9½

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

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.
Sholapur ...	285	13,725	10,43,950	.....	8,04,309	2,400
Bijapur ...	236	13,173	2,91,349	.....	2,74,129	.....
Belgaum ...	362	23,985	11,10,664	2,66,459	7,73,748	2,25,274
North Kanara ...	94	6,726	2,35,615	.....	2,07,289	.....
Satara ...	423	21,015	11,99,121	1,10,563	9,96,812	85,134
Ratnagiri ...	79	4,940	72,151	.....	65,500	.....
Poona ...	287	13,861	4,56,624	.....	3,46,226	.....
Ahmednagar ...	286	10,842	13,98,229	240	10,14,323	240
Dharwar ...	514	31,061	9,98,650	.....	8,45,932	.....
Jalgaon ...	659	31,199	32,03,339	.....	24,82,654	.....
West Khandesh ...	411	17,453	25,41,143	.....	19,72,118	.....
Nasik ...	317	11,025	8,81,515	.....	8,41,949	.....
Broach ...	160	5,852	8,53,551	.....	7,21,610	.....
Surat ...	134	7,229	8,86,714	.....	2,64,439	.....
Thana ...	171	6,422	8,07,391	.....	2,47,456	.....
Kolaba ...	55	1,867	48,768	.....	60,102	.....
Bombay Suburban ...	1	18	1,260	.....	880	.....
Ahmedabad ...	126	4,737	4,79,614	.....	3,60,917	.....
Kaira ...	115	7,102	89,459	.....	77,879	.....
Panch Mahals ...	212	9,322	8,53,959	.....	2,47,285	.....
Total, Unlimited ...	4,927	2,35,600	1,49,60,186	3,77,262	1,25,94,847	3,13,048
<i>Class I—Agricultural Credit, Limited.</i>						
Sholapur ...	7	573	5,54,302	.....	4,34,872	.....
Bijapur ...	11	479	4,776	.....	1,358	.....
Belgaum ...	13	1,222	50,638	41,898	45,578	34,889
North Kanara ...	13	827	11,760	.....	4,923	.....
Satara ...	41	5,041	19,212	.....	14,835	.....
Ratnagiri ...	32	2,049	15,074	.....	8,293	.....
Poona ...	13	916	5,775	.....	3,710	.....
Ahmednagar ...	20	1,734	61,124	.....	33,690	.....
Dharwar ...	18	1,710	69,022	.....	29,445	.....
Jalgaon ...	6	269	21,885	.....	19,252	.....
West Khandesh ...	5	365	36,158	.....	12,110	.....
Nasik ...	23	2,348	93,488	.....	74,584	.....
Broach ...	16	1,799	1,27,472	.....	62,323	.....
Surat ...	29	5,255	24,597	75	14,318	.....

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

D.

Societies, for the year 1946-47.

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.
15,00,190	4,33,679	5,992	1,11,349	6,98,073	2,04,267	8,81,039	8,57,578
9,67,005	3,44,198	.....	62,610	2,74,077	1,080	18,68,961	13,47,970
18,18,169	5,95,354	1,52,074	1,16,274	6,73,129	560	2,675	528
5,02,533	1,45,300	.....	1,25,655	64,970	1,127	.....	.....
17,60,979	6,29,308	28,663	1,69,410	9,01,864	29,415	41,97,725	42,55,413
1,32,872	56,484	.....	29,078	7,420	115	3	.....
12,23,650	6,93,579	8,852	26,455	4,45,812	.....	.....	.....
15,32,669	4,75,011	210	1,12,032	17,34,031	6,660	4,56,043	.....
30,59,770	13,50,784	.....	2,14,718	8,86,356	12,083	42,77,873	41,62,215
47,40,926	19,63,842	.....	88,406	25,77,827	1,929	38,12,633	37,17,253
26,76,711	4,25,577	.....	45,362	17,50,266	.....	21,71,843	20,63,873
11,06,240	3,40,719	48,783	15,708	8,03,147	.....	3,03,142	3,83,523
10,32,635	1,07,676	.....	97,848	4,18,663	.....	8,84,096	3,75,364
5,83,865	1,28,509	156	1,17,569	52,819	1,07,787	1,14,540	.....
3,95,180	98,386	.....	35,702	2,37,024	.....	.....	.....
79,226	31,229	.....	1,806	43,773	66	54,663	50,317
1,220	.....	.....	.....	.....	.....	.....	.....
4,52,266	75,313	.....	98,637	9,01,287	.....	23,26,553	25,42,931
1,20,265	21,316	.....	1,81,635	3,50,087	5,23,492	24,94,739	.....
4,41,717	1,51,418	.....	51,709	1,29,823	1,46,830	29,586	.....
2,41,35,022	80,80,742	2,39,730	17,02,752	1,29,49,487	10,45,699	2,39,46,626	2,02,76,640
1,62,416	2,735	.....	5,533	3,16,166	.....	3,00,634	3,09,700
6,195	950	.....	42,830	8,650	1,534	3,00,819	3,16,668
2,42,366	10,125	19,389	3,734	66,210	50	4,779	.....
11,856	2,825	.....	15,049	.....	.....	19,02,748	.....
31,044	14,439	.....	1,11,106	2,48,512	705	8,754	19,73,562
11,640	57	.....	32,140	6,120	.....	1,325	.....
4,733	1,223	.....	905	63,653	.....	2,37,910	.....
39,903	3,855	.....	17,638	3,18,164	.....	12,21,924	.....
1,16,677	29,148	.....	42,609	3,57,190	1,152	2,51,599	12,18,767
14,661	16	.....	10,932	1,12,193	.....	1,19,366	2,32,422
31,533	524	.....	10	31,388	.....	11,74,436	1,13,666
73,441	1,927	.....	87,580	2,11,871	.....	6,50,325	10,47,870
1,25,168	340	1	2,15,329	2,02,191	.....	8,28,561	.....
30,856	8,406	75	1,20,288	4,67,605	75,172	4,62,626	.....

not 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
1	16	17	18	19	20	21
<i>Class I—Agricultural Credit, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Bholapur	92,973	3,00,519	1,05,708	88,510	73,893	6,15,353
Bijapur	84,252	2,58,266	34,171	62,368	216	5,11,069
Belgaum	67,916	5,04,133	1,31,390	2,41,006	3,903	7,37,761
North Kanara	16,798	1,63,342	1,37,368	2,25,886	4,348	39,952
Satara	74,268	5,61,851	2,04,515	1,53,606	20,130	6,25,423
Ratnagiri	3,461	44,430	33,868	23,526	519	12,169
Poona	62,256	3,69,677	67,385	52,675	46,252	7,43,422
Ahmednagar	87,840	4,18,100	77,265	53,707	1,047	9,35,392
Dharwar	9,27,925	6,90,194	1,57,209	3,49,136	6,822	17,19,124
Jalgaon	2,38,556	6,86,910	3,32,948	94,576	1,03,831	27,54,792
West Khandesh	1,12,229	4,76,957	65,076	42,760	3,639	14,13,676
Nasik	61,112	2,97,521	23,693	23,571	40	6,53,377
Broach	49,656	3,32,040	44,684	52,865	.....	3,37,997
Surat	24,179	1,25,184	1,37,964	2,01,556	659	51,479
Tbana	26,968	1,33,532	60,447	36,282	1,16,352*	1,86,495
Kolaba	4,170	22,309	6,607	1,551	1,006	31,539
Bombay Suburban	26	197	.....	.....	.....	1,054
Ahmedabad	1,20,424	1,81,633	28,715	62,711	.....	3,53,494
Kaira	1,10,698	86,569	63,639	51,398	67,401	1,31,929
Panch Mahals	20,954	1,19,227	33,330	6,889	19,722	1,52,637
Total, Unlimited	14,89,693	65,56,690	17,45,623	18,24,679	4,69,819	1,20,09,214
<i>Class I—Agricultural Credit, Limited.</i>						
Bholapur	15,353	37,370	12,632	21,749	.....	2,23,425
Bijapur	10,023	17,090	16,051	248	1,534	9,944
Belgaum	6,257	48,375	3,236	4,919	1,515	2,46,628
North Kanara	7,357	17,505	7,078	17,955	.....	6,000
Satara	49,536	66,408	37,851	13,302	1,038	73,606
Ratnagiri	1,423	48,274	35,366	7,458	.....	6,017
Poona	3,249	13,115	751	1,964	1,454	10,673
Ahmednagar	12,585	59,275	9,901	3,169	.....	64,107
Dharwar	35,453	39,145	13,368	9,103	62	1,65,448
Jalgaon	9,310	13,430	10,902	.....	.....	29,635
West Khandesh	4,163	12,475	3	.....	.....	27,587
Nasik	40,274	92,880	8,044	4,932	1,630	41,671
Broach	31,439	92,650	1,27,927	23,260	.....	72,772
Surat	45,786	1,29,423	45,919	43,933	27,097	1,61,614

*For the purposes of this statement the working capital
*Grain Depots.

B—contd.

year from	Government	Reserve Fund	Other Funds	Working Capital ^a	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.	
.....	8,09,774	1,15,194	91,08,961	+ 61,835 - 11,666	6½	3½	9½	
.....	6,01,846	87,500	14,25,425	+ 1,21,306 - 5,939	do.	do.	do.	
.....	8,18,319	47,462	94,83,974	+ 66,618 - 18,443	do.	4	do.	
.....	2,42,579	20,668	8,94,153	+ 18,046 - 1,423	do.	do.	do.	
37,530	7,18,973	75,559	23,97,629	+ 61,299 - 8,074	do.	3½	do.	
.....	74,143	12,360	9,01,015	+ 8,946 - 394	do.	do.	do.	
37,063	5,91,533	77,593	18,76,068	+ 37,767 - 17,773	.....	.....	.....
4,168	8,48,415	30,580	18,64,674	+ 91,977 - 10,086	.....	.....	.....
.....	14,68,938	89,697	43,90,110	+ 1,55,363	6½	4	9½	
1,655	16,62,824	3,30,672	59,68,206	+ 1,69,181 - 51,709	6	5½	7½ to 9½	
.....	10,40,707	1,63,259	32,05,974	+ 1,54,783 - 5,218	.....	.....	.....
.....	3,37,594	26,635	73,71,431	+ 66,001 - 4,395	.....	.....	.....
1,166	4,96,904	65,682	13,21,328	+ 42,741 - 1,282	3½ to 4½	3½ to 4½	6½ to 9½	
34,380	3,49,634	50,499	9,51,806	+ 80,116 - 1,065	6½	6½	do.	
.....	1,14,278	18,032	6,55,418	+ 36,360 - 3,815	.....	.....	do.
.....	22,188	10,980	93,490	+ 8,628 - 504	.....	.....	.....
.....	41	.....	1,992	+ 6	.....	6	9½
1,15,264	1,36,323	75,184	9,58,325	+ 58,201 - 944	.....	.....	.....
461	90,744	28,056	5,20,217	+ 68,624 - 8,569	2 to 7½	1 to 6½	4 to 9½	
890	2,66,297	29,303	6,27,445	+ 18,387 - 4,185	½ to 7½	3½ to 6½	6 to 12½	
2,92,056	1,01,11,193	13,34,935	3,32,74,468	+ 12,44,936 - 1,46,086	.....	.....	.....
.....	25,533	4,486	3,25,195	+ 2,317 - 4	7½	3½	4 to 9½	
.....	2,222	4,315	51,404	+ 6,679 - 405	6	4	9½	
.....	10,072	1,111	8,15,256	+ 1,060 - 561	.....	.....	.....
.....	4,869	1,876	55,565	+ 3,109 - 636	6½	4	9½	
36,428	10,313	9,642	2,62,488	+ 24,248 - 1,355	do.	3½	do.	
.....	3,423	4,657	1,06,195	+ 9,624 - 395	.....	3½	do.
.....	2,686	3,810	33,903	+ 450 - 4818	.....	.....	.....
.....	9,510	817	1,39,279	+ 6,348 - 3,303	.....	.....	.....
.....	20,494	15,642	2,60,293	+ 31,436	6½	4	9½	
.....	597	72	54,635	+ 11,249 - 60	6	5½	7½	
.....	389	7,125	47,580	+ 6,249	.....	.....	.....
.....	24,153	26,508	2,09,928	+ 31,174 - 84	.....	.....	.....
.....	9,516	8,814	3,34,562	+ 24,065 - 3,054	.....	.....	.....
1,86,953	12,342	30,515	6,37,795	+ 21,114 - 2,376	.....	.....	.....

^a 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>Class I—Agricultural Credit, Limited—contd.</i>			Rs.	Rs.	Rs.	Rs.
Thana ...	19	1,551	36,176	.....	36,809	.....
Kolaba ...	23	319	3,925	.....	815	.....
Ahmedabad ...	19	1,403	1,05,530	.....	94,724	.....
Kaira ...	26	1,691	11,960	.....	6,620	.....
Panch Mahals ...	9	598	.....	.....	.....	.....
Bombay Suburban ...	1	68	.....	.....	.....	.....
Total of Class I Agricultural Credit, Limited.	844	30,837	12,42,974	41,473	8,71,452	34,989
<i>Class II—Agricultural Purchase, Purchase and Sale Unlimited.</i>						
Dhárwar ...	1	897	1,783	.....	968	.....
Total Class II Agricultural Purchase, Purchase and Sale Unlimited.	1	897	1,783	.....	968	.....
<i>Class II—Agricultural Purchase, Purchase and Sale Limited.</i>						
Sholapur ...	6	412	.....	.....	10	2,000
Belgaum ...	1	56	463	.....	102	.....
Satara ...	4	172	125	.....	202	106
Poona ...	3	44	.....	.....	.....	.....
Ahmednagar ...	5	358	15,960	39,793	15,364	38,619
Dharwar ...	7	284	.....	.....	459	.....
Jalgaon ...	23	9,215	.....	.....	.....	.....
West Khandesh ...	46	3,018	.....	.....	.....	.....

* 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' produce
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.
34,611	4,456	.....	1,13,180	2,08,580	.....	1,83,086	.....
2,755	655	.....	.....	12,006	.....	6,42,023	2,00,790
65,064	2,784	.....	1,67,680	22,019	.....	8,26,229	7,03,080
5,840	.....	.....	75,744	8,05,906	3,22,152	3,34,876	.....
.....	.....	.....	968	14,172	23,222	.....	.....
.....
10,29,318	84,484	18,333	10,99,881	29,62,525	4,24,088	69,29,763	61,19,685
1,991	848	.....	.....	17,872	.....	27,026	25,028
1,991	848	.....	.....	17,872	.....	27,026	25,028
.....	.....	.....	8	52,080	.....	51,717	51,800
568	127	.....	3,639	.....	.....	8,219	.....
1,806	1,690	.....	11,011	.....	.....	3,514	2,260
.....	.....	.....	210	155	.....	.....	.....
8,512	.....	9,641	1	.....	2,600	3,42,637	9,48,037
1,623	1,606	.....	.....	.....	.....	24,220	28,358
.....	.....	.....	971	.....	.....	24,514	21,555
.....	.....	.....	220	.....	.....	.....	.....

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.
Thana ...	85,198	91,145	47,377	2,400	...	22,239
Kolaba ...	10,632	15,702	1,420	495	...	12,005
Ahmedabad ...	14,987	67,006	67,734	1,07,144	...	72,413
Kaira ...	40,774	89,688	7,427	17,666	26,340	67,293
Panchmahals ...	10,088	82,174	2,980	6,387	10,091	39,808
Bombay Suburban ...	10	4,000	.....	...	...	.....
Total of Class I Limited.	3,83,393	9,93,809	4,62,967	2,86,163	70,854	13,57,185
<i>Class II—Agricultural Purchase, Purchase and Sale Unlimited.</i>						
Dharwar ...	1,169	.....	.....	...	...	.....
Total Class II Unlimited.	1,169	.....	.....	...	...	.....
<i>Class II—Agricultural Purchase, Purchase and Sale Limited.</i>						
Sholapur ...	6,413	10,905	18	757	...	5,422
Belgaum ...	141	1,375	.....	...	...	.....
Satara ...	179	2,010	1	1,010	6,480	.....
Poona ...	5,614	7,330	2,978	2,387	...	2,039
Ahmednagar ...	4,191	18,910	563	601	...	12,063
Dharwar ...	216	3,225	112	11	3,026	577
Jainoon ...	62,622	2,351	498	925	...	.....
West Khandesh ...	53,047	18,930	509	1,235	.....	.....

* 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	30
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
.....	24,226	33,838	2,21,225	+57,902 —357	6½	2 to 4½	9½	
.....	851	1,523	81,396	+8,161 —968	.....	.....	.....
17,306	7,408	2,366	3,41,276	+16,893 —584	6½	4½	7½ to 9½	
.....	6,402	3,771	2,17,557	+26,429 —370	4 to 7½	1 to 5	6 to 9½	
.....	2,205	1,088	1,01,638	+6,212 —21	6½ to 7½	3½ to 5	.....
.....	68	.....	4,068	—10	.....	.....	.....
2,59,587	1,69,279	1,71,009	37,50,853	+2,90,247 —19,639	.....	.....	.....
.....	8,397	270	8,667	616	.....	.....	.....
.....	8,397	270	8,667	616	.....	.....	.....
.....	11,560	11,703	40,245	+2,296	6½	3½	.....
.....	965	251	2,501	+545	5	5	8½	
.....	2,738	133	12,382	+459 —8	.....	.....	.....
.....	2,184	28,618	46,536	+1,574 —923	.....	.....	.....
.....	7,177	8,046	47,350	+6,067	.....	.....	.....
.....	5,590	1,016	11,657	+800	.....	.....	.....
.....	9,656	35,747	49,177	+3,216 —2,320	.....	.....	.....
.....	4,454	9,048	34,228	+2,608 —5,446	.....	.....	.....

* 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 II—Agricultural Purchase, Purchase and Sale, Limited—contd.</i>			Rs.	Rs.	Rs.	Rs.
Nasik ...	16	3,423	4,98,417	.....	4,52,418	.....
Thana ...	1	22	.....	.....	.....	.....
Total of Class II, Agricultural Purchase, Purchase and Sale, Limited.	119	17,004	5,15,955	39,793	5,56,655	40,718
<i>Class III—Agricultural Production and Sale Unlimited.</i>						
Bijapur ...	1	37	.....	.....	.....	.....
Belgaum ...	9	107	.....	.....	770	.....
Dharwar ...	19	475	.....	.....	.....	.....
West Khandesh ...	1	32	.....	.....	.....	.....
Total of Class III, Agricultural Production and Sale, Unlimited.	10	661	.....	.....	770	.....
<i>Class III—Agricultural Production and Sale Limited.</i>						
Dharwar ...	1	53	.....	.....	.....	.....
Broach ...	1	36	.....	.....	.....	.....
Thana ...	1	26	.....	.....	.....	.....
Total of Class III, Agricultural Production and Sale Limited.	3	115	.....	.....	.....	.....

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

B—contd.

Loans due by			Loans and Deposits received during the year from				Sales of goods to members	Purchase of members' products
8	9	10	11	12	13	14			15
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies			
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1,14,907 906	9,363 .....	..... .....	7,668	21,47,874	781	27,34,080	29,32,928
1,21,629	12,685	9,641	23,718	21,02,510	2,531	21,26,620	21,70,238	
.....	
.....	56	.....
.....	82	.....	.....	28,229	25,817	
.....	
.....	89	.....	.....	28,278	25,817	
.....	
.....	563	.....	.....	.....	.....	.....
.....	450	.....	.....	.....	.....
.....	563	450	.....	.....	.....	.....

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

STATEMENT

District	Cost of Management	Share Capital paid	Loans and Deposits held at the end of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
<i>Class II—Agricultural Purchase, Purchase and Sale, Limited—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Nasik ...	1,05,769	1,87,935	47,457	57,508	5,150	2,42,761
Thana ...	.....	2,050	.....	.....	.....	.....
Total of Class II, Agricultural Purchase, Purchase and Sale, Limited.	2,98,092	2,06,091	52,135	64,487	14,666	2,62,858
<i>Class III—Agricultural Production and Sale Unlimited.</i>						
Bljapur ...	2	.....	19	.....	.....	.....
Belgaum ...	1,462	.....	.....	.....	.....	.....
Dharwar ...	3,786	520	329	.....	.....	.....
West Khandesh ...	.....	.....	.....	.....	.....	.....
Total of Class III, Agricultural Purchase, Purchase and Sale, Unlimited.	5,250	520	348	.....	.....	.....
<i>Class III—Agricultural Production and Sale Limited.</i>						
Dharwar ...	.....	.....	.....	.....	.....	.....
Broach ...	90	.....	.....	.....	.....	.....
Thana ...	122	.....	75	.....	.....	.....
Total of Class III, Agricultural Production and Sale Limited.	212	.....	75	.....	.....	.....

* For the purposes of this statement the working capital

B—contd.

year from	22 Government	23 Reserve Fund	24 Other Funds	25 Working Capital *	26 Profit and loss for the year	27 Usual dividend paid on shares	Most usual rate of interest	
							28 On borrowings	29 On lendings
	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
.....		67,800	1,38,127	0,96,738	+1,05,204 - 577	.....	.....	.....
.....		215	248	2,513	.....	.....	.....	.....
.....		1,11,839	2,32,937	9,43,437	+1,22,978 - 10,534	.....	.....	.....
.....		203	.....	229	- 2	.....	.....	.....
.....		4,069	580	4,649	- 495	.....	.....	.....
.....		6,969	733	8,551	+ 236	.....	.....	.....
.....	
.....		11,241	1,313	12,432	+ 315 - 497	.....	.....	.....
.....		347	200	547	- 99	.....	.....	.....
.....		105	.....	105	.....	.....	.....	.....
.....		690	337	1,103	- 51	.....	.....	.....
.....		1,142	537	1,764	- 150	.....	.....	.....

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

STATEMENT

District	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Class IV—Production and Sale, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
Belgaum ...	2	98	.....	.....	1,115	.....
Poona ...	1	168	.....	.....	.....	.....
Total of Class IV Unlimited.	3	266	.....	.....	1,115	.....
<i>Class IV—Production and Sale, Limited.</i>						
Belgaum ...	8	1,668	45,297	4,12,604	47,742	4,24,264
North Kanara ...	3	975	8,86,797	.....	9,01,145	.....
Sholapur ...	5	1,717	13,715	.....	12,891	.....
Bijapur ...	6	2,065	16,53,464	.....	14,04,757	.....
Satara ...	10	1,299	733	.....	813	.....
Ratnagiri ...	4	161	.....	.....	.....	.....
Poona ...	7	1,191	.....	.....	.....	.....
Ahmednagar ...	6	2,172	3,52,947	2,39,793	2,65,920	2,31,811
Dharwar ...	15	8,815	53,01,876	.....	53,08,289	.....
Jalgaon ...	51	39,395	26,86,908	.....	23,25,284	.....
West Khandesh ...	13	4,578	1,24,859	.....	97,943	.....
Broach ...	7	2,156	1,92,131	.....	67,974	.....
Surat ...	30	11,315	22,58,374	6,795	24,68,945	.....
Thana ...	11	2,133	350	.....	41	.....
Bombay Suburban ...	.....	.....	.....	.....	.....	.....
Ahmedabad ...	9	5,257	1,33,337	.....	1,11,175	.....
Kaira ...	21	5,252	17,325	14,984	1,600	.....
Panch Mahals ...	15	7,100	.....	.....	.....	.....
Kolaba ...	5	875	.....	.....	.....	.....
Total of Class IV Limited.	236	98,143	1,35,18,043	1,46,74,176	1,30,34,514	6,56,075

* 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				
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies	Sales of goods to members	Purchase of members' products
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
6,751	6,751	.....	.....	470	.....	2,51,412	2,08,984
1,288	1,288	.....	.....	.....	.....	.....	.....
8,039	8,039	.....	.....	470	.....	2,51,412	2,08,984
91,454	11,634	39,678	47,062	19,25,870	.....	15,82,251	45,896
65,108	.....	.....	69,433	55,000	59,779	.....	.....
12,964	5,906	.....	2,61,608	18,00,195	.....	20,21,444	1,99,254
2,75,776	10,111	.....	45,283	8,11,301	206	1,98,868	1,94,402
583	839	.....	25,194	5,92,319	8,000	9,59,443	21,44,506
1,250	715	.....	.....	.....	.....	.....	.....
.....	.....	.....	59,047	3,82,756	.....	8,40,359	.....
1,88,368	3,105	22,797	53,560	1,15,97,300	.....	17,21,458	.....
7,25,203	77,182	.....	1,28,413	27,34,122	3,000	22,77,468	14,96,167
8,32,607	80,139	275	1,96,058	33,62,365	5,281	84,74,542	50,83,549
59,304	.....	.....	1,37,231	26,47,156	.....	33,73,836	27,21,267
86,963	.....	.....	65,105	3,09,500	.....	45,48,322	10,39,526
444	171	6,735	4,82,086	11,87,925	.....	21,55,075	16,40,281
7,811	.....	.....	30,129	1,20,098	.....	24,416	24,071
.....
23,112	.....	.....	.....	.....	.....	54,88,227	42,23,027
15,725	.....	14,264	4,98,922	8,16,143	2,27,624	1,03,75,158	99,56,049
.....	.....	.....	55,026	81,75,464	.....	46,48,086	41,00,269
.....	.....	.....	3,000	32,522	.....	4,62,220	4,08,323
23,85,721	1,89,320	84,694	21,22,203	3,12,20,962	2,08,100	4,92,14,263	3,64,61,177

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

STATEMENT

District	Cost of Management	Share Capital paid	Loans and Deposits held at the end of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
<i>Class IV—Production and Sale, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Belgaum ...	4,731	2,607	2,611	.....	.....	9,992
Poona ...	.....	.....	25	.....	.....	.....
Total of Class IV Unlimited.	4,731	2,607	2,636	.....	.....	9,992
<i>Class IV—Production and Sale, Limited.</i>						
Belgaum ...	61,819	72,196	46,926	18,323	.....	5,59,210
North Kanara ...	11,689	7,580	13,535	1,02,800	2,501	47,000
Sholapur ...	1,23,269	1,43,526	96,692	18,698	2,000	4,81,748
Bijapur ...	16,475	19,170	46,305	1	206	2,37,858
Satara ...	49,839	49,437	9,445	7,527	6	1,25,660
Ratnagiri ...	13	2,300	16	545	.....	.....
Poona ...	60,888	77,970	.....	1,43,466	594	57,073
Ahmednagar ...	77,196	83,450	35,504	2,017	.....	2,61,149
Dharwar ...	52,064	1,07,858	77,030	66,541	4,093	10,37,626
Jalgaon ...	2,13,164	2,75,545	1,66,393	54,695	2,236	2,42,142
West Khandesh ...	52,459	1,80,377	19,392	1,42,113	716	6,23,718
Broach ...	1,20,791	1,42,617	1,20,364	20,777	.....	5,35,268
Surat ...	2,50,394	4,69,168	4,60,289	1,20,114	.....	4,423
Thana ...	2,26,030	1,66,513	60,695	5,560	.....	1,14,890
Bombay Suburban ...	.....	.....	.....	.....	.....	.....
Ahmedabad ...	1,18,136	1,31,066	1,19,208	55,863	.....	3,77,484
Kaira ...	1,45,971	2,08,460	41,253	2,44,850	24,392	2,18,471
Panch Mahals ...	1,15,196	96,935	17,899	2,78,681	.....	5,93,761
Kolaba ...	41,751	80,560	.....	2,000	.....	64,805
Total of Class IV Limited.	18,37,626	24,34,707	12,90,877	13,74,971	37,744	69,37,371

† 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
	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
.....		9,192	15,988	40,388	+5,801	.....	.....	.....
.....		1,712	880	2,117	.....	.....	.....	.....
.....		10,904	16,866	42,506	+5,801	.....	.....	.....
.....		41,630	14,125	7,52,409	+90,599	5	3	9½
.....		16,755	7,984	2,18,106	+8,757 - 179			
.....		27,923	32,086	7,44,863	+86,224	6½	3 to 4	4½ to 9½
.....		19,066	15,701	8,38,207	+22,104 - 206	6½	4	9½
.....		8,906	19,175	2,20,127	+23,763 - 5,921	5	5	.....
.....		570	.....	2,831	+24 - 1	.....	.....	.....
18,000		51,270	69,314	4,17,687	+37,201 - 1,448	.....	.....	.....
3,430		51,889	1,16,856	5,55,295	+73,861 - 3,732	.....	.....	.....
.....		1,44,047	1,61,333	16,78,628	+1,03,570	.....	.....	.....
28,512		1,03,537	4,84,489	20,58,429	+1,77,798 - 13,998	.....	.....	.....
.....		51,683	96,991	11,26,985	+72,226 - 367	.....	.....	.....
27,501		46,998	33,120	9,96,654	+40,972	.....	.....	.....
.....		1,62,510	4,71,530	17,48,134	+23,717 - 4,694	2½ to 7½	1½ to 4½	4½ to 6½
.....		47,560	72,161	4,67,779	+69,870 - 2,146	5	.....	9½
.....	
.....		24,432	42,925	7,50,988	+79,820	6½	4½	6½
9,265		1,28,416	2,02,077	12,66,704	+2,66,381 - 1,120	5½ to 7½	3 to 5	3 to 6½
.....		34,340	59,833	10,89,449	+92,329	5 to 7½	4 to 6	3 to 6½
.....		1,466	274	1,60,105	+27,643 - 277	.....	.....	.....
.....		86,708	9,64,393	19,00,023	1,61,76,649	+12,27,047 - 32,574	.....	.....

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

STATEMENT

District	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Class VI—Other Forms, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
North Kanara ...	4	977	...	...	...	...
Dharwar ...	11	1,051	...	...	91	...
Total for Class VI Unlimited.	15	1,928	...	...	91	...
<i>Class VI—Other Forms, Limited.</i>						
Bholapur ...	9	5,186	1,530	...	1,290	...
Bijapur ...	6	2,910	1,137	...	628	...
Belgaum ...	18	420	18,943	...	12,641	125
North Kanara ...	13	1,057	2,148	...	1,744	...
Batara ...	46	16,805	.....	...	380	...
Ratnagiri ...	18	11,925	485	...	590	...
Poona ...	18	8,069	.....	...	232	...
Ahmednagar ...	19	11,739	61,706	16,670	45,116	...
Dharwar ...	20	2,286	2,932	...	864	...
Jalgaon ...	17	31,325	15,866	...	14,286	...
West Khandesh ...	13	11,256	2,565	...	4,723	...
Nasik ...	16	10,793	31,456	...	31,201	...
Broach ...	4	117	1,965	...	1,876	...
Surat ...	10	154	8,365	...	865	...
Thane ...	8	2,113	.....	...	...	...
Kolaba ...	8	772	.....	...	...	...

* 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.
...	...	...	46	...	...	...	...
9,671	8,671	...	...	...	...	...	...
8,671	8,671	...	46	...	...	...	...
870	856	...	67	1,280	...	1,04,864	98,970
1,174	...	...	768	...	1,998	1,91,916	1,68,089
9,560	288	300	14,888	16,560	...	1,49,669	9,018
735	96	...	2,068	...	...	...	...
1,035	1,035	...	17,498	8,000	3,861	2,61,913	2,27,094
799	874	...	4,976	...	...	14,467	...
268	...	...	32,469	...	...	4,32,425	2,992
39,667	1,010	1,352	11,509	1,04,991	...	6,54,308	...
4,231	2,646	...	110	19,333	766	2,42,006	2,44,137
10,216	8,344	...	17,868	6,71,601	4,751	10,51,168	12,06,426
18,568	680	...	1,11,609	18,801	...	4,06,877	4,12,036
20,276	290	...	24,647	6,251	...	8,07,596	7,86,177
1,465	1,015	...	...	1,960	...	...	...
2,400	...	...	32,270	14,768	...	51,716	...
...
...	...	...	...	...	...	32,539	19,164

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

STATEMENT

District	Cost of Management	Share Capital paid	Loans and Deposits held at the end of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Class VI—Other Forms. Unlimited.</i>						
Northern Kanara ...	233	907	3,188	9,000	...	645
Dharwar ...	427	22,557	359	50	...	5,642
Total, of Class VI Unlimited.	660	23,554	3,545	9,050	...	6,287
<i>Class VI—Other Forms. Limited.</i>						
Bholapur ...	11,849	864	...	2,804	9,000	...
Bijapur ...	7,976	1,975	590	53	...	...
Belgaum ...	10,982	11,030	2,400	3,163	...	13,434
North Kanara ...	3,566	2,855	4,245	2,040	...	...
Havara ...	42,535	17,684	9,335	8,223	338	6,450
Ratnagiri ...	12,679	1,998	4,040	375	...	...
Poona ...	26,662	30,465	24,090	20,734	160	358
Ahmednagar ...	40,927	81,185	3,595	48,956	11,893	62,615
Dharwar ...	15,459	17,000	1,110	530	3,078	8,943
Jalgaon ...	1,17,536	7,530	40,227	25,621	2,236	8,43,764
West Khandesh ...	29,014	1,556	254	48,197	...	300
Nasik ...	47,517	3,378	4,540	15,391	4,447	1,898
Broach ...	695	2,235	...	...	...	450
Surat ...	16,492	63,230	2,360	11,842	...	14,768
Thana ...	7,906	...	...	...	...	...
Kolaba ...	1,397	...	...	...	...	...

† For the purposes of this statement the working capital

B—contd.

year from	22 Government	23 Reserve Fund	24 Other Funds	25 Working Capital	26 Profit and loss for the year	27 Usual dividend paid on shares	28 Most usual rate of interest	
							28 On borrowings	29 On lendings
	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
...		11,766	25	18,119	+950	...	4	9½
...		3,444	31,356	63,407	-239	...	...	...
...		14,710	31,360	81,526	+950 -239	...	...	...
...		24,273	15,533	45,574	+8,973 -1,205	...	...	9½
139		1,66,629	39,887	2,07,778	+7,760 -60	...	...	...
729		20,290	24,821	75,927	+6,940 -1,300	...	4	9½
...		2,836	2,147	14,123	+1,225 -196	...	...	...
...		16,054	56,764	1,09,848	+11,712 -11,327	...	3½	9½
225		10,857	25,991	42,893	+2,169 -3,056	...	6½	9½
...		26,313	34,058	1,36,196	+24,531 -421	...	...	...
1,129		39,771	1,04,468	3,03,541	+14,778 -4,583	...	...	...
...		28,870	10,487	69,418	+11,356	...	...	...
1,715		22,145	3,28,803	7,73,660	+27,876 -9,454	...	...	...
4,050		3,076	65,664	1,46,306	+20,614 -447	...	...	...
...		53,936	1,73,533	2,57,225	+32,862 -3,956	...	...	...
...		653	2,258	5,506	+30 -442	...	...	...
...		23,750	25,787	1,31,377	+4,216 -830	7½	4	9½
...		8,125	7,993	15,418	+4,923 -854
...		2,433	725	3,218	+2,227

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.
Bombay Suburban ...	1	53	...	...	...	...
Ahmedabad ...	6	2,219	...	...	...	...
Kaira ...	7	2,606	...	...	...	...
Total Class VI, Other Forms Limited.	247	1,24,080	1,44,127	16,670	1,16,534	125
Class I, Credit, Unlimited.	4,927	2,35,600	1,49,80,185	8,77,262	1,25,94,847	3,13,048
Class I, Credit, Limited.	844	30,827	12,42,974	41,473	8,71,453	34,989
Class II, Purchase and Purchase and Sale, Unlimited.	1	897	1,78	...	968	...
Class II, Purchase and Purchase and Sale, Limited.	112	17,004	5,15,955	32,793	5,58,555	40,718
Class III, Production and Sale, Unlimited.	16	651	...	...	770	...
Class III, Production and Sale, Limited.	3	180	...	...	...	...
Class IV, Production and Sale, Unlimited.	3	256	...	...	1,115	...
Class IV, Production and Sale, Limited.	226	98,143	1,35,18,043	1,46,74,176	1,30,34,514	6,56,075
Class VI, Other forms, Unlimited.	15	1,223	...	...	91	...
Class VI, Other Forms, Limited..	247	1,24,080	1,44,127	16,670	1,16,534	125
Grand Total ...	5,834	5,08,476	2,03,93,066	1,51,49,574	2,71,78,846	10,44,955

* 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
6	9	10	11	12	13		
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies		
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,890	...	...	...	...	...	...	...
...	...	...	...	...	...	2,00,838	1,63,088
...	...	...	2,60,951	...	49,692	5,97,563	5,07,921
1,13,963	11,028	1,652	5,40,220	8,42,385	60,597	51,19,735	39,45,372
2,41,25,022	80,80,742	2,39,730	17,02,752	1,29,49,487	10,45,099	2,39,45,626	2,02,76,680
10,32,312	84,484	18,333	10,69,881	29,62,665	4,94,068	88,92,763	61,19,685
1,991	848	...	...	17,572	...	97,026	25,628
1,21,522	12,685	9,641	23,718	21,99,509	2,331	31,98,520	31,79,928
...	...	...	32	...	...	23,278	25,817
...	...	683	450	...	...	...	...
8,039	8,039	...	...	470	...	2,51,412	2,03,964
23,86,721	1,89,290	84,694	21,32,203	13,20,962	3,08,100	4,92,14,283	2,64,51,177
8,671	8,671	...	46	...	...	...	...
1,13,963	11,028	1,652	5,40,220	8,42,385	60,597	51,19,735	39,45,372
2,77,22,452	83,95,787	2,54,633	54,89,302	5,08,08,750	12,11,215	9,06,68,944	7,02,26,971

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 VI—Other Forms, Limited—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Bombay Suburban ...	80	1,460	953	3,492	...	...
Ahmedabad ...	6,370	4,060	5,316	...	...	19,551
Kaira ...	21,529	...	...	39,035	1,691	...
Total, Class IV, Other Forms Limited.	4,21,293	1,88,818	1,02,895	2,25,375	26,783	4,64,961
Class I, Credit, Un limited.	14,99,608	55,54,080	17,45,623	18,24,879	4,69,819	1,20,09,214
Class I, Credit, Limited.	3,83,393	9,93,809	4,62,967	2,86,163	70,854	13,57,185
Class II, Purchase and Purchase and Sale, Unlimited.	1,169	...	...	...	...	...
Class II, Purchase and Purchase and Sale, Limited.	2,28,022	2,06,021	52,135	64,487	14,666	2,62,852
Class III, Production and Sale, Unlimited.	5,250	520	348	...	...	...
Class III, Production and Sale, Limited.	212	...	75	...	...	...
Class IV, Production and Sale, Unlimited.	4,731	2,607	2,638	-	...	9,992
Class IV, Production and Sale, Limited.	18,37,526	24,34,757	13,90,877	13,74,971	37,744	69,37,271
Class VI, Other Forms, Unlimited.	650	23,554	3,545	2,050	...	6,287
Class VI, Other Forms, Limited.	4,21,293	1,88,818	1,02,895	2,25,375	26,783	4,64,961
Grand Total ...	43,72,025	94,55,776	27,51,101	37,77,925	6,19,866	2,10,47,762

*For the purposes of this statement the working capital

B—concl'd.

year from							Most usual rate of interest	
22 Government	23 Reserve Fund	24 Other Funds*	25 Working Capital	26 Profit and loss for the year	27 Usual dividend paid on shares	28 On borrowings	29 On lendings	
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
...	58	...	5,209	- 12	...	...	..
8,250	5,332	5,949	41,458	+ 5,335	...	...	..
...	5,394	37,412	1,31,432	+ 21,236	...	...	..
16,235	5,08,755	9,82,744	25,16,566	+ 2,03,840 - 39,066	...	...	..
2,92,056	1,01,11,949	13,34,235	3,32,74,458	+ 12,44,936 - 1,46,066	...	...	..
2,39,687	1,59,279	1,71,009	87,50,853	+ 2,90,947 - 19,639	...	...	..
...	8,397	270	8,667	+ 616	...	...	..
...	1,11,389	2,32,987	9,43,437	+ 1,22,978 - 10,634	...	...	..
...	11,241	1,313	18,422	+ 325 - 497	...	...	..
...	1,142	537	1,754	- 150	...	...	..
...	10,904	16,365	43,506	+ 5,801	...	...	..
86,708	9,64,298	19,00,023	1,51,76,649	+ 12,57,047 - 32,574	...	...	..
...	14,710	31,380	81,526	+ 960 - 232	...	...	..
16,235	5,08,755	9,82,744	25,16,566	+ 2,03,840 - 39,066	...	...	..
5,64,586	1,19,12,007	45,70,814	5,58,09,837	+ 31,21,741 - 2,54,785	...	...	..

* is taken to be the total of columns 27 to 29.

GENERAL STATEMENT B-1.

Operations of Land Mortgage Banks and Societies for the year 1946-47.

Province 1	Number of Banks or Societies 2	Number of Members 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 or Societies 7	Individuals 8	Banks or Societies 9	Of which overdue 10	
Bombay.	No.	No.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
The Bombay Provincial Co-operative Land Mortgage Bank, Bombay.	1	679	3,186	3,86,576	40	5,27,689	3,146	20,83,533	31,577	5,12,640
Grand Total	1	679	3,186	3,86,576	40	5,27,689	3,146	20,83,533	31,577	5,12,640

Province 1	Borrowings held at the end of the year					Reserve Fund 17	Other Funds 18	Working capital 19	Profit (+) and Loss (-) for the year 20	Usual rate of dividend paid on shares 21	Most usual rate of interest on	
	Loans from			Debentures							Borrowings 22	Lendings 23
	Individuals 12	Banks and Societies 13	Deposit 14	Public 15	Government* 16							
Bombay.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
The Bombay Provincial Co-operative Land Mortgage Bank, Bombay.	...	1,00,000	84,095	31,76,200	3,23,800	27,841	13,599	42,38,175	+5,903	15/16	2½-3½	4½ to 5
Grand Total ...	...	1,00,000	84,095	31,76,200	3,23,800	27,841	13,599	42,38,175	+6,703	15/16	2½-3½	4½ to 5

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.
* Including Rs. from Bank and Societies. † Funds outside the Statutory Reserve.

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 & surplus
			Individuals	Banks and Societies	Individuals	Banks or Societies	Individuals	Bank or Society	Of which overdue	
1	2	3	4	5	6	7	8	9	10	11
Bombay—contd.										
Name of the Primary Land Mortgage Bank.										
(1) Paoora Taluka	1	814	99,100	...	19,900	...	2,49,348	...	18,768	17,828
(2) Broach District	1	324	11,850	...	18,708	...	1,58,530	...	5,792	18,940
(3) Dharwar	1	695	1,900	...	92,374	...	1,92,106	...	11,675	12,490
(4) Belgaum District	1	1,414	28,800	...	28,842	...	2,95,293	...	7,800	32,756
(5) Nasik District	1	2,201	43,100	...	18,659	...	2,37,507	...	9,764	25,215
(6) East Khandesh District	1	1,428	22,400	...	33,898	...	2,89,605	...	9,691	40,078
(7) West Khandesh District	1	5,010	1,58,800	...	58,938	...	7,86,548	...	19,838	65,297
(8) Satara District	1	2,021	26,500	...	31,779	...	3,33,502	...	7,169	41,015
(9) Thana, Kolaba and Bombay Suburban District Land Mortgage Bank Ltd.	1	599	3,800	...	6,283	...	83,006	...	2,215	21,745
(10) Kaira District	1	423	950	...	4,862	...	74,669	...	5,005	17,058
(11) Poona District	1	881	...	...	24,001	...	1,83,812	...	11,966	24,068
(12) Suret	1	265	...	...	8,504	...	82,721	...	10,547	...
(13) Haveri	1	492	24,900	...	13,857	...	1,14,430	...	819	12,735
(14) Gadag	1	857	2,400	...	11,973	...	1,06,210	...	5,428	12,389
(15) Hubli	1	995	7,300	...	13,220	...	1,42,354	...	14,700	20,793
(16) North Kanara	1	412	...	...	7,777	...	65,878	...	432	16,060
Total	15	18,132	3,58,100	...	3,22,215	...	31,59,220	...	1,58,119	3,74,442
Grand Total	16	18,811	3,61,366	3,56,576	3,22,256*	3,37,699	31,92,466	29,32,638	1,60,736	3,87,062

*Recoveries includes every loans fully satisfied.

GENERAL STATEMENT B-1—concl'd.

Province	Borrowings held at the end of the year.													
	Loans from				Debentures.		Reserve Funds	Other Funds†	Working Capital	Profit (+) and Loss (-) for the year	Usual rate of dividend paid on shares	Most usual rate of interest on		
	Individuals	Bank and Societies	Deposits	Public	Government	Borowings						Loans		
12	13	14	15	16	17	18	19	20	21	22	23			
Bombay—concl'd.														
<i>Names of the Primary Land Mortgage Bank.</i>														
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.		
(1) Panchora Taluka	...	2,26,304	1,948	...	...	9,776	6,520	9,64,531	+226	3	4½-5.6½	6½-7.6
(2) Broach District	...	1,80,514	4,000	...	...	8,474	5,500	1,60,336	-756	2½	4½-5	6-6½
(3) Dharwar	...	1,24,371	...	...	...	7,125	...	1,49,966	-337	...	4½-5	6-6½
(4) Belgaum District	...	2,16,182	656	...	...	6,086	255	2,67,664	+352	1½	4½-5	6-6½
(5) Nasik District	...	2,76,030	4,858	...	...	7,444	10,735	2,65,002	-933	3½	4½-5	6-6½
(6) East Khandesh District	1,010	2,82,349	...	...	...	7,472	821	3,31,730	-3,829	1½	4½-5	6-6½
(7) West Khandesh District	...	7,46,067	...	...	...	21,830	3,546	8,36,360	+978	6	4-5	6
(8) Satara District	...	8,10,436	17,344	...	...	11,328	2,039	9,89,003	+1,468	1½	4½	6
(9) Thana, Kolaba and Bombay Suburban District.	...	81,503	...	...	...	482	...	1,04,120	-1,820	...	4½	6
(10) Kaira District	...	65,208	...	...	...	2,220	3,215	87,608	-377	...	5	6-6½
(11) Poona District	...	1,66,788	...	...	...	6,764	1,362	1,68,917	+308	...	5	6-6½
(12) Surat	...	...	...	...	...	878	...	...	+597	...	5	6½
(13) Navari	...	1,11,694	...	...	...	...	...	1,24,695	...	...	5	6
(14) Gadag	...	69,661	...	...	...	2,844	100	1,60,885	+2,741	...	5	6
(15) Hubli	...	1,27,825	...	...	...	4,843	...	1,83,760	+2,428	5	4½-5	6-6½
(16) North Kanara	...	61,616	...	...	...	728	...	69,203	-202	...	4½	6½
Total	1,010	20,67,842	20,878	...	...	96,691	36,141	84,94,099	+9,188 -7,594	...	...	...
Grand Total	1,010	20,67,847	1,13,068	31,76,200	3,23,900	1,24,563	48,740	77,33,174	+16,068 -7,594		

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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.
 Including Rs. from Bank and Societies. †Funds outside the Statutory Reserve.

STATEMENT C

Operations of Non-Agricultural Societies, for the year 1946-47

STATEMENT
Operations of Non-

Classification, District,	Number of Societies	Number of members	Loans made during the year to	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class I—Credit, Unlimited.</i>				
1. Ahmedabad	1	1,257	6,57,514	..
2. Sátára	3	277	12,199	..
3. Ratnágiri	1	17	8,350	..
4. Sholápur	9	324	14,550	..
5. Bijapur	7	1,042	..	..
6. North Kánara	4	525	15,799	..
Total, Class I, Credit Unlimited ...	25	3,443	7,08,542	..
<i>Class I—Credit, Limited.</i>				
1. Bombay City	239	2,32,407	2,94,65,953	4,631
2. Bombay Suburban	19	5,551	5,17,916	..
3. Thana	22	5,485	12,80,231	..
4. Broach	23	4,321	17,49,930	..
5. Surat	34	9,598	32,65,135	3,111
6. Panch Mahals	24	4,657	62,71,819	..
7. Ahmedabad	55	17,860	25,70,125	..
8. Kaira	26	4,759	3,59,059	..
9. East-Khandesh	38	13,009	73,59,474	..
10. West-Khandesh	29	6,536	24,63,564	..
11. Násik	27	4,514	53,52,727	..
12. Poona	60	23,580	50,61,334	1,75,395
13. Ahmednagar	22	8,424	1,04,75,640	2,75,352
14. Sátára	34	2,964	53,52,633	..
15. Ratnágiri	19	7,065	51,49,812	33,187
16. Kolába	15	2,799	12,45,218	..
17. Sholápur	51	25,483	34,22,851	..

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

C.
Agricultural Societies, for the year 1946-47.

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		10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
6,47,971	...	9,643	...	...	63,319	1,09,135	...
11,202	...	24,256	17,659	...	2,770	...	...
8,150	...	8,350	...	...	43	...	...
11,761	...	11,497	612	...	2,669	58,002	...
190	...	268	...	...	5,32,368	7,142	...
15,016	...	29,304	14,994	...	2,300	1,100	...
6,94,880	...	93,308	33,165	...	6,05,160	2,20,979	...
2,53,85,481	6,000	2,91,15,169	7,10,469	13,563	17,97,55,999	11,17,916	7,85,184
4,45,762	...	3,61,979	90,686	...	97,730	...	...
10,90,743	...	9,18,658	68,259	...	12,75,145	3,78,967	...
16,64,947	...	6,11,334	35,912	...	21,53,596	87,797	57,909
28,11,918	9,111	39,96,707	65,463	...	5,19,72,915	1,99,398	5,90,595
59,20,222	...	11,85,039	22,612	...	1,21,93,907	16,10,000	9,394
31,60,180	...	21,94,528	51,430	...	25,41,460	17,125	...
2,30,968	...	5,26,265	18,886	...	18,52,203	6,95,759	1,17,285
66,87,886	...	29,66,608	1,53,118	...	2,72,70,379	2,27,423	...
19,26,562	...	12,44,321	1,37,828	...	47,65,612	70,908	1,000
51,98,925	...	10,28,638	1,07,581	...	12,14,261	42,90,729	300
47,78,398	2,96,744	25,45,316	2,15,674	1,04,574	1,29,03,074	3,22,248	...
94,85,961	2,80,184	26,21,136	2,72,479	52,973	2,79,55,620	16,01,129	4,24,355
53,46,634	...	18,17,494	26,892	...	1,29,28,078	52,489	...
75,72,580	10,720	24,76,025	88,298	25,768	1,78,20,444	2,01,651	...
17,97,120	...	3,97,130	26,071	...	20,97,186	2,94,040	...
19,88,750	...	...	28,298	...	29,75,101	82,100	...

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

STATEMENT

District	Sales of goods to members	Purchase of members' products	Cost of management	Share Capital paid	Members
1	14	15	16	17	18
	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Class I—Credit, Unlimited.</i>					
1. Ahmedabad	5,09,417	4,34,196	16,700	3,64,560	...
2. Sâtara ... ..	...	...	590	12,945	1,1661
3. Ratnâgiri ... ..	...	...	170	836	4,103
4. Sholâpur	1,05,876	1,06,969	2,452	2,660	8,174
5. Bijapur	10,06,246	11,64,312	17,791	21,205	16,997
6. North-Kânara ... ..	...	...	1,534	11,115	7,280
Total, Class I, Credit Unlimited ...	17,11,539	16,45,377	38,237	4,18,320	48,115
<i>Class I—Credit, Limited.</i>					
1. Bombay City	5,02,349	4,88,262	10,18,355	1,47,35,454	3,86,50,919
2. Bombay Suburban ... ..	...	...	13,466	2,94,366	1,24,408
3. Thâna ... ..	...	...	19,781	3,66,567	5,01,247
4. Broach ... ..	...	...	83,678	8,26,557	8,55,677
5. Surat	4,12,668	...	1,11,626	9,70,319	32,39,398
6. Panch Mahals... ..	67,216	62,928	28,253	4,08,054	12,80,236
7. Ahmedabad	3,56,810	3,09,014	1,12,171	11,77,614	10,81,579
8. Kalra	10,30,559	9,72,921	40,669	2,29,911	1,27,945
9. East Khandesh	12,68,387	12,05,250	1,90,655	6,58,377	32,48,128
10. West Khandesh	2,81,283	2,81,166	44,770	3,49,489	9,33,059
11. Nâsik	3,36,461	3,14,033	40,797	5,01,897	4,87,015
12. Poona	1,54,928	43,507	1,16,477	10,46,285	22,46,807
13. Ahmednagar	1,439	...	1,02,967	4,16,481	22,61,890
14. Sâtara	2,49,876	3,06,682	68,107	6,64,406	13,89,325
15. Ratnâgiri ... ..	...	...	67,565	3,62,279	15,91,319
16. Kolaba	2,39,477	2,30,934	17,406	2,87,540	8,30,566
17. Sholâpur	2,35,310	3,27,303	64,833	13,21,568	3,91,569

* For the purposes of this statement the working

C—contd.

Loans and Deposits held at the end of the year—from										
Non-members	Societies	Provincial or Central Banks	Government	Reserve Fund	Other Funds.	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
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.
61,573	...	...	...	58,029	476	4,84,638	+82,308	4	2½	6
...	...	...	...	18,453	25	42,084	+109 -556	5	5	9½
937	...	3,000	...	5,369	149	13,303	+613	5	5	9½
200	...	11,042	...	5,010	961	29,047	+1,232	7½	6½	12½
10,967	...	40	...	11,962	3,091	64,269	+18,901	...	...	...
3,665	...	600	...	11,674	794	35,128	+636 -9	...	...	...
77,342	...	13,682	...	1,11,497	5,496	6,69,462	+58,980 -875	...	...	...
1,18,53,122	1,38,938	9,00,580	...	30,84,186	25,77,044	7,20,80,236	+9,06,694 -6,767	4½	2	6½
4,031	...	...	...	46,944	6,264	4,76,003	+15,770	4½/11/16	2	9½
1,35,466	...	2,34,665	...	69,767	29,766	14,37,468	+34,533	2½ to 6½	2 to 5	9½
12,31,964	2,041	18,303	...	1,15,601	1,52,578	26,72,716	+89,832	5 to 7½	1 to 2½	2½ to 6½
55,36,223	4,37,920	1,046	...	3,03,440	2,38,805	1,07,27,241	+37,534	to 7½	1 to 2½	2 to 8
10,82,591	8,014	47,248	...	98,756	53,760	29,73,658	+89,471	2½ to 6½	1½ to 5	5 to 10½/15
10,35,542	1,86,435	17,977	...	1,40,531	73,306	36,62,964	+61,043	...	...	...
3,04,308	10,680	78,787	...	58,644	90,034	8,25,309	+32,447	...	...	...
20,50,485	...	57,013	400	3,13,851	2,49,166	66,72,485	+80,261 -4,803	6½	4½/11/16	9½
9,79,493	22,150	1,03,967	...	1,73,990	1,34,458	26,95,604	+29,797 -2,015	...	...	...
1,39,815	...	1,88,806	...	74,785	33,751	14,25,520	+33,406 -204	...	...	...
16,23,012	13,916	2,36,113	...	2,66,262	2,18,170	55,50,565	+61,469 -232	...	...	...
38,34,673	55,901	25,910	...	2,97,098	2,03,708	70,95,661	+45,176 -2,013	...	...	...
15,52,354	...	25,032	...	1,66,797	1,34,366	42,32,202	+49,059 -4,461	5	3	9½
15,13,927	12,548	12,39,756	...	1,18,539	1,33,152	60,61,621	+55,970	5	3	9½
1,92,728	...	79	...	51,731	34,147	13,95,781	+25,109 -991	...	...	...
6,03,075	...	31,603	...	1,92,837	62,260	31,02,936	+9,33,043 -1,629	2½ to 5	1½ to 3	4 to 9½

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

STATEMENT

District.	Number of Societies	Number of members	Loans made during the year to	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class I—Credit, Limited—contd.</i>			Bs.	Rs.
18. Bijápur	42	7,515	93,07,421	...
19. Belgaum	45	12,060	64,93,406	F. P. Shops 6,69,053
20. North-Kánara	16	6,668	22,93,014	...
21. Dhárwár	70	25,423	39,36,251	...
Total, of Class I, Credit Limited	903	4,43,806	10,98,49,675	11,64,739
Total, of Class I, Credit Unlimited	25	3,443	7,08,542	...
Grand Total, of Class I, Credit Unlimited and Limited.	928	4,47,249	8,77,68,183	11,75,483
<i>Class II—Purchase, Purchase and Sale, Limited.</i>				
1. Bombay	57	32,172	...	...
2. Bombay Suburban	15	1,827	...	...
3. Thana	21	5,599	...	...
4. Broach	9	961	...	...
5. Surat	52	12,500	...	...
6. Ahmedabad	163	9,006	...	...
7. Kaira	46	9,876	...	...
8. PanchMahals	9	914	...	...
9. East Khandesh	16	1,403	...	...
10. West Khandesh	4	1,186	6,849	...
11. Násik	19	2,906	...	...
12. Poona	31	6,140	...	...
13. Ahmednagar	10	526	...	4,000
14. Satara	15	2,266	...	...
15. Kolaba	2	190	...	...
16. Sholapur	8	1,391	...	...
17. Bijapur	7	770	...	...
18. Belgaum	6	805	...	1,22,026
19. North-Kánara	3	132	...	...
20. Dhárwár	16	1,832	...	...
Total, Class II—Purchase, Purchase and Sale, Limited.	509	1,33,302	6,849	1,32,026

* 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.
20,02,244	...	14,23,544	2,47,601	...	27,18,642	3,20,956	...
59,52,898	F. P. Shops 6,11,804	29,47,542	2,67,702	F. P. Shops 1,69,006	1,35,74,165	9,90,543	57,965
21,63,778	...	11,23,374	1,97,771	...	59,18,188	50,000	...
36,03,818	...	29,12,846	6,01,632	...	49,39,012	6,99,041	...
9,92,89,806	12,12,066	6,40,01,353	33,92,981	3,78,978	40,11,90,192	1,25,34,386	19,64,908
6,94,380	...	93,909	33,165	...	6,06,150	2,30,979	...
8,26,83,869	8,01,216	4,90,62,706	34,57,699	2,40,147	8,56,37,150	73,22,406	19,43,656
...	4,60,344	...	6,000
...
...	6,759	14,336	...
...	32,206	71,968	...
...
...
...	1,64,600	52,361	...
...	32,714	5,37,461	...
...	17,150	19,750	...
2,781	...	4,118	...	...	13,480	3,04,563	1,000
...	66,583	11,633	1,50,933
100	4,000	...	3,860	...
...	1,08,231	1,77,460	...
...
...	10,492	...	...
...	1,74,896	90,147	...
...	1,30,132	...	...	2,850	2,061	2,000	...
...	3,012	...	...
...	66,617	1,90,448	...
2,631	1,30,132	4,118	...	6,850	11,59,844	14,15,973	1,66,983

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

STATEMENT

District	Sales of goods to members	Purchase of members' products	Cost of Management	Share Capital psi	Loans
					Members
1.	14	15	16	17	18
<i>Class I—Credit, Limited—contd.</i>					
	Rs.	Rs.	Rs.	Rs.	Rs.
18. Bijapur	14,57,196	14,41,848	68,876	6,53,628	7,93,083
19. Belgaum	26,975	...	79,862	11,04,469	18,40,230
20. North-Kanara ... ..	...	...	42,958	3,31,567	11,36,834
21. Dhárwar	17,39,836	17,05,660	1,22,490	11,94,091	7,37,275
Total, Class I, Credit, Limited ...	73,80,050	77,99,011	23,30,181	2,73,86,360	6,42,62,700
Total, Class I, Credit, Unlimited ...	17,11,539	16,45,377	88,237	4,13,320	48,115
Grand Total, Class I, Unlimited and Limited.	80,82,709	70,26,137	21,97,340	2,46,73,877	6,07,94,828
<i>Class II—Purchase, Purchase and Sale, Limited.</i>					
1. Bombay	40,39,560	42,97,953	2,53,573	4,31,540	65,219
2. Bombay Suburban	4,37,908	4,01,168	24,998	63,650	400
3. Thana ... ..	...	...	1,50,677	2,47,155	16,142
4. Broach	4,35,103	...	11,567	50,810	1,457
5. Surat	74,48,575	74,01,944	43,00,925	4,67,553	4,194
6. Ahmedabg	2,83,72,656	2,73,81,582	12,75,561	10,69,544	77,684
7. Kaira	71,27,717	71,37,877	1,08,519	3,82,571	49,540
8. Panch Mahals	6,32,300	6,15,374	19,078	39,415	5,916
9. East-Khandesh	9,30,634	9,30,731	31,118	51,802	7,659
10. West-Khandesh	75,165	79,746	2,822	14,394	1,674
11. Násik	13,97,958	13,46,365	46,860	65,588	3,609
12. Poona	15,91,549	...	79,651	1,10,257	31,172
13. Ahmednagar	1,84,105	73,214	12,406	31,850	115
14. Satara	12,30,014	12,40,442	34,107	53,022	15,200
15. Kolaba	2,66,469	2,59,865	8,366	29,300	6,500
16. Sholapur	4,12,544	3,56,399	14,581	34,536	14,519
17. Bijapur	7,25,578	7,23,538	14,741	36,514	14,731
18. Belgaum	1,67,488	...	5,307	15,068	4,180
19. North-Kanara	1,53,895	...	4,330	16,110	2,012
20. Dharwar	10,47,346	10,20,641	30,997	74,265	98,977
Total, Class II—Purchase, Purchase and Sale, Limited.	5,66,79,468	5,32,37,128	25,56,383	32,68,694	3,52,184

* 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.
5,08,709	6	74,073	..	2,37,397	71,925	23,97,115	+ 63,859	6½ to 7½	8½ to 6½	7½
91,76,543	..	1,49,825	..	4,18,810	2,45,587	59,33,594	+ 99,954	..	..	..
18,44,537	49,516	..	..	2,18,090	1,73,790	89,56,754	+ 43,310	..	..	..
14,49,065	3	1,12,925	..	6,78,601	3,52,836	45,02,993	+ 1,92,463	6½	8	9½
8,95,41,555	9,33,068	36,18,558	400	59,25,780	71,06,125	14,80,75,856	+ 99,90,194	..	..	..
77,342	..	13,682	..	1,11,497	5,496	6,69,492	+ 59,829	..	..	..
10,342	9,25,144	16,91,666	6	67,40,869	59,93,069	14,64,19,340	10,45,415	..	..	..
21,150	6,000	..	..	88,658	1,23,524	7,38,261	+ 1,01,558	..	..	..
130	..	..	..	2,209	6,876	64,055	+ 7,035	6½	..	..
2,003	..	783	..	99,762	39,098	2,26,943	+ 1,18,591	6½	..	..
14,199	..	26,018	17,374	2,601	13,430	1,29,279	+ 6,022	..	..	..
22,439	..	5,842	..	1,10,059	65,156	6,96,243	+ 92,544	..	..	..
2,07,651	2,924	2,02,069	17,450	2,74,324	4,76,919	21,60,631	+ 2,96,713	8 to 6½	..	..
9,456	13,328	1,55,848	6	66,770	61,941	8,16,170	+ 1,11,183	..	..	..
81,229	90	5,044	..	6,189	7,210	95,086	+ 5,615	..	..	..
4,245	..	45,859	..	4,290	8,096	1,21,931	+ 15,251	6½	6½	..
12,606	499	9,707	..	348	1,421	83,579	+ 2,466	..	..	..
6,307	..	17,945	..	6,544	13,196	1,17,189	+ 14,175	..	..	..
13,119	..	1,16,180	..	18,364	14,623	3,03,715	+ 31,620	..	..	..
160	923	23,731	500	740	1,655	57,773	+ 1,294	..	..	..
8,600	..	33,234	8,600	3,547	7,253	1,24,406	+ 13,574	6½	5	..
..	..	..	..	1,709	951	37,769	+ 11,797	..	..	..
3,921	..	..	..	8,196	15,090	66,305	+ 8,674	..	..	..
4,438	..	21,333	..	1,768	19,58	80,737	+ 10,927	..	..	..
10,707	..	1,000	..	1,248	2,011	35,214	- 3,116	..	..	..
..	..	..	..	945	115	18,482	+ 1,732	..	..	..
3,574	..	37,301	..	5,22	6,527	1,55,166	+ 29,666	..	..	..
4,62,17	21,920	6,93,934	99,430	6,31,544	8,19,214	62,79,637	+ 8,70,501	..	..	..
							- 5,116			

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

STATEMENT

District	Number of Societies	Number of members	Loans made during the year to	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class IV—Production and Sale, Unlimited.</i>			Rs.	Rs.
1. Ratnagiri	9	69	...	.....
2. Dharwar	10	670	25,057	.....
3. Belgaum	5	761	1,758	.....
4. West Khandesh	2	170	48	.....
5. Nasik	3	78	540	.....
6. Sholapur	8	283	...	.....
7. Bijapur	1	80	...	.....
8. East Khandesh	3	353	...	.....
9. Poona	3	298	8,168	.....
10. Ahmednagar	1	16	881	.....
11. Ahmedabad	3	476	...	.....
12. Panch Mahals	1	11	...	.....
Total, Class IV—Production and Sale, Unlimited.	37	3,252	31,447	...
<i>Class IV—Production and Sale, Limited.</i>				
1. Bombay Suburban	11	494	...	...
2. Broach	1	13	...	...
3. Surat	16	1,304	6,500	...
4. Dharwar	25	3,612	60,837	...
5. Belgaum	39	3,935	13,424	29,109
6. North Kanara	24	1,929	1,19,030	19,658
7. West Khandesh	8	1,715	22,693	...
8. Nasik	17	4,033	1,03,792	...
9. Sholapur	4	1,294	3,08,648	...
10. Bijapur	27	4,536	...	...
11. East Khandesh	10	1,442	5,019	...
12. Poona	5	351	...	...
13. Ahmednagar	5	2,970	23,982	2,47,828
14. Thana	7	1,653	...	...
15. Bombay City	14	1,940	...	...
16. Ahmedabad	7	2,640	...	...
17. Kaira	6	1,458	...	...
18. Panch Mahals	2	29	12,860	...
19. Kolaba	2	114	...	...
20. Satara	30	1,544	3,14,206	...
21. Ratnagiri	1	..	...	...
Total, Class IV—Production and Sale, Limited.	261	37,056	9,90,991	2,96,593
Total of Class IV—Production and Sale Unlimited.	57	3,252	31,447	...
Grand Total of Class IV—Production and Sale, Unlimited and Limited.	218	40,308	10,22,438	2,96,593

* 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.
494	...	293	293	...	9,054	...	...
23,239	...	17,405	7,644	...	58,988	58,068	250
4,343	...	703	234	...	10,635	...	...
967	...	5,115	5,115	...	...	...	...
1,125	...	4,011	4,011	...	...	...	...
623	...	2,758	2,758	...	150	76,228	...
...	18,901	1,310	...
135	...	14,230	14,230	...	8,073	2,24,835	...
1,643	...	1,535	50	...	22,124	2,948	...
855	...	993	293	...	55	1,815	...
...
74	...	53	...	...	...	...	...
33,438	...	47,096	24,629	...	1,08,910	3,76,214	250
...	410	...	...
...
...	...	6,800	...	...	49,702	4,44,246	121
66,145	...	14,594	6,406	...	2,32,068	2,64,110	...
15,518	22,225	2,138	...	6,814	3,38,329	3,99,068	...
1,06,862	4,891	49,090	1,074	14,735	3,59,180	82,951	60,980
20,719	...	17,678	897	...	190	11,94,524	...
87,595	...	42,738	1,300	...	3,254	19,99,785	...
2,96,468	...	43,316	6,161	...	2,15,529	2,76,104	...
20,556	...	14,237	7,713	...	8,43,061	16,565	...
6,800	6,40,675	...
444	...	1,036	1,036	...	176	...	...
16,420	2,54,049	8,272	...	1,828	11,264	21,13,334	1,51,966
38,851	...	1,354	1,254	...	...	...	...
...	4,05,530	17,306	1,45,461
...
...	29,390	5,27,733	97,197
2,385	...	4,423	...	...	300	12,097	...
...	12,102	...	...
3,09,770	...	4,436	...	...	1,59,705	1,80,437	...
...
10,05,843	2,81,235	2,11,772	25,771	25,437	27,80,804	81,70,132	5,56,172
33,438	...	47,096	24,629	...	1,08,910	3,76,214	250
10,39,221	2,81,235	2,68,268	60,209	25,437	22,29,714	64,36,346	5,36,422

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

STATEMENT

District	Sales of goods to members	Purchase of members' products	Cost of Management	Share Capital paid	Loans
					Members
	14	15	16	17	18
<i>Class IV—Production and Sale, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
1. Ratnagiri	19,649	16,236	209	...	...
2. Dharwar	7,90,269	6,97,234	9,756	6,710	26,113
3. Belgaum	4,47,141	...	5,695	635	10,645
4. West Khandesh ... ..	...	...	279	468	376
5. Nasik ... ..	...	...	136	465	1,187
6. Sholapur	1,88,928	1,76,389	2,644	6,185	707
7. Bijapur	64,779	67,946	1,655	1,315	1,578
8. East Khandesh	8,64,354	7,40,916	9,847	6,620	731
9. Poona	1,15,891	...	5,869	6,790	6,700
10. Ahmednagar ... ..	...	...	44	...	470
11. Ahmedabad	1,606	1,731	288	5,430	100
12. Panch Mahals ... ..	...	...	...	...	90
Total, Class IV—Production and Sale, Unlimited.	94,31,627	16,94,852	36,421	34,618	48,997
<i>Class IV—Production and Sale, Limited.</i>					
1. Bombay Suburban	62,837	62,454	11,054	21,661	5,272
2. Broach ... ..	...	...	82	75	...
3. Surat	35,53,957	16,242	75,943	1,74,577	15,152
4. Dhárwar	18,29,625	17,55,717	31,649	65,999	2,729
5. Belgaum	14,41,427	93,405	33,515	71,463	7,716
	1,82,035				
	14,76,804				
6. North Kanara	29,77,466	1,56,126	35,336	56,528	1,26,107
7. West Khandesh	19,83,395	12,77,255	24,153	43,476	52
8. Nasik	18,56,349	28,59,923	89,755	83,947	6,854
9. Sholapur	6,90,980	19,92,961	19,966	32,328	21,182
10. Bijapur	19,191	17,83,153	37,620	67,450	59,621
11. East Khandesh	10,91,571	6,53,552	11,568	32,760	20
12. Poona ... ..	...	18,364	718	11,530	353
13. Ahmednagar	43,68,088	15,27,272	13,633	40,911	9,000
11. Thana	17,57,059	...	10,210	45,761	58,532
15. Bombay City	5,86,817	42,69,513	82,333	2,75,480	3,07,651
16. Ahmedabad ... ..	...	16,93,981	35,304	14,421	16,264
17. Katra ... ..	...	5,99,418	7,749	26,715	7,959
18. Panch Mahals	2,838	2,025	82	1,330	...
19. Kolaba	1,33,327	69,296	34,534	8,685	...
20. Satara	9,89,921	9,89,921	1,23,387	53,730	54,856
21. Ratnagiri ... ..	...	...	...	...	...
Total, Class IV—Production and Sale, Limited.	2,57,54,135	1,97,64,174	5,49,662	11,31,327	6,93,340
Total of Class IV—Production and Sale Unlimited.	24,11,627	17,98,852	36,421	34,618	48,997
Grand Total, Class IV—Production and Sale, Unlimited and Limited.	2,81,65,762	2,15,63,026	4,63,083	11,65,945	7,42,337

† 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 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.
107	784	...	...	2,426	589	3,910	1,198	...	...	...
19,804	700	19,971	...	17,320	6,717	96,893	12,468	...	...	...
1,745	340	...	...	12,988	4,763	81,115	14,399	...	...	...
...	...	...	...	8,218	...	9,057	-394	...	...	...
...	...	578	...	5,104	463	7,797	+156	...	...	...
2,911	87	...	...	5,113	709	14,969	1,858	6½	3½ to 6½	6½ to 9½
...	...	1,230	...	2,090	...	6,473	732	...	...	...
9,262	...	30,684	...	7,348	6,161	60,806	20,927	6½	6½	9½
374	...	1,410	...	1,810	173	17,157	4,323	...	...	...
...	...	941	...	48	...	1,454	-66	...	...	...
9,000	...	...	...	461	...	14,991	-78	...	...	...
...	...	...	...	218	...	308	+6	...	3½	10½
42,003	1,861	54,834	...	63,044	19,569	2,64,925	+56,471 -797	...	...	...
14,834	...	...	...	418	...	42,180	7,894	...	...	...
...	...	...	40	114	145	374	-76	...	...	...
34,543	84	4,32,370	186	56,068	76,523	7,46,980	+81,351	6½	3 to 4½	4½ to 6½
18,886	598	18,145	...	...	15,547	1,77,985	43,497	...	...	...
16,906	...	84,596	8,710	...	11,944	2,27,763	42,310	...	...	...
77,138	27,399	23,487	85,000	...	8,674	3,30,169	-1,453	...	...	...
140	...	93,422	646	...	7,637	1,54,200	56,934	...	...	...
5,255	...	9,85,591	18,597	...	1,40,434	5,48,261	86,928	...	...	...
88,379	...	1,54,370	...	...	80,446	4,08,432	59,342	...	3½ to 6½	4½ to 9½
17,462	...	4,300	...	...	73,453	2,62,912	46,040	...	...	...
...	...	1,63,759	...	...	9,592	2,39,565	12,809	...	6½	9½
2,407	...	...	...	...	90	15,371	708	...	...	...
1,300	2,839	70,943	29,352	...	26,327	2,18,233	62,909	...	...	...
...	...	6,266	...	...	21,751	1,27,880	14,978	...	...	...
2,701	1,42,806	23,426	1,34,866	...	5,313	8,34,562	2,10,355	...	...	...
19,764	...	1,30,477	...	...	90,084	2,00,047	14,468	1 to 6½	2 to 4½	...
8,979	13,014	52,939	...	...	96	1,12,064	9,034	...	5	...
653	...	2,265	...	...	...	4,277	547	...	...	...
435	12,112	...	78	...	...	21,310	12,568	...	...	...
1,219	...	12,405	...	...	1,897	1,26,400	8,498	...	...	...
...
3,10,900	1,27,933	15,27,950	2,07,645	56,610	6,17,592	49,27,666	+7,30,997 -24,929	...	...	...
42,003	1,861	54,834	...	63,044	19,569	2,64,925	56,471	...	...	...
8,52,903	1,99,091	15,82,784	2,07,645	1,19,654	6,37,400	51,92,590	7,45,378	...	...	...

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

STATEMENT

District	Number of Societies	Number of members	Loans made during the year to	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class VI—Other Forms, Limited.</i>				
			Rs.	Rs.
1. Bombay	38	6,577	80,978	37,867
2. Bombay Suburban	18	2,579	22,230	...
3. Thana	3	613	...	...
4. Broach	4	830	...	...
5. Surat	2	89	...	...
6. Ahmedabad	64	2,613	3,38,942	...
7. Kaira	19	1,258	2,580	...
8. Panch Mahals	15	635	...	...
9. East Khandesh	9	1,065	1,300	...
10. West Khandesh	7	284	...	...
11. Nasik	5	257	...	...
12. Poona	13	875	97,876	...
13. Ratnagiri	2	947	...	...
14. Sholapur	4	164	4,000	...
15. Solapur	3	489	...	...
16. Dhárwar	7	834	33,919	...
17. Kanara (N.)	1	29	...	...
18. Satara	2	171	...	...
Total, Class VI—Other Forms, Limited	236	19,567	5,31,925	37,867
Grand Total of all Non-Agricultural Societies in the Bombay Province for 1941-45	1,633	5,57,590	7,33,62,079	10,99,170
Grand Total of all Non-Agricultural Societies in the Bombay Province for 1945-46	1,971	6,40,485	11,21,19,329	16,31,225

* 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.
43,504	67,955	1,67,694	...	1,68,450	6,42,697	1,75,902	92,447
89,582	...	64,357	3,765	...	...	...	...
851	...	688	688	...	7,500	...	...
...
...	1,951	...	...
8,25,186	...	8,62,715	86,711	...	...	98,778	...
840	...	7,297	...	...	1,495	1,19,371	...
1,377	...	9,758	9,758	...	55,640	...	...
575	...	6,747	...	...	18,375	2,44,578	...
4	...	316	316	...	...	...	...
...	7,128	...	...
21,598	...	1,56,465	4,663	...	9,30,631	...	...
...	242	...	...
1,050	...	4,600	...	...	...	...	...
...	57	...	...
19,851	...	90,960	...	...	1,559	18,799	...
...
...
4,54,045	67,955	13,00,607	55,304	1,68,450	9,77,685	6,47,396	92,447
6,35,92,588	10,90,751	4,95,25,706	85,44,965	4,90,045	29,37,68,981	1,50,89,051	12,65,770
10,14,80,344	16,92,389	6,56,59,254	25,41,849	5,20,515	40,67,62,585	2,53,55,010	22,17,900

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

STATEMENT

District	Sales of goods to members	Purchase of members' products	Cost of Management	Share Capital paid	Loans
					Members
1	14	15	16	17	18
<i>Class VI—Other Forms, Limited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
1. Bombay	...	...	1,79,398	16,19,182	26,16,640
2. Bombay Suburban	...	...	48,866	7,47,808	2,06,032
3. Thana	...	...	2,195	84,340	7,500
4. Broach	...	...	1,407	1,39,910	14,491
5. Surat	...	...	81	48,920	4,718
6. Ahmedabad	11,908	10,181	1,31,718	9,64,448	5,47,270
7. Kaira	...	...	47,745	3,66,925	5,28,072
8. Panch Mahals	...	...	1,464	1,09,430	1,16,833
9. East Khandesh	...	188	88,084	88,750	1,100
10. West Khandesh	14,518	16,042	996	2,945	...
11. Nasik	...	...	1,866	1,18,250	509
12. Poona	...	...	6,091	1,37,060	80,961
13. Ratnagiri	...	...	4,302	3,680	...
14. Sholapur	707	687	349	5,300	...
15. Bijapur	...	...	12,290	18,300	...
16. Dharwar	1,04,788	90,501	16,859	24,320	8,180
17. Kanara (N.),	...	...	599	...	...
18. Satara	...	...	11	5,350	...
Total, Class VI—Other Forms, Limited.	1,81,909	1,17,554	4,93,761	- 44,34,813	41,23,724
Grand Total of all Non-Agricultural Societies in the Bombay Province for 1944-45.	5,17,06,738	4,76,02,721	43,18,082	2,83,59,271	5,43,82,486
Grand Total of all Non-Agricultural Societies in the Bombay Province for 1945-46.	9,41,18,788	8,43,02,106	60,04,595	3,66,71,132	6,96,34,070

* 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.
1,59,995	2,93,450	15,034	3,03,489	1,97,365	7,77,387	59,09,442	+ 67,887	...	...	...
81,865	...	1,88,196	2,60,903	62,339	7,57,569	22,08,357	+ 15,706	4	2	6
...	...	...	...	285	20,904	1,18,030	- 391	...	...	...
...	...	...	...	2,397	1,483	1,58,181	+ 2,754	...	...	...
361	...	...	...	103	...	54,000	+ 1,440	...	...	...
3,42,064	28,38,383	1,65,625	4,924	1,70,748	4,39,187	54,78,049	+ 13,860	...	...	...
8,55,844	...	13,733	...	8,721	1,23,213	16,94,498	+ 11,693	...	...	...
376	...	...	...	1,961	17,198	2,45,918	- 3,623	...	...	...
95,543	...	28,887	...	11,674	1,79,233	8,55,187	+ 84,267	...	6½	...
65	...	...	2,000	5,078	5,214	15,297	+ 655	...	...	...
7,030	...	...	...	1,089	4,711	1,31,539	+ 109	...	...	...
64,234	3,802	...	...	18,734	21,197	3,15,408	+ 15,696	...	...	...
2,245	...	...	...	1,961	1,43,866	1,51,573	+ 7,700	...	...	...
...	...	...	...	1,925	1,408	8,633	- 17	...	...	...
459	...	...	...	73,666	7,253	99,780	- 1,767	...	...	...
8,411	...	13,799	...	6,238	66,170	1,37,118	+ 6,882	...	...	...
...	...	...	...	1,500	3,218	4,718	+ 176	...	...	...
...	2,206	...	...	68	927	8,561	- 22	...	...	...
19,58,602	30,67,341	3,74,964	5,70,616	5,55,030	26,70,883	1,70,61,673	+ 1,77,835 - 5,626	...	...	...
8,04,66,890	36,54,814	39,38,797	9,46,043	70,93,733	79,06,518	13,67,45,472	31,97,235	...	...	...
4,17,93,419	42,21,423	62,84,222	8,18,001	69,18,933	1,10,36,113	17,72,79,408	+ 48,69,797 - 59,423	...	...	...

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

STATEMENT
Operations of Unions

District	Number of Unions	Number of Societies affiliated to Unions in column 2	Total number of individual Members in Societies affiliated
1	2	3	4
Ahmedabad	2	73	8,598
Broach	6	193	10,948
Surat	7	151	20,028
Thana	3	133	4,435
Kolaba	1	47	1,466
East Khandesh	16	654	29,938
West Khandesh	7	333	12,975
Asik	7	240	9,328
Poona	7	236	16,732
Ahmednagar	5	226	12,617
Bholapur	7	311	17,414
Bijapur	7	252	13,865
Belgaum	9	407	27,451
North Kanara	5	127	9,472
Dharwar	16	578	35,408
Bátára	13	489	27,575
Total for 1946-47 ...	118	4,638	2,68,510
Total for 1945-46 ...	118	4,203	2,29,450

D.

for the year 1946-47.

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. 6,29,511	Rs. 1,338	.21	9	
80,31,601	9,684	.08	9	
1,00,27,424	11,595	.11	10	
4,50,896	2,073	.8	4	
92,416	437	.5	1	
61,65,076	12,545	5%	33	
80,23,947	6,602	.21	13	
11,68,037	4,036	.34	11	
19,20,269	58,649	3%	10	
22,98,659	5,811	.2%	11	
27,55,690	6,944	.2%	5	
14,90,150	4,859	.3	10	
28,04,457	9,029	.9	10	
14,76,412	8,726	.3	6	
48,15,659	10,825	1.6	23	
27,18,831	9,333	.3	16	
4,49,02,023	1,56,926	.3	176	
2,51,68,263	2,80,662	.74	150	

STATEMENT
Operations of Insurance

Classification.	Number of Soci- ties	Number of Mem- bers	Amount of risk insured	Premia collected	Supplementary contribution collected
1	2	3	4	5	6
			Rs.	Rs.	Rs.
Bombay Co-operative Insurance Society Ltd.	1	18,065	49,71,862	14,81,175	.....
Bombay Postal Employees Co-operative Insurance Fund Ltd.	1	2,570	23,98,029	96,322	.....
B. B. & O. I. Railway Employees' Co-operative Mutual Death Benefit Fund Endowment Society Limited.	1	2,888	83,79,765	81,441	.....
Messrs Mackinnon Mackenzie and Co., Employees' Co-operative Family Benefit Fund Limited.	1	823	Not applicable	7,778	8
Total for 1944-47 ...	4	24,517	1,06,49,656	16,08,716	8
Total for 1945-48 ...	4	23,174	1,06,24,990	13,71,619	295

E.

Societies (Class V) for the year 1946-47.

Number of persons		Claims paid	Cost of management	Funds in hand at end of year	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.	
2,614	167	2,24,749	4,15,040	46,31,893	1,32,788	91,069	
199	80	29,373	9,944	8,90,777	.....	.....
151	48	47,104	11,236	12,54,230	Not Applicable	Not Applicable	
323	45	44,266	473	66,566	Not Applicable	Not Applicable	
3,287	290	3,45,492	4,36,692	69,22,266	1,32,788	91,069	
3,841	346	3,84,116	3,79,716	58,72,371	2,49,500	84,798	

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.	Ra.	Rs.	Rs.
(B) Class I ...	5,971	2,65,427	1,62,03,160	4,18,735	1,34,66,299	3,48,087
(„) „ II ...	118	17,401	5,17,738	39,793	5,59,623	40,718
(„) „ IV ...	329	98,409	1,35,18,048	1,46,74,176	1,07,10,345	6,93,962
(„) „ VI ...	262	1,25,408	1,44,127	16,670	1,16,625	125
(C) „ I ...	623	4,47,249	11,05,68,117	11,64,739	9,99,84,186	12,13,066
B-I—L. M. Banks ...	16	18,811	3,61,286	3,36,676	*9,22,255	3,27,689
Total for Resource Societies	6,819	9,73,705	14,13,02,471	1,57,00,669	12,51,59,233	2,25,23,597
Producer's Societies—						
C—Class IV ...	298	40,308	10,22,438	2,95,693	10,39,281	2,81,235
B—Class III ...	19	831	.....	...	770	.....
Total for Producer's Societies	317	41,141	10,22,438	2,96,693	10,40,051	2,81,235
Consumer's Societies—						
C—Class II ...	509	1,33,303	6,849	1,32,026	2,831	1,30,132
„ „ IV ...	236	19,567	5,31,925	37,667	4,54,046	67,955
Total for Consumer's Societies	745	1,52,869	5,32,774	1,69,693	4,56,877	1,98,087
Grand total for 1946-47 ...	7,881	11,67,715	14,23,63,683	1,71,67,175	12,66,56,161	2,31,02,919

* Recoveries include every loan fully satisfied.

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

F.

Producers' Societies for the year 1946-47.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members
Individuals	Of which overdue	Banks and Societies	Individuals	Central Banks	Primary Societies	
8	9	10	11	12	13	14
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
2,51,64,340	81,65,926	2,58,063	97,92,633	1,59,12,082	15,39,187	3,28,90,899
1,22,618	18,538	9,641	33,718	22,17,381	3,931	87,25,846
23,94,760	1,97,379	64,694	21,32,203	3,13,21,452	3,08,100	4,94,65,693
1,23,634	19,699	1,652	5,40,266	8,42,385	60,697	51,19,736
6,40,94,661	24,26,146	8,78,878	40,17,95,842	1,37,65,365	19,64,928	10,01,689
31,92,466	1,69,736	29,39,533	.....	.....	.....	.....
9,50,92,474	1,19,91,669	46,66,461	40,72,84,162	6,30,58,665	38,76,213	0,07,32,356
2,55,868	60,399	26,437	28,29,714	85,36,246	5,86,422	2,92,15,222
.....	.....	583	482	.....	.....	24,278
2,58,868	60,399	27,029	28,30,196	85,36,246	5,86,422	2,92,44,100
4,118	.....	6,850	11,59,844	14,15,973	1,66,933	6,63,79,468
13,00,607	56,304	1,63,460	9,77,685	6,47,326	92,447	1,31,900
13,04,725	56,304	1,76,300	21,37,529	20,63,299	2,59,350	8,68,11,377
9,66,56,067	1,21,07,372	48,68,781	41,22,61,887	7,36,62,210	47,22,015	18,47,97,232

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

STATEMENT

Classification	Purchase of members' products	Cost of management	Share Capital paid	Loans and Deposits held at the end of the year from				
				Members	Non-members	Societies	Provincial or Central Banks	Government
	15	16	17	18	19	20	21	22
Resource Societies—(A)	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
B Class I...	2,63,96,365	18,73,001	65,50,499	22,08,590	21,11,042	5,40,673	1,32,66,329	4,61,643
" " II...	32,04,256	2,29,191	9,05,091	52,135	64,487	14,656	9,62,852	—
" " IV...	3,02,65,161	18,42,357	24,87,364	13,93,513	13,74,971	37,744	69,47,253	85,708
" " VII...	39,41,372	4,91,949	9,12,372	1,06,440	9,37,425	26,783	4,71,248	16,235
C " I...	94,44,338	23,68,368	9,78,01,650	6,43,10,815	3,96,18,907	9,33,068	86,32,540	400
BI "L. M. Banks.	...	.....	8,87,092	1,010	82,90,168	...	30,57,842	3,23,800
Total ...	7,96,56,542	67,94,659	3,81,44,018	6,80,72,503	4,66,87,000	5,52,934	2,77,36,144	8,28,766
Producer's Societies—								
C Class IV...	2,14,63,026	5,6,083	11,65,945	7,42,337	3,52,903	1,92,094	15,82,784	2,07,645
B Class III...	25,917	5,462	520	423	...	...	...	.....
Total ...	2,14,89,843	55,91,545	11,66,465	7,42,760	3,52,903	1,92,094	15,82,784	2,07,645
Consumer's Societies—								
C Class II...	6,32,37,183	25,56,353	32,68,694	3,52,184	4,62,917	21,920	5,93,934	39,430
" " IV...	1,17,554	4,93,761	41,24,818	41,28,734	13,58,693	80,67,341	3,74,964	5,70,616
Total ...	5,33,54,692	30,50,144	77,03,507	44,80,918	18,21,609	30,89,361	10,63,598	6,10,046
Grand total for 1946-47.	15,44,99,077	1,03,76,548	4,70,13,990	7,32,96,181	4,88,61,512	48,41,259	3,03,89,825	17,06,477

† For the purposes of this statement the working capital

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	
					28 On borrowings	29 On lendings
Rs.	Rs.	Rs.	Rs.			
1,09,81,921	15,06,944	3,70,95,811	+15,35,189 -1,66,785	.....	..	.....
1,19,786	9,33,907	9,83,104	+1,33,604 -10,534	.....	..	.....
9,95,903	19,16,359	1,59,19,154	+19,68,848 -28,574	.....	..	.....
5,23,465	10,14,194	95,98,092	+9,09,790 -39,805	.....	..	.....
63,87,997	71,10,691	14,57,65,898	+50,44,058 -24,594	.....	..	.....
1,94,592	48,740	77,33,174	+16,096 -7,594	.....	..	.....
1,79,61,483	1,18,28,925	91,83,78,143	+61,91,184 -2,86,696	.....	..	.....
4,04,483	5,37,500	51,92,590	+7,77,371 -25,786	.....	..	.....
19,383		15,176	+896 -647	.....	..	.....
4,10,985	5,39,250	59,07,766	+7,77,697 -36,433	.....	..	.....
6,91,544	5,19,314	69,79,637	+87,051 -3,116	.....	..	.....
5,55,630	95,70,863	1,70,61,678	+1,77,836 -2,626	.....	..	.....
11,77,174	88,90,097	2,83,41,510	+2,64,686 -8,749	.....	..	.....
1,89,55,472	1,67,57,672	94,06,93,419	+73,53,767 -3,31,601	.....	..	.....

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

STATEMENT - J.

*Supplementary Table for the Central Non-Credit Societies
for the year 1946-47.*

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.
Bombay Provincial Co-operative Marketing Society Ltd.	47,901	12,179	...	...	...	22,61,255	...	.....	...
Purchase and Sale Unions.	7,671	...	7,08,068	...	7,72,151	...	...	.....	...
Grand total for 1946-47.	55,572	12,179	7,08,068	...	7,72,151	22,61,855	...	.....	...
Total for 1945-46.	42,946	23,847	5,000	...	26,326	16,62,069	...	.....	15,06,997

STATEMENT K.

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

CENTRAL SOCIETIES—1946-47.

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.	16	17,055	7,066	...	...	...	...	Rs. 5,09,91,615	Rs. 17,06,33,647

Province	Class	Type of Societies	Sale of goods to members	Purchase of members' product	Cost of management	Usual dividend paid to shares	Loans due by	
							Individuals	Banks and Societies
1	2	3	13	14	15	16	17	18
Bombay ...	I	Central Banks.	Rs. 56,71,846	Rs. 56,65,709	Rs. 19,80,631	Per cent. 5	Rs. 1,65,80,734	Rs. 3,36,91,706

Province	Class	Type of Societies	Share capital paid up	Loans and deposits held at the end of the year from			Most usual rate of interest		Remarks
				Individuals	Government	Reserve and other funds	On borrowings	Lendings	
1	2	3	19	20	21	22	23	24	25
Bombay ...	I	Central Banks.	Rs. 65,38,600	Rs. 9,01,35,773	Rs. 1,00,000	Rs. 69,33,187	Per cent. 1 to 3½	Per cent. 4 to 6½	

STATEMENT
Abstract for information of the
AGRICULTURAL

Province	Class of Societies, I to IV and VI	Type of Societies	Number of Societies	Number of members		Number of affiliated Societies holding shares in Central Banks			
				Individuals	Societies	Credit	Agricultural credit	Non-agricultural credit	Others
1	2	3	4	5	6	7	8	9	10
Bombay	I	Unlimited	4,997	9,36,600	...	...	...	...	...
		Limited	344	30,837	...	...	...	...	...
	II	Unlimited	1	397	...	...	...	...	...
		Limited	112	17,004	...	...	...	...	...
	III	Unlimited	16	651	...	...	...	...	...
		Limited	3	180	...	...	...	...	...
	IV	Unlimited	8	266	...	...	...	...	...
		Limited	326	96,143	...	...	...	...	...
	VI	Unlimited	15	1,328	...	...	...	...	...
		Limited	247	1,24,080	...	...	...	...	...
		Grand Total	5,914	5,08,475	...	...	...	...

L.

International Agricultural Institute at Rome.

SOCIETIES—1946-47.

Loans made during the year to		Sale of goods to members	Purchase of members' products	Cost of management	Usual dividend paid to shares
Individuals	Banks and Societies				
11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.
1,49,60,186	3,77,262	2,39,46,626	2,02,76,680	14,89,809	6½
12,49,974	41,473	88,62,763	6,61,19,695	3,83,363	6½
1,783	.....	27,026	25,093	1,169	.....
5,15,955	39,793	31,98,520	31,70,268	2,28,023	5
...	.....	26,378	25,817	5,260	.....
...	.....	.....	.....	312	.....
...	.....	2,51,412	2,03,964	4,781	.....
1,35,13,043	1,46,74,176	4,92,14,283	3,64,61,177	18,37,696	5
...	.....	.....	.....	650	.....
1,44,127	16,670	51,19,736	39,45,372	4,21,902	.....
3,03,83,068	1,51,40,374	9,06,68,944	7,02,56,971	43,71,953	.....

STATEMENT

Provinces	Class of Societies, I to IV and VI	Type of Societies	Loans due by			Loans and at the end	
			Individuals	Banks and Societies	Share capital		
1	2	3	17	18	19	20	
Bombay	I	Unlimited ...	Rs. 2,41,35,023	Rs. 2,39,730	Rs. 55,56,690	Rs. 40,40,321	
		Limited ...	10,29,313	18,333	9,93,809	8,19,984	
	II	Unlimited ...	1,991	.....	.....	.....
		Limited ...	1,31,622	9,641	2,05,021	1,31,288	
	III	Unlimited ...	.....	.....	630	348
		Limited ...	.....	683	.....	75
	IV	Unlimited ...	8,039	.....	2,607	2,636
		Limited ...	23,86,721	84,694	24,34,757	18,03,592	
	VI	Unlimited ...	8,671	.....	23,554	5,595
		Limited ...	1,13,963	1,662	51,19,736	3,55,053	
			Grand Total ...	2,78,05,847	2,44,633	1,43,86,694	71,58,892

I.—contd.

deposits held of the year from	Reserve Fund	Most usual rate of interest		Remarks
		On Borrowings.	On lendings.	
Government				
91		93	94	95
Rs.	Rs.	Per cent.	Per cent.	
2,22,056	1,01,11,049	6½	9½	
2,80,887	1,60,270	4	9½	
.....	8,897	.....	.....
.....	1,11,830	.....	.....
.....	11,241	.....	.....
.....	1,149	.....	.....
.....	10,904	.....	.....
86,708	9,64,208	4	6½	
.....	14,710	4	9½	
16,285	5,02,755	.....	.....
5,64,586	1,19,12,007	.....	.....

Table " E " showing No. of Multi-purpose Societies and No. of villages served by them as on 30th June 1947.

Serial No.	Name of the Society.	No. of village served.
1. Ahmedabad District.		
1	Adval Group Multi-purpose Society Ltd.	6
2	Dalod Multi-purpose Society Ltd.	5
3	Mankiol Multi-purpose Society Ltd.	2
4	Prantij Multi-purpose Society Ltd.	8
5	Gotgho Multi-purpose Society Ltd;	9
6	Vatva Multi-purpose Society	10
7	Bhojpura Multi-purpose Society	5
8	Valukad Multi-purpose Society	5
9	Sanand Multi-purpose Society	7
10	Katosan Road Multi-purpose Society	6
11	Sitapur Multi-purpose Society	5
12	Lata Hanuman Aghar Multi-purpose Society	5
13	Rudethal Multi-purpose Society	7
14	Nandej Multi-purpose Society	11
15	Mirali Group Multi-purpose Society	6
16	Nani Bhahwadi Multi-purpose Society	6
17	Bhayle Multi-purpose Society	7
18	Bawla Multi-purpose Society	9
2. Kaira District.		
1	Alindra Multi-purpose Society	11
2	Kathlal Multi-purpose Society	9
3	Limbasi Multi-purpose Society	13
4	Mogar Multi-purpose Society	1
5	Sinhuj Multi-purpose Society	5
6	Surkuva Multi-purpose Society	9
7	Khadol (Nani) Multi-purpose Society	7
8	Radhu Multi-purpose Society	6
9	Bhalada Multi-purpose Society	7
10	Moraj Group Multi-purpose Society	6
11	Traj Multi-purpose Society	5
12	Vanthvali Multi-purpose Society	4
13	Saraswani Multi-purpose Society	2
14	Lali Multi-purpose Society	3
15	Antroli Multi-purpose Society	8
16	Bhatera Multi-purpose Society	4
17	Chiklod Group Multi-purpose Society	5
18	Later Group Multi-purpose Society	5
19	Savli Group Multi-purpose Society	4
20	Torna Group Multi-purpose Society	2
21	Bechari Group Multi-purpose Society	1
22	Hamijpura Group Multi-purpose Society	1
23	Vanskhilia Group Multi-purpose Society	1
24	Vansol Group Multi-purpose Society	4
25	Jesarva Group Multi-purpose Society	2
26	Khadol Group Multi-purpose Society	3
27	Vatva Group Multi-purpose Society	6
3. Panch Mahala District.		
1	Jalod Muvada Multi-purpose Society	3
2	Ratanpur Multi-purpose Society	4
3	Timba Multi-purpose Society	2
4	Bagaidol Multi-purpose Society	4
5	Kaliana Group Multi-purpose Society	5
6	Nadisar Group Multi-purpose Society	6
7	Arad Group Multi-purpose Society	5
8	Shivrajpur Group Multi-purpose Society	6
9	Derol Group Multi-purpose Society	14

Serial
No.

Name of the Society.

4. Broach District.

1	Nabipur Co-operative Multi-purpose Society	..	..	..	9.
2	Haldar Co-operative Multi-purpose Society	..	..	..	9.
3	Paroli Group Co-operative Multi-purpose Society	..	..	..	11
4	Hianad Group Co-operative Multi-purpose Society	..	..	..	9
5	Tankaria Group Co-operative Multi-purpose Society	..	..	..	7
6	Kalah Co-operative Multi-purpose Society Ltd.	..	..	..	7
					(about)
7	Jantran Group Multi-purpose Society	..	..	..	24
8	Nobar Group Multi-purpose Society	..	..	..	11
9	Nikora Kutir Group Multi-purpose Society	..	..	..	9
10	Sarbhon Group Multi-purpose Society Ltd.	..	..	..	15.
11	Haldarva Group Multi-purpose Society Ltd.	..	..	..	8
12	Zadeshwar Group Multi-purpose Society Ltd.	..	..	..	8
13	Padariya Group Multi-purpose Society Ltd.	..	..	..	4
14	Gajera Group Multi-purpose Society Ltd...	..	..	..	8.
15	Mangrol Group Multi-purpose Society, Ltd.	..	..	..	14
16	Malanpore Multi-purpose Society Ltd.	..	..	..	10.
17	Dayadra Co-operative Multi-purpose Society Unlimited	..	..	..	2
18	Samni Natral Co-operative Multi-purpose Society Unlimited	..	..	..	1
19	Sabpura Co-operative Multi-purpose Society Unlimited	..	..	..	2.
20	Vahial Co-operative Multi-purpose Society Unlimited	..	..	..	1
21	Kadodra Co-operative Multi-purpose Society Unlimited	..	..	..	1
22	Saladra Co-operative Multi-purpose Society Unlimited	..	..	..	1
23	Ikhar Co-operative Multi-purpose Society Unlimited	..	..	..	1
24	Ihar Co-operative Multi-purpose Society Unlimited	..	..	..	2
25	Hansot Co-operative Multi-purpose Society Unlimited	..	..	..	1
26	Kavi Co-operative Multi-purpose Society Unlimited	..	..	..	1

5. Surat.

1	Udwada Vibhag Co-operative Multi-purpose Society Ltd.	..	..	..	14
2	Bulsar Co-operative Multi-purpose Society Ltd.	..	..	..	37
3	Rankva Co-operative Multi-purpose Society Ltd.	..	..	..	20
4	Amalsad Vibhag Co-operative Multi-purpose Society Ltd.	..	..	..	5
5	Katergaon Co-operative Multi-purpose Society	..	..	..	4
6	Madhi Group Multi-purpose Society	..	..	..	6
7	Vodchi Group Multi-purpose Society	..	..	..	21
8	Algat Group Multi-purpose Society	..	..	..	7
9	Ronvel Multi-purpose Society	..	..	..	15
10	Mandvi Multi-purpose Society	..	..	..	39
11	Nagdhava Multi-purpose Society	..	..	..	9
12	Atgam Multi-purpose Society	..	..	..	7
13	Dungri Multi-purpose Society	..	..	..	22
14	Mor (Bhagva) Group Multi-purpose Society	..	..	..	7
15	Vihara Group Multi-purpose Society	..	..	..	8
16	Khoj Vibhag Dalit Varg Aghal Multi-purpose Society	..	..	..	28
17	Sisadra Group Multi-purpose Society Ltd.	..	..	..	23
18	Pardi Group Multi-purpose Society Ltd.	..	..	..	10
19	Sayan Group Multi-purpose Society Ltd.	..	..	..	14
20	Nanavarchha Multi-purpose Society Ltd...	..	..	..	10
21	Budia umar Multi-purpose Society Ltd.	..	..	..	10
22	Kopaltha Multi-purpose Society Ltd.	..	..	..	4
23	Amroli Multi-purpose Society Ltd.	..	..	..	6
24	Jalalpore Kantha Vibhag Multi-purpose Society Ltd.	..	..	..	14
25	Damka Group Co-operative Multi-purpose Society Ltd.	..	..	..	5
26	Adajan Co-operative Multi-purpose Society Ltd.	..	..	..	5
27	Vapi Co-operative Multi-purpose Society Ltd.	..	..	..	28
28	Kim Vibhag Co-operative Multi-purpose Society	..	..	..	12

Serial No.	Name of the Society.	No. of villages served,
------------	----------------------	-------------------------

5. *Surat*—contd.

29	Tankal Co-operative Multi-purpose Society Unltd.	1
30	Sadakpore Co-operative Multi-purpose Society Unltd.	1
31	Khergam Co-operative Multi-purpose Society Unltd.	2
32	Tadkeshwar Co-operative Multi-purpose Society Unltd.	1
33	Malvan Co-operative Multi-purpose Society Unltd.	1
34	Godasamba Co-operative Multi-purpose Society Unltd.	2

6. *Thana District.*

1	Kalva Mahim Co-operative Thrift Society	1
2	Nandora Co-operative Thrift Society	1
3	Maswan Co-operative Multi-purpose Society	1
4	Tarapur Co-operative Multi-purpose Society	1
5	Kudan Co-operative Multi-purpose Society	1
6	Dahisar Co-operative Multi-purpose Society	3
7	Bordi Agricultural Co-operative Multi-purpose Society	1
8	Vangaon Co-operative Multi-purpose Society	5
9	Badapokharan Co-operative Multi-purpose Society	6
10	Phansa Co-operative Multi-purpose Society	3
11	Nargol Co-operative Multi-purpose Society	3
12	Shirgaon Co-operative Multi-purpose Society	3
13	Ihattalwad Co-operative Multi-purpose Society	3
14	Palikarambeli Co-operative Multi-purpose Society	4
15	Achhari Co-operative Multi-purpose Society	8
16	Zaroli Co-operative Multi-purpose Society	10
17	Bassein Agricultural Multi-purpose Society	4
18	Gorhe Co-operative Multi-purpose Society	1
19	Vakadpada Co-operative Multi-purpose Society	8
20	Belapur Co-operative Multi-purpose Society	11
21	Ghansoli Group Co-operative Multi-purpose Society	10
22	Balkum Co-operative Multi-purpose Society	1
23	Ovale Co-operative Multi-purpose Society	6
24	Rai Co-operative Multi-purpose Society	3
25	Uttan Co-operative Multi-purpose Society	6
26	Manivali Co-operative Multi-purpose Society	57

7. *Bombay and Bombay Suburban District.*

1	Varsova Co-operative Multi-purpose Society	2
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8. *Ahmednagar.*

1	Varanghushi Multi-purpose Society	11
2	Khirvihira Multi-purpose Society	8
3	Toke Pravra Sangaun Multi-purpose Society	11
4	Belapur Bk. Multi-purpose Society	14
5	Ekrukhe Multi-purpose Society	2
6	Goudharani Multi-purpose Society	2
7	Karanje Multi-purpose Society	14
8	Supa Multi-purpose Society	17
9	Ganore Multi-purpose Society	4
0	Sangamner Multi-purpose Society	26
1	Takali Brahmin Multi-purpose Society	6
2	Parner Multi-purpose Society	17
3	Kolhar Multi-purpose Society	8
4	Sakori Multi-purpose Society	3
5	Rahta Group Multi-purpose Society	17
6	Dhandarphal Multi-purpose Society	14
7	Walki Multi-purpose Society	15
8	Khandala Co-operative Multi-purpose Society	1
9	Sonai Co-operative Multi-purpose Society	10
	Loni Co-operative Multi-purpose Society	1
	Puntambe Co-operative Multi-purpose Society	3
	Akola Co-operative Multi-purpose Society	22
	Pachegaon Co-operative Multi-purpose Society	8

Serial No.	Name of the Society.	No. of villages served.
8. <i>Ahmednagar</i> —contd.		
24	Miraj Co-operative Multi-purpose Society	10
25	Hotul Co-operative Multi-purpose Society	23
26	Rajur Co-operative Multi-purpose Society	12
27	Takli Khatgaon Co-operative Multi-purpose Society	16
28	Nimon Multi-purpose Society	5
29	Wadala Balroba Multi-purpose Society	7
30	Donuri Co-operative Multi-purpose Society	5
31	Kolgaon Multi-purpose Society	1
32	Astagaon Multi-purpose Society	2
33	Gondegaon Multi-purpose Society	1
34	Dahigaon Multi-purpose Society	1
35	Mandavagaon Multi-purpose Society	7
36	Wambori Multi-purpose Society	6
37	Karanji Multi-purpose Society	13
38	Karjat Multi-purpose Society .. .. .	..
9. <i>East Khandesh.</i>		
1	Tondapur Group Multi-purpose Society	7
2	Shree Shivaji Umbarkhede Multi-purpose Society	15
3	Hingone-Group Multi-purpose Society	14
4	Nhavi Group Multi-purpose Society	13
5	Marul Group Multi-purpose Society	5
6	Savada Group Multi-purpose Society	1
10. <i>West Khandesh.</i>		
1	Borkund V. K. Society Ltd.	10
2	Kapadue Society Ltd.	10
3	Knkurunmdhe Society Ltd.	12
4	Sarangkheda Co-operative Multi-purpose Society Ltd.	16
5	Prakashe Co-operative Multi-purpose Society Ltd.	17
6	Ner Co-operative Multi-purpose Society Unltd.	12
7	Mohadi Multi-purpose Society Unltd.	11
8	Kusumbe Multi-purpose Society Unltd.	12
9	Malpur Multi-purpose Society	15
10	Talvde Digar Multi-purpose Society	4
11	Sakri Village Multi-purpose Society	1
12	Padalde Multi-purpose Society	1
13	Dhurkhede Multi-purpose Society	1
14	Lonkhede Multi-purpose Society	1
11. <i>Nasik District.</i>		
1	Janori Multi-purpose Society	8
2	Khedgaon Multi-purpose Society	8
3	Mhalsokore Multi-purpose Society	10
4	Bolthan Multi-purpose Society	16
5	Nyadongri Multi-purpose Society	15
6	Adgaon Multi-purpose Society	7
7	Niphad Multi-purpose Society	16
8	Girnare Multi-purpose Society	15
9	Sykhede Chandori Multi-purpose Society	15
10	Peint Multi-purpose Society	10
11	Vinchuri Dalvi Multi-purpose Society	7
12	Andarsul Multi-purpose Society	20
13	Nimgaon Multi-purpose Society	9
14	Manmad Multi-purpose Society	12
15	Umrals Multi-purpose Society	5
16	Nagarsal Multi-purpose Society	2
17	Yeola Multi-purpose Society	2
18	Mulher Multi-purpose Society	1

	Name of the Society.	No. of villages served.
11. <i>Nasik District</i> —contd.		
0	Pimpalgaon Baswant Multi-purpose Society	10
0	Wavi Pangri Multi-purpose Society	10
1	Abbone Multi-purpose Society	12
2	Nandur Singote Multi-purpose Society	15
3	Dalwat Adivasi Multi-purpose Society	15
12. <i>Poona District.</i>		
1	Yewat Multi-purpose Society	1
2	Narayangaon Multi-purpose Society	14
3	Chakan Multi-purpose Society	17
4	Kalas Multi-purpose Society	1
5	Khed Multi-purpose Society	9
6	Alandi Davachi Multi-purpose Society	7
7	Junnar Multi-purpose Society	25
8	Parinche Multi-purpose Society	2
9	Nimbut Multi-purpose Society	5
10	Jayadri Multi-purpose Society	1
11	Yeer Multi-purpose Society	1
12	Kendur Multi-purpose Society	4
13	Koregaon Bhima Multi-purpose Society	5
14	Talegaon Dhamdhare Multi-purpose Society	10
15	Nhaware Multi-purpose Society	10
16	Malthan Multi-purpose Society	14
17	Walha Multi-purpose Society	20
18	Wade Group Multi-purpose Society	17
19	Kadus Multi-purpose Society	12
20	Ghotawade Multi-purpose Society	1
21	Charholi Multi-purpose Society	3
22	Shirur Multi-purpose Society	5
23	Shree Shivaji Supa Multi-purpose Society	4
24	Nimsakhar Multi-purpose Society Unlted	1
13. <i>Satara District.</i>		
1	Humgaon V. K. Society Ltd.	26
2	Kudal do.	8
3	Medha do.	28
4	Saygaon do.	7
5	Kille do.	13
6	Wing do.	1
7	Kolwadi do.	5
8	Masur do.	10
9	Umbraj do.	7
10	Tambave do.	12
11	Vaduj do.	10
12	Vadgaon Fayarain Swami V. K. Society Ltd.	11
13	Budha do.	1
14	Phalke Padli Village Co-operative Multi-purpose Society Unlted.	1
15	Arvi V. K. Society Ltd.	6
16	Koregaon do.	5
17	Targaon do.	3
18	Panchgani do.	14
19	Shri Chattrapati Shivaji V. K. Society Ltd.	13
20	Bahule V. K. Society Ltd.	8
21	Chafal do.	9
22	Dhobowadi do.	19
23	Kalgaon do.	2
24	Marati do.	3
25	Morgiri Group do.	27

Serial No.	Name of the Society.	No.
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Satara District—contd.

26	Patan V. K. Society Ltd.
27	Tarale do.
28	Gajaramata Patan V. K. Society Unltd.
29	Angapur Vandan V. K. Society Ltd.	..	..	..	..
30	Kanher do.	..	..	..	..
31	Kodoli do.	..	..	..	..
32	Kondve do.	..	..	..	..
33	Nagthano do.	..	..	..	..
34	Parali do.	..	..	..	..
35	Asanguon Kumthe V. K. Society Ltd.	..	..	..	..
36	Jawalwadi V. K. Society Unltd.	..	..	..	..
37	Shri Vinoba V. K. Society Ltd.	..	..	..	..
38	Dhom V. K. Society Ltd.	..	..	..	..
39	Lonand do.	..	..	..	..
40	Mahatma Phule Navdhan V. K. Society Ltd.	..	..	..	..
41	Dahivali V. K. Society Ltd.	..	..	..	..
42	Ashta do.	..	..	..	..
43	Borgaon do.	..	..	..	..

14. Sholapur District.

1	Kasabe Tadvale Multi-purpose Society	..	..	..	..
2	Vairag Multi-purpose Society	..	..	..	..
3	Gherdi Shri Nehru Multi-purpose Society	..	..	..	..
4	Karmala Multi-purpose Society	..	..	..	..
5	Shetakari Bagaitdar Multi-purpose Society	..	..	..	..

15. Belgaum District.

1	Aigali Group Multi-purpose Society Ltd.	..	..	..	..
2	Amapur Kuber Multi-purpose Society Unltd.	..	..	..	..
3	Anantpur Multi-purpose Society Unltd.	..	..	..	..
4	Ankalgi Multi-purpose Society Ltd.	..	..	..	..
5	Bendigeri Multi-purpose Society Ltd.	..	..	..	..
6	Bellad Bagewadi Multi-purpose Society Unltd.	..	..	..	..
7	Chandgad Multi-purpose Society Ltd.	..	..	..	..
8	Chikodi Multi-purpose Society Unltd.	..	..	..	..
9	Chinchani Multi-purpose Society	..	..	..	..
10	Daddi Group Multi-purpose Society Ltd.	..	..	..	..
11	Guhatga Multi-purpose Society	..	..	..	..
12	Gurlahosur Group Multi-purpose Society Ltd.	..	..	..	..
13	Hosur Multi-purpose Society Ltd.	..	..	..	..
14	Hudli Multi-purpose Society Unltd.	..	..	..	..
15	Hukeri Multi-purpose Society Unltd.	..	..	..	..
16	Itagi Multi-purpose Society Ltd.	..	..	..	..
17	Kagwad Multi-purpose Society Unltd.	..	..	..	..
18	Karoghi Multi-purpose Society Unltd.	..	..	..	..
19	Konnur Group Multi-purpose Society Ltd.	..	..	..	..
20	Kudachi Multi-purpose Society Unltd.	..	..	..	..
21	Madbhavi Multi-purpose Society Ltd.	..	..	..	..
22	Mullapur Group Multi-purpose Society Ltd.	..	..	..	..
23	Nerli Shri Basaveshwar Multi-purpose Society Unltd.	..	..	..	..
24	Pachapur Multi-purpose Society Ltd.	..	..	..	..
25	Peth Nandgad Group Multi-purpose Society Unltd.	..	..	..	..
26	Sampgaon Group Multi-purpose Society Unltd.	..	..	..	..
27	Soundalga Multi-purpose Society	..	..	..	..
28	Shedbal Multi-purpose Society	..	..	..	..
29	Takli Multi-purpose Society	..	..	..	..
30	Telsang Multi-purpose Society	..	..	..	..
31	Walkund Multi-purpose Society Ltd.	..	..	..	..
32	Wantamuri Multi-purpose Society Ltd.	..	..	..	..
33	Yadwad Group Multi-purpose Society	..	..	..	..
34	Yamkanmardi Multi-purpose Society Unltd.

Serial No.	Name of the Society.	No. of villages served.
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16. *Bijapur District.*

1	Badami Multi-purpose Co-operative Society	1
2	Mangoli Multi-purpose Society	1
3	Nalatwad Multi-purpose Society	14
4	Tamba Multi-purpose Co-operative Society	13
5	Bagewadi Multi-purpose Co-operative Society	1
6	Tangadagi Multi-purpose Co-operative Society	7
7	Sitimani Multi-purpose Co-operative Society	6
8	Basarkod Multi-purpose Co-operative Society	11
9	Hungund Anjuman	11
10	Hunkunti	8
11	Golasang Multi-purpose Society	1
12	Bevoor Multi-purpose Co-operative Society	2

17. *Dharwar District.*

1	Gajendragad Group Multi-purpose Society	20
2	Hole Alur Multi-purpose Society	8
3	Belavanki Multi-purpose Society	4
4	Navalagund Multi-purpose Society	15
5	Kaginelli Multi-purpose Society	5
6	Pattihalli Multi-purpose Society	8
7	Dundshi Multi-purpose Society	17
8	Mattigatti Multi-purpose Society	15
9	Halgeri Multi-purpose Society	21
10	Narendra Multi-purpose Society	19
11	Kotur Multi-purpose Society	3
12	Tegur Multi-purpose Society	14
13	Nulvi Multi-purpose Society	10
14	Chebbi Multi-purpose Society	4
15	Hanasagar Multi-purpose Society	6
16	Devagiri Multi-purpose Society	12
17	Surangi Multi-purpose Society	5
18	Guttal Multi-purpose Society	13
19	Neglur Multi-purpose Society	12
20	Lakhundi Multi-purpose Society	13
21	Mulgund Multi-purpose Society	8

18. *North Kanara District.*

1	Ankola Group Multi-purpose Society Ltd.	23
2	Bakhal Multi-purpose Society Ltd.	17
3	Bidrahan Multi-purpose Society Ltd.	13
4	Devigiri Multi-purpose Society Ltd.	6
5	Gude-Angadi Multi-purpose Society Unltd.	3
6	Haliyal Multi-purpose Society Ltd.	17
7	Hanchalli Group Multi-purpose Society Unltd.	4
8	Harshikatta Multi-purpose Society Ltd.	20
9	Idgundi Multi-purpose Society Unltd.	11
10	Kadatoka Group Multi-purpose Society Ltd.	2
11	Kodu Group Multi-purpose Society Ltd.	4
12	Kyadgi Multi-purpose Society Ltd.	26
13	Sadashigad Multi-purpose Society Unltd.	22
14	Torke Group Multi-purpose Society Ltd.	4

19. *Ratnagiri District.*

1	Shirgaon Multi-purpose Society	4
2	Nayshi Multi-purpose Society	5
3	Marg Tamhawe Multi-purpose Society	4
4	Turmbav Multi-purpose Society	3
5	Karamvana Multi-purpose Society	5

Serial No.	Name of the Society.	No. of villages served
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19. *Ratnagiri District—contd.*

6	Tamhanmala Multi-purpose Society	8
7	Bapardi Multi-purpose Society	2
8	Munage Multi-purpose Society	2
9	Waghotan Multi-purpose Society	3
10	Tembhavali Multi-purpose Society	3
11	Mithav Multi-purpose Society	3
12	Kotkamte Multi-purpose Society	2
13	Otawa Multi-purpose Society	4
14	Nandgaon Multi-purpose Society	2
15	Atharagaon Multi-purpose Society	5
16	Lavel Multi-purpose Society	6
17	Trimbah Multi-purpose Society	4
18	Nanknikh Multi-purpose Society	5
19	Achura Multi-purpose Society	2
20	Warad Multi-purpose Society	6
21	Devhare Multi-purpose Society	12
22	Shivane Multi-purpose Society	2
23	Pachal Ghat Multi-purpose Society	3
24	Devache Gothane Multi-purpose Society	1
25	Kondya Multi-purpose Society	3
26	Bhin Multi-purpose Society	5
27	Pali Multi-purpose Society	7
28	Kunchanke Multi-purpose Society	10
29	Devrukh Multi-purpose Society	11
30	Makhjan Multi-purpose Society	11
31	Vengurla Multi-purpose Society	3
32	Arnavali Multi-purpose Society	1

20. *Kolaba District.*

1	Ranavadi Bk. Group Multi-purpose Society	6
2	Turbhe Multi-purpose Society	3
3	Dasgaon Multi-purpose Society	10
4	Khardi Multi-purpose Society	3
5	Sawad Multi-purpose Society	7
6	Poladpur Multi-purpose Society	6
7	Morbe Multi-purpose Society	11
8	Dahivali Multi-purpose Society	5
9	Kalad Multi-purpose Society	12
10	Khankanhe Multi-purpose Society	5
11	Div Multi-purpose Society	7
12	Johe Multi-purpose Society	19
13	Chouk Multi-purpose Society	40
14	Khalpur Multi-purpose Society	15
15	Mahapada Multi-purpose Society	11
16	Monad Multi-purpose Society	15
17	Pashane Multi-purpose Society	8
18	Khavdaj Nandgaon Multi-purpose Society	15
19	Ware Multi-purpose Society	13
20	Kashale Multi-purpose Society	12
21	Kadav Multi-purpose Society	26
22	Chinohavali Multi-purpose Society	9
23	Poyndad Multi-purpose Society	9