
ANNUAL REPORT
ON THE
WORKING
OF
COOPERATIVE CREDIT SOCIETIES
IN THE
BOMBAY PRESIDENCY
(INCLUDING SIND)

For the twelve months ending March 31st, 1911.

[Price—Re. 1-4-0 or 1s. 10d.]

From

C. S. CAMPBELL, Esquire, I. C. S.,
Registrar, Cooperative Credit Societies,
Bombay Presidency.

To

THE SECRETARY TO GOVERNMENT,
Revenue Department, Bombay.

Camp Sitlira, 7th August 1911.

Sir,

I have the honour to submit this the seventh Annual Report on Co-operative Credit Societies; in the Presidency proper. It is for the twelve months ending March 31st, 1911.

2. I am following the new arrangement of "headings" suggested by the last Registrars' Conference: which will afford a practical test of its value. A syllabus of the arrangement will be found on the first page of the Appendix.

(I) ADMINISTRATION AND TOURING.

3. Up to the close of the year under report everything remained more or less *statu quo*; as far as administration was concerned. Two new Honorary Organizers appeared, however; in Gujarát. One is Khán Sáhib Saidumia Fejumia, of Kaira: the other is Mr. Bhikabhai Vanmalidas, of Broach. Since the close of the year there is a suggestion of two more Honorary Organizers in Gujarát; which would go to complete the Districts there. They would all work, more or less, under Sirdár Motilal; who is for the whole of Gujarát. As Government have now kindly sanctioned a special clerk for the Sirdár, the North of the Presidency cannot complain of an absence of organization.

4. The Central Division has the same as last year—Ráo Bahádur Bhangonkar for the Khándeshes and Násik, and Mr. Chitale for Ahmednagar. In Poona, we have the energetic help of Mr. G. K. Devdhar (of the Servants of India Society).

5. In the Southern Division we have as before—Ráo Bahádur Desai of Belgaum, Ráo Sáhib Shivappa for Dhárwár, Mr. Deshpande for Bijápur, and Mr. Kadulkar for Ratnágiri. Since the close of the year I have secured Ráo Sáhib Pundlikrao Pandit of Sirsi, for Kánara.

6. The Konkan Districts of Kolába and Thána (both of somewhat non-descript character) have little work; and no organization. Sholápur District (for some reason or other) is in the same position. Sátára, though it has no Honorary Organizer, has workers (paid and otherwise); and plenty of work. The Panch Maháls have little to show up to the present, but much promise for the future. Appendix C. shows the ten Honorary Organizers; with their respective charges.

7. Apart from Honorary Organizers, there have been the three places of "Auditor", as last year—Mr. Udyawar in the Southern Division, Mr. Gore in the Central, and Mr. Munshi (acting) in the Northern.

8. Other staff has remained, more or less, the same; up to the end of the year: in the Southern Division, a special clerk under the Auditor; in the Central Division, a special inspecting clerk in Sátára; and in the Northern Division, a special Circle Inspector for Mándvi Táluka (of Surat District). It was found necessary, also, to depute one of my own staff to work in the Sátára District; and the arrangement looks like continuing for some time to come.

Office needs are met by more or less temporary hands; while special work requires picked men. In work of this kind our staff will always be liable to fluctuation; and a large increase has occurred since the close of the year.

9. As regards touring—my Auditors are continually on the move. When not auditing they are moving about on inspection work; or investigating applications for new Societies. This constant moving about on their part is not only creditable to them, but useful for keeping us in touch with the needs of Societies. And it is a pleasure to work with them. Some of the Honorary Organizers, too, cover a good deal of ground. Mr. Chitale, for instance, moves about the Nagar District like an "Auditor"; and not only that, but helps us also by attending Conferences in various parts. I alluded last year to the Divisional and other Conferences as taking up the Registrar's time, while replacing (in part) his individual visitings. This year I attended the Registrars' Conference at Allahabad; and our own Conferences at Broach, Poona, Sátára and Belgaum. I visited every District at least once: picking out, especially, Societies which were new to me; or old Societies which required attention. I think this indicates, more or less, the course for the Registrar in future.

(II) SUMMARY OF GENERAL PROGRESS.

10. Last year I preferred that our work should be summed up in terms of educational progress rather than in the bare figures of statistical returns. And Mr. Wolff has shown his interest in the Bombay Presidency in commending us thereon. It is, of course, quite obvious that numbers will only embarrass unless some system of intelligent instruction accompany.

11. This year I hold to my preference. And I feel that we ourselves are included in the educational progress; and are, perhaps, the most important part thereof! I am sorry if this sounds rather depressing; but it is not easy to see how we could have attained to this knowledge of deficiencies without doing what we have done. I admit that this rather resembles what a well-known author has said about excusing one's faults by calling them experiences!

12. However, a great deal depends on the way one looks at the thing; and perhaps on the state of one's health at the time of looking! Mr. Wolff (as quoted by me at the very end of last year's Report) has cheerfully written that it may be safely predicted that experience will work havoc and call for substantial modifications. This is something for us still to look forward to: we have gone too slowly up to date! We shall go faster now.

13. Now, considering that during the 12 months under report we held two Northern Division Conferences (at Ahmedabad and Broach, respectively), two Southern (at Belgaum), two Central (at Poona), two Local (at Sátára) and one Provincial (and have just held another); and considering that these Conferences have displayed increased interest and intelligence, it is evident that the picture is not all shadow; and that we are on fairly safe ground when we prefer an educational criterion.

14. Apart from the special education which our Conferences and work impart, I suppose there is little doubt that a general educating influence is going forth and affecting far more ground than that immediately covered by our registered Societies. And it might be predicted that as soon as Civil Courts (subordinate ones) generally appreciate what Cooperative Credit Societies really are, the sensible *sávkárs* will enlighten their accounts. As it is, the decisions of one or two Sub-judges (if one took them seriously) might lead to the conclusion that our village Societies are no better than the ordinary money-lender as regards lowness and uniformity of interest-rates and openness of accounts. Perhaps the most generous view to take is that the Sub-judges in question have been labouring under the idea that a Cooperative Credit Society was some sort of a "Charity Organization Society". The title of our "*Honorary Organizers*" would, of course, support the misconception.

15. Anyhow, we on our part are trying hard to fathom the law; and to adjust its time-honoured epithet to the right heads. Hitherto, we have been perhaps more successful on paper than in practice. Still, in a movement of

this kind we can hardly expect success to cost us nothing. And with our new establishment (since the close of the year) we hope to see our way clearer in future.

16. In fact, it is rather since the close of the period under report that things have developed. With the opening of the Bombay Central (Guaranteed) Bank a door is opened for wide developments, which will involve considerable care and continued attention. And, if we add to this the prospect opened up by our (proposed) exemption from the Deccan Agriculturists' Relief Act, we cannot but feel that we have a large future before us; to meet which, all the education and experience we have patiently endured (and may continue to pay for) to date—will be invaluable.

17. Our best policy will be, probably, to concentrate on good centres and urge to perfection Societies already good, rather than to spend money and time on doubtful returns. I have been weeding out old Societies and refusing application for new in the Sátára District, where the work is peculiarly difficult; owing partly to the absence of educated persons in the villages, and still more perhaps to the unsatisfactoriness of the semi-educated ones. The system, however, applies to all parts: and there are several Societies, in various parts, which may have to be given up; sooner or later.

18. And here we are, perhaps, particularly fortunate in having experiments and experiences in so many different parts. There is not a District of all the 19 belonging to the Presidency proper which has not its Cooperative Credit Society. And even where there is only one (as in the Panch Maháls), still I have reason to think from local opinion and personal observation—that we have entered a good door for prospecting the District. Appendix B. will show the exact numbers per Division and District; to the close of the year.

19. Nor are we without variety in the people with whom we have dealt. The old "Bombay Urban" brought us into contact with the rich, the "Devaráshta Dhangars" with the poor; both have been good examples of the creditor and credited society, respectively. We have a society for Bráhmans, and a society for Bhangis; both working satisfactorily. We have tapped trade and industries, as well as agriculture. We have societies of Pátidárs and Pátils, and of Dheds and Mahárs. We have a society for women. "Stores" and "grain", too, have come within our purview. We have certainly covered some ground for our money: and this alone may well encourage us for the future.

20. In quality, too, we have certainly effected something. No one who has inspected the working and progress of the "Shamrao Vithal" Society (for instance), and its Branches, could fail to realize that the genuine article has been acquired, and assimilated; and that really in such cases our work is done. The movement must rest finally, I again aver, on the character of the people themselves.

21. Perhaps it is rather invidious to single out one Society, or even two or three, for special mention: but, history has a way rather of putting its finger on extremities, both good and bad; and passing over the mass of mediocrities, with blank spaces or colourless words to mark the interval. Mr. Wolff has predicted our bad examples; and we accept the position: it is a pleasing counterblast to be able to point to really promising results. I suggest again, as last year, the reading (by those interested) of the annual reports of individual Societies. Take, for instance, the reports of Urban Societies like the "Southern Marátha", "Bársi", or "Betgeri"; or of Rurals like the "Hulkoti", "Hadapsar", or "Sansek". The fact that the majority of these are in the vernacular (or rather in one or other of the three vernaculars) obviously adds to rather than detracts from their value. The effect is heightened by tabulated figures of progression.

22. A summary of our figures for the year appeared towards the end of last year's Report. This year, under the new arrangement of Headings, this seems the proper place for such; and I give them accordingly now. The figures are, in some cases, round.

23. Our total of Societies at the close of the year is 252, as against 208 at the close of last year. This is a net increase of 44. As a matter of fact 55

new Societies were registered during the year of report; and 10 old ones (without capital) were cancelled. One more cancellation, omitted from the previous year, has been added now : and hence the final total of 252.

24. Of the 55 newly registered, 41 are Rural and 14 Urban. The more scientific division gives 54 with unlimited liability, and only 1 with limited. All the cancelled Societies but one were Rural; and that one was an Urban of unlimited liability. This leaves us with our 252 divided as follows :—183 Rural and 69 Urban; or, 225 with unlimited and 27 with limited liability.

25. I pointed out, in paragraph 18 above, that Appendix B. gives the distribution of Societies (by numbers, without specification) amongst all the Divisions and Districts of the Presidency proper. Later on I intend to deal, shortly, with these divisions; separately. Meanwhile, I continue with a few summaries.

26. Total membership comes to 19,798 : this gives us 83 apiece, for each of the 252 Societies. The average for Societies with unlimited liability is 61, with limited 226. We might still count a dozen drones : they give a little work, and less trouble; but, show no definite results. They figure in membership, and total of Societies; but little else. There is no sting about them. The danger begins when Societies busy themselves with liabilities, which they do not understand; or unlimited liability booms as though it meant unlimited means! A full realization of subtle fallacies of this kind and an appreciation of the difficulties involved thereanent indicate a marked advance in cooperative education : and, the earlier acquired the less expensive! The cancelled Societies were all of the "drone" class. The rest may follow shortly. We can afford to lop fairly heavily now; with increased confidence in an undying root.

27. Total working-capital for the year comes to Rs. 13,47,416. Of this, Rs. 7,27,149 comes under limited and Rs. 6,20,267 under unlimited liability; giving in the former case Rs. 26,931 per Society, in the latter Rs. 2,756. On an average, then, each member of a Society with limited liability could get a loan of Rs. 119; while a member subject to unlimited liability could get Rs. 45.

28. Total receipts during the 12 months give us Rs. 17,95,222. Details of this show :—Shares Rs. 1,03,355, Entrance-fees Rs. 3,825, Subscriptions Rs. 934, Deposits Rs. 5,97,440, Loans from Government Rs. 52,100, and loans from others Rs. 64,540.

Expenditure gives a total of Rs. 17,11,819. Of this amount, Working-expenses account for Rs. 8,072; forming, thus, 5 per cent. of the total spent, and 68 per cent. of the working-capital (totalled in the last paragraph).

29. Loans (to members) came to Rs. 11,63,945. Recoveries totalled Rs. 7,40,030. A sum of Rs. 11,20,102 is carried forward for future collection. Rs. 1,24,606 are put down to "Redemption of old debts": last year the figure was Rs. 40,124; and the year before Rs. 20,561.

30. "Profit" for the year figures at Rs. 58,014. Only 3 Societies worked at a loss; totalling Rs. 97. And, in the case of 2 Societies only did liabilities exceed assets, to the total of Rs. 20. Assets, in all, show Rs. 14,23,650; as against Rs. 13,65,756 for Liabilities. Of the latter amount, Rs. 9,20,089 are due to members, Rs. 2,11,640 to Government, and Rs. 85,692 to others.

31. "Reserve Fund" is credited with a total of Rs. 51,344. Of this, Rs. 15,585 come under the year of report; as compared to Rs. 16,557 of last year, and Rs. 11,265 of the year before. We are more careful now to avoid "book" inflations.

(III) WORKING OF SOCIETIES.

32. Last year I struggled to find suitable categories in which to place Societies; and to make the Annual Report of interest in detail and of some intelligence as a whole. I have decided, finally, to go by the book—that is, to

observe the only divisions laid down by our new system of Headings; while treating Societies simply by *Districts*, under these given divisions. The divisions given are :—

- (a) Central Societies and Unions.
- (b) Urban Societies.
- (c) Rural Societies.
- (d) Other forms of cooperation.

I shall group the Districts, of course, into their respective Divisions (Revenue). Bombay City counts as a Division, by itself. In time, I daresay, each District may have its own little annual report, of its "cooperative" doings. Till then, they may have to be content with one paragraph per District; from the Registrar's pen.

(a) Central Societies and Unions.

33. In "Central" we concluded, before, Societies which either act as financing-agencies to or supervise the working of—other Societies (or, of course, do both). I included, however, Societies which only incidentally conform to the definition; and, in fact, all the 7 I mentioned last year have, or may have, other business beside that of a Central Society. My classification rested, I may say, on their position or profession of supplying capital to other Societies; whatever else they might, or might not, do. If this is understood, I may preserve the title (merely administrative); and proceed to a few details. The "Bombay Central" (about to begin) is to be a proper "Central"; but, must wait till next year for inclusion.

34. There is no addition this year to last year's list of 7. I will mention them separately under their respective Divisions.

Any mention I may have to make, too, of "Unions" I will relegate to the same headings. The entries are too small for division into Districts.

Northern Division

35. There are 3 Centrals in this Division—"Broach District", "Surat District" and "Párdi" Societies.

"Broach" Society is under the keen supervision of Ráo Bahádúr Sirdár Motilal Chunilal; our Honorary Organizer. It has lent about Rs. 10,000, to 6 Societies. Its operations extend to Gujarát generally.

"Surat" Society owes its position to Ráo Bahádúr Khandubhai G. Desai and Khán Bahádúr B. E. Modi. It has lent about Rs. 20,000, to 16 Societies. Its work (i. q. money) has reached as far as Kánarese country.

"Párdi" Society is in the Surat District; and is little more than a name. Its one talent, however—of Rs. 600—is not buried, but lent to a neighbouring Society (Sukhesh); which is very glad to have it.

36. "Unions"—of the kind intended, presumably, in the heading—do not exist in any of the Divisions. In the Northern Division the "Pátidár" Societies of Surat District are discussing things. In the Mándvi Táluka, of the same District, the Kaliparaj Societies are united; for administrative purposes: and gain, probably, considerable strength from the union. Kaira Society is really a union of villages; which has not yet been broken up into its constituent parts. In Broach, Sirdár Motilal with his assistant Honorary Organizer, Mr. Bhikabhai, keep the Societies of the District fairly in touch with the Broach Society; as a centre of support. But, everywhere we are still merely feeling our way.

Central Division

37. "Dhulia" and "Nagar" are the 2 Centrals in this Division.

"Dhulia" is rather like "Párdi"; with its one loan (of Rs. 400) to one Society: but, it differs in having other activities and *raison-d'être*.

"Nagar" is Mr. Chitale's Society; our energetic Honorary Organizer. It is of recent birth; but has already lent about Rs. 8,000 to 3 Societies. It is perhaps the most "central" in principle and pushing in practice of all the seven. It is not necessarily confined to a small area.

38. Unionistic tendencies may be seen in the Central Division, more or less corresponding to those in the Northern; "Nagar" Society with its Honorary Organizer playing the part, or more so, of "Broach" and its. The arrangements, too, in the Sátára District resemble those alluded to in the Mándvi Táluka; to wit, the union of Societies for administrative purposes.

Southern Division

39. The "Southern Marátha" Society, of Dhárwár, alone figures under Central in this Division. This is Mr. Herlekar's Society, of course; it is too well known now to do more than suggest a reference again to *its own* annual report. It has lent about Rs. 40,000 to 13 Societies (mostly, but not necessarily, in its own part of the country).

40. A tendency to "Union" may, perhaps, be found in the principle of lending to neighbouring Societies, and learning to inspect their financial position. And Mr. Herlekar, certainly, constitutes a central figure of reference; for his neighbourhood. While Gadag Táluka (of the same District) has long been contemplating some kind of united "Central" Society for itself. There the Societies are amongst our oldest and most advanced. Muddebihál Society (of Bijápur District) resembles Kaira Society; mentioned above, as a union of villages: with Mr. Deshpande as Honorary Organizer in place of Khán Sáhib Saidumia.

Bombay City

41. One of the Centrals is claimed by Bombay City; that is the "Bombay Urban". It is, in a way, the immediate forerunner, or even direct parent, of the new "Bombay Central". The Honourable Sir Vithaldas Thakersey and the Honourable Mr. Lalubhai Samaldas have, in fact, been with us from the beginning; and they are doing more now than ever. The old Urban has about Rs. 11,000 outstanding; in 8 Societies.

This brings our total to about Rs. 90,000, lent by 7 Centrals; to 48 other Societies. This has been well enough for a beginning in finance; while we have been tracing tendencies to Union; for purposes of supervision.

42. On the whole, however, I still incline to think that our best door to "Unions" may be through the Divisional (and Local) Conferences; which are already in existence, and fairly vigorous. Each of the Divisions has at least one. The Provincial Conference is an excellent bond of union, too; in a higher sense. Beyond this we are, perhaps, too young as yet to go.

(b) Urban Societies.

43. Urban Societies, that is simply non-agricultural, are our next consideration. There were 14 new ones registered during the year; of which only 1 was with limited liability. I will proceed to Districts.

Northern Division

44. Out of 69 Urbans, in all, this Division can claim only 7. And not all of these are working; while 3 have already appeared under Centrals.

Ahmedabad has one Urban—the "Salal" Dhed Weavers.

Kaira has one—"Umreth"; both dead and under liquidation.

Broach has three—the "Broach Central", the "Broach Women" and "Jambusar". The last-named is in a moribund condition. The Women still flourish (not flags, as far as my information goes).

Surat has two—the “*Surat Central*” and the “*Párdi*” Society (also *Central*).

We have then, in all, only 4 Urbans proper in the Northern Division; of which 1 is since cancelled (with little or no loss to anyone), 1 flags, and 2 flourish. Of these 4, moreover, only 2 have “limited” liability; the sign of the respectable Urban.

Central Division

45. The great mass of the 69 Urbans fall about the centre of the Presidency; there being 44 in the Central Division. Of these, however, 2 have already come under “Centrals”; and 35 (others) have unlimited liability. Of the 14 Urbans registered during the year of report, 13 are in this Division; and only 1 of these has limited liability. I emphasize this difference of liability because, as suggested before, the scientific and historic connection of Societies may be better preserved by such grouping. All Rurals are unlimited, and any remarks that may fall to their lot hereafter may be considered to apply also to all the Urbans here of like liability.

46. *West Khándesh* has the “*Dhulia*” Society, mentioned under “Centrals”.

East Khándesh has an Urban too; the “*Government Servants*”, of *Jalgaon*. The Society has limited liability; but, proceeds on subscriptions and deposits rather than shares. It is working keenly and creditably. The latest development is a proposed “Branch” at *Dhulia*. Those interested in this kind of Society might well study the doings and difficulties of this one.

There is also a Society for weavers just opened in *East Khándesh*, at *Dharangaon*; which, however, has unlimited liability and is too new for remark. Mr. *Hasabnis* (the Vice-Municipality, we might call him) is the strength of the place.

47. *Násik* District has the “*All India Brotherhood*” Society; with its shop at *Manmád*. As Mr. *Vaz* (the prime mover) has well said—if the Society has done nothing else, it has taught us the difficulties of “Stores”! Incidentally, too, it has shown up the danger of “railway” credit; where a man is drawing pay today, and ceases tomorrow! Mr. *Vaz* deserves great credit, I consider, for the way he has made things go, and go on. The liability, of course, is limited; and there is “share” capital.

48. *Nagar* has not been so successful in Urbans as in Rurals. It is credited with 6; but, 1 of these (the “*Nagar Urban*”) has been crowded out. Of the remaining 5, only 2 have limited liability; and 1 of these is the “*Nagar Central*” already mentioned. We are left only with the new “*Native Christian*” Society; which is too young yet to merit comment. If it does nothing but teach the community concerned what borrowing *within* one’s means implies, it will have justified its existence.

The other 3 Societies (with unlimited liability) are the “*Bhingár*”, “*Wadála Mission*” and “*Nagar Municipal Servants*”. *Bhingár* is an old Society; composed mostly of weavers. It is interesting as a ground for possible developments in the weaving industry. The “*Wadála Mission*” Society is new; and, as it were, a branch of the “*Native Christians*” of *Nagar*. Being out amongst Rurals and having the Rev. E. Fairbank on the spot, it promises to become a centre in itself. We want literate (and honest) centres in the rural *Deccan*.

Mr. *Chitale*’s “*Servants*” Society at *Nagar* appears to correspond, more or less, with Mr. *Chirmule*’s noble efforts in *Sátára*. Neither field is free of thorns; but, if the energy of the promoters only find a counterpart in the promoted, a clean and unencumbered crop (of *Bhangis* and others) may result.

49. *Poona* City is responsible for the 6 Urbans of the District. Of these, two only (old ones) have limited liability; they are:—the “*Military Accounts*” and the “*Cosmos*”. Both have shares. The former is (as its name implies)

for Government Servants, of the given Department. The latter is (one may say) for the middle classes, of the City. Both have shown ability to work; and with this capacity their responsibility has grown: while our duty confines itself to "audit".

Of the 4 unlimited, one is the "General Trading"; a sister of the "Cosmos" that has never grown up. The other 3 are leather-workers, like so many in Sátára.

50. *Sátára* is credited with 27 of the 44 Urbans of the Central Division; but they are all of unlimited liability, and 13 of them are concerned with leather only (in one form or another). Of the rest, Mr. Chirmule's 2 "City" Societies have been alluded to above (para. 48). The remaining 12 are divided between petty trades and industries. Weaving has little part here; but, leather may have a future before it. On the whole, however, the work of these Urbans is perhaps rather interesting than brilliant. For those not familiar with the subject I may add that these Urbans, despite their name, are by no means confined to the City. There are some in little villages.

51. *Sholápur* District has only 1 Urban, the "Bársi"; which has limited liability, and share-capital. But this one Society is, perhaps, the best of its kind; and Mr. Sane may be congratulated on the fruits of his steady work. I alluded to the Society's report above (para. 21).

Southern Division

52. There are 15 Urbans in this Division; of which 4 have unlimited liability.

Bijápur has 2; both limited, and both of Government Servants: one is at Bijápur itself, the other at Bágalkot. I dealt with them last year. Both are fair.

53. *Dhárwár* District claims 7 of the 15; and only one of these with unlimited liability. The Betgeri-Gadag Society, with Canon Rivington still at the helm, continues as vigorous as ever. At Gadag there is also a "Government Servants" Society; not up to its neighbourhood! Then comes Hubli, with an Urban like Betgeri's; and beginning perhaps to rival it. The remaining 4 are in Dhárwár itself. Mr. Herlekar's "Southern Marátha" has already come under "Centrals". Its sister Society—the "Dhárwár Urban"—is still struggling to get out of the slough of default: the Society was unfortunate (as pointed out before) in the sudden removal of Railway people to Madras. The Dhárwár "Stores" have closed. They are another illustration of the difficulty (and possible danger) of stores.

The Dhárwár "Weavers" are a Society with unlimited liability; and continue to do good work.

54. *Belgaum* District has 3 Urbans proper—that is with limited liability and shares. One is at Nipáni, one at Gokák and one at Belgaum itself. The two last might give a fair account of themselves; the first seems still a bit behind-hand. Gokák and neighbourhood is likely to see further co-operative development shortly. Some of the people about there seem to have caught the idea.

55. *Ratnágiri* District has 3 Urbans; of the unlimited kind. Two are for weavers *viz.* Khárepátan and Kankavli (of the Devgad Táluka); and both doing well in a small way. The third is a new one, at Jaitápur (Táluka Rájápur); for Bhandáris, whose work is that of maritime carriers.

Bombay City

56. The City has 3 Urbans; with limited liability. One ("Bombay Urban") has already come under notice, as a Central. The "Shamrao Vithal" Society (of Sáraswat Bráhmans) has come under notice (para. 20), from sheer intrinsic worth. Mr. Talmaki and his fellow-workers (unpaid) are to be sincerely congratulated on this Society, with its growing Branches. The third Society is

the "Hindu Urban", of Khetwadi; which is of no great size or fame, but each in do good by its small loans to clerks and the like. though

57. Before closing finally with Urbans a few comparative figures matrix; interesting regarding the shares and deposits of Urbans proper. We s of count, in all, about a dozen of such Societies. I shall only give figures of s of more advanced. The "Cosmos" Society has Rs. 4,640 in shares and Rs. 41,000 in deposits (fixed); with a membership of 221. Barsi has Rs. 3,773 at Rs. 9,500 respectively; with 188 members. Betgeri's figures are Rs. 5,821, Rs. 27,925; and 637. Hubli—Rs. 8,230, Rs. 12,284, 372. Dhárwār Urban—Rs. 9,693, Rs. 375, 407. Southern Marátha—Rs. 1,71,923, Rs. 65,310, 1,477. Belgaum—Rs. 236, Rs. 10,911, 216. Gokák—Rs. 840, Rs. 2,817, 464. Shamrao Vithal—Rs. 13,811, Rs. 34,231, 664.

(c) Rural Societies.

58. There are 183 Rurals in all; and, as I said before, they *all* have unlimited liability. They are distributed amongst the 3 Divisions as follows:—

Northern Division 73, Central 62, Southern 48. Of the 41 Rurals registered during the year 16 are in the Northern Division, 16 in the Central Division, and 9 in the Southern Division. The Northern Division had only 7 Urbans; while the Central Division had 44 and the Southern Division 15. The North has, thus, redeemed its reputation, by an excess of Rurals; though the Central is still ahead in combined total. I will now proceed to Districts.

Northern Division

59. *Ahmedabad* District claims 26 of the 73 Rurals. Its only other Society is that of the Salal Weavers (unlimited). It has, thus, a good record in unlimited liability. The Rurals divide themselves up, more or less, into distinct groups: there are the 9 in Prántij Táluka, 3 in the Modása Peta, 3 in Dholka, 3 in Sánand, 4 near the City and 3 others in the Daskroi Táluka; and only 1 (Bhikda) right away by itself, in Káthiáwár!

The time-honoured Prántij Societies have sometimes catered more for formal orthodoxy than for independent existence. The Peta is new. There is nothing yet by which to distinguish any of these 12 Societies specially. They average in membership 80 and in capital Rs. 1,612. The most that can be said of some is that they go on. The 7 Daskroi Táluka Societies are fresher; and will show more spontaneous life, it is hoped. Kuha has been going ahead, and showing real worth. Kanbha, on the other hand, its near neighbour, seems still in its initial (and perhaps final) sleep. The 7 Societies taken together average 77 in membership and Rs. 2,514 in capital. The solitary Bhikda has 50 members and Rs. 2,030 capital.

60. Apart from Kuha, the Dholka and Sánand Societies are the most interesting, now; in the Ahmedabad District. In the former Táluka there are the Bavla, Santhal, and Chaloda Societies. In the two last-named, current deposits have been rather a feature; that is—local gentlemen have taken sufficient interest and reposed sufficient confidence in the Societies to lend at need: and, at Santhal it was suggested that the Society was now the Sávkár of the members; but, perhaps this was more in spirit than fact. Anyhow, these 3 Societies have had a fair start; and as long as men are found on the spot to *work* them, we may rest content. The average membership and capital is 100 and Rs. 4,917, respectively. The Sánand 3 are Wanzar, Bakrol-Visalpur and Kasandra. The first-named is of little account, at present; but Bakrol and Kasandra have made names for themselves. Bakrol under Waghji Mukhi and an ambitious Secretary (Schoolmaster) has taken up grain, in addition to cash. Membership totals 227 and capital Rs. 7,950. Kasandra shows 247 members and Rs. 12,750 capital. On my last visit it had Rs. 6,049 current and Rs. 2,439 fixed deposits. It may be the "Hulkoti" of the north: but, the transfer (in ordinary course) of its excellent Secretary (Schoolmaster)

for Govern-
say) for th

with this it considerably. Telegrams fly on such occasions; but, the Education Department cannot always accommodate. The difficulty is a real one;

the only solution, perhaps, is—that the Society should take care to see that a man is always in training, ready to take over on emergency. This is, "Cosmopolitan", easier said than done! At least two more good Societies have been particularly stricken this year viz. the model Urbans "Betgeri" and "Bársi".

both, grace has been given by the Department concerned. Kasandra received but a small amount of assistance. The Reserve Funds in this and the Bakrol Society are respectively less. 556 and Rs. 686.

61. *Kaira* itself has a good Society, under the able supervision of Mr. Bulakhidas and Khán Sáhib Saidumia; but the rest of the District is poor. The Kaira Society, as I indicated above, has collected several villages into one; but may disintegrate in time. It has worked well. Its membership totals 309 and its capital Rs. 3,600. Its Reserve Fund comes to Rs. 658. The residue of the District gives 2 Societies, Uttarsanda and Virsad; neither very brilliant. Since the close of the year, however, Khán Sáhib as our Honorary Organizer has been pushing things on a bit; and the future is brighter.

62. *Broach* is another District which is being worked up now by an Honorary Organizer viz. Mr. Bhikabhai. Up to the close of the year under report Broach District had 8 Rurals; of which 3 were registered during the year. Of the older Societies perhaps the Chamargám is the most promising. It is composed of Borahs; and has a keen and intelligent Secretary in Mr. Sale Mahamad Adam. Sajod, on the other hand, is composed, more or less, of Bráhman (Sajoda) cultivators. It naturally commands intelligence; and is able thus to manage its affairs satisfactorily. The others have not much to show yet: but, with the supervision of the Sirdar and his Broach Society close at hand we need not be anxious. The 8 Societies of the District average 71 in members and Rs. 1,021 in capital.

63. *Panch Maháls* District has only 1 Society viz. at Malav, in the Kálol Táluka; towards the Western border of the District. It shows 150 members and Rs. 4,110 capital. It has received a Government grant of Rs. 2,000. Mr. Ewbank, the Pránt Officer, and others have taken a personal interest in it. The Society has mixed its castes well. The inclusion of the honest poor should be a distinct advantage, as the Society has now raised its lending rate to 9½ per cent; which the better classes may well leave alone, in this part of the Country. In fact, the Society is a good illustration of Gujarát all round.

64. *Surat* District lends itself to three divisions, as far as Societies are concerned viz. (1) the Kadva Pátidárs (2) the Kaliparaj and (3) others. The total number of Rurals in the district is 83. Of these, 12 come in the Pátidár class, 16 under Kaliparaj, while 5 are Miscellaneous. I will deal shortly with each class by itself.

65. The Kadva Pátidárs of Surat District are one of the moving classes of the Presidency. It is true they are divided into moderates and progressives; but this may be the best thing for real progress. They are becoming educated, as a class; they hold caste conferences to reform abuses; they have opened and are financing a boarding-house (at Surat) for their school-boys. In the Cooperative line, they have a parent Society at Ránder; and my Honorary Organizer also there, Mr. Purushottam Fakirbhai; they have the remaining Societies too (totalled above), in the Chorási and Olpád Tálukas; they have a cooperative shop at Sansek; and they contemplate a closer union and a general advance in agriculture. I should pick out Ránder and Sansek as the most successful Societies. Their membership and capital are, respectively, 91 and 97, and Rs. 10,300 and Rs. 8,850. Their Reserve Funds are Rs. 602 and Rs. 254. I noted down at one time about Rs. 4,000 current deposits at Ránder. Since then I have found Rs. 7,000 at Sansek! At the latter place, too, there is the cooperative shop (not registered); which appears businesslike in its work and promising for the future. I must leave further inspection of these interesting Societies to those interested and able to inspect.

The remaining 10 Pátidár Societies give an average of 43 each in membership and of Rs. 5,522 each in capital. One of them, Umra, though quite new, has already Rs. 1,470 in current deposits.

66. Kaliparaj may be taken to mean the backward tribes of the District; comprising various castes, amongst themselves. Beside the 12 Societies of Mándvi Táluka there are 4 Societies coming under this category *viz.* Velparva, Sukhesh, Degám group and Koparli: but, of these, 2 have been unable to work; owing to ignorance or prejudice, it may be said. The Velparva Society has done fairly well; it has 41 members and Rs. 970 capital. It secured a loan of Rs. 350 from the "Surat Society" on its personal credit. A Society like this depends much on internal temperance and external control. A good Taláti or Schoolmaster, or a Special Circle Inspector, may be almost a *sine-quá-non*.

67. Mándvi has its Circle Inspector, Mr. Mansing Raising; working directly under me. It is impossible to gauge the value of his services (seconded from the Revenue Department). The Societies are both worked up individually and linked up as a whole. The benefits of clear accounts, of receipts, of weighing cotton or grain and awaiting a suitable market therefor, of paying one's own assessment—such benefits are being learnt now by a people steeped in ignorance, and not absolute strangers to liquor. Some of the Societies, I am given to understand, have come to be credited by local money-lenders; and some, I have little doubt, have come to be feared. The folly of the people will meet its deserts if the *effects* of these Cooperative Societies are ever allowed to die out in the Táluka. The death of a Society itself is, as I have suggested elsewhere, not the same thing at all.

The 12 Societies have an average membership of 86 and an average capital of Rs. 2,445 each. They show Rs. 4,695 as spent on redemption of old debts; while Surat District as a whole shows Rs. 21,144. The percentages on total expenditure are in both cases (roughly) 15.

68. *Thána* District is credited with 2 Rurals, on paper; but, in reality there is little credit, and no cash. One is a Society of Bráhmans and one of traders, and both are the outcome of a Revenue Subordinate's efforts. Their proximity to the Surat border is, perhaps, the only thing in their favour; and they seem doomed to cancellation. *Thána* District has no cooperative organization yet.

Central Division

69. *West Khándesh* has now 5 Rurals; of which 2 were registered in the year under report. Of the other 3, Velda is one of our oldest Societies, is composed mainly of Gujar cultivators, and has enjoyed the special interest (and a certain amount of the principal) of Ráo Bahádur Bhangaonkar. With all these advantages of birth, means and education we may consider the Society a good example of what we may expect from this part and such people. And, from what Mr. Bhangaonkar says, we may expect little. The people (these higher classes) are too well-off and easy-going to expend much care or trouble where part of the benefit resulting must go to another. The neighbourhood has recently, however, been brightened up by the registration of a Society for "Bhils". The prospect, anyhow, is cheery; like the Bhil himself. The failure of well-tried Societies to work is all part of our experiment; and a valuable experience with which to face the future.

The other 2 old Societies are Hol and Balke; neither specially distinguished. The 2 new ones are near Dhulia: and it is now proposed to bring them into more direct touch with (or under) the Dhulia Urban Society; which I have classed as a Central, above. This step of closer union between young Rurals and experienced Urbans appears to me, under present circumstances, sound. I still adhere to the view that in *urban* areas and among *urban* peoples first may be realized the desired growth of purely indigenous Cooperative Credit.

70. *East Khándesh* has only 2 Societies, at present; but, one of these is the Bodwad Society, which is a host in itself. Its Chairman, Khán Sáhib Wazir Pátíl, is also well-known as a host; while his rule in the place has

been invaluable to the Society. The number of members is 289 and the capital Rs. 9,300; of which sum Rs. 5,318 represent deposits. The Reserve Fund amounts now to Rs. 1,025. The Honorary Organizer (Ráo Bahádur Bhangonkar) and I think of working out the redemption here of all members from their old and usurious debts. The Society lends at $9\frac{3}{4}$ per cent; while it pays $6\frac{1}{4}$ per cent. on fixed deposits and $4\frac{1}{8}$ per cent. on current (which figure at Rs. 452).

The other Society is a new one, at Titwi in the Amalner Táluka; a long way off. It is just registered, but promises well. In this part of the Country it is said that many agriculturists have paid off their encumbrances and debts and are now enjoying their own capital. Agricultural Banks for their money, lending at decent interest to less-fortunate neighbours, seem indicated; but the business of working them might offend, as at Velda!

71. *Násik* District had only 1 Rural, to the close of the year; and that was registered during the year. It is situated at Málegaon; which seems a promising centre. With the prospect, now, of a special organizer in that part things are brighter.

72. *Ahmednagar* District had no Societies at all before Mr. McNeill went there as Collector. It now numbers over 20! Rurals up to the end of the year figured at 16; of which 10 were registered in the year of report. The Collector of the District has been energetically assisted by Mr. Chitale; and the prospect remains good, despite the recent transfer of Mr. McNeill. The Societies are, perhaps, too young to be differentiated. High figures will not always indicate the best Societies. The Societies are, however, by no means all alike, in character; which makes it all the more interesting to visit the different villages, and watch their respective progress. I will postpone the invidiousness of special mention, for the present! The 6 old Societies give an average of 125 in membership and Rs. 3,831 in capital. The averages for the 10 new ones are 100 and Rs. 1,569, respectively. The question of "redemption" has been taken up in a business-like way by the District (Officers and Honorary Organizers). "Irrigation" may follow.

73. *Poona* District has now 4 Rural Societies. Of these, Dhayari is the oldest, Loni (Kalbhar) the second, Hadapsar the third—all in the Haveli Táluka—and Sáswad the youngest (in the Purandhar Táluka). The first two Societies have gone very slowly; and the last has hardly started at all, yet: but, Hadapsar has made up for all deficiencies, by its excellent organization and good results. The fact is—it is under the special care of Mr. Devdhar (of the Servants of India); who has worked it up thoroughly. One good model Society may do the movement more good than a score or more of indifferent ones. Hadapsar is now contemplating cooperative "manure". This may mean the need of some Rs. 40,000 extra capital. Their credit may easily suffice for the sum; and the transaction prove one of sound economy. Membership is 89, and present capital Rs. 7,450. Fixed deposits show Rs. 2,312, and current Rs. 70. An attempt is being made to secure the "abol of the proletariat", by means of money-boxes.

Our advance in and around Báramati amongst the sugarcane growers has taken place since the close of the year. It bids well to put Poona ahead of most other Districts in numbers and means; instead of its present backward position. Hadapsar and Báramati may become names to conjure with, in future.

74. *Sátára* District has still 32 Rurals on its list; out of the total of 62, for the Central Division. Only 1 (out of the 32) was registered during the year of report; while, on the other hand, 8 were cancelled (as non-working) in the same period, leaving the said total of 32 at the close of the year. This will indicate our policy of withdrawing from places where the people cannot, or will not, help us; and of proceeding slow to entertain new applicants where similar parts constitutes a heavy burden on the department: and with the experience at our back gained from the opportunities we have given to numbers of original applicants, we are on safe ground now when we confine ourselves to

the really promising Societies; while we continue to cancel the rest, and refuse further experiment on the same lines. As a matter of fact, the consolidation of the few (surviving the initial difficulties, which are considerable) will enable any advance we desire to make towards new applications far more practicable; while rejected applicants may simply be referred to previous unsuccess, in their own neighbourhood. With the extra staff received since the close of the year, added to the special arrangements already made (of a central Secretary for several Societies combined), I hope we shall find the seeds of cooperative credit which have been sown in the indebted Deccan springing up ere long to definite fruit. We must, however, depend finally on the goodness of the ground itself.

75. Sâtára Societies have constituted a problem in themselves; and the same type of Society is hardly seen elsewhere. We have been confronted with an importunate but impecunious people, deeply indebted but poorly educated, whose character for honour and constancy has not yet been finally tested. On the one hand they resemble the backward tribes of Mándvi, in listening to reason; on the other they share in the shrewdness typical of the Deccan, where practical interests of self are concerned. Their working-together, however, is one of their strong points, and gives promise of good results in the future; when members have realized that the "Society" is more than a union for the immediate benefit of the individuals participating at the moment. In fact, they have still to learn the forethought and foresight of sound economy.

76. I dealt with some details of these Societies in last year's Report. About 20 may be classed as possible centres for the filtering through of genuine "cooperative credit" ideas. We have distinctly something to go on with. The average of membership in the 32 Societies is only 15. The average capital in each of the Societies (which already have any) is Rs. 1,634.

A number of new Societies just started in the irrigated tracts of the Válva Táluka will come properly into next year's Report.

The new "Inámdár" Society of Sâtára may constitute an humble fore-runner of Land Banks.

77. *Sholápur* District has only 2 Rurals. The Tadwal Society is one of the oldest on our list, and is somewhat like Velda (in West Khándesh); that is—the well-to-do members are not keen on additional work and responsibility: they are willing to continue undeveloped. The membership now is 128 and the capital Rs. 2,619. The Akola Khurd Society, on the other hand, is a new one; and, with an able leader in Mr. Eknath Patloji Pátíl, ready to progress. They have just negotiated a loan of Rs. 1,000 from the Collector's "Minor" fund. There were Rs. 3,526 capital at the close of the year (*i. e.* previous to the new loan) and 78 members. The Society has tried the system of crediting *sávkárs* (members), in deposit, with the amounts due from their clients (also members); adjustments being made as recoveries (with proper interest) actually occur.

Southern Division

78. *Bijápur* District has 10 Rurals; out of the total 48 for the Southern Division. Of these Muddebihál with our Honorary Organizer Mr. A. J. Deshpande and Almel with a cooperative enthusiast in Ráo Sáhíab S. J. Deshmukh may be picked out as good centres; on which may hang the future of the movement, in the District. The former is a "group" Society (like Kaira); and in time may lead to semi-dependent Societies, with a working centre. Current deposits are accumulating (over Rs. 2,000 reported after the close of the year); and this is forcing the Society to be business-like. This is very encouraging, and reflects credit on the keenness and sense of Mr. Deshpande. Almel Society began as an individual, but has tended lately to extend its sphere of work. This may be a safe move so long as Ráo Sáhíab Deshmukh is looking after things. And I see no reason to take exception to it so long as the seeds of *spontaneous* cooperative credit are being sown in the process. One feature of

this Society is its loan of Rs. 3,000 from the Surat Society; showing (as I pointed out before) the power of cooperative credit to override the barriers of space and language. Following this example Sindgi Society has been similarly negotiating Rs. 3,000 from Nagar Central. Almel also reports now a prospect of deposits in considerable quantity.

These are not the only interesting Societies in the District. Mr. Sirdes-pande's Lingdhal Society has shown practical results in improvement of land; and agricultural progress may find a good base of operations here.

Bijápur District shows the highest rates of interest in the Presidency; so far. Deposits sometimes earn over 9 per cent., while over 12 is charged for loans. How far this will enable a fuller cooperation of rich with poor, to the benefit of both, remains to be seen. Usual rates are $6\frac{1}{4}$ and $9\frac{3}{8}$, respectively.

The average membership for the District is 113, and capital Rs. 5,365.

79. *Dhárwar* may be called the veteran District of the Department; and it is still running. One may see illustrated here (as in a few Societies already indicated, elsewhere) likely futures, for good or bad. An obvious and continual difficulty may be to keep factions out of Societies; or if they will come in, to keep them from causing a deadlock. The people must learn that cooperation covers an agreement to differ. In Societies like Kanginhal (the oldest of all) and Chikhandigol (the 4th) the acute personal differences have in a way cleared the air, and emphasized the constitution; or at least shown the need of a constitution, if a Society is to achieve any good results. Hulkoti (3rd on the list) appears free of faction. It is our time-honoured model. Its membership 186, capital Rs. 19,245 (of which deposits are Rs. 9,997), and Reserve Fund Rs. 1,866 may speak for themselves. The remaining Rurals of the District (21 in number) average 120 in membership, Rs. 5,513 in capital (of which Rs. 1,691 are deposits), and Rs. 448 in Reserve Fund. Of the total 22 for the District, 2 were registered in the year of report. The Gadag Taluka has 13 of the Societies; and thus about a quarter of the total for the whole Southern Division. The Dhárwar Societies on the whole have become too well known to need further comment here.

80. *Belgaum* District accounts for only 7 of the 48; one of these being registered during the year. There is nothing very striking about the Rurals in this District. None of them have proved very bright yet; though Nesargi with Ráo Sáhib Mahantshetti as Chairman seems promising, and Kodne with its grain business is a special type and satisfactory at that. Jatrát and Saundatti want some strong moving spirit. Ainápur may be stirred to further combined effort now by Mr. Randive, the new Mámlatdár. Bágewádi has been up and down; and always sávkár-ridden. Chachadi is too young to gauge. The average membership is 70 and capital Rs. 1,728. Since Ráo Bahádur A. B. Desai has been unable to get about much, the District has had no one to look after it. Bijápur (as we saw) has two specialists and Dhárwar has Ráo Sáhib Shivaji. Belgaum compared to either of these is decidedly disappointing: even its Urbans (3) are not of the brightest.

81. *Kánara* District has now 2 Rurals; one the old Sirsi Society, the other the new Society at Mundgod (the Peta town of Yellápur Taluka). I have also secured Ráo Sáhib Pundlikrao Pandit, of Sirsi, as an Honorary Organizer (since the close of the year). There is reason to think that in Sirsi we have a good centre for the District; in so far as the latter is suitable for co-operative work. There are some Branches of the Shamrao Vithal Society in the District; and the Sirsi Chambhars are beginning to move. Mundgod is about midway between Hubli and Sirsi; which is convenient, linking up as it does two widely separated towns (63 miles), each with a Society. The old Sirsi Society has 68 members and Rs. 3,810 capital. Its Reserve Fund is Rs. 225. Of its capital, Rs. 700 is from Government, Rs. 2,247 deposits, Rs. 500 other loans.

82. *Ratnágiri* District has 4 Rurals; of which 1 was registered during the year. One of the old ones (Varwally) is not proceeding to work; owing, I think, to ease of credit and lightness of interest amongst the class of people (not far from the sea-coast) who joined the Society originally. Gire-Vijaydurg

Society (on the coast) with Mr. Dhulap, the Inámdár, at its head has shown some enterprise in proceeding to cooperative supplies. The departure is new; and its practicability or otherwise has still to be seen. The other two Societies are of an ordinary working type: together with Gire they give an average of 45 members each and Rs. 2,375 capital. Mr. Kadulkar, our Honorary Organizer in this part, has continued to show keenness in supervising the Societies of his charge, and also in organizing new ones. We may continue to advance at a reasonable pace in this District.

83. *Kolába* shows 3 Rurals; of which 2 are new this year. Last year showed 2 Societies; but 1 of these (at Panvel) was cancelled, as the Musalman members had scruples about association with profit-making. There is still, however, a Society at Panvel; but it is of Chambhars. Owing to difficulties of obtaining skins (merchants contracting direct with Mahars, and shipping to Bombay) these Chambhars seem unable to live entirely on their ancestral trade; and have thus come under a "rural" appellation. The Society is fair. The two new Societies are near Karjat; and owe their inception to Mr. S. S. Deshpande, Mámlatdár of that place. I think his keenness has fallen on suitable ground.

(d) Other forms of cooperation.

84. We have now dealt with the two great divisions of Societies—Urban (divided again into Central and Urban) and Rural. And all our *registered* Societies have come under one or other of these heads. Our total of 252 has given 69 Urbans (7 Central and 62 other) and 183 Rurals. To this extent we have nothing left for the above heading. But, just as I separated over certain Societies for special mention under "Central" while including them also in the total of "Urbans", so here I allude under this head to Societies dealing with other than the ordinary "cash" business. The following sub-headings may suggest themselves:—(1) Grain (2) Stores (3) Industries.

85. *Grain* I dealt with (as far as we have dealt with it at all yet) at some length last year. We have nothing definitely registered for grain-dealing. Kodne Society (Belgaum) has grain, but does not exist therefor. Mr. Randive's Grain Banks in Kolába are unregistered. So are those of Mr. Sane, the Dhulia Mámlatdár, at Arvi and Pur (in West Khándesh). I visited one of these; and found it satisfactory. Arvi had 140 members and 25 maunds of grain; and Pur 100 members with 10 maunds. The Bájri is lent out to members, on security, at the usual rate (in kind) of 25 per cent. Repayments and fresh collections take place in the season; about the end of March. If these Banks grow, they may afford some protection from famine. Bakrol-Visalpur Society (Ahmedabad) has somewhat similar arrangements. The Chairman suggested that in the future each caste might have its own grain store; kept with its own representative. Grain-members at present number 64; while the total membership of the Society amounts to 227. The experiment is still under trial. Kanginhal Society (Dhárwár) seems to be undertaking something of the same kind; and was digging a grain-pit when I was there. Almel (Bijápur), where there is a Society, may also be joining the class; another of Mr. Deshmukh's efforts.

We are not being left, therefore, entirely without experience.

86. *Stores* and supplies are certainly coming more to the front; but the failure of the "Dhárwár Stores Society" and the difficulties of the "All India Brotherhood" Society (at Manmád)—each with its shop—have taught us to go slowly. The Shamrao Vithal Society, in Bombay, essayed "stores"; and something practicable and profitable may be evolved in time. The village of Sansék (Surat), where there is a good Rural Society, has its cooperative shop now. Gire-Vijaydurg Society (Ratnágiri) has started what might be called a "supply" branch. Sirsi (Kánara) is contemplating much the same. The "Karanjkar and Co." Society (Sátára) has a shop; but it is more of a workshop than anything else. This brings us rather to the third heading.

87. "*Industries*" is somewhat vague but I introduce the heading in order to make a little speciality of our Societies for Chambhars and Weavers

or other such. They have elements, in many cases, that may differentiate them from simple "cash" Societies. The best form that the capital of a "Dhor" Society (tanners), for instance, may take is raw hides, and other such material; the existence of which one might prefer to take on credit than verify by personal inspection! Some of the Chambhar Societies have shops; one (the Harlyas of Poona) with boots and shoes displayed in regular English fashion! There are in all 5 Societies of tanners and 12 of Chambhars.

88. Weaving (hand-loom) we have taken up almost as a special department. Since Mr. Pomfret (Vice-Principal of the Victoria Jubilee Technical Institute, Byculla) kindly consented to act as our Expert-adviser on the subject, we have been progressing; so far as backward people like the weavers allow of such. Lately we have taken to supplying a simple fly-shuttle loom, specially prepared by Mr. Pomfret, for experiment in the village; and our Assistant (specially qualified) reports some success. But, the matter is not one of immediate triumph so much as of slow plodding work. Mr. Pomfret is an honorary worker but his keenness exceeds that of many a paid man. He is certainly one of our Honorary Organizers in a practical sense of the word. We have now 6 Societies for weavers; and also the Betgeri Weaving Institute, which we regularly inspect and which was about to undergo its first examination when I began this Report. We have already begun a consideration of the "yarn" question; while in Societies like that of the "Dhárwár Weavers" the question of dealing with finished articles may arise at any time.

89. Apart from leather and weaving we cannot claim much specific work of an industrial nature. Carpentry may come on in time. For the rest, there is little distinction in our Societies between one artizan (or trader) and another. For "cash" purposes such admixture may be the best thing; as Mr. Wolff has suggested.

(IV) RESERVE FUND.

90. The total Reserve Fund appearing to the credit of *all* Societies taken together is Rs. 51,844; last year it was Rs. 35,759. I say "appearing to the credit of" advisedly, because with careless Societies the book total may represent more credit than cash. Where a "Taláti" Secretary, for instance, makes repayments of loan (and immediate regrant, plus the calculated interest) by a mechanical process of credit and debit in the accounts, it is obvious that in time the borrower might affect a blissful ignorance of any debt at all; and might anyhow say, with truth, that he never received more than one loan!

91. This is certainly one valid argument in favour of the *separate* investment of Reserve Funds; however small they be. But, it has little or no application where transactions are all real and the cash standing to the account of Reserve Fund is invested with given individual members, on proper security and at proper interest. Where, however, Societies are backward (as in Sátára) I propose to insist on actual investment; outside the Society. The difficulty, of course, is the lowness of interest obtained thereby; but, in time, when the cumulative amount is large and its fixity more assured better terms should be possible. It is interesting to find Muddebihal Society (Bijápur) seeking separate investment of its Reserve Fund; for security, now that current deposits are coming in: but, they want 5 per cent. or more interest—which is the whole point!

(V) RESOURCES.

92. On the subject of sources of capital I have little to add to the generalities of last year. Since the close of this year, it is true, we have got the Bombay Guaranteed Bank sanctioned; but its inception, working and results have no place here: so I may proceed to other details without considering it at all.

The four main sources of capital are:—Government, Central Societies, Capitalists, and Deposits (or Shares). A fifth class (Miscellaneous) would include investments from specific Funds as a Temple, School, or Poor fund; or minors' estates: also entrance-fees, donations and subscriptions.

Government has lent altogether Rs. 2,08,943; to 159 Societies. Central Societies have lent Rs. 81,163; to 39 Societies. Capitalists, 6 or 7 in number (I have given names before), have lent Rs. 26,493; to 11 Societies. Deposits and Shares give us Rs. 8,98,685. The percentages (on the total of these sums) work out roughly as follows:—Government 17, Centrals 7, Capitalists 2, Deposits and Shares 74.

(VI) DISPUTES AND LITIGATION.

93. I have animadverted in a general way, above or before, to disputes within Societies and litigation without. Factions may work mischief in any Society; and subordinate law-courts seem likely to give them able assistance. However, it is the part of precursors in a movement to accumulate facts and blows, and so expose themselves to subsequent curses; as object-lessons of what not to do, in future! And all the experiences now of faulty credit, false security and fluctuating decrees may be the very life-blood of future Societies. In the present too, there are issues and successes that may counterbalance the depression and lighten the losses.

(VII) AUDIT AND INSPECTION.

94. I have little to add to last year's remarks under this head. I have alluded above to the practice adopted in Sâtára of using an Inspecting- clerk as a central secretary. The co-operative movement in the District is entirely of the people themselves; and we have given ample trial to their own means of working accounts. The new method promises better results. It resembles our system of Circle-inspection in Mándvi.

Audit continues as before. I mentioned last year that Hubli Society employed a private auditor; on their own account. The Southern Marátha Society seems to be doing the same. The extra check will be a good thing; and we are only too pleased when Societies adopt a practice that tends to render their accounts more accurate, and thus simpler for our audit.

(VIII) ACTS, RULES AND BYE-LAWS.

95. The only thing to comment on this year under the above heading is the prospect of our total exemption (shortly) from the Deccan Agriculturists' Relief Act. One provision alone (not an important one) is, I gather, to remain applicable. Personally, I could dispense with it too! Our exemption from this piece of legislation may be a landmark in our cooperative progress; and it will also do away with the need of expatiating (in a long para.) on the demerits of the Act, from our point of view.

(IX) MISCELLANEOUS.

96. This heading has been left vague (by the Registrars) purposely, that we may unburden ourselves herein of any speciality peculiar to ourselves or our Province. I think, however, that this letter-press needs no further burden! Still, it is comforting to remember that the same Registrars deprecated any limit to the length of these Reports!

I had thought of dilating on our Conferences; Provincial, Divisional, and other. But, I desist at this late hour; especially as I submit a separate report to Government on the Provincial Conference of the year; which, in a way, sums up the others in itself.

97. I may take opportunity here to sum up, quite shortly, the trend of progress in our Societies as indicated by the remarks and figures already given.

It will be observed that our "urban" work is comparatively large; 69 Societies against 183 "rural": that is a good quarter of our work. Non-agricultural Societies may have to lead the way for the present in any progressive movement, in this Country. It will be noticed, however, that the majority of

urbans (42 to 27) have unlimited liability. The Districts that are progressing most are Surat, Ahmednagar and Sátára; while Ahmedabad and Dhárwár have the oldest Societies, and plenty of work. The Northern and Central Divisions are both moving much faster than the Southern. Both have very active Honorary Organizers. And both have their specialized work amongst a backward people. Both have their failures; which will teach us a lesson.

98. On the whole, things are moving everywhere; even down South. And, as long as we are prepared to undergo the cost of disappointments we may be satisfied, perhaps, with the present mode of progress. The removal of the Deccan Agriculturists' Relief Act and the starting of the Bombay Central may enable us now to find our feet much quicker and proceed on our way much faster.

(X) ATTITUDE OF THE PUBLIC, ASSISTANCE RECEIVED—OFFICIAL
AND NON-OFFICIAL.

99. As regards the public generally, I think we are much as we were: as regards the public specifically (that is sávkárs and the like), I think we have advanced. More than one definite report has been received of money-lenders reducing their rate of interest. I have before me a report from Bijápur District; and another from Ratnágiri: in the latter report the sávkárs have descended to 5 per cent. Surat District too has reported amenability of the money-lender, in one part. Without seeking further details, however, it may be said generally that where Societies have started work, and continued, the monied-men have probably taken notice of their existence and regulated their own business accordingly.

100. I cannot venture on the invidious task of picking out names for mention, at the very end here. Several will have appeared in the body of the Report; which may be considered a more respectable place. But, whether named there or here, or not at all, I am sincerely grateful to all who have helped me in the movement, or the movement apart from me. Relations with both Officials and Non-officials continue very friendly; and the cooperation of both classes, as seen in our Conferences, constitutes, I think, one of the surest gauges of our education up to the present and our sound progress in the future.

I have the honour to be,

Sir,

Your most obedient servant,

C. S. CAMPBELL,

Registrar,

Cooperative Credit Societies, Bombay.

APPENDIX A.

Main Headings of Report on Cooperative Credit Societies.

- I.—Administration and Touring.
- II.—Summary of General Progress.
- III.—Working of Societies—
 - (a) Central Societies and Unions.
 - (b) Urban Societies.
 - (c) Rural Societies.
 - (d) Other forms of cooperation.
- IV.—Reserve Fund.
- V.—Resources.
- VI.—Disputes and Litigation.
- VII.—Audit and Inspection.
- VIII.—Acts, Rules and By-laws.
- IX.—Miscellaneous.
- X.—Attitude of the public, assistance received—official and non-official.

APPENDIX B.

List of Districts with number of Societies in each.

A.—Northern Division.

			Last year.	Current year.
1. Ahmedabad	...	...	21	27
2. Kaira	...	...	4	4
3. Panch Maháls	...	...	1	1
4. Broach	...	...	8	11
5. Surat	...	...	28	35
6. Thána	...	...	2	2
			<hr/> 64	<hr/> 80

B.—Central Division.

7. West Khándesh	...	...	4	6
8. East Khándesh	...	...	2	4
9. Násik	...	...	1	2
10. Ahmednagar	...	...	9	22
11. Poona	...	...	7	10
12. Sátára	...	...	61	59
13. Sholápur	...	...	3	3
			<hr/> 87	<hr/> 106

C.—Southern Division.

14. Bijápur	...	...	10	12
15. Dhárwár	...	...	27	29
16. Belgaum	...	...	9	10
17. Kárwár	...	...	1	2
18. Ratnágiri	...	...	5	7
19. Kolába	...	...	2	3
			<hr/> 54	<hr/> 63

D.—Bombay City.

20. Bombay City	...	...	3	3
			<hr/> 208	<hr/> 252

(For the year ending 31st March 1911.)

APPENDIX C.

List of Honorary Organizers.

No.	Division.	Name.	Charge.
1	Northern	The Honourable Ráo Bahádur Sirdar Motilal Chunilal.	Gujarát.
2	Do.	Mr. Purshottam Fakirbhai	Surat District.
3	Do.	Mr. Bhikabhai Vanmalidas	Broach District.
4	Do.	Khán Sáheb Saidumia Faijumia...	Kaira District.
5	Central	Ráo Bahádur K. N. Bhangaonkar	Khándeshes.
6	Do.	Mr. G. K. Chitale	Nagar District.
7	Southern	Ráo Bahádur A. B. Desai	Southern Division.
8	Do.	Mr. A. J. Deshpande	Bijápur District.
9	Do.	Ráo Sáhib Shivaji Ramchandra Kulkarni.	Dhárwár District.
10	Do.	Mr. L. B. Kadulkar	Rájápur, Deogad, Mál- wan and Ratnágiri Tálukas in the Ratnágiri District.

STATEMENT I—A.

GENERAL PROGRESS.

Central Societies (lending to other Societies only).

Item Number.	District.	Kind of Society.	Number of Societies.		Number of Members.		Working Capital.		Remarks.
			At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	
1	2	3	4	5	6	7	8	9	10
1	Bombay ...	Cash Limited ...	1	1	13	13	Rs. 11,670	Rs. 10,600	
2	Broach ...	Do. ...	1	1	45	57	14,550	36,700	
3	Surat ...	Cash { Limited ... Unlimited ...	1	1	82	114	17,630	32,350	
			1	1	21	20	645	630	
Total ... { Limited ... Unlimited ...			3	3	140	184	43,850	79,650	
Total ... { Unlimited ...			1	1	21	20	645	630	
Grand Total ...			4	4	161	204	44,495	80,280	
4	Ahmednagar ...	Cash Limited liability ...	1	1	32	45	2,950	4,250	
5	West Khandesh.	Do. ...	1	1	175	287	...	1,15,428	
Total ...			2	2	207	332	2,950	1,19,678	
6	Dhárwár ...	Cash Limited ...	1	1	1,378	1,477	1,47,520	2,62,690	

STATEMENT I—B.
GENERAL PROGRESS.
Urban Societies.

Item Number.	District.	Kind of Society.	Number of Societies.		Number of Members.		Working Capital.		Remarks.
			At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	
1	2	3	4	5	6	7	8	9	10
1	Bombay	Cash Limited	2	2	580	793	Rs. 22,520	Rs. 52,100	
2	Ahmedabad	Do. Unlimited	1	1	27	26	480	490	
3	Broach	Do. { Limited	1	1	57	47	535	2,325	
		{ Unlimited	1	1	12	12	...	...
4	Kaira	Do. Limited	1	1	44	44	2,140	2,160	
Total... { Limited			4	4	681	884	25,195	58,585	
{ Unlimited			2	2	39	38	480	490	
Total			6	6	720	922	25,675	57,075	
5	Ahmednagar	Cash { Limited	1	2	10	132	...	1,275	One has since been cancelled.
		{ Unlimited	1	3	98	144	1,760	8,378	
6	East Khándesh.	Do. { Limited	1	1	28	81	475	2,134	Belongs to East and West Khándeshes.
		{ Unlimited	...	1	Engaged in collecting capital.		...	...
7	West Khándesh.	Do. { Limited	...	...	...	...	...	...
		{ Unlimited	...	...	...	...	...	...
8	Násik	Other Limited	1	1	92	92	7,525	7,525	Information not received.
		Cash Unlimited	...	...	...	...	...	...
9	Poona	Do. { Limited	2	2	297	378	47,170	61,847	
		{ Unlimited	2	4	85	70	6,375	13,104	
10	Sátára	Do. { Limited	...	...	...	...	...	...
		{ Unlimited	20	26	830	419	26,938	46,618	
		Other do.	1	1	10	20	2,984	1,962	
11	Sholápur	Cash { Limited	1	1	132	188	6,516	15,680	
		{ Unlimited	...	...	...	...	...	...
Total, C. D.			30	42	1,030	1,519	98,790	1,58,021	

STATEMENT I—B—continued.

Item Number.	District.	Kind of Society.	Number of Societies.		Number of Members.		Working Capital.		Remarks.
			At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	
1	2	3	4	5	6	7	8	9	10
							Rs.	Rs.	
12	Belgaum ...	Cash Limited liability...	3	3	653	776	17,430	24,335	
		Do. do. do. ...	4	4	1,234	1,468	67,230	93,610	
13	Dhárwár ...	Other Unlimited do. ...	1	1	58	63	5,270	6,310	
		Do. Limited do. ...	1	1	25	25	*	*	* Not worked
14	Bijápur ...	Cash Limited do. ...	2	2	90	96	1,630	2,610	
15	Ratnágiri ...	Cash Unlimited ...	2	3†	100	116	4,127	4,225	† One is engaged in collective capital.
		Total Urban. { Limited...	10	10	2,002	2,365	86,290	1,20,555	
		{ Unlimited.	3	4	158	179	9,397	10,535	
		Total, S. D. ...	13	14	2,160	2,544	95,687	1,31,090	

STATEMENT I—O.
GENERAL PROGRESS.
Rural Societies.

Item Number.	District.	Kind of Society.	Number of Societies.		Number of Members.		Working Capital.		Remarks.
			At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	
1	2	3	4	5	6	7	8	9	10
							Rs.	Rs.	
1	Ahmedabad ...	Cash Unlimited ...	20	26	1,794	2,376	58,285	90,395	
2	Broach ...	Do. do. ...	5	8	312	560	6,235	8,170*	* Information from one Society not received.
3	Kaira ...	Do. do. ...	3	3	524	529	9,985	9,385	
4	Panch Maháls .	Do. do. ...	1	1	106	150	2,000	4,110	
5	Surat ...	Do. do. ...	26	33	1,657	2,019	73,310	41,985†	† Information from two Societies not received.
6	Thána ...	Do. do. ...	2	2	30	30	...	...
		Total ...							
		{ Rural ...	57	73	4,423	5,664	1,49,815	1,44,045	
		{ Central ...	4	4	161	204	44,495	80,280	
		{ Urban ...	6	6	720	922	25,675	57,075	
		Grand Total, N. D. including Bombay ...	67	83	5,304	6,790	2,19,985	2,81,400	
7	Ahmednagar ...	Cash Unlimited ...	6	16	475	1,020	12,614	27,064	
8	East Khándesh.	Do. do. ...	1	2	289	289	9,000	9,300	
9	West Khándesh.	Do. do. ...	3	5	174	236	7,519	9,980	
10	Násik ...	Do. do. ...	...	1	...	35	...	4,083	
11	Poona ...	Do. do. ...	3	4	73	176	11,117	21,215	
12	Sátára ...	Do. do. ...	40	32	520	492	59,000	53,900	
13	Sholápur ...	Do. do. ...	2	2	163	206	5,450	6,145	
		Total ...							
		{ Rural ...	55	62	1,694	2,454	1,04,700*	1,86,687	* Marked increase in capital due to the Naser Central Bank.
		{ Central ...	2	2	207	332	2,950	1,19,678	
		{ Urban ...	30	42	1,030	1,519	98,790	1,58,021	
		Grand Total, C. D. ...	87	106	2,931	4,305	2,06,440	4,59,416	

STATEMENT I—C—continued.

Items Number.	District.	Kind of Society.	Number of Societies.		Number of Members.		Working Capital.		Remarks.
			At the beginning of the year	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	
1	2	3	4	5	6	7	8	9	10
							Rs.	Rs.	
14	Belgaum	Cash Unlimited	4	5	228	335	6,270	8,840	
		Other do.	2	2	164	158	3,120	3,255	
15	Dhárwár	Cash do.	20	22*	2,826	2,717	1,05,040	1,35,025	* (1) One is engaged in collecting capital. (2) Two not working.
16	Bijápur	Do. do.	8	10	820	1,132	36,515	53,660	
17	Kánara	Do. do.	1	2†	53	107	1,970	3,810	† One is engaged in collecting capital.
18	Kolába	Do. do.	2	3‡	50	84	867	1,105	‡ Of these one is engaged in collecting capital.
19	Ratnágiri	Do. do.	3	4§	105	149	5,402	7,125	§ One is not in working order.
		Total ...							
		{ Rural	40	48	3,746	4,682	1,59,184	2,12,820	
		{ Central	1	1	1,378	1,477	1,47,520	2,62,690	
		{ Urban	13	14	2,160	2,544	95,687	1,31,090	
		Grand Total, S. D.	54	63¶	7,284	8,703	4,02,391	6,06,600	¶ This total is exclusive of cancelled Societies.

STATEMENT II—A.

STATEMENT
RECEIPTS AND
Central Societies (lending to or

Item Number.	District or group.	Kind of Society.	Receipts							Loans repaid by members.
			Share payments.	Entrance fees.	Deposits by members.	Loans from other sources.				
						Government.	Other Societies.	Loans and Deposits from Non-members.		
1	2	3	4	5	6	7	8	9	10	
<i>Northern Division.</i>										
1	Bombay	Cash ... Limited	.....	.....	.....	.....	.....	.....	.....
2	Broach	Do. ... Limited	4,700 0 0	.....	27,821 0 0	.....	.....	.....	20,448 0 0
3	Surat	Do. ... { Limited	1,445 0 0	.....	20,778 1 11	.....	.....	8,645 0 0	1,300 0
		Do. ... { Unlimited	.....	.....	.....	.....	.....	.....	.....
		Total ... { Limited	6,145 0 0	.....	57,599 1 21	.....	.....	3,645 0 0	21,748 0 0
		Total ... { Unlimited	.....	.....	.....	.....	.....	.....	.....
Total ...			6,145 0 0	.....	57,599 1 11	.....	.....	3,645 0 0	21,748 0 0
<i>Central Division.</i>										
4	Ahmednagar	Cash ... Limited	6,980 0 0	.....	2,25,797 0 1	.....	.....	.....	11,063 7 0
5	West Khândesh	Do. ... Do.	2,065 0 0	8 8 0	.....	.....	.....	.....	1,003 12 0
Total ...			9,045 0 0	8 8 0	2,25,797 0 1	.....	.....	.....	12,067 8 0
<i>Southern Division.</i>										
6	Dhârwar	Cash ... Limited	68,405 8 9	422 0 0	94,350 8 5	.....	.....	.....	1,65,527 5 10

II-A.

DISBURSEMENTS.

(deals with other Societies only).

Receipts.

Loans repaid by other societies.	Interest received.	Sale-proceeds of stock.	Other income.	Total income of year.	Opening balance.	Grand total receipts, including the opening balance.
11	1	13	14	15	16	17
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
1,540 14 4	757 3 7	.....	.....	2,307 1 11	641 2 0	2,948 10 5
6,350 0 0	698 3 2	.....	10 2 0	80,032 5 8	1,440 14 1	81,472 9 9
9,350 0 0	713 5 4	.....	.....	46,131 7 3	1,731 11 7	47,862 9 10
30 4 5	3 0 0	.....	.....	38 4 5	21 3 5	54 7 10
17,340 14 4	2,163 12 7	.....	10 2 0	1,09,480 24 10	4,048 2 2	1,13,528 1 0
30 4 5	3 0 0	.....	.....	38 4 5	21 3 5	54 7 10
17,380 2 9	2,166 12 7	.....	10 2 0	1,09,494 2 2	4,044 5 7	1,12,538 9 10
1,750 0 0	4,037 3 10	.....	A 37 0 9	3,47,655 4 8	.....	3,47,655 4 8
50 0 0	234 10 6	.....	.....	5,343 14 6	250 14 8	3,516 13 2
1,800 0 0	4,271 14 4	.....	37 9 9	3,51,013 3 2	250 14 8	3,51,272 1 10
3,522 0 0	12,233 5 2	.....	*4,328 0 5	3,54,844 7 5	624 4 6	3,55,468 11 11

STATEMENT

RECEIPTS AND

Central Societies (lending to or

Share capital withdrawn.	Deposits withdrawn.	Loans repaid to			Loans to members.	Loans to other societies.	Disburse
		Government.	Other societies.	Loans and Deposits from Non members.			
		18	19	20			21	22	23	24
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
.....	1,000 0 0	178 11 4	.....	.....	.....	.....
*1,000 0 0	8,515 0 0	.....	.....	.....	40,307 8 0	7,500 0 0	
.....	16,585 8 0	.....	.....	3,545 0 0	6,930 0 0	10,350 0 0	
.....	.....	30 4 5	.....	.....	.....	21 3 5	
1,000 0 0	27,051 8 0	178 11 4	.....	3,545 0 0	47,237 8 0	23,850 0 0	
.....	.....	30 4 5	.....	.....	.....	21 3 5	
1,000 0 0	27,051 8 0	208 15 9	.....	3,545 0 0	47,237 8 0	23,871 3 5	
.....	1,16,224 12 10	.....	.....	.....	84,900 0 0	10,800 0 0	
.....	.....	.....	.....	.....	7,550 0 0	.....
.....	1,16,224 12 10	.....	.....	.....	86,450 0 0	10,800 0 0	
11,821 0 0	54,891 2 10	201 12 6	.....	.....	2,47,574 8 10	21,700 0 0	

II-A.

DISBURSEMENTS.

dealing with other Societies only).

ments.									Remarks.	Item Number.
Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditure, including closing balance.		
25	26	27	28	29	30	31	32	33	34	35
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	
110 8 8	753 8 0	.....	1 8 8	.....	.....	2,040 14 10	1,107 11 7	2,148 10 8	* Value of shares settled in loan Accounts.	1
79 7 8	499 15 0	.....	129 13 2	.....	.....	59,032 11 10	2,479 7 11	61,471 9 9		2
602 10 2	120 13 0	.....	104 7 0	10 0 0	.....	44,239 5 8	3,333 13 8	47,322 3 10		3
3 0 0	.....	.....	.....	.....	.....	54 7 10	.....	54 7 10		
792 5 1	1,373 8 0	.....	236 12 5	10 0 0	.....	1,05,332 15 10	7,171 1 2	1,12,504 1 0		
3 0 0	.....	.....	.....	.....	.....	54 7 10	.....	54 7 10		
795 5 1	1,373 8 0	.....	236 12 5	10 0 0	.....	1,05,337 7 8	7,171 1 2	1,12,508 8 10		
3,302 11 10	.....	400 7 6	409 8 0	23 9 11	.....	2,17,355 8 6	20,229 12 2	2,47,585 4 8	A. Sale of forms. B. Provisionally kept, being interest due wrongly adjusted as receipts.	4
.....	93 8 8	.....	22 11 4	2,781 8 6	.....	1,066 4 0	1,950 9 2	2,016 12 2		5
2,302 11 10	93 8 8	400 7 6	432 8 4	2,758 0 4	.....	2,19,021 12 6	22,250 5 4	2,41,272 1 10		
1,203 12 0	6,318 10 3	.....	2,061 4 2	13,958 2 4	.....	3,49,147 4 10	6,321 7 1	3,55,523 11 11	* Column 12 represents the following items:— Rs. s. p. 126 9 7 Price of pass books sold, &c. 208 2 2 Law charges recovered. 2,721 9 8 Suspense Account. 162 8 2 Provident Fund. 4,226 0 6 † Column 29 represents the following:— Rs. s. p. 3,115 5 1 Suspense account, 573 2 2 Court expenses, 210 0 0 Educational Fund, 45 3 0 Excess receipt in interest refunded. 3,968 2 4	6

STATEMENT

RECEIPTS AND

Urban

Item Number.	District or Group.	Kind of Society.	Loans from other sources.						
			Share payments.	Entrance fees.	Deposits by members.	Government.	Other Societies.	Loans and Deposits from Non-members.	Loans repaid by members.
1	2	3	4	5	6	7	8	9	10
<i>Northern Division.</i>									
1	Bombay	Cash ... Limited	Rs. 5,810 0 0	Rs. 7 0 0	Rs. 80,215 12 7				Rs. 88,428 1 7
2	Ahmedabad	Do. ... Unlimited							178 0 0
3	Broach	Do. ... { Limited Unlimited	330 0 0		1,488 0 0				640 0 0
4	Kaira	Do. ... Limited							27 0 0
		Total ... { Limited Unlimited	5,640 0 0	7 0 0	87,993 12 7				87,995 1 7
		Grand Total	5,640 0 0	7 0 0	87,993 12 7				87,271 1 7
<i>Central Division.</i>									
5	Ahmednagar	Cash ... Limited	652 0 0				300 0 0	300 0 0	653 0 0
6	East Khandesh	Do. ... do.	58 0 0		728 5 2				1,488 0 0
7	West Khandesh								
8	Nasik								
9	Poona	Do. ... do.	2,113 9 7		6,574 8 10			20,577 11 8	28,041 9 0
10	Satara	Do. ... do.							
11	Sholapur	Do. ... do.	990 0 0		10,430 0 0				7,118 8 0
		Total, Cash Limited	3,809 9 7		17,737 14 7		300 0 0	20,877 11 8	38,328 12 0
<i>Central Division.</i>									
12	Ahmednagar	Cash ... Unlimited		94 12 0	786 6 8			610 15 0	4,168 0 0
13	East Khandesh	Do. ... do.						Engaged in collecting capital.	
14	West Khandesh	Do. ... do.							
15	Nasik	Do. ... do.							
16	Poona	Do. ... do.		17 8 0	3,420 0 0	3,200 0 0			9,638 8 6
17	Satara	Do. ... do.		66 0 0	12,772 2 0	10,200 0 0	1,000 0 0	550 0 0	10,179 4 11
18	Sholapur	Do. ... do.							
		Total Cash-unlimited		178 4 0	16,977 8 8	13,400 0 0	1,000 0 0	1,060 15 0	23,990 8 5
19	Nasik	Other Limited						Information	not received.
20	Satara	Other Unlimited		7 8 0	3,480 0 0				3,300 0 0
		Total Other Limited							
		Total Other Unlimited							
		Total, Urban	3,809 9 7	185 12 0	26,165 7 8	13,400 0 0	1,900 0 0	21,938 10 8	63,307 4 5
<i>Southern Division.</i>									
21	Belgaum	Cash Limited	125 0 0		7,930 8 0				
	Do. do.	Do. do.	2,778 12 2	97 4 0	20,375 11 2				19,480 14 8
22	Dharwad	Other do.						11,150 0 0	61,040 14 7
	Do. Unlimited	Do. Unlimited	825 8 0	3 15 8	343 0 0			Information	not received.
23	Bijapur	Cash Limited	210 8 8	10 0 0	320 0 0		200 0 0	10,875 6 8	8,664 8 6
24	Ratnagiri	Cash Unlimited		4 0 0					3,181 10 1
		Total ... { Limited Unlimited	9,714 8 11	107 4 0	27,083 8 2				8,890 0 0
		Urban ... { Limited Unlimited	808 8 0	7 15 2	323 0 0		200 0 0	10,875 6 8	83,702 7 4
		Grand Total ... Urban, S. D.	10,219 14 11	115 2 2	28,085 8 2		200 0 0	22,823 6 8	101,287 10 10

H-B.

DISBURSEMENTS.

Receipts.						
Loans repaid by other societies.	Interest received.	Sale-proceeds of stock.	Other income.	Total income of year.	Opening balance.	Grand total receipts including the opening balance.
11	12	13	14	15	16	17
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
.....	2,645 5 2	.....	54,311 18 6	1,34,928 0 10	3,473 7 4	1,38,401 8 8
.....	26 13 3	.....	.....	302 13 8	14 10 4	317 7 7
.....	36 15 1	.....	.....	2,401 15 1	126 6 9	2,528 5 10
ing yet.	59 1 7	.....	.....	65 1 7	2,049 13 0	2,128 15 1
.....	2,740 5 10	.....	54,311 18 6	1,37,415 1 6	5,648 11 7	1,43,118 18 1
.....	26 13 3	.....	.....	302 13 8	14 10 4	317 7 7
.....	2,767 8 1	.....	54,311 18	1,37,677 14 9	5,658 5 11	1,43,398 4 8
.....	42 5 4	.....	.....	1,690 5 4	.....	1,690 5 4
.....	66 12 10	.....	934 4 4	3,275 6 11	201 3 1	3,566 10 0
.....	2,560 3 10	.....	106 8 8	58,063 3 7	118 10 10	58,181 14 5
.....	663 14 9	.....	21 8 7	10,313 10 4	709 0 11	10,937 11
.....	3,333 4 9	.....	1,152 5 7	82,637 10 2	1,118 14 10	83,686 9 0
.....	271 7 3	.....	.....	5,925 8 11	225 6 8	6,050 15 7
.....
.....	660 4 7	.....	.....	16,936 0 1	329 9 6	17,365 9 7
.....	2,781 7 1	.....	110 0 6	37,668 14 6	1,028 4 1	38,741 2 7
.....	2,713 2 11	.....	110 0 6	60,420 7 6	1,637 4 3	62,057 1 9
.....	.....	.....	.....	.....	54 15 9	54 15 9
.....	.....	112 3 6	181 9 5	*7,051 4 11	31 15 6	*7,148 4 5
.....	7,046 7 3	112 3 6	1,443 15 6	1,50,009 6 7	2,308 2 4	1,52,913 8 11
.....	1,545 4 4	.....	*54 7 1	20,448 2 1	670 10 11	20,118 13 0
.....	7,544 0 4	.....	*1,728 12 0	1,19,709 7 11	2,064 10 10	1,21,764 2
.....	583 11 6	10,629 3 11	*181 7 0	81,945 7 10	435 8 11	82,380 14 9
.....	123 5 3	.....	.....	4,510 9 0	109 11 6	4,620 4 6
.....	390 3 9	.....	.....	9,284 8 9	188 1 3	9,442 10 5
.....	9,528 9 11	.....	1,779 3 1	1,53,663 3 0	2,535 1 3	1,56,501 3
.....	974 4 3	10,629 3 11	151 7 0	41,230 0 7	308 5 7	41,528 9 2
.....	10,502 14 2	10,629 3 11	1,910 10 1	1,94,898 3 7	3,428 9 10	1,98,324 13 5

STATEMENT

RECEIPTS AND

Urban

Item Number.	District or Group.	Kind of Society.	Rs						
			Share payments.	Entrance fees.	Deposits by members.	Loans from other sources.			Loans repaid by members.
						Government.	Other Societies.	Loans and Deposits from Non-members.	
1	2	3	4	5	6	7	8	9	10
<i>Northern Division.</i>									
1	Bombay	Cash ... Limited	Rs. a. p. 5,810 0 0	Rs. a. p. 7 0 0	Rs. a. p. 30,825 12 7	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p. 36,428 1 7
2	Ahmedabad	Do. ... Unlimited	.....	.....	.....	.....	.....	.....	178 0 0
3	Broach	Do. ... { Limited Unlimited	330 0 0	.....	1,455 0 0	.....	.....	.....	640 0 0
4	Kaira	Do. ... Limited	.....	.....	.....	.....	.....	.....	27 0 0
		Total ... { Limited Unlimited	5,640 0 0	7 0 0	37,080 12 7	.....	.....	.....	37,095 1 7
		Grand Total	5,640 0 0	7 0 0	37,080 12 7	.....	.....	.....	37,271 1 7
<i>Central Division.</i>									
5	Ahmednagar	Cash ... Limited	652 0 0	.....	.....	.....	300 0 0	300 0 0	652 0 0
6	East Khandesh	Do. do.	55 0 0	.....	738 5 9	.....	.....	.....	1,488 0 0
7	West Khandesh								
8	Nasik	Do. do.	.....	.....	.....	.....	.....	.....	.....
9	Poona	Do. do.	2,112 9 7	.....	6,974 8 10	.....	.....	20,577 11 8	26,041 9 0
10	Satara	Do. do.	.....	.....	.....	.....	.....	.....	.....
11	Sholapur	Do. do.	290 0 0	.....	10,480 0 0	.....	.....	.....	7,118 3 0
		Total, Cash Limited	2,809 9 7	.....	17,737 14 7	.....	300 0 0	20,577 11 8	28,926 18 0
<i>Central Division.</i>									
12	Ahmednagar	Cash ... Unlimited	.....	24 12 0	785 6 8	.....	.....	510 15 0	4,168 0 0
13	East Khandesh	Do. do.	.....	.....	.....	.....	.....	Engaged in collecting capital.	.....
14	West Khandesh	Do. do.	.....	.....	.....	.....	.....	.....	.....
15	Nasik	Do. do.	.....	.....	.....	.....	.....	.....	.....
16	Poona	Do. do.	.....	17 8 0	2,430 0 0	2,300 0 0	.....	.....	2,638 8 0
17	Satara	Do. do.	.....	68 0 0	12,772 2 0	10,200 0 0	1,000 0 0	550 0 0	10,178 4 11
18	Sholapur	Do. do.	.....	.....	.....	.....	.....	.....	.....
		Total Cash-unlimited	.....	178 4 0	16,977 8 8	13,400 0 0	1,000 0 0	1,060 15 0	23,980 6 5
19	Nasik	Other Limited	.....	.....	.....	.....	.....	Information	not received.
20	Satara	Other Unlimited	.....	7 8 0	2,450 0 0	.....	.....	.....	2,300 0 0
		Total Other Limited	.....	.....	.....	.....	.....	.....	.....
		Total Other Unlimited	.....	.....	.....	.....	.....	.....	.....
		Total, Urban	2,809 9 7	184 12 0	39,165 7 3	13,400 0 0	1,300 0 0	21,988 10 8	62,607 4 5
<i>Southern Division.</i>									
21	Belgaum	Cash Limited	126 0 0	.....	7,929 3 0	.....	.....	.....	10,480 14 8
		Do. do.	2,778 12 3	97 4 0	32,373 11 0	.....	.....	11,150 0 0	61,040 14 7
22	Dharwar	Other do.	.....	.....	.....	.....	.....	Information	not received.
		Do. Unlimited	505 5 0	3 12 2	342 0 0	.....	200 0 0	10,375 0 8	8,664 3 6
23	Bijapur	Cash Limited	810 9 3	10 0 0	380 0 0	.....	.....	.....	3,181 10 1
24	Ratnagiri	Cash Unlimited	.....	4 0 0	.....	.....	.....	.....	3,890 0 0
		Total ... { Limited Unlimited	2,714 9 11	107 4 0	37,083 3 3	.....	.....	11,150 0 0	53,708 7 4
		Urban	205 9 0	7 12 2	352 0 0	.....	200 0 0	10,375 0 8	17,554 3 6
		Grand Total	10,219 14 11	115 3 2	39,036 3 9	.....	300 0 0	22,023 6 8	101,267 10 10

II-B.

DISBURSEMENTS.

Receipts.

Loans repaid by other societies.	Interest received.	Sale-proceeds of stock.	Other income.	Total income of year.	Opening balance.	Grand total receipts including the opening balance.
11	12	13	14	15	16	17
Ra. & P.	Ra. & P.	Ra. & P.	Ra. & P.	Ra. & P.	Ra. & P.	Ra. & P.
.....	2,645 5 3	.....	54,311 13 6	1,34,923 0 10	2,473 7 4	1,38,401 8 3
.....	20 13 3	.....	.....	202 13 3	14 10 4	217 7 7
.....	38 15 1	.....	.....	2,451 15 1	128 6 0	2,580 5 10
ing yet.	59 1 7	.....	.....	85 1 7	2,048 13 6	2,133 15 1
.....	2,740 5 10	.....	54,311 13 6	1,37,475 1 6	5,048 11 7	1,42,118 13 1
.....	28 13 3	.....	.....	202 13 3	14 10 4	217 7 7
.....	2,767 8 1	.....	54,311 13	1,37,677 14 9	5,062 8 11	1,42,336 4 3
.....	42 5 4	.....	.....	1,000 5 4	.....	1,000 5 4
.....	66 12 10	.....	384 4 6	3,275 6 11	201 3 1	3,506 10 0
.....	2,500 3 10	.....	100 0 8	58,063 3 7	118 10 10	58,181 14 5
.....	663 14 9	.....	21 8 7	10,318 10 4	709 0 11	10,937 11
.....	3,333 4 9	.....	1,152 5 7	62,637 10 2	1,119 14 10	63,656 9 6
.....	271 7 3	.....	.....	5,825 3 11	225 6 8	6,050 15 7
.....	600 4 7	.....	.....	18,930 0 1	329 9 6	17,305 9 7
.....	2,781 7 1	.....	110 0 8	27,058 14 6	1,008 4 1	28,761 3 7
.....	3,713 2 11	.....	110 0 6	60,430 7 6	1,637 4 3	62,067 1 9
.....	.....	112 3 6	181 9 3	7,061 4 11	91 15 6	7,149 4 3
.....	7,046 7 3	112 3 6	1,443 13 6	1,50,009 6 7	2,903 2 4	1,52,913 6 11
.....	1,325 4 4	.....	54 7 1	29,446 2 1	670 10 11	30,116 13 0
.....	7,546 0 4	.....	1,724 13 0	1,10,709 7 11	2,064 10 10	1,21,764 2
.....	583 11 6	10,629 3 11	181 7 0	31,945 7 10	435 6 11	32,380 14 9
.....	123 5 3	.....	.....	4,510 9 0	108 11 3	4,618 6 3
.....	390 3 3	.....	.....	9,334 3 3	129 1 3	9,463 4 6
.....	2,623 9 11	.....	1,779 2 1	1,33,668 3 0	2,325 1 3	1,36,501 3
.....	974 4 3	10,629 3 11	131 7 0	41,230 0 7	688 3 7	41,918 3 2
.....	10,302 14 2	10,629 3 11	1,910 10 1	1,54,096 3 7	3,423 9 10	1,57,519 13 5

STATEMENT

RECEIPTS AND

Disburse

Share capital withdrawn.	Deposits withdrawn.	Loans repaid to			Loans to members.	Loans to other societies.
		Government.	Other societies.	Loans and deposits from non-members.		
		18	19	20			21	22	23	4
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
68 0 0	12,191 4 0	166 9 4	.....	.....	52,024 8 0	.....
.....	.....	.....	.....	.....	302 8 0	.....
.....	.....	.....	.....	.....	2,000 0 0	.....
.....
68 0 0	12,191 4 0	166 9 4	.....	.....	54,024 8 0	.....
.....	.....	.....	.....	.....	302 8 0	.....
68 0 0	12,191 4 0	166 9 4	.....	.....	54,227 0 0	.....
.....
.....	.....	.....	.....	.....	1,872 0 0	.....
.....	45 0 0	.....	.....	.....	3,035 0 0	.....
.....
109 5 8	4,555 3 8	306 7 1	.....	9,639 6 3	40,897 9 8	.....
.....
.....	3,190 0 0	148 10 11	.....	.....	13,450 0 0	.....
109 5 8	6,780 3 8	355 2 0	.....	9,639 6 3	59,264 9 8	.....
.....
.....	5 2 9	.....	.....	.....	5,959 0 0	.....
.....
.....
.....
.....	.....	201 13 6	.....	.....	16,232 1 9	.....
.....	4,275 0 0	50 7 4	.....	800 0 0	30,542 13 1	.....
.....
.....	4,260 2 8	252 4 10	.....	800 0 0	52,731 14 10	.....
.....
.....	3,805 0 0	100 14 6	.....	.....	3,300 0 0	.....
.....
.....
109 5 8	14,375 5 11	708 4 10	.....	10,439 6 3	1,15,296 8 6	.....
.....
.....	2,008 0 0	477 13 2	.....	.....	24,538 0 0	.....
3,33 15 0	17,615 13 6	339 13 4	.....	2,863 0 0	86,694 0 0	.....
Information not received.	.....	.....	.....	.....	.....	.....
24 0 0	345 0 0	.....	500 0 0	10,335 2 8	8,728 14 6	.....
106 0 0	237 14 11	.....	.....	.....	4,021 0 0	.....
.....	.....	59 15 0	.....	.....	8,165 0 0	.....
3,441 15 0	19,861 12 5	817 10 6	.....	2,863 0 0	115,253 0 0	.....
24 0 0	345 0 0	59 15 0	500 0 0	10,335 2 8	17,923 14 6	.....
3,465 15	20,206 12 5	877 9 8	500 0 0	13,198 2 5	133,176 14 6	.....

II-B.

DISBURSEMENTS.

Societies.

ments.										Remarks.	Item Number.
Interest paid on Loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Corrected total expenditure including closing balance.			
25	26	27	28	29	30	31	32	33	34	35	
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
406 15 1	*683 19 11	.....	480 8 11	186,077 9 0	..	1,21,017 16 8	17,389 8 11	1,26,401 8 9	* Dividend .. 5,20 0 0 Bonus .. 98 11 0	1
.....	4 6 8	.....	1 0 0	.....	..	207 12 8	0 11 4	217 7 7	028 4 8	2
0	24 0 8	.....	20 10 7	.....	..	2,054 10 10	583 11 0	2,638 5 10	† Remittance, 24,820 0 0 Draft .. 11,107 8 0 Ad. to Branches 0,810 0 0 Suspense ... 541 8 0	3
.....	.....	.....	0 1 6	.....	..	0 1 6	2,128 12 7	2,129 12 1	Rs. ... 83,077 0 0	4
406 15 1	686 14 9	.....	451 0 0	55,077 9 0	..	1,22,072 11 0	20,046 1 6	1,42,118 12 1		
.....	4 4 8	.....	1 0 0	.....	..	207 12 8	0 11 4	217 7 7		
406 15 1	691 2 5	.....	453 0 0	55,077 9 0	..	1,22,280 7 10	20,065 12 10	1,42,346 4 8		
.....	.....	.....	8 0 0	10 14 0	.....	1,201 4 0	69 1 4	1,270 5 4		5
41 8 7	.....	.....	26 7 6	*17 9 3	..	2,165 9 4	401 0 8	2,567 10 0	Provident Subscriptions.	6
.....	.....	.....	.....	.....	..	.....	.....	.....		8
1,563 7 20	337 0 8	40 0 8	240 10 1	.....	..	57,589 2 9	503 11 8	58,131 14 5	Special Investment account since closed.	9
.....	.....	.....	.....	.....	..	.....	.....	.....		10
117 6 4	184 11 0	10 1 0	80 5 0	(1)197 10 9	..	16,226 12 0	2,208 14 8	18,434 11 8	(1) Undisbursed Profits kept in suspense last year.	11	
1,722 6 9	521 11 6	58 7 0	328 4 7	215 4 0	..	78,974 12 1	4,681 11 11	83,656 9 0			
49 5 6	.....	.....	13 14 0	.....	..	6,027 5 11	23 9 8	6,051 15 7		12
.....	.....	.....	.....	.....	..	.....	.....	.....		13
.....	.....	.....	.....	.....	..	.....	.....	.....		14
.....	.....	.....	.....	.....	..	.....	.....	.....		15
398 4 8	.....	5 5 0	.....	.....	..	16,987 2 9	428 0-10	17,415 9 7	Provident subscription.	16
1,118 2 8	.....	.....	80 14 0	.....	..	26,206 4 7	1,974 14 0	28,180 9 7		17
.....	.....	.....	.....	.....	..	.....	.....	.....		18
1,567 12 4	.....	5 5 0	100 12 0	.....	..	59,731 2 2	2,226 8 6	61,957 11 8		19
.....	.....	.....	.....	.....	..	.....	*54 12 9	*54 12 9		20
187 11 4	.....	156 15 9	11 9 0	3 0 0	..	*7,055 2 1	*109 2 4	*7,164 4 5	Donations.	20
.....			
.....			
3,440 14 5	521 11 6	220 11 9	420 9 7	218 4 0	..	1,45,741 2 5	7,171 6 6	1,52,912 9 11			
474 8 1	19 8 10	.....	168 2 0	† 42 12 5	..	27,729 2 6	2,267 6 6	30,116 12 0	* Consists of:- Law charges recovered and donations, † Law charges.	21
1,615 2 7	1,478 11 7	.....	908 9 11	† 2,372 1 8	210 0 0	1,17,223 10 8	8,525 8 1	1,21,766 2 9	* Col. 15; Consists of the following Law charges, Suspense account, sale proceeds, notice fee.	22
.....	.....	Information not received.	.....	.....	..	.....	.....	.....	† Col. 20:-Law charges suspense account excess interest refunded.	23
93 14 6	581 12 9	11,126 5 5	228 2 1	*25 6 0	..	31,245 10 10	633 8 11	31,880 14 6	* Includes:-Commission, Law charges and price of pass-books sold.	24	
16 11 2	.....	.....	24 10 0	.....	..	4,467 4 2	212 0 4	4,679 4 6		25
139 7 8	.....	.....	10 12 1	.....	..	2,414 2 9	28 7 2	2,443 10 5		26
2,103 5 11	1,468 4 5	.....	1,101 2 11	2,916 12 2	210 0 0	1,50,005 2 4	6,423 1 11	1,56,428 4 5	† Law charges.	
233 6 4	331 12 9	11,126 5 5	428 12 2	65 6 0	..	41,228 12 7	428 11 7	41,657 9 9			
2,241 12 2	1,625 1 2	11,126 5 5	1,504 2 1	2,980 5 2	210 0 0	1,51,421 12 11	6,852 12 6	1,58,273 12 5			

STATEMENT

RECEIPTS AND

Rural

Item Number.	District.	Kind of Society.	Receipts							Loans repaid by members.
			Share payments.	Entrance fees.	Deposits by members.	Loans from other sources.				
						Government.	Other Societies.	Loans and deposits from Non-members.		
1	2	3	4	5	6	7	8	9	10	
			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
<i>Northern Division.</i>										
1	Ahmedabad ...	Cash Unlimited ...	.....	601 0 0	17,022 10 0	7,250 0 0	3,000 0 0	.....	63,735 0 7
2	Broach ...	Do. ...	.....	159 0 0	822 7 0	600 0 0	6,600 0 0	.....	16,841 0 0
3	Kaira ...	Do. ...	.....	16 0 0	.....	.....	.....	.....	6,970 15 3
4	Panch Mahals ...	Do. ...	.....	44 0 0	.....	2,000 0 0	.....	125 0 0	1,940 11 3
5	Burah ...	Do. ...	.....	329 8 0	36,060 15 7	10,500 0 0	14,771 3 5	3,825 0 0	66,758 9 9
6	Thana ...	Do. ...	.....	.....	Not commenced	working yet.	.....	.....	.....
		Total ...								
		Rural ...	.....	1,119 8 0	54,606 0 7	20,560 0 0	24,271 3 5	3,950 0 0	1,57,634 4 10
		Central ...	0,145 0 0	.....	57,509 1 11	.....	.....	3,545 0 0	21,749 0 0
		Urban ...	6,040 0 0	7 0 0	37,680 12 7	.....	.....	.....	37,271 1 7
		Grand Total, N. D. including Bomlay.	11,785 0 0	1,156 8 0	1,49,786 15 1	20,560 0 0	24,371 3 5	7,495 0 0	2,18,653 6 5	
<i>Central Division.</i>										
7	Ahmednagar ...	Cash Unlimited ...	.....	725 0 0	3,964 0 0	3,850 0 0	7,000 0 0	1,620 0 0	13,565 0 2
8	East Khandesh ...	Do. ...	.....	19 0 0	719 4 1	.....	.....	164 6 0	10,116 0 0
9	West Khandesh ...	Do. ...	.....	60 0 0	1,406 12 8	900 0 0	.....	.....	6,598 5 2
10	Nasik ...	Do. ...	.....	35 0 0	2,050 0 0	2,000 0 0	.....	.....	250 0 0
11	Poona ...	Do. ...	.....	106 0 0	10,193 5 0	3,700 0 0	1,000 0 0	1,270 0 0	8,386 6 11
12	Batara ...	Do. ...	.....	53 8 0	4,363 9 10	4,900 0 0	1,000 0 0	.....	15,205 4 10
13	Sholapur ...	Do. ...	.....	45 0 0	100 0 0	.....	.....	649 8 0	4,178 0 0
		Total ...								
		Rural ...	.....	1,103 8 0	22,974 15 7	15,350 0 0	9,000 0 0	3,903 14 0	57,298 1 1
		Central ...	9,045 0 0	3 8 0	2,23,797 0 1	.....	.....	.....	12,057 3 0
		Urban ...	3,809 9 7	155 12 0	38,163 7 3	13,400 0 0	1,300 0 0	21,938 10 8	62,607 4 5	
		Grand Total, C. D.	12,854 9 7	1,292 12 0	2,64,837 6 11	29,750 0 0	10,300 0 0	25,543 8 8	7,31,902 8 6	
<i>Southern Division.</i>										
14	Bidgam ...	Cash Unlimited ...	.....	70 8 0	2,400 0 0	.....	.....	.....	6,950 0 6
		Other Unlimited ...	.....	8 0 0	329 15 6	.....	.....	.....	2,600 18 11
15	Dharwar ...	Cash Unlimited ...	.....	416 8 0	17,090 10 2	.....	14,800 0 0	8,078 8 0	78,850 15 4
16	Bijapur ...	Do. ...	.....	306 0 0	8,360 13 9	3,000 0 0	8,000 0 0	.....	20,085 11 2
17	Karwar ...	Do. ...	.....	8 0 0	1,305 8 0	.....	.....	500 0 0	1,286 12 0
18	Koldaba ...	Do. ...	.....	1 8 0	195 0 0	.....	.....	.....	625 0 0
19	Ratnagiri ...	Do. ...	.....	29 4 0	779 0 0	900 0 0	.....	.....	4,357 5 4
		Total ...								
		Rural ...	.....	840 13 0	30,429 15 5	2,900 0 0	22,300 0 0	9,178 8 0	1,24,936 9 9
		Central ...	68,495 8 0	423 0 0	94,350 3 5	.....	.....	.....	1,65,527 5 10
		Urban ...	10,219 14 11	115 3 3	38,035 3 9	.....	200 0 0	22,025 6 8	1,01,257 10 10
		Grand Total, S. D.	78,715 6 11	1,377 15 3	1,62,814 6 7	3,800 0 0	22,500 0 0	31,203 14 8	3,91,411 10 5	

II-C.

DISBURSEMENTS.

Societies.

Receipts.

Loans repaid by other societies.	Interest received.	Sale-proceeds of stock.	Other income.	Total income of year.	Opening balance.	Grand total receipts including the opening balance.
11	12	13	14	15	16	17
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
.....	5,308 14 8	.....	1 2 0	26,808 11 8	10,208 8 10	1,07,121 15 1
.....	1,205 13 8	.....	13 0 5	23,341 10 8	809 4 1	27,300 14 8
.....	802 0 8	.....	25 1 0	7,074 6 8	1,110 12 8	8,785 8 11
.....	95 11 8	.....	.....	2,005 6 8	711 0 4	4,316 7 0
1,900 0 0	4,774 11 4	.....	84 5 0	1,41,832 5 1	13,925 7 8	1,55,558 12 4
1,900 0 0	12,005 8 11	.....	98 14 5	2,70,120 8 2	23,873 11 11	2,93,993 4 1
17,220 2 9	2,108 12 7	.....	10 2 0	1,08,494 2 2	4,004 5 7	1,12,498 8 10
.....	2,737 8 1	.....	54,311 12 0	1,27,077 14 9	5,658 5 11	1,42,235 4 8
19,240 2 9	16,929 8 7	.....	54,415 12 11	5,22,202 10 2	26,895 0 7	5,59,097 1 7
.....	1,152 0 0	.....	29 12 3	22,118 2 5	2,254 2 11	24,372 8 4
.....	871 4 0	.....	.....	11,877 14 1	2,179 5 2	14,057 2 2
.....	872 0 9	.....	.....	8,733 2 7	2,748 8 2	11,475 10 10
.....	0 13 8	.....	1 2 0	4,342 6 8	.....	4,342 6 8
.....	618 12 2	.....	2 210 0 0	25,032 0 2	2 12 8	25,032 2 5
.....	2,428 6 9	.....	43 7 8	29,067 5 1	7 78 7 1	29,845 12 2
.....	445 14 0	.....	.....	5,418 0 0	1,028 1 0	7,106 8 0
.....	7,295 10 11	.....	292 12 11	1,17,218 12 0	9,562 8 2	1,26,780 2 2
1,800 0 0	4,371 14 4	.....	27 9 9	2,51,012 2 2	260 14 8	2,51,272 1 10
.....	7,016 7 8	112 2 0	1,448 15 0	1,20,000 4 7	2,902 2	1,22,912 8 11
1,800 0 0	12,611 0 0	112 2 0	1,274 7 2	5,12,240 2 2	12,748 4 2	5,24,988 12 5
.....	708 7 2	.....	121 2 0	10,261 1 5	508 12 1	10,769 14 6
.....	206 11 0	.....	2 2 1 5	2,242 10 4	221 12 7	4,120 4 11
.....	9,008 6 8	.....	20 14 0	1,20,224 12 11	3,022 2 7	1,23,246 2 8
.....	2,826 0 8	.....	7 47 12 2	22,222 12 11	1,022 8 2	24,127 8 2
.....	222 7 2	.....	2 10 0 0	2,222 2 2	121 1 0	2,424 8 2
.....	25 12 2	.....	.....	207 5 2	5 5 0	212 12 9
.....	221 10 11	.....	.....	2,222 4 2	722 12 2	7,022 14 2
.....	14,244 12 11	.....	222 5 2	2,04,042 2 2	11,222 0 2	2,15,264 2 2
2,522 0 0	12,222 5 9	.....	4,222 0 5	2,24,244 7 2	222 4 0	2,24,466 11 11
.....	10,502 14 2	10,222 2 11	1,010 12 1	1,24,222 8 7	2,422 0 10	1,26,644 12 2
2,522 0 0	42,272 2 10	10,222 2 11	2,422 12 2	7,24,222 12 2	12,042 4 0	7,36,264 1 9

STATEMENT

RECEIPTS AND

Rural

Disburse						
Share capital withdrawn.	Deposits withdrawn.	Loans repaid to			Loans to members.	Loans to other Societies.
		Government.	Other Societies.	Loans and deposits from Non-members.		
18	19	20	21	22	23	24
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
.....	6,097 4 0	487 4 8	1,000 0 0	204 6 0	71,096 12 0	.....
.....	.....	59 16 11	6,350 0 0	.....	17,202 0 0	.....
20 0 0	690 0 0	148 0 9	.....	.....	6,671 0 0	.....
.....	125 0 0	.....	.....	.....	4,180 8 0	.....
.....	7,784 0 0	238 5 4	13,101 9 9	6,969 7 2	21,10,466 4 0	.....
20 0 0	14,696 4 0	928 10 8	20,511 9 9	7,173 13 2	2,09,695 8 0	.....
1,000 0 0	27,051 8 0	206 15 9	.....	3,545 0 0	47,237 8 0	23,671 8 5
68 0 0	12,191 4 0	166 9 4	.....	.....	54,227 0 0	.....
1,088 0 0	53,939 0 0	1, 00 3 1	20,511 9 9	10,718 18 2	311,080 0 0	23,871 8 5
.....	274 0 0	.....	1,750 0 0	830 0 0	24,439 13 6	.....
.....	120 0 0	71 4 0	260 0 0	164 8 0	12,761 0 0	.....
.....	.....	35 15 7	.....	.....	7,680 0 0	.....
.....	.....	.....	.....	.....	1,610 0 0	.....
.....	6,327 11 10	16 8 6	.....	101 0 0	15,642 0 0	.....
.....	6,684 8 0	107 4 2	26 5 2	100 0 0	18,410 8 6	.....
.....	.....	50 0 0	73 10 0	160 0 0	5,705 8 0	.....
.....	13,356 8 10	281 0 3	2,099 15 2	1,345 6 0	86,458 14 0	.....
.....	1,16,224 12 10	.....	.....	.....	86,450 0 0	10,300 0 0
109 8 8	14,375 8 11	708 4 10	.....	10,489 6 3	1,15,286 8 6	.....
109 8 8	1,43,656 8 7	989 5 1	2,069 15 2	11,784 12 3	2,58,195 6 6	10,300 0 0
.....	.....	207 6 6	.....	.....	9,158 0 0	.....
.....	131 14 2	34 4 1	.....	.....	2,668 13 8	.....
.....	10,147 0 0	365 14 10	2,823 9 10	1,500 0 0	1,13,686 8 0	.....
.....	1,244 8 1	189 9 10	1,000 0 0	.....	46,001 0 0	.....
.....	.....	100 0 0	.....	.....	8,120 0 0	.....
.....	.....	.....	.....	.....	753 0 0	.....
.....	25 0 0	68 8 3	.....	.....	6,533 9 0	.....
.....	11,548 1	668 11 6	3,623 9 10	1,500 0 0	1,83,938 14 8	.....
11,318 0 0	54,891 2 10	301 13 6	.....	.....	2,47,574 5 10	21,700 0 0
3,465 15 0	30,208 12 5	877 9 6	500 0 0	13,198 2 5	1,38,176 14 6	.....
14,663 15 0	61,645 0 6	2,068 2 6	4,322 9 10	14,698 2 8	5,64,660 8 0	21,700 0 0

II-C.

DISBURSEMENTS.

Societies.

ments.									
Interest paid on Loans and deposits.	Dividend and Bonus paid.	Stock bought.	Establishment and contingents.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditure, including closing balance.	Remarks.
25	26	27	28	29	30	31	32	33	34
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
1,955 1 4	879 11 1	.....	309 11 6	.....	..	61,329 2 7	25,902 12 6	1,07,121 25 1	e Derived from the commission of Tagal advances to members.
384 10 5	29 9 0	.....	119 2 0	.....	..	24,165 5 1	2,065 9 8	27,230 14 9	
291 15 10	27 0 0	.....	75 11 10	.....	..	7,915 12 5	805 6 6	8,720 3 11	
.....	1 3 0	.....	22 2 6	.....	..	4,909 12 6	0 9 6	4,910 7 0	
1,982 1 11	119 10 8	.....	339 4 8	.....	..	1,41,008 11 6	14,550 0 10	1,55,558 12 4	
4,512 12 6	557 0 9	.....	617 1 9	.....	..	2,56,911 12 3	44,021 7 0	3,00,932 4 1	
795 5 1	1,372 9 0	.....	226 12 5	10 0 0	..	1,05,027 7 6	7,171 1 2	1,12,198 0 10	
405 12 1	691 2 5	.....	452 0 0	55,077 9 0	..	1,22,220 7 10	20,065 12 10	1,42,285 4 9	
5,716 1 2	2,621 6 2	.....	1,665 12 2	55,087 9 0	..	4,97,979 12 7	71,202 5 0	5,69,181 1 7	
306 12 5	25 0 0	21 10 9	108 2 11	.....	..	27,745 11 4	6,504 11 0	34,249 6 4	
848 12 1	46 0 0	4 12 0	40 9 0	10 2 0	..	14,026 12 1	21 6 2	14,047 3 3	
223 1 8	42 0 0	4 11 0	123 9 6	.....	..	8,222 5 7	2,027 5 2	11,249 10 10	
.....	.....	.....	9 2 2	.....	..	1,612 2 2	2,722 14 6	4,334 6 6	
329 11 11	.....	21 12 1	127 10 0	2 71 0 0	..	22,722 6 4	2,022 12 1	24,744 3 5	f Donations.
1,680 10 6	.....	.....	122 14 11	0 12 6	..	22,922 0 2	2,222 11 11	25,144 3 2	g Erroneous credits adjection.
110 1 11	.....	9 12 6	48 4 0	.....	..	6,147 4 5	922 9 7	7,069 6 6	
2,222 5 4	102 0 0	72 10 1	672 11 6	21 12 0	..	1,07,612 1 2	12,122 1 6	1,19,734 3 6	
2,222 11 10	22 2 2	400 7 6	422 2 4	2,722 0 4	..	2,12,021 12 6	22,222 5 4	2,34,243 1 10	
2,440 14 5	221 11 6	220 11 9	422 2 7	212 4 0	..	1,45,741 2 5	7,171 0 2	1,52,912 3 11	
2,041 12 7	712 4 2	622 12 4	1,221 6 5	2,022 2 4	..	4,72,279 0 1	22,222 12 6	4,94,501 12 3	
209 1 6	56 14 0	.....	29 2 2	2 12 0	..	8,212 10 2	22 4 4	10,722 14 6	h Hand loans, etc., received and repaid.
107 10 11	21 0 0	.....	22 4 0	2 6 12 2	..	2,072 11 1	1,021 11 10	3,093 6 11	i Excess receipts and Donations.
4,222 2 2	219 12 6	.....	222 2 4	2 11 11 2	..	1,24,222 5 2	1,722 14 1	1,25,944 3 3	j Excess receipts refunded.
1,422 12 2	242 0 0	.....	222 14 0	2 122 10 2	..	22,712 1 4	1,422 1 12	24,134 3 2	k Excess receipts sent on plough hand loans etc.
117 14 0	.....	.....	21 2 0	2 2 2 2	..	2,222 12 6	22 2 2	2,244 3 2	l Law charges excess receipts refunded plough bought.
.....	.....	.....	2 12 6	.....	..	722 12 6	122 12 2	844 12 2	m Law charges recovered sent for use of plough etc.
122 10 5	.....	.....	22 6 2	.....	..	6,222 1 12	122 12 7	7,244 14 2	n Law charges incurred, cost of plough etc.
7,022 4 7	742 10 6	.....	1,207 2 2	224 12 2	..	2,11,222 0 12	2,272 14 7	2,13,494 3 2	o Law charges recovered and miscellaneous.
1,222 12 6	6,242 10 2	.....	1,504 2 1	2,222 2 4	..	2,42,122 4 12	2,221 7 1	2,44,343 11 11	p Law charges paid.
2,241 12 2	1,222 1 2	11,122 2 5	2,021 4 2	2,222 2 2	210 0 0	1,91,221 12 11	2,222 12 6	1,93,443 12 2	
20,524 12 10	2,911 2 10	11,122 2 5	4,272 14 6	7,222 2 2	210 0 0	7,21,221 14 7	12,272 2 2	7,33,493 1 0	

Item Number

14
15
16
17
18
19

STATEMENT

PROFIT AND

Central Societies (ending to or

Item No.	District or group.	Kind of Society.	Profit.				Interest paid and due.
			Interest earned.	Gross profit on sales of stock.	Other items.	Total.	
1	2	3	4	5	6	7	8
<i>Northern Division.</i>			Rs. a p.	Rs. a p.	Rs. a p.	Rs. a p.	Rs. a p.
1	Bombay	Cash Limited	587 10 1	.....	.....	587 10 1	71 6 8
2	Broach	Do.	1,480 7 8	.....	10 2 0	1,440 9 8	886 1 8
3	Surat	Do. { Limited	1,659 15 5	.....	80 0 0	1,659 15 5	922 12 2
		{ Unlimited	37 9 0	.....	.....	37 9 0	25 2 5
		Total { Limited	3,678 1 2	.....	40 2 0	3,718 3 2	1,380 4 1
		{ Unlimited	37 9 0	.....	.....	37 9 0	25 2 5
		Grand Total	3,715 10 2	.....	40 2 0	3,755 12 2	1,405 6 6
<i>Central Division.</i>							
4	Ahmednagar	Cash Limited	4,037 8 10	.....	272 9 9	4,809 13 7	2,402 10 5
5	West Khándeah	Do.	278 13 10	.....	.....	278 13 10	.....
		Total	4,311 1 8	.....	272 9 9	4,583 11 5	2,402 10 5
<i>Southern Division.</i>							
6	Dhárwár	Cash Limited	21,597 5 4	.....	1,089 1 7	22,636 6 11	2,522 10 10

III—A.

Loss Account.

dealing with other Societies only).

Loss.					Net profit + or loss -.	Remarks.	Item No.
Establishment and contingent charges paid and due.	Debts written off.	Depreciation of stock.	Other items.	Total.			
9	10	11	12	13	14	15	16
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.		
0 15 6	.....	.....	.....	72 5 9	515 4 4		1
129 13 2	12 1 10	.....	.....	528 0 8	912 9 0		2
264 7 0	.....	.....	.....	1,187 8 2	802 12 8		3
.....	.....	.....	.....	25 2 5	12 6 7		
895 8 8	12 1 10	.....	.....	1,787 9 7	1,980 9 7		
.....	.....	.....	.....	25 2 5	12 6 7		
895 8 8	12 1 10	.....	.....	1,812 12 0	1,948 0 2		
896 9 5	.....	.....	.....	3,299 8 10	1,010 9 9	* Value of stock.	4
3 14 0	.....	.....	.....	3 14 0	269 75 10		5
900 7 5	.....	.....	.....	3,308 1 10	1,280 9 7		
2,169 14 6	1 11 6	90 0 0	.....	4,784 4 10	17,852 2 1	† This item includes the following:— Rs. s. p. 423 0 0 Entrance fee. 126 9 7 Price of pass books sold. 490 8 0 Value of stock bought.	6
					1,039 1 7		

STATEMENT

PROFIT AND

Urban

Item Number.	District.	Kind of Society.	Profit.			
			Interest earned.	Gross profit on sales of stock.	Other items.(a)	Total.
1	2	3	4	5	6	7
<i>Northern Division.</i>						
			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Bombay	Cash, Limited	3,389 4 3	.....	110 0 0	3,449 4 3
2	Ahmedabad	Do. Unlimited	59 9 3	.....	.....	59 9 3
3	Broach	Do. { Limited Unlimited	57 6 4	.....	.....	57 6 4
4	Kaira	Do. Limited	76 15 8	.....	.....	76 15 8
		Total { Limited Unlimited	3,478 10 3 59 9 3	..... .....	110 0 0	3,533 10 3 59 9 3
		Grand Total	3,533 3 6	.....	110 0 0	3,643 3 6
<i>Central Division.</i>						
5	Ahmednagar	Cash, Limited	55 9 3	.....	2 12 11	58 6 7
6	East Khândesh	} Do.	81 14 8	.....	7 2 6	89 1 2
7	West Khândesh		.....	.....	.....	.....
8	Nâsik	Do.	.....	.....	.....	.....
9	Poona	Do.	3,422 15 5	.....	51 1 0	3,474 0 5
10	Nâsâra	Do.	.....	.....	.....	.....
11	Sholâpur	Do.	390 15 9	.....	21 8 7	412 8 4
		Total Cash, Limited	3,951 7 6	.....	82 9 0	4,034 0 6
12	Ahmednagar	Cash, Unlimited	281 3 4	.....	94 12 0	375 15 4
13	East Khândesh	Do.	.....	.....	.....	.....
14	West Khândesh	Do.	.....	.....	.....	.....
15	Nâsik	Do.	.....	.....	.....	.....
16	Poona	Do.	796 8 8	.....	22 13 0	819 5 8
17	Nâsâra	Do.	3,578 4 2	.....	66 15 6	3,645 3 8
18	Sholâpur	Do.	.....	.....	.....	.....
		Total Cash, Unlimited	4,856 0 3	.....	184 3 6	4,840 3 3
		Cash, Limited & Unlimited.	8,807 7 3	.....	267 1 6	8,874 9 2
19	Nâsik	Other, Limited	.....	.....	.....	.....
20	Nâsâra	Other, Unlimited	.....	77 15 3	167 5 2	89 5 11
		Total, Other Limited	.....	.....	.....	Information
		Total Other Unlimited	.....	.....	.....	.....
		Total, Urban, C. D.	8,807 7 3	77 15 3	484 6 8	8,963 15 1
<i>Southern Division.</i>						
21	Belgaum	Cash, Limited	2,046 11 11	.....	4 4 3	2,051 0 2
22	Dhârwar	} Cash, Limited	9,194 2 3	.....	† 170 5 9	9,364 8 0
23	Do.		Other, Limited
24	Do.	Do. Unlimited	640 15 3	252 7 6	3 190 3 3	1,083 15 0
25	Bijâpur	Cash, Limited	166 2 9	.....	|| 10 0 0	166 2 9
26	Ratnâgiri	Do. Unlimited	839 9 9	.....	¶ 7 5 0	896 14 9
		Urban { Limited Unlimited	11,397 0 11 1,030 9 0	..... 252 7 6	184 10 0 197 13 3	11,581 10 11 1,480 13 9
		Total, Urban, S. D.	12,427 9 11	252 7 6	382 7 3	13,062 3 8

(a) Mainly consists of Entrance Fee, Donations and sale of forms.

III--B.

Loss Account.

Societies.

Loss.						Net profit + or loss --	Remarks.	Item Number.
Interest paid and due.	Establishment and contingent charges paid and due.	Debts written off.	Depreciation of stock.	Other items.	Total.			
8	9	10	11	12	13	14	15	16
Ra. a. p.	Ra. a. p.	Ra. a. p.	Ra. a. p.	Ra. a. p.	Ra. a. p.	Ra. a. p.		
1,130 8 8	538 8 11	.....	.....	.....	1,668 12 7	*1,785 7 8	* The difference between the profit in Statements III and IV is due to losses for the previous years to be made good. Ra. 20-2-10 should be deducted and the remaining Ra. 44-12-7 is the profit.	1
14 2 8	6 0 0	.....	.....	.....	20 2 8	89 6 7		2
11 4 0	26 4 0	.....	.....	.....	87 8 0	+19 14 4		3
working yet.	6 1 6	.....	.....	.....	6 1 6	+70 14 2		4
1,141 7 8	565 14 5	.....	.....	.....	1,707 6 1	+1,876 4 2		
14 2 8	6 0 0	.....	.....	.....	20 2 8	89 6 7		
1,155 10 4	571 14 5	.....	.....	.....	1,727 8 9	1,915 10 9		
12 0 2	19 4 0	.....	.....	.....	31 4 2	+27 2 8		5
89 8 11	26 7 6	.....	1 0 9	.....	67 1 2	+22 0 0		6
.....	.....	.....	.....	.....	.....	.....		7
2,366 2 10	168 7 6	.....	5 0 0	.....	2,539 10 4	+934 6 1		8
295 8 5	89 8 0	.....	0 2 0	.....	884 18 5	+77 10 11		9
2,718 4 4	258 6 0	.....	6 2 9	.....	2,972 12 1	+1,061 2 5		10
83 11 8	18 6 0	.....	1 7 0	.....	98 8 8	+277 6 8		11
.....	.....	.....	.....	.....	.....	.....		12
.....	.....	.....	.....	.....	.....	.....		13
.....	.....	.....	.....	.....	.....	.....		14
360 2 9	5 5 0	.....	.....	.....	865 7 9	+453 12 11		15
1,661 12 1	116 9 0	.....	.....	.....	1,778 5 1	+1,966 14 7		16
.....	.....	.....	.....	.....	.....	.....		17
2,105 10 6	135 4 0	.....	1 7 0	.....	2,242 5 6	+2,598 2 2		18
4,818 14 10	888 10 0	.....	7 9 9	.....	5,215 2 7	+3,659 6 7		19
.....	.....	.....	.....	.....	.....	.....		20
6 10 8	11 9 0	.....	.....	.....	18 8 8	+71 2 3		
for (1910-11)	not received.							
.....		
4,825 9 6	400 8 0	.....	7 9 9	.....	5,223 6 8	+3,780 8 10		
819 1 8	168 9 0	0 4 0	1 0 0	.....	986 14 8	+1,064 1 6	* Includes Donations and value of stock.	21
8,177 8 8	1,007 10 9	2 4 0	10 0 0	10 10 6	4,198 1 11	+5,166 6 1	† Includes items for— Value of stock, entrance fee and proceeds of stock, notice fee, etc.	22
not received							‡ Notice fee payments	23
98 14 8	404 8 1	.....	8 0 0	.....	501 1 9	+582 12 3	§ This item includes Commission, entrance fee and value of stock.	24
47 8 9	24 10 0	.....	.....	.....	71 12 9	+94 5 0	¶ Entrance fees.	25
173 0 2	58 4 1	.....	3 0 0	.....	284 4 8	+162 10 6	‡ Entrance fees and value of stock.	26
4,048 14 1	1,198 12 9	2 8 0	11 0 0	0 10 6	5,256 14 4	+6,324 12 7		
266 14 10	462 7 2	.....	6 0 0	.....	735 6 0	+745 7 9		
4,810 12 11	1,661 4 11	2 8 0	17 0 0	0 10 6	5,992 4 4	+7,070 4 4		

STATEMENT
PROFIT AND LOSS
Rural

Item Number.	District or Group.	Kind of Society.	PROFIT.			
			Interest earned.	Gross profit on sales of stock.	Other items.*	Total.
1	2	3	4	5	6	7
<i>Northern Division.</i>						
			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Ahmedabad	Cash, Unlimited	6,207 11 5	.....	607 11 9	6,815 7 2
2	Broach	Do.	1,050 1 6	.....	172 6 5	1,222 7 11
3	Kaira	Do.	751 9 0	.....	41 1 0	792 10 0
4	Panch Mahals	Do.	216 0 5	.....	44 0 0	260 0 5
5	Surat	Do.	8,548 14 2	.....	401 1 0	8,944 15 2
6	Thána	Do.				Not commenced
		Total ...				
		Rural ...	16,799 4 6	.....	1,266 4 2	18,065 8 8
		Central ...	8,715 10 2	.....	40 2 0	8,755 12 2
		Urban ...	8,538 8 6	.....	110 0 0	8,648 8 6
		Grand Total, N. D. including Bombay	24,048 2 2	.....	1,416 6 2	25,464 8 4
<i>Central Division.</i>						
7	Ahmednagar	Cash, Unlimited	1,769 12 7	.....	775 12 8	2,544 9 10
8	East Khándesh	Do.	827 1 8	.....	18 0 0	840 1 8
9	West Khándesh	Do.	606 1 5	.....	65 9 0	671 10 5
10	Násk	Do.	29 6 0	.....	42 3 0	71 9 0
11	Poona	Do.	902 4 0	.....	415 8 0	1,317 12 0
12	Sátára	Do.	5,167 10 8	.....	99 15 8	5,267 10 4
13	Sholápur	Do.	497 8 10	.....	45 0 0	542 8 10
		Total ...				
		Rural ...	9,798 12 9	.....	1,457 0 11	11,255 12 8
		Central ...	4,311 1 8	.....	272 9 9	4,583 11 5
		Urban ...	8,607 7 8	77 15 8	434 6 8	8,998 15 2
		Grand Total, C. D.	22,717 6 1	77 15 8	2,164 1 4	24,898 8 2
<i>Southern Division.</i>						
14	Belgaam	Cash, Unlimited	687 14 1	.....	*84 8 0	772 6 1
	Do.	Other do.	877 8 8	.....	*11 1 5	388 10 1
15	Dhárwár	Cash, Unlimited	11,515 9 8	.....	†472 4 4	11,987 14 0
16	Bijápur	Do.	4,705 4 9	.....	†347 8 6	5,052 12 8
17	Kánara	Do.	298 14 1	.....	28 0 0	326 14 1
18	Kolába	Do.	79 8 7	.....	14 4 6	93 12 1
19	Ratnágiri	Do.	560 10 7	.....	29 12 0	590 6 7
		Total ...				
		Rural ...	18,225 6 5	.....	957 8 9	19,182 12 2
		Urban ...	12,427 9 11	252 7 6	352 7 8	13,082 8 8
		Central ...	21,597 5 4	.....	1,089 1 7	22,686 6 11
		Grand Total, S. D.	52,250 5 8	252 7 6	2,378 15 7	54,881 12 9

III—C.

ACCOUNT.

Societies.

Loss.						Net profit + or loss -.	Remarks.	Item Num- ber.
Interest paid and due.	Establishment and contingent charges paid and due.	Debts written off.	Depreciation of stock.	Other items.	Total.			
8	9	10	11	12	13	14	15	16
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.		
2,703 11 1	441 5 10	.....	.....	.....	3,145 0 11	3,670 6 3		1
564 5 2	104 6 0	.....	.....	.....	668 11 2	553 12 9		2
327 11 5	75 2 3	.....	.....	.....	402 13 8	389 12 4		3
62 8 0	19 2 6	.....	.....	.....	81 10 6	208 5 11		4
3,742 13 1	497 14 9	.....	.....	.....	4,240 11 10	4,704 8 4		5
working yet.								6
7,401 0 9	1,137 15 4	.....	.....	.....	8,539 0 1	9,526 8 7		
1,405 6 6	395 3 8	12 1 10	.....	.....	1,812 12 0	1,943 0 3		
1,155 10 4	571 14 5	.....	.....	.....	1,727 8 9	1,915 10 9		
9,962 1 7	2,105 1 5	12 1 10	.....	.....	12,079 4 10	13,365 3 6		
747 8 4	216 15 3	.....	8 4 0	.....	972 11 7	1,571 14 3	*Consists of Entrance Fees and donations.	7
359 12 1	64 7 0	.....	3 0 0	.....	427 3 1	412 14 2		8
202 15 5	100 15 6	.....	1 0 0	.....	304 14 11	366 11 6		9
87 1 9	11 3 2	.....	.....	.....	48 9 11	22 15 1		10
477 15 10	157 6 1	.....	1 0 0	.....	636 5 11	681 6 1		11
2,425 9 7	120 11 11	.....	.....	.....	2,546 5 6	2,721 4 10		12
206 11 4	90 11 8	.....	1 3 0	.....	298 10 0	243 14 10		13
4,457 10 4	762 11 7	.....	14 7 0	.....	5,234 12 11	6,021 0 9		
2,402 10 5	900 7 5	.....	.....	.....	3,303 1 10	1,280 9 7		
4,325 9 6	400 3 0	.....	7 9 9	.....	5,233 6 3	3,790 8 10		
11,685 14 8	2,063 6 0	.....	22 0 9	.....	13,771 5 0	11,082 3 2		
366 10 10	89 6 3	.....	.....	.....	456 1 1	+316 5 0	*Entrance Fee and value of Stock.	14
133 1 5	37 0 3	.....	4 0 0	.....	174 1 3	+214 8 5		
6,044 2 0	397 0 4	0 7 8	45 10 3	.....	6,937 4 3	+5,000 9 4	†Entrance Fee and rent on a plough used by members.	15
2,061 6 11	367 15 5	12 9 10	15 5 0	.....	2,460 5 2	+2,592 8 1		16
138 15 11	27 3 0	.....	.....	.....	166 7 11	+140 6 2	‡Entrance Fee and value of Stock.	17
26 3 7	11 12 6	.....	.....	.....	38 0 1	+45 13 0		18
368 14 3	79 2 11	.....	1 6 0	.....	349 7 2	+240 15 5		19
9,042 6 11	1,509 13 8	18 1 6	66 5 3	.....	10,631 11 9	+8,551 1 5		
4,310 12 11	1,661 4 11	3 3 0	17 0 0	0 10 6	5,992 4 4	+7,070 4 4		
2,522 10 10	2,169 14 6	1 11 6	90 0 0	.....	4,794 4 10	+17,252 2 1		
15,875 14 3	5,341 1 1	17 5 0	173 5 3	0 19 6	21,408 4 11	+33,473 7 10		

STATEMENT

BALANCE SHEET

Central Societies (lending to or deal

Item number.	District or group.	Kind of Society.	Assets.								Loans from non-members.	Loans from other Societies.	Interest due on loans in columns 11 and 12.	Loans from Government.
			Cash in hand and bank.	Value of Investment.	Loans due by members.	Loans due by other Societies.	Interest due on columns 5 and 6.	Value of stock in hand.	Other Items.	Total Assets.				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<i>Northern Division.</i>														
1	Bombay	Cash Limited	Rs. a. p. 1,107 11 7	...	Rs. a. p. 9,394 14 7	Rs. a. p. 334 5 9	...	...	...	Rs. a. p. 11,278 15 10	...	...	...	Rs. a. p. 1,451 8 6
2	Brosach	Do.	3,439 7 11	...	30,660 8 9	3,180 9 0	1,208 5 0	208 0 0	...	37,918 0 7	...	...	...	...
3	Surat	Do.	5,628 18 8	...	7,080 0 0	21,880 0 0	1,818 4 1	40 7 0	10 0 0	38,367 8 9	...	...	...	...
4		Cash Unlimited	601 9 0	94 14 10	696 7 10
		Total	Limited ... 7,171 1 8	...	37,980 8 8	34,834 14 7	2,918 14 9	245 7 0	10 0 0	82,557 9 2	...	...	...	1,451 8 6
			Unlimited, ...	...	...	601 9 0	94 14 10	...	...	696 7 10	...	...	...	269 11 7
		Total	7,171 1 8	...	37,980 8 8	34,936 7 7	3,010 18 7	245 7 0	10 0 0	83,254 1 0	...	...	...	1,721 4 1
<i>Central Division.</i>														
4	Ahmednagar	Cash Limited	30,309 19 3	...	76,577 15 5	3,580 0 0	335 0 0	...	...	1,15,669 11 7	...	...	...	...
5	West Khandesh	Do.	1,960 9 2	...	2,900 0 0	800 0 0	69 3 0	...	...	5,219 12 2	...	...	...	...
		Total C. D.	32,270 5 4	...	79,477 15 5	4,380 0 0	404 3 0	...	...	1,20,888 7 9	...	...	...	...
<i>Southern Division.</i>														
7	Dhārwar	Cash Limited	6,301 7 1	...	2,11,416 4 0	37,377 0 0	9,718 15 2	817 0 0	1,081 7 5	2,60,782 1 8	...	...	...	1,798 2 6

IV—A.

AS AT 31ST MARCH 1911.

(including with other Societies only).

LIABILITIES.													Profit + and loss —	Remarks.	Item number.
Interest due to Government.	Total of columns 11 to 15.	Share Capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 17 to 20.)	Establishment and contingent charges.	Other Items.	Reserved Fund.	Total Liabilities.					
16	17	18	19	20	21	22	23	24	25	26	27	28	29		
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.			
10 13 1	1,462 5 7	8,600 0 0	.....	.....	.....	8,600 0 0	...	152 13 2	546 8 3	10,761 11 9	618 4 4	Undisbursed Deposit.	1
...	.....	18,100 0 0	18,805 0 0	308 10 0	7 0 0	36,718 10 0	...	.....	281 13 7	37,000 7 7	912 9 0		2
...	.....	7,320 0 0	24,968 1 11	498 4 10	6 5 9	32,817 12 6	4 0 0	.....	48 0 0	32,866 12 6	803 13 8		3
8 1 5	277 13 0	.....	800 0 0	44 8 8	.....	344 8 8	..	.....	61 11 9	684 1 2	12 8 7		4
10 13 1	1,462 5 7	24,020 0 0	43,298 1 11	804 14 10	13 5 9	78,136 4 6	4 0 0	152 13 2	871 8 10	80,628 16 7	1,830 9 7				
8 1 5	277 13 0	.....	800 0 0	44 8 8	.....	344 8 8	..	.....	61 11 9	684 1 2	12 8 7		
18 14 6	1,740 2 7	24,020 0 0	43,698 1 11	849 7 4	13 5 9	78,480 16 0	4 0 0	152 13 2	883 1 7	81,311 0 10	1,943 0 2		5		
...	.....	6,980 0 0	1,07,572 2 3	.....	39 14 7	1,14,563 1 10	80 0 0	.....	.....	1,14,663 1 10	1,010 9 9		6
...	.....	4,870 0 0	.....	.....	.....	4,870 0 0	...	23 2 6	56 9 10	4,949 12 4	208 15 10	Undisbursed Profits.	7
...	.....	11,850 0 0	1,07,572 2 3	.....	39 14 7	1,10,463 1 10	80 0 0	23 2 6	56 9 10	1,10,601 14 2	1,280 9 7		
59 25 4	1,868 1 10	1,71,928 0 0	65,810 11 9	2,246 10 10	1,089 11 4	2,40,570 1 11	265 4 0	1,460 6 2	4,786 1 2	2,46,099 15 7	+17,862 2 1	† Column 9 represents Law charges recoverable.	8		
													‡ Column 23 represents the following —		
													Rs. s. p.		
													1,023 0 1	Reserve Account.	
													40 6 9	Excess recovery to be refunded.	
													120 15 2	Educational Fund.	
													150 7 9	Provident Fund.	
													7 7 2	Interest due on Provident Fund.	
													1,460 6 2	Total.	

STATEMENT
BALANCE SHEET
Urban

Item No.	District or group	Kind of Society.	Assets.										Loans from non-members.	Loans from other societies.	Interest due on loans in columns 11 and 12.	Loans from Government.
			Cash in hand and bank.	Value of investments.	Loans due by members.	Loans due by other societies.	Interest due on columns 5 and 6.	Value of stock in hand.	Other items.	Total assets.						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
<i>Northern Division.</i>			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.		
1	Bombay	Cash ... Limited	17,963 8 11	...	36,908 14 6	.....	1,738 8 3	101 0 0	*560 0 0	55,608 10 0	.....	.....	.....	1,938 6 6
2	Ahmedabad	Do. ... Unlimited	9 11 4	...	504 8 0	.....	53 11 2	3 0 0	.....	569 14 6	.....	.....	.....	100 0 0
3	Broach	Do. ... { Limited ... Unlimited.	533 11 0	...	1,795 0 0	.....	23 6 3	.....	.....	2,357 1 3	.....	.....	.....	.....
4	Kaira	Do. ... Limited	3,129 13 7	...	147 3 0	.....	89 12 1	.....	.....	2,965 1 3	.....	.....	.....	.....
		Total, ... { Limited ... Unlimited.	30,046 1 6	...	37,748 6 8	.....	1,881 5 6	101 0 0	560 0 0	60,323 13 5	.....	.....	.....	1,938 6 6
		Grand Total	9 11 4	...	504 8 0	.....	53 11 2	3 0 0	.....	569 14 6	.....	.....	.....	100 0 0
<i>Central Division.</i>			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.		
5	Ahmednagar	Cash, Limited	89 1 4	...	1,186 0 0	.....	13 0 9	3 12 11	0 3 7	1,391 2 7	300 0 0	300 0 0	12 0 2	.....	
6	East Khán-desh.	Do.	401 0 8	...	1,732 0 0	.....	11 4 8	2 7 6	6 8 0	2,153 4 7	.....	.....	.....	.....
7	West Khán-desh.	Do.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
8	Násik	Do.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
9	Poona	Do.	391 11 8	3 0 0	50,733 14 9	1,000 0 0	1,522 11 7	99 1 0	.....	63,970 0 5	39,695 0 5	.....	832 0 6	61,738 7 7
10	Sátára	Do.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
11	Sholápur	Do.	3,396 14 3	.....	19,023 5 0	.....	.....	19 4 0	.....	15,699 7 3	.....	.....	.....	1,424 11 3
		Total, Urban, Limited	4,981 11 11	3 0 0	75,754 8 9	1,000 0 0	1,547 0 9	121 9 5	6 11 7	83,114 8 3	39,995 0 5	300 0 0	946 0 8	81,161 2 10		
12	Ahmednagar	Cash, Unlimited	23 9 8	.....	3,322 0 0	.....	24 12 0	12 5 4	0 6 9	3,424 1 9	710 15 0	.....	19 11 2	700 0 6
13	East Khán-desh.	Do.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
14	West Khán-desh.	Do.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
15	Násik	Do.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
16	Poona	Do.	428 0 10	.....	12,677 14 9	.....	523 14 9	7 5 0	.....	13,697 3 4	.....	.....	.....	5,756 6 9
17	Sátára	Do.	1,874 14 0	.....	44,746 10 2	.....	1,255 2 4	6 4 0	.....	48,480 14 6	250 0 0	1,000 0 0	89 5 9	13,499 8 8
18	Sholápur	Do.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
		Total, Urban, Unlimited	2,325 8 6	.....	60,776 8 11	.....	2,411 13 1	25 14 4	0 6 9	63,542 3 7	960 15 0	1,000 0 0	89 0 11	64,955 15 5
19	Násik	Other, Limited	54 15 9	.....	259 4 2	.....	29 8 6	5,749 6 0	1,521 12 0	7,933 14 6	3,100 8 0	.....	100 8 0	.....	
20	Sátára	Do. Unlimited	109 3 4	.....	1 0 0	.....	.....	1,343 15 6	189 15 9	2,152 1 7	.....	.....	.....	309 2 9
		Total, Urban, G. D.	7,171 6 6	3 0 0	1,27,130 0 11	1,000 0 0	2,997 8 4	7,751 13 8	1,717 14 1	1,56,761 9 1	43,055 7 5	1,300 0 0	1,163 9 7	29,016 4 3		
<i>Southern Division.</i>			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.		
21	Belgaum	Cash, Limited	3,237 9 6	.....	23,095 12 0	.....	907 5 7	4 3 0	*9 7 7	25,404 10 3	.....	.....	.....	4,243 9 2
22	Dhárwár	Cash do.	3,335 8 1	400 0 0	89,919 11 10	.....	6,126 12 4	158 2 0	*723 4 0	1,00,238 7 3	14,225 0 0	250 0 0	737 15 8	8,266 7 2	
		Do. ... Other do.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
		Do. ... Do. Unlimited	498 3 11	108 0 0	3,416 8 11	.....	209 7 3	2,076 7 9	1169 2 6	6,686 14 4	526 9 6	1,210 0 0	.....	2,000 0 0
23	Bijápur	Cash, Limited	218 0 4	.....	2,302 4 11	.....	45 4 4	0 5 6	.....	2,660 15 1	.....	.....	.....	.....
24	Ratnágiri	Do. Unlimited	28 7 8	.....	4,193 0 9	.....	116 13 10	12 1 0	.....	4,354 6 6	.....	.....	.....	1,508 12 4
		Urban... { Limited ... Unlimited.	6,436 11 11	400 0 0	13,407 12 9	.....	7,029 7 8	162 15 6	797 11 7	13,204 1 0	14,225 0 0	250 0 0	737 15 8	7,505 0 4	
		Grand Total, Urban, S. D.	6,902 12 6	663 0 0	1,21,023 8 9	.....	7,475 12 4	2,281 8 3	906 14 1	1,29,216 5 10	14,751 9 6	1,450 0 0	737 15 8	11,103 12 9	

IV—B.
AS AT 31st MARCH 1911.
Societies.

LIABILITIES.

Interest due to Government.	Total of columns 11 to 15.	Share capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 17 to 20).	Establishment and contingent charges.	Other items.	Reserve fund.	Total liabilities.	Profit + and loss —.	Remarks.	Item No.
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.		
...	1,888 6 8	15,133 4 0	31,409 0 7	929 2 7	690 11 1	51,162 2 3	15 12 0	† 155 8 0	687 8 9	53,854 5 8	† 1,740 4 10	* Unadjusted account in transit.	1
...	100 0 0	.....	850 0 0	31 2 0	.....	381 2 0	5 8 0	.....	43 13 11	530 7 11	39 6 7	† Unadjusted account.	2
...	.....	860 0 0	1,455 0 0	11 4 0	.....	2,326 4 0	.....	.....	10 14 11	2,337 2 11	10 14 4		3
...	.....	2,066 0 0	.....	1 9 2	137 5 5	2,194 14 7	5 8 0	.....	93 12 11	2,296 3 6	70 14 2		4
...	1,833 6 9	13,059 4 0	35,864 0 7	941 15 0	818 0 6	55,682 4 10	22 4 0	155 8 0	793 4 7	58,486 12 1	† 1,940 1 4	‡ Please see remarks in Statement No. III—B. Profit and Loss.	5
...	100 0 0	.....	850 0 0	31 2 0	.....	381 2 0	5 8 0	.....	43 13 11	530 7 11	39 6 7		6
...	1,933 6 8	18,069 4 0	36,214 0 7	978 1 9	816 0 6	56,064 6 10	27 12 0	155 8 0	836 2 6	60,017 4 0	11,879 7 11		7
...	612 0 2	652 0 0	.....	.....	.....	652 0 0	.....	.....	.....	1,304 0 2	37 2 5		8
...	.....	.....	1,048 5 9	.....	.....	1,048 5 9	.....	1,003 8 1	53 0 0	2,184 8 10	15 11 9	Rs. 2-4-3 last year's loss.	9
...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....		10
...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....		11
38 10 4	42,832 2 10	9,167 9 5	10,807 7 11	64 0 5	.....	20,039 1 9	3 0 0	134 2 2	477 10 2	63,036 0 11	934 6 1		12
56 15 10	1,491 11 1	3,773 0 0	9,565 0 0	201 2 4	.....	13,539 2 4	.....	287 7 5	313 7 6	16,621 12 4	77 10 11		13
75 10 2	44,476 14 1	13,592 9 5	21,420 13 6	265 2 9	.....	35,278 9 10	3 0 0	1,424 12 8	874 1 8	62,068 6 2	1,057 15 2	Loss Rs. 2-4-3.	14
...	1,430 10 2	.....	1,612 4 5	64 0 6	.....	1,676 4 11	1 0 0	.....	33 12 0	3,146 11 1	277 6 8		15
...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....		16
...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....		17
144 13 2	5,901 3 11	220 0 0	8,248 9 8	116 12 9	.....	6,585 5 11	31 8 0	10 0 0	619 10 7	13,147 12 5	489 6 11		18
178 2 4	19,867 6 9	.....	24,253 3 0	795 12 0	.....	26,045 15 0	81 11 6	.....	1,516 5 2	46,913 15 11	1,866 14 7		19
...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....		20
322 15 6	27,298 14 10	220 0 0	32,114 0 6	976 9 2	.....	33,310 9 10	114 9 0	10 0 0	2,174 11 9	62,909 7 5	2,933 12 2		21
...	2,261 0 0	2,870 0 0	514 0 0	.....	.....	3,384 0 0	80 8 0	1,218 11 0	321 2 0	7,665 8 0	107 9 6	[Information not received] Last year's figures.	22
...	899 2 0	.....	1,158 14 0	.....	.....	1,158 14 0	5 0 0	.....	17 15 4	2,080 15 4	+71 2 3	Other items in column 23 consist of interest on bank account.	23
398 9 8	74,984 14 11	16,682 9 5	55,207 12 4	1,841 11 11	.....	73,132 1 8	183 11 0	3,253 7 8	3,397 14 9	1,54,891 2 0	3,970 7 1	Other items in column 23 consist of Provident subscriptions and credit purchases.	24
10 16 2	4,869 8 4	1,174 0 0	15,598 5 9	818 1 11	135 9 2	17,726 0 10	8 0 0	.....	2,347 5 0	24,340 9 2	+1,064 1 6	* Law charges recoverable.	25
65 2 2	18,524 8 10	26,578 7 3	40,834 9 8	2,420 13 6	760 6 11	70,594 5 4	196 12 4	† 2,966 11 7	2,879 10 1	95,072 1 2	+5,166 6 1		26
...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....		27
...	.....	1,812 10 9	630 0 0	37 9 4	.....	2,480 4 1	2 0 0	.....	74 6 0	2,556 10 1	+494 8 0	† This figure includes law charges and value of stock	28
5 0 0	1,603 12 4	.....	1,715 0 0	77 12 0	.....	1,792 12 0	43 0 0	.....	752 2 8	4,192 12 0	+162 10 6	‡ This consists of Educational Fund	29
175 12 4	22,883 12 2	29,565 2 0	37,062 15 5	3,276 8 9	306 0 1	30,900 10 2	206 12 4	† 2,966 11 7	5,201 5 1	1,21,969 4 5	+6,224 12 7	Unadjusted profits and bonus to Secretary.	30
5 0 0	5,330 5 10	1,690 8 0	1,772 0 0	77 12 0	23 14 0	3,664 2 0	64 14 0	208 10 1	993 12 2	10,176 12 1	+745 7 9		31
180 12 4	23,224 2 0	31,255 10 0	66,834 15 5	3,364 5 9	919 12 1	94,364 12 2	291 11 4	3,070 5 8	6,146 1 3	1,32,146 1 6	+7,070 6 4		32

STATEMENT

BALANCE SHEET

Rural

Item Number.	District.	Kind of Society.	ASSETS.								Total Assets.	Loans from non-members.	Loans from other Societies.	Interest due on loans in columns 11 and 12.	Loans from Government.																								
			Cash in hand and bank.	Value of Investments.	Loans due by members.	Loans due by other Societies.	Interest due on columns 5 and 6.	Value of stock in hand.	Other Items.																														
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15																									
Northern Division.			Rs.	a.	p.	Rs.	a.	p.	Rs.	a.	p.	Rs.	a.	p.	Rs.	a.	p.																						
1	Ahmedabad.	Cash ... Unlimited	28,602	18	6	...	58,622	18	9	500	0	0	3,428	15	7	12	4	0	...	80,308	15	10	5,225	10	0	6,260	0	0	551	4	6	25,483	9	10					
2	Broach ...	Do. ... Unlimited.	2,055	9	8	...	8,912	0	0	...	...	...	212	0	11	4	0	0	0	0	9,186	10	7	...	...	650	0	0	173	12	0	3,260	0	1	
3	Kaira ...	Do. ... Unlimited.	206	6	8	...	8,687	5	9	...	...	...	417	12	10	...	...	...	...	9,981	9	1	1,000	0	0	...	...	...	...	...	...	3,768	2	9	
4	Panch Mahals	Do. ... Unlimited.	6	9	6	...	4,209	12	9	...	...	...	165	18	0	5	0	0	...	4,397	2	2	...	...	...	...	...	...	...	...	...	...	3,000	0	0
5	Surat ...	Do. ... Unlimited.	14,550	0	10	...	1,02,484	0	0	200	0	0	5,748	0	7	55	0	0	...	1,23,161	7	5	1,550	0	0	16,286	9	0	787	2	8	34,863	10	8					
6	Thana ...	Do. ... Unlimited	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
		Rural ...	44,081	7	0	...	1,77,896	2	2	920	0	0	10,028	0	11	70	4	0	12	0	2,22,022	14	2	7,945	10	0	23,296	9	0	1,512	2	2	69,405	7	4				
		Central ...	7,171	1	2	...	27,220	2	2	24,925	7	7	3,010	12	7	245	7	0	10	0	33,254	1	0	1,721	4	1		
		Urban ...	20,055	12	10	...	22,262	14	5	1,925	0	8	102	0	0	500	0	60,896	11	11	1,922	6	2		
		Grand Total N. D. including Bombay	71,308	5	0	...	2,24,029	4	4	35,856	7	7	14,938	15	2	424	11	0	572	0	2,77,174	11	1	7,945	10	0	23,296	9	0	1,512	2	2	73,080	2	1				
Central Division.																																							
7	Ahmednagar.	Cash, Unlimited ...	6,604	12	0	10	0	21,000	1	11	775	12	0	10	12	0	109	2	2	22,509	2	1	990	0	0	5,250	0	0	88	7	11	11,690	0	0			
8	East Khandesh.	Do. ...	21	6	2	...	9,297	0	0	...	...	...	264	1	0	5	0	0	20	11	0	9,612	2	2	...	...	1,100	0	0	6	3	8	1,755	14	8
9	West Khandesh.	Do. ...	2,067	2	2	...	6,892	10	10	205	11	2	6	9	0	6	6	2	10,198	10	6	3,659	4	6			
10	Nasik ...	Do. ...	2,722	14	6	...	1,260	0	0	12	2	2	5	10	0	6	5	11	4,112	0	10	3,000	0	0			
11	Poona ...	Do. ...	2,022	12	1	...	12,227	12	2	672	6	2	14	9	0	7	1	2	21,916	10	2	1,270	0	0	1,200	0	0	95	8	2	5,982	7	6			
12	Satara ...	Do. ...	2,650	11	11	...	51,054	1	11	...	...	...	4,171	15	2	2	2	0	...	...	53,025	15	6	1,250	0	0	1,224	12	7	145	2	10	22,542	11	10
13	Sholapur ...	Do. ...	269	2	7	...	5,125	9	0	202	0	7	14	12	0	2	9	6	6,286	2	6	249	2	0	525	14	1	22	14	2	2,000	0	0			
		Rural ...	19,126	1	6	10	0	1,12,077	2	11	6,912	1	1	66	6	0	151	5	5	1,22,202	1	11	4,659	6	0	9,200	10	8	264	11	4	49,621	5	10			
		Central ...	22,220	2	4	...	72,477	12	2	6,250	0	0	204	2	0	1,20,222	7	9			
		Urban ...	7,171	6	0	2	0	1,27,120	0	11	1,000	0	0	2,297	6	4	7,751	12	2	1,717	14	1	1,62,761	2	2	42,066	7	5	1,200	0	0	1,169	9	7	29,016	4	2		
		Grand Total, C. D.	28,297	12	4	12	0	2,29,075	4	2	2,250	0	0	10,019	10	2	7,212	2	2	1,262	2	6	4,12,423	2	2	47,615	15	5	10,600	10	8	1,222	4	11	76,647	10	1		
Southern Division.																																							
14	Belgaum ...	Cash, Unlimited ...	980	4	4	...	7,912	0	0	221	4	5	2	0	0	9,252	2	2	1,222	0	2	
		Do. ... Other do. ...	1,061	12	10	...	2,220	0	0	227	12	9	11	0	0	2,680	10	4	912	9	2
15	Dhárwar ...	Cash, Unlimited ...	1,722	14	1	247	12	7	1,20,912	10	10	2,416	4	2	112	7	2	22	11	0	1,40,577	12	0	14,672	2	0	32,011	12	6	2,222	4	2	23,502	12	7		
16	Bijapur ...	Do. ...	1,469	1	10	62	8	0	51,041	2	9	2,229	12	6	46	9	11	62	12	0	56,221	12	0	100	0	0	10,000	0	0	247	2	2	14,102	0	2		
17	Kanara ...	Do. ...	52	2	2	...	2,702	11	11	...	...	...	169	6	2	...	...	...	...	...	2,920	2	2	500	0	0	...	...	...	20	6	2	700	0	0
18	Kolaba ...	Do. ...	122	14	2	...	1,022	0	0	12	2	10	2	12	6	1,194	2	7	400	0	0	
19	Ratnagiri.	Do. ...	169	12	7	...	6,022	12	0	...	...	...	412	9	2	4	10	0	...	...	7,227	12	9	200	0	0	...	...	...	1	0	2	2,227	2	2
		Rural ...	5,272	14	7	204	5	7	2,02,214	7	2	12,624	14	1	191	1	5	124	7	0	1,22,152	2	2	16,472	2	0	42,011	2	6	2,222	4	2	44,124	10	1		
		Urban ...	6,022	12	6	622	0	0	1,21,022	2	2	7,472	12	4	2,221	2	2	202	14	1	1,22,212	6	10	14,721	9	6	1,450	0	0	727	12	6	11,102	12	2		
		Central ...	6,291	7	1	...	2,11,412	4	0	27,277	0	0	2,712	12	2	217	0	0	1,021	7	2	1,62,722	1	2	1,722	2	2
		Grand Total, S. D.	12,270	2	2	1,022	2	2	2,22,622	1	2	27,277	0	0	2,712	12	2	217	0	0	2,021	12	2	2,22,122	2	2	30,220	1	6	42,461	2	6	1,222	2	2	57,022	2	2	

IV-C.

AS AT 31st MARCH 1911.

Societies.

LIABILITIES.													Item Number.
Interest due to Government	Total of columns 11 to 16.	Share Capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 17 to 20).	Establishment and contingent charges.	Other Items.	Reserved fund.	Total Liabilities.	Profit + and loss -	Remarks.	
16	17	18	19	20	21	22	23	24	25	26	27	28	29
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	
135 2 10	27,723 11 2	.....	27,668 8 4	1,197 6 10	.....	28,865 10 2	234 7 3	.....	2,512 12 0	28,636 0 7	+2,070 8 5		1
49 9 8	4,157 5 9	.....	3,628 10 2	164 2 8	.....	3,792 12 10	35 12 0	.....	648 12 3	3,628 12 10	+563 12 9		2
73 15 1	4,841 1 10	800 0 0	2,402 0 0	128 9 7	.....	3,422 9 7	5 8 8	.....	1,316 10 11	2,891 12 9	+529 12 4		3
...	2,000 0 0	.....	2,000 0 0	67 5 4	.....	2,067 5 4	2 0 0	.....	109 8 0	4,178 12 4	+208 5 11		4
62 0 4	28,669 8 8	.....	28,775 0 8	2,066 10 1	.....	30,841 10 9	139 14 8	.....	2,728 4 0	1,12,487 4 1	+4,704 2 4		5
yet.													6
231 11 11	1,02,391 9 5	800 0 0	1,04,568 14 2	2,622 2 6	.....	1,02,016 0 8	417 2 4	.....	11,072 8 2	1,22,497 5 7	+9,226 1 7		7
19 14 6	1,740 2 7	24,020 0 0	48,598 1 11	849 7 4	12 5 9	72,480 15 0	4 0 0	122 12 6	922 1 7	21,311 0 10	+1,948 0 2		8
...	1,938 6 2	18,059 4 0	26,214 0 7	973 1 9	819 0 0	26,064 6 10	27 12 0	125 2 0	226 2 0	59,017 4 0	+1,279 7 11		9
250 10 5	1,06,035 2 8	62,879 4 0	1,68,914 0 8	3,474 11 7	221 6 2	2,49,561 6 6	449 4 4	202 5 9	12,441 7 2	2,62,002 10 2	+12,240 0 8		10
263 12 0	18,402 2 11	.....	7,478 0 0	67 12 0	.....	7,545 12 0	22 8 0	.....	914 0 11	22,927 9 10	1,571 14 2		11
...	2,622 7 2	.....	5,817 14 3	.....	.....	5,817 14 3	...	.....	1,024 14 7	9,205 4 0	412 14 2		12
28 11 11	2,947 15 11	.....	4,896 5 4	...	.....	4,896 5 4	40 8 0	.....	247 1 9	9,221 15 0	202 11 6		13
...	2,000 0 0	.....	2,050 0 0	27 1 9	.....	2,027 1 2	2 0 0	.....	.....	4,029 1 2	22 12 1		14
109 1 4	2,622 1 6	.....	11,822 12 0	122 1 9	.....	12,044 12 9	20 0 0	.....	202 2 10	21,222 4 2	221 4 1		15
263 2 2	25,928 4 5	.....	25,009 11 4	1,520 12 6	.....	26,529 12 10	61 9 8	.....	2,207 2 11	28,236 10 6	2,721 4 10		16
21 10 8	2,225 12 0	.....	2,154 0 0	122 12 0	.....	2,276 12 0	21 0 0	.....	202 2 10	2,124 2 10	242 14 10		17
263 12 1	65,022 15 11	.....	62,752 11 11	1,270 12 0	.....	64,022 12 11	202 9 0	.....	4,722 14 10	1,22,722 1 2	2,021 0 2		18
...	.....	11,820 0 0	1,07,572 2 2	.....	22 14 7	1,19,422 1 10	20 0 0	22 2 0	22 9 10	1,19,622 14 2	1,220 2 7		19
263 9 8	74,924 14 11	18,622 9 5	55,202 12 4	1,241 11 11	.....	72,122 1 2	122 11 0	2,222 7 2	2,222 14 2	1,24,222 2 0	2,270 7 1		20
1,222 5 9	1,22,222 14 10	22,222 9 5	2,21,222 11 6	2,172 2 11	22 14 7	2,22,222 12 6	242 4 6	2,272 10 2	12,222 7 2	2,27,222 1 4	11,172 1 2		21
75 4 6	1,927 5 2	.....	5,727 0 0	222 12 2	.....	6,122 12 2	22 12 0	.....	222 2 4	2,222 2 0	+212 5 0		22
2 6 5	912 12 8	.....	1,222 12 7	142 14 10	.....	2,022 11 5	22 12 0	.....	422 10 10	2,422 1 11	+212 2 5		23
422 0 2	72,222 14 0	.....	42,222 5 4	2,222 1 0	.....	42,022 6 4	222 2 9	22 0 0	11,222 6 7	1,22,222 2 2	+2,000 9 4	*Law charges recoverable	24
122 2 1	24,742 14 11	.....	24,222 9 9	222 12 0	.....	24,422 6 2	22 2 2	122 12 0	2,242 12 4	22,222 2 11	+2,222 2 1	Court expenses and	25
...	1,222 6 8	.....	2,247 0 0	27 6 2	.....	2,224 6 2	10 0 0	.....	222 2 2	2,722 12 7	+142 6 2	Town charges recoverable.	26
...	400 0 0	.....	222 0 0	22 12 7	.....	222 12 7	12 2 0	.....	22 12 0	1,142 6 7	+42 12 0	Bonus due to a Secretary.	27
...	2,222 2 1	.....	2,242 0 0	111 9 0	.....	2,322 2 2	42 4 2	.....	212 11 2	7,042 12 4	+242 12 0		28
222 1 2	1,07,222 11 0	.....	24,022 11 2	4,222 11 2	.....	22,222 6 10	222 2 11	22 12 0	12,712 12 0	2,12,022 0 2	+2,222 1 2		29
122 12 4	22,222 2 0	21,222 10 0	22,222 15 5	2,222 2 2	212 14 1	24,222 12 2	222 11 4	2,272 2 2	2,122 1 2	1,22,122 1 0	+7,072 4 4		30
22 12 4	1,222 1 10	1,71,222 0 0	22,222 11 2	2,242 10 10	1,022 11 4	2,40,222 1 11	222 4 0	1,422 6 2	4,722 1 2	2,42,222 12 7	+17,222 2 1		31
272 12 4	1,22,072 12 4	2,02,172 10 0	2,02,122 6 10	2,222 11 2	2,022 9 2	4,22,222 6 0	1,022 2 2	4,242 7 10	27,022 2 2	2,04,242 1 10	+22,272 7 10		32

No. 1222 of 1911.

From

HAMID A. ALI, Esquire, I. C. S.,

Superintendent,

Land Records and Registration in Sind ;

To

THE COMMISSIONER IN SIND,

Karachi.

*Superintendent's Office,**Hyderabad, 10th July 1911.*

Sir,

I have the honour to submit the following report on Co-operative Credit Societies in Sind for the year ending March 31st, 1911 :—

I remained in charge all the time.

During the year, 3 new Societies were registered : Garhi Yasin (23rd April), Khahi Kasim (4th May) and Berani (4th June). Of these, the last two, for certain reasons, could not start working till after the end of the year ; in fact, the Khahi Kasim Society had not hold a single meeting by March 31st. They are both working now and promise to do very well. The Garhi Yasin Society started operations more promptly.

The accounts of the Societies at Khairpur Daharki and Garhi Yasin were examined by me and such instructions were given and corrections made as appeared necessary. Instructions have also been given to the Societies at Khahi Kasim and Berani.

The Khairpur Daharki Society shows advance and improvement in every way. The members seem to understand the working well and to take lively interest therein. The membership has increased from 144 to 170 and the working capital from Rs. 5,474 to Rs. 6,136, i.e., by Rs. 662. The Society was able to get a loan of Rs. 2,000 from non-members at the rate of 6½ per cent. interest. It repaid Rs. 1,800 previously borrowed and also paid the first instalment towards the repayment of the Government grant. As the last report was for a period of 9 months any comparison of the figures therein given with those of the loans and profits for the 12 months now under report would be useless. I wish to express once more my appreciation of the service of the Secretary, Mr. Wasanmal.

The Garhi Yasin Society has started with a working capital of Rs. 1,650. It has, unfortunately, been slow in applying for a Government grant, no application having been made as yet. Loans were given to members to the extent of Rs. 730 during the year. The reason why no more was advanced seems to be that the cultivation season was already far advanced by the time the Society was ready to make advances. This Society has also a Secretary who takes interest in the work and he works without remuneration.

I need not say anything about the other two Societies but I hope to be able to report their successful working next year.

I think the co-operative movement is beginning to rouse interest among the Zamindárs in Sind ; I have received several applications for rules and model bye-laws, and am constantly getting Zamindárs who wish to discuss matters and to have things explained to them. I hope before the end of this year to register three or four more Societies in various parts of the province.

I am sorry to be late once more with my report, but the balance sheet and statement of business for Garhi Yasin were received only a week ago.

The usual statements are herewith submitted.

I have the honour to be,

Sir,

Your most obedient servant,

HAMID A. ALI,

Superintendent, Land Records and Registration,
and Registrar, Co-operative Credit Societies in Sind.

STATEMENT I—C.

GENERAL PROGRESS.

Rural Societies.

Item No.	District.	Kind of society.	Number of societies.		Number of members.		Working capital.		Remarks.	
			At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.		
1	2	3	4	5	6	7	8	9	10	
	<i>Name of society.</i>						Rs. a. p.	Rs. a. p.		
1	Sukkur.	Khairpur Daharki .	Cash, unlimited.	1	1	144	170	5,474 1 9	6,136 4 1	
		Garhi Yasin ...	Do. ...	...	1	...	99	.....	1,500 5 6	
		Sukkur ...	Cash, unlimited.	1	2	144	269	5,474 1 9	7,686 9 7	
2	Hyderabad.	Khahi Kasim ...	Cash, unlimited.	...	1	...	44	.....	.....
		Berani ...	Do. ...	...	1	...	84	.....	1,440 0 0	
		Hyderabad ...	Cash, unlimited.	...	2	...	128	.....	1,440 0 0	
	Total ...	Cash, unlimited.	1	4	144	397	5,474 1 9	9,076 9 7		

HAMID A. ALI,

Registrar, Co-operative Credit Societies in Sind.

STATEMENT II—C.
RECEIPTS AND DISBURSEMENTS.
Rural Societies.

Item No.	District.	Kind of society.	Receipts.													
			Share payment.	Entrance fees.	Deposit by members.	Loans from other sources.			Loans repaid by members.	Loans repaid by other societies.	Interest received.	Sale-proceeds of stock.	Other income.	Total income of year.	Opening balance.	Grand total receipts including the opening balance.
						Government.	Other societies.	Loans and deposits from non-members.								
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
	Name of society.		Rs. a. p.	Rs. a. p.				Rs. a. p.	Rs. a. p.		Rs. a. p.		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Sukkur { Khairpur Baharki. Garhi Yasin	Cash, unlimited.	12 0 0	130 0 0	...	...	2,000 0 0	5,800 0 0	...	...	805 15 4	...	...	9,267 15 4	21 2 9	9,288 1 1
		Do.	49 8 0	1,345 8 0	...	...	...	150 0 0	...	...	6 5 5	...	...	1,650 8 0	...	1,650 8 0
	Sukkur	Cash, unlimited.	62 8 0	1,475 8 0	...	...	2,000 0 0	5,748 0 0	...	...	512 4 10	...	120 0 0	9,018 4 10	21 1 9	9,039 0 7
2	Hyderabad { Khahi Kasim Berani	Cash, unlimited.	...	...	...	...	...	...	...	...	...	...	...	...	...	...
		Do.	42 8 0	1,279 8 0	...	...	...	...	...	...	...	...	118 0 0	1,440 0 0	...	1,440 0 0
	Hyderabad	Cash, unlimited.	42 8 0	1,270 8 0	...	...	...	...	...	...	...	...	118 0 0	1,440 0 0	...	1,440 0 0
	Total	...	105 0 0	2,755 0 0	...	...	2,000 0 0	5,748 0 0	...	...	512 4 10	...	240 0 0	11,348 4 10	21 1 9	11,379 8 7

Item No.	District.	Kind of society.	Disbursements.																
			Share capital withdrawn.	Deposits withdrawn.	Loans repaid to			Loans to members.	Loans to other societies.	Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and outfitting societies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditure including closing balance.	
					Government.	Other societies.	Loans and deposits from non-members.												
1	2	3	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
	Name of society.				Rs. a. p.	Rs.	Rs.	Rs. a. p.		Rs. a. p.		Rs.	Rs. a. p.		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Sukkur { Khairpur Baharki. Garhi Yasin	Cash, unlimited.	...	...	52 2 8	1,800	6,987	...	122 11 4	...	...	27	0 15 0	...	9,269 12 0	19 4 1	9,288 1 1
		Do.	...	...	...	...	730	...	...	...	...	...	...	...	730 0 0	920 5 5	1,650 8 0
	Sukkur	Cash, unlimited.	...	...	52 2 8	1,800	6,987	...	122 11 4	...	...	27	0 15 0	...	9,009 12 0	189 9 7	9,198 6 7
2	Hyderabad { Khahi Kasim Berani	Cash, unlimited.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
		Do.	...	...	...	...	...	...	...	...	...	...	...	...	...	1,440 0 0	1,440 0 0
	Hyderabad	Cash, unlimited.	...	...	...	...	...	...	...	...	...	...	...	...	...	1,440 0 0	1,440 0 0
	Total	...	...	...	52 2 8	1,800	6,987	...	122 11 4	...	...	27	0 15 0	...	9,269 12 0	2,279 9 7	11,379 8 7

HAMID A. ALI,
Registrar, Co-operative Credit Societies in Sind.

STATEMENT III—C.
PROFIT AND LOSS ACCOUNT.
Rural Societies.

Item No.	District or group.	Kind of society.	Profit.				Loss.	
			Interest earned.	Gross profit on sale of stock.	Other items.	Total.	Interest paid and due.	Establishment and contingent charges paid and due.
1	2	3	4	5	6	7	8	9
	Name of society.		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Sukkur	Khairpur Dhokharkhi Garhi Yasin ...	Cash, unlimited... 600 6 4	.....	89 0 0	689 6 4	153 8 8	48 0 0
		Do. ...	Do. ... 89 14 2	.....	148 8 0	188 6 2	.....	.....
	Sukkur ...	Cash, unlimited...	640 4 6	.....	187 8 0	827 12 6	153 8 8	48 0 0
2	Hyderabad	Khahi Kasim ...	Cash, unlimited...	.....	.....	.....	.....	.....
		Berani ...	Do. ...	.....	160 8 0	160 8 0	.....	.....
	Hyderabad ...	Cash, unlimited...	.....	.....	160 8 0	160 8 0	.....	.....
	Total ...	Cash, unlimited...	640 4 6	.....	*848 0 0	988 4 6	153 8 8	48 0 0

Item No.	District or group.	Kind of society.	Loss—continued.				Net profit + or loss—	Remarks.
			Debts written off.	Depreciation of stock.	Other items.	Total.		
1	2	3	10	11	12	13	14	15
	Name of society.		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Sukkur	Khairpur Dhokharkhi Garhi Yasin ...	Cash, unlimited...	.....	.....	0 15 0	200 7 8	488 14 8
		Do. ...	Do. ...	.....	.....	.....	.....	188 6 2
	Sukkur ...	Cash, unlimited...	.....	.....	0 15 0	200 7 8	627 4 10	
2	Hyderabad	Khahi Kasim ...	Cash, unlimited...	.....	.....	.....	.....	.....
		Berani ...	Do. ...	.....	.....	.....	.....	160 8 0
	Hyderabad ...	Cash, unlimited...	.....	.....	.....	.....	160 8 0	
	Total ...	Cash, unlimited...	.....	.....	0 15 0	200 7 8	737 12 10	

*Entrance Fees Rs. a. p.
Donations ... 105 0 0
 ... 243 0 0

Note.—Column 14—Deducting Rs. 348 received under the head of entrance fees and donations, the net profit will be Rs. 439-12-10.

HAMID A. ALI,
Registrar, Co-operative Credit Societies in Sind.

STATEMENT IV—C.

BALANCE SHEET AS AT 31st MARCH 1911.

Rural Societies.

Item No.	District.	Kind of society.	Assets.								Liabilities.					
			Cash in hand and Bank.	Value of investments.	Loans due by members.	Loans due by other societies.	Interest due on columns 6 and 7.	Value of stock in hand.	Other items.	Total assets.	Loans and deposits from non-members.	Loans from other societies.	Interest due on loans in columns 13 and 14.	Loans from Government.	Interest due to Government.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
		<i>Name of society.</i>	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	
1	Sukkur	Khairpur Dabarki.	Cash unlimited.	19 4 1	...	6,117 0 0	...	94 7 0	1 15 0	...	6,233 10 1	3,705 0 0	...	30 13 4	947 13 4	437 14 7
		Garhi Yasin ...	Do.	920 5 6	...	580 0 0	...	38 8 8	...	...	1,539 14 2	...	...	...	...	...
			Cash unlimited.	989 9 7	...	6,697 0 0	...	127 15 8	1 15 0	...	7,766 8 8	3,705 0 0	...	30 13 4	947 13 4	437 14 7
2	Hyderabad	Khahi Kasim.	Cash unlimited.	...	...	...	...	...	...	...	...	...	...	...	...	...
		Berani ...	Do.	1,440 0 0	...	...	...	...	...	...	1,440 0 0	...	...	...	...	...
			Cash unlimited.	1,440 0 0	...	...	...	...	...	...	1,440 0 0	...	...	...	...	...
		Total ...	Cash unlimited.	3,307 9 7	...	6,697 0 0	...	127 15 8	1 15 0	...	9,206 8 8	3,705 0 0	...	30 13 4	947 13 4	437 14 7

Item No.	District.	Kind of society.	Liabilities—continued.											Profit + and loss.	Remarks.
			Total of columns 13 to 16.	Share capital.	by deposit members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 18 to 21).	Reserve and contingent charges.	Other items.	Reserved fund.	Total liabilities.			
1	2	3	17	18	19	20	21	22	23	24	25	26	27	28	
		<i>Name of society.</i>	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	
1	Sukkur	Khairpur Dabarki.	Cash unlimited.	6,711 9 8	...	1,374 8 0	...	...	1,374 8 0	10 0 0	...	...	5,103 1 8	1,127 8 10
		Garhi Yasin ...	Do.	...	...	1,945 8 0	...	...	1,945 8 0	...	...	...	1,945 8 0	188 6 3
			Cash unlimited.	3,711 9 8	...	3,730 0 0	...	...	3,730 0 0	10 0 0	...	...	6,440 8 8	1,315 15 0
2	Hyderabad	Khahi Kasim.	Cash unlimited.	...	...	...	...	...	...	...	...	...	...	...
		Berani ...	Do.	...	...	1,379 8 0	...	...	1,379 8 0	...	...	...	1,379 8 0	100 0 0
			Cash unlimited.	...	...	1,379 8 0	...	...	1,379 8 0	...	...	...	1,379 8 0	100 0 0
		Total ...	Cash unlimited.	3,711 9 8	...	3,999 8 0	...	...	3,999 8 0	10 0 0	...	...	7,730 1 8	1,476 7 0

HAMID A. ALI,

Registrar, Cooperative Credit Societies in Sind.