
ANNUAL REPORT 7

ON THE

WORKING

OF

CO-OPERATIVE SOCIETIES

IN THE

BOMBAY PRESIDENCY

INCLUDING SIND

For the twelve months ending March 31, 1915.

[Price—9a. or 10d.]

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No. A—8505 of 1915.

From

G. F. KEATINGE, Esq., C.I.E, I.C.S.,
Director of Agriculture, Bombay, Poona;

To

THE CHIEF SECRETARY TO GOVERNMENT,
Revenue Department,
Bombay.

Poona, 14th September 1915.

Sir,

I have the honour to forward the Annual Report on the working of the Co-operative Societies in the Presidency excluding Sind.

2. The report gives a clear and business-like account of the year's work and indicates steady progress.

3. Statement I-B shows that there are now 674 Agricultural Societies and the Registrar estimates that of these 400 are sound and well managed. They comprise 51,000 members and are working with a capital of over Rs. 35 lakhs, which gives an average sum of Rs. 70 per member, and they have a reserve fund of over Rs. 2 lakhs. This is a considerable achievement and represents the disinterested work of the gentlemen who have devoted their energies to the foundation and spread of the co-operative movement. To these men the public owe a debt of gratitude and the advance of co-operation can only continue on a sound basis in proportion to the number of such educated men as will come forward to assist. The qualities demanded of such helpers are diverse, for, enthusiasm must be combined with discrimination, and benevolence with firmness. Further it is very necessary that a man who nurses a Society into competence should not make himself indispensable to the Society but should drill as many of the members as possible in sound co-operative principles, so that there may be others to take his place when the time for his withdrawal arrives. Such men have come forward, and we are justified in hoping that more will do so; for it is upon them that the future of the movement depends.

4. A comparison of the items under the agricultural societies in the Poona and the Dharwar districts, respectively, affords a good argument for slow progress on a solid basis as opposed to rapid progress on less sound foundations. In the Dharwar district we began with the education and added the money by degrees as development of the Societies demanded and justified the use of larger sums of borrowed capital. In the Poona district (Nira Canal) we began with the capital and shall now have to inculcate the co-operative principles with a firm hand.

5. We have been fortunate in the choice of Registrars. Mr. Ewbank has shown marked aptitude and keenness for the work, and Mr. Haigh has taken it up at short notice in a business-like manner and carried it on very efficiently.

I have the honour to be,

Sir,

Your most obedient Servant,

G. F. KEATINGE,

Director of Agriculture.

No. 5515 of 1915.

From

P. B. HAIGH, Esq., M.A., I.C.S.,
Acting Registrar of Co-operative Societies,
Bombay Presidency ;

To

THE DIRECTOR OF AGRICULTURE,
Bombay Presidency.

Camp Poona, 5th August 1915.

Sir,

I have the honour to submit the Eleventh Annual Report on the working of the Co-operative Societies Act in this Presidency for the year ending March 31st, 1915.

I.—ADMINISTRATION AND TOURING.

2. *Permanent staff.*—Mr. R. B. Ewbank, I.C.S., held charge of the office of Registrar from April 1st, 1914, till October 12th, 1914, on which date he proceeded on deputation as Secretary to the Committee on Co-operation. I held charge for the remainder of the year. Mr. V. H. Gonehalli, M.A. (Cantab.), Extra Deputy Director of Agriculture, worked as Assistant Registrar of Co-operative Societies in the Konkan Division, in addition to his own duties, from the beginning of the year until 24th September 1914 on which date he went on leave. Government were then pleased to place Mr. Gonehalli's services entirely at the disposal of this department for a period of six months in order that he might devote his time to the organisation of societies for co-operative purchase and distribution among agriculturists and particularly to the formation of Dairy Societies. Mr. Gonehalli assumed charge of his office on December 25th, 1914. The staff of Auditors was increased (under Government Resolution, Financial Department, No. 5072, dated November 27th, 1914) by the addition of one Auditor for large societies with limited liability, and one Assistant Auditor for the Southern Division. Mr. C. B. Hooli, B.A., was appointed Assistant Auditor and joined his duties on January 23rd, 1915. Some difficulty was experienced in finding a suitable candidate for the new post of Auditor and the appointment was not made until after the close of the year under report. The staff on March 31st, 1915, consisted of five Auditors, two Assistant Auditors and five Inspectors. The staff of three Special Mamlatdars continued to deal with the work of valuing rural societies and reporting on loan applications made to the Central Bank. The appointment of one of these, Mr. Padhye, expired on August 1914, and Mr. Patel was appointed in his place. Mr. Padhye's services were however retained till the end of November to enable him to try to complete the liquidation of cancelled societies in the Satara District. He retired in November 1914. I desire to place on record my appreciation of his good work. Three Weaving Assistants were employed throughout the year, one in charge of the six weaving schools and two in conducting demonstrations of the fly shuttle loom in selected villages. The Registrar's office staff consists of one head clerk and five clerks.

3. In accordance with the policy that no official pressure should be used to accelerate the formation of new societies, the members of the permanent staff, with the exception of Mr. Gonehalli, whose work is of a special nature, have confined themselves chiefly to the duty of auditing and inspecting existing societies. Pioneer work is almost entirely in the hands of a body of Honorary Organisers, to whose public-spirited and unselfish labours the steady progress of the co-operative movement is largely due. It is by their preaching that the principles and benefits of co-operation are expounded to the people; and by their advice, encouragement and admonition that societies are kept in the right path.

They have ungrudgingly placed at the disposal of the Registrar their knowledge of local conditions and personalities; and often at great personal inconvenience have acted as intermediaries between him and the societies. I desire, at the outset of this report, to express my gratitude to these gentlemen.

The list of Honorary Organisers at the beginning of the year was as follows:—

Northern Division.	Ahmedabad District	...	Mr. J. P. Lakhia.
	Broach District	...	Rao Saheb A. U. Malji.
		...	Mr. L. M. Dewan.*
	Kaira District	...	Khansaheb Saidumia Faizumia.
		...	Mr. G. K. Patel.
	Panch Mahals District	...	Mr. M. J. Desai.
	Surat District	...	Rao Bahadur K. G. Desai.
		...	Rao Bahadur N. L. Desai.
	Ahmednagar District	...	Mr. G. K. Chitale.
		...	Sardar G. L. Mirikar.
Central Division.	Khandesh District	...	Rao Bahadur K. N. Bhangaonkar.
		...	Mr. S. D. Garud.
	Nasik District	...	Mr. Y. N. Palshikar.
	Poona District	...	Mr. M. R. Tarkunde.
	Satara District	...	Mr. W. G. Chirmule.
	Sholapur District	...	Mr. R. M. Sane.
		...	
Southern Division.	Belgaum District	...	Rao Saheb R. G. Naik.
	Bijapur District	...	Mr. P. G. Halkatti.
		...	Rao Saheb S. J. Deshmukh.
	Dharwar District	...	Rao Saheb S. R. Kulkarni.
		...	Mr. M. S. Kulkarni.
	...	The Hon. Rao Bahadur S. K. Rodda.	
	Kanara District		Rao Saheb P. N. Pandit.
	Ratnagiri District		Mr. L. B. Kadulkar.

An additional Honorary Organiser was appointed for Kanara in the person of Rao Saheb G. R. Masur of Masurkurve. He has entered on his duties with characteristic enthusiasm.

I am also indebted for advice and assistance to the following gentlemen, who, though not appointed Honorary Organisers, have rendered notable service in the organisation or management of societies: Mr. G. K. Devdhar, of whose Debt Redemption Societies an account will be found in this report, the Rev. Canon Rivington of Betgeri Gadag, Rao Saheb Inamati of Annigeri, Sardar P. K. Bivalkar of Alibag, the Shrimant Appasaheb Bahadur Desai of Agadi, Rao Saheb Pitre of Sholapur, Mr. S. V. Jog of Pandharpur, Mr. K. B. Ankalgi of Dharwar, Mr. K. R. Valvekar of Hubli, Mr. R. N. Rajadnya of Aitavda Khurd in Satara and Mr. H. V. Rajvadkar of Bombay. Other names will be found mentioned in the review of the working of the societies (Section III of the report). To all these, and to many other workers, who, often in a very humble station of life, have helped the cause of co-operation and whose names cannot be recorded in a report of this kind, I desire to express my obligations.

4. The Registrar was on tour for 192 days and inspected 256 societies.

II.—SUMMARY OF GENERAL PROGRESS.

5. *General Progress.*—The number of societies of all sorts in existence on April 1st, 1914, was 698. In the course of the year 139 new societies were registered and 20 old societies cancelled, so that the number on March 31st, 1915, stood at 817. The number of members has risen from 66,704 to 84,600 and the working capital from Rs. 65,79,994 to Rs. 81,12,319. The opening figures in the statements appended to the report do not tally with the figures given here, nor with the closing figures for 1913-14, the reason being

* Resigned on account of ill health.

that in the statements societies cancelled during the year have been omitted. The rate of progress was thus less rapid than in the two previous years as the following table will show :—

Year.	Net increase in number of societies.	Number of members.		Working capital.	
		At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.
1912-13	147	29,419	46,537	32,08,911	48,47,763
1913-14	183	46,221	66,704	48,17,763	65,79,944
1914-15	139	63,704	84,600	65,79,944	81,12,319

I do not consider that the diminution in the rate of progress need cause any dissatisfaction. No attempt has been made to force the pace, and great caution is now exercised in registering new societies. I may mention that in the three months immediately following the close of the year under report over 70 societies have been registered.

It will be noticed that while the increase in the number of societies has been about 19 per cent., the total membership has increased by about 22 per cent. and the working capital by over 25 per cent.

6. *Central Societies and Unions.*—Of the 6 societies classed under this head last year, one, the Satara Union, was cancelled. Of the remaining 5, one, the Bombay Central Co-operative Bank, is really a Provincial Bank; one, the Dharwar Union, is a banking Union lending only to affiliated societies; and the remaining three have developed out of urban societies and lend both to societies and to individuals.

The working capital of these five societies increased from Rs. 18,12,493 to Rs. 20,74,516. Of this sum Rs. 4,38,939 are share capital held by 1,758 members, Rs. 1,95,591 deposits by members, Rs. 77,298 loans and deposits by societies, and Rs. 13,08,474 loans and deposits by non-members. The Central Bank has no societies affiliated to it. The number of societies affiliated to the four other Central societies is 121.

The Annigeri Federation registered at the close of the year is a Union on the Burma model. This is not a financing agency, and its funds are used solely to cover the expenses of supervision. (For a further description see para 18.)

7. *Agricultural Societies.*—The number of agricultural societies has risen from 568 to 674, their membership from 38,621 to 51,113 and their working capital from Rs. 28,02,601 to Rs. 35,31,777. Of the 674 societies classed as agricultural 631 are co-operative credit societies with unlimited liability. Their membership has risen from 37,547 to nearly 50,000 and their working capital from Rs. 27,70,000 to nearly Rs. 35 lakhs. The average number of members in each society is thus about 73 and the average amount of capital available per member about Rs. 70. Of the capital of Rs. 35 lakhs, over Rs. 2 lakhs are owned by the societies in the form of reserve funds. Deposits from members amount to about Rs. 7,38,000, *i.e.*, more than 20 per cent. of the working capital, and deposits from non-members to nearly Rs. 4½ lakhs. The bulk of the remainder of the working capital, Rs. 19,33,000, is derived from the Central Bank or other Central Societies. Loans due to Government now amount to Rs. 1,81,000 or little more than 5 per cent. of the total working capital.

The remaining 43 societies classed as agricultural in the appended statement are mostly seed and grain banks, or societies for the purchase and sale of agricultural necessities and produce. A few co-operative stores for agriculturists fall under this head.

8. *Non-Agricultural Societies.*—The number of non-agricultural societies of all kinds has risen from 124 to 137, their membership from 26,472 to 31,739, and their working capital from Rs. 19,63,827 to Rs. 25,06,026. Their

share capital amounts to Rs. 8,71,620 and deposits from members to Rs. 8,49,779. Thus two-thirds of the capital comes from the members themselves. Another 5½ lakhs of rupees are derived from deposits of non-members and less than half a lakh from financing institutions. The average membership stands at 231 and the average amount available for each member at Rs. 78.

The great majority of societies classed under this head (*vide* statement I-C) are of the Urban type with share capital and unlimited liability. The class also includes weaver societies, mill hands and debt redemption societies, societies for salary earners, and a few co-operative stores.

9. *Profits and Reserve.*—The total profits earned during the year amounted to Rs. 2,47,438 as against Rs. 1,90,578 earned last year. The reserve funds now held by the societies amount to Rs. 3,26,250 as against Rs. 2,12,999 at the beginning of the year. Rs. 4,95,831 or rather more than 6 per cent. of the working capital engaged, are shown as overdue. Bad debts written off amounted only to Rs. 716, but there is no doubt that the figure in some of the Urban societies ought to have been higher.

10. *Cancellation.*—Of the 20 societies cancelled during the year the Satara Union was the most important. The reasons for its cancellation were given in last year's report. Eleven more of the cancelled societies were in the Satara District. All were either small rural societies or societies for backward classes, which had never done any real work. The Harlapur Seed society in Dharwar District had to be cancelled for using its funds to distribute loans in cash instead of purchasing seed and falsifying its accounts in spite of repeated warnings. A credit society exists in the same village.

11. *Societies and the War.*—The war has affected the societies far less than might have been anticipated. There was no panic, or attempt to withdraw deposits wholesale. But the fall in the price of cotton made many agriculturists hold up their crops in the hope of getting a better price, and the consequent tightness of money caused the withdrawal of a good many deposits especially in Gujarat as they fell due. The Surat Union was consequently obliged to refer certain of its affiliated societies to the Central Bank for loans, and the recovery of loans due from members was in some cases rendered difficult by the same cause. In the circumstances it has not been thought advisable to press forward any schemes for the promotion of new District Banks. The large Urban societies in the Southern Maratha Country have in no way suffered; indeed it is reported that the Hubli society has received some of the deposits withdrawn from the Post Office Savings Bank.

12. *Present State of the Co-operative Movement.*—The principal achievement of eleven years' co-operative work in this Presidency has been the establishment of some 400 sound and well-managed rural credit societies of the Raiffeisen type. I believe that some of the best of these societies might fairly challenge comparison with any societies of the same type in India. There is every hope that their number will steadily increase. But if they are to develop on sound lines it is essential that some scheme should be devised for their higher organisation. The few District Unions hitherto founded have hardly met with the success for which we hoped and large numbers of societies are still without a common organisation of any kind. The report of the Committee on Co-operation in India, which, will shortly be published, will, it is believed, deal at length with this vital question: and it is not advisable to discuss it in detail until the recommendations of the Committee have been received. The fact that in some districts certain of the best managed societies are beginning to realise the need for combination for mutual support, is a most hopeful feature: and it is possible that the formation of the Annegeri Federation to which further reference will be made in paragraph 18 may prove to be a step in the right direction.

Next in importance to the rural credit societies come a fair number of urban societies or People's Banks with limited liability on the Schulze-Delitzsch model. Some of these are excellently managed: and as the figures in para. 8 above show, have been successful in tapping local capital. Their special

danger is a tendency to increase their membership till they become unwieldy, and to mistake dividend earning for co-operation. A notable feature of the year has been the progress of societies of this kind in the city of Bombay, the qualification for membership being proximity of residence or community of caste or occupation.

The Shamrao Vithal Society is in many ways a model of what a communal society should be. Mr. Devdhar's Debt Redemption societies are now past their initial stage. The type has undoubtedly come to stay.

All these, it is to be noted, are credit societies. All other forms of co-operation are, as yet, in their infancy. Of the weavers' societies, those that can be called well-managed can be counted on the fingers of one hand. There is no class of men in this Presidency for whom co-operation can do more than for the weavers. But they are their own worst enemies, and it will need years of patient training before they learn what co-operation means. Societies for co-operation in agriculture, e.g., Dairy societies, societies for the sale of produce, or the purchase of agricultural necessities, Seed societies, Cattle-breeding societies and Grain Banks, are all still in the experimental stage. Some experiments have proved definitely successful, e.g., the Seed society at Betigeri; still more show promise. But we must expect frequent failures and it may be years before results that can be put down in black and white are achieved. The appointment of Mr. Gonehalli to organise co-operation in agriculture is a recognition of the fact that the more elaborate forms of co-operation need special training and special efforts. But the demand is already making itself heard. Successful credit societies are beginning to teach their members the value of combination, and to make them realise that it is possible to co-operate for other objects besides securing cheap capital. It is for co-operative workers to see, by finding out where difficulties lie, and pointing out the way to circumvent them, that the demand does not end in a pious wish.

III.—WORKING OF SOCIETIES.

A.—Central Societies and Unions.

13. *The Bombay Central Co-operative Bank.*—There was no change in the personnel of the Board of Directors. The Manager, Mr. Vaikunthrai Mehta, was on leave for four months, during which period Mr. K. Natarajan, Editor of the Indian Social Reformer, acted for him.

The share capital of the Bank consists of 14,000 shares, each of the nominal value of Rs. 50. Half the amount of the shares have been called up and the paid up capital is, therefore, three and a half lakhs of rupees, of which all but Rs. 1,710 have been collected. 630 debentures, of Rs. 1,000 each, have been issued, bearing interest at 4 per cent. guaranteed by the Local Government. The deposits, bearing an average interest of 5 per cent. per annum, amount to Rs. 6,81,808. The total working capital rose from Rs. 15,23,436 to Rs. 17,49,914. 407 loans amounting to Rs. 10,22,267 were advanced during the year. Recoveries amounted to Rs. 7,11,258. The total amount of loans now outstanding is Rs. 16,84,887 as against Rs. 13,73,878 last year. Of this sum Rs. 12,000 only are overdue. Of the loans advanced Rs. 1,82,910 are for the extinction of old debts, and Rs. 4,64,993 for the cultivation of sugarcane and other irrigated crops. The net profit on the year's working was Rs. 38,252. Out of this Rs. 21,000 were devoted to paying a dividend on shares at 6 per cent., Rs. 6,500 were carried to the Reserve Fund, which now stands at Rs. 16,200, and Rs. 6,500 were set aside for paying a bonus to working societies. The fund for the purpose now amounts to Rs. 16,340, and will be distributed shortly. The shares of the Bank on April 1st stood at par.

14. *Nira Canal Societies.*—The branch of the Central Bank situated at Baramati deals exclusively with a group of 29 societies situated in the cane-growing villages on the Nira Canal. The membership of these societies has risen from 2,374 to 2,508. Their working capital has fallen from Rs. 8,99,445 to Rs. 8,96,818. Deposits from members amount to Rs. 39,155 and from non-members to Rs. 87,258 as against Rs. 34,311 and Rs. 60,614 last year. The

increase in deposits from non-members is due to deposits of Rs. 40,000 made in the Malegaon and Kambleshvar Societies by Mr. Rajaram Kenjale of Karanje. The amount now due to the Central Bank is Rs. 7,43,413. Last year it was Rs. 8,77,522.

During the year the loans advanced by the Bank to the societies amounted only to Rs. 4,85,967 as against Rs. 6,82,916 last year. Rs. 4,52,593 were advances for sugarcane cultivation. From these figures it is apparent that the dealings of the Bank with the societies are being curtailed. The reason for this is the great increase in the amount of loans overdue from members to the societies and the consequent diminution of their credit. The amount overdue by members to the societies stood at Rs. 1,73,336 at the close of the year as against Rs. 71,790 last year, or in other words the percentage of overdue loans increased from less than 10 per cent. to more than 23 per cent. This sudden increase in the amount of arrears is due to the unfavourable season. The number of carts of jagari brought to the Bank's shop at Baramati and Nira fell from 6,594 to 5,745, and the price realised from Rs. 6,09,865 to Rs. 5,48,897. The expenses of cultivating sugarcane are so heavy that a single year's failure cripples the cultivator severely. But after making allowance for the bad season, it must be admitted that the arrears show that the management of many of the societies, leaves much to be desired. The Committees cannot be trusted to say "no" to undeserving applicants, and the check exercised by the Special Mamlatdar, vigilant though it is, cannot entirely prevent a certain number of improper loans being granted. Many of the members attempt to evade one of the principal conditions of their loans, *viz.*, that they should sell their jagari at the Bank's shop. Of their duty to the societies and their fellow members, comparatively few of the borrowers seem to have any conception. The auditor of Co-operative Societies, N. C. D., has gone so far as to recommend that in future the Bank should deal direct with individuals. This would be a retrograde step, but it is clear that some drastic measures are necessary. One society, that at Mekhali, has been cancelled since the close of the year and probably more will have to follow. Of the 29 societies, 8 are thoroughly bad and 7 more are in a most unsatisfactory state. If some of these are cancelled and if all societies can be induced to expel their worst members, matters may improve. The Malegaon society last year purged itself of 54 undesirable members, and its management is now very good indeed. Credit for this is due to Sardar Baje Sambusingh Jadhav and his son Kumar Shri Ratnasingh. Besides Malegaon the other societies classed by Mr. Badve as A, are Korhala, Pandhare Nos. I and II, and Kambleshvar.

Mr. Badve, the Special Mamlatdar at Baramati, worked with his usual energy. Since the close of the year he has reverted to the Revenue Service, after four years valuable work in this Department. His place has been taken by Mr. V. B. Vaidya.

The jagari and manure shop, conducted under the control of the Bank, was continued on the same lines as last year. The head shop is at Baramati and there is a branch at Nira. The management is entrusted to Mr. Uplekar who deserves a word of commendation for his hard work. As stated above there was a considerable decrease in the amount of jagari sold. The commission earned on jagari business was Rs. 6,212. The price of oil cake, castor and safflower sold at the shop, rose from Rs. 63,096 to Rs. 1,31,509. The commission earned was Rs. 3,902. The cake was supplied to the shop by contractors at wholesale rates. Intending borrowers were practically compelled to buy cake from this shop. There was a good deal of complaint among the cultivators about the high rate charged. The shop prices remained fixed throughout the year in spite of a fall in the local market rate. Arrangements will be made this year to vary the rates in accordance with the market.

The net profits of the jagari and oil cake shop amounted to Rs. 3,886, which is to be equally divided between the Bank and the purchasing societies according to the business done by each society with the shop. The Bank has arranged this year to reduce the commission from 3 to 2 per cent.

Several societies have expressed a desire to form manure purchasing societies of their own. As an experiment, a society will be registered at Malegaon this year.

In connection with the shop, an agency for the sale of agricultural implements was undertaken by the Bank for the first time this year. 74 iron ploughs were sold to members of societies.

With funds derived from its share of the shop profits, the Bank has decided to erect a steam driven cane crusher at Malegaon. The machinery was not yet ready at the close of the year. It is hoped that in time societies may be formed to purchase their own crushers.

15. *Central Banking Unions.*—Of the three societies classed under this head in Statement I-A the two most important financially are those at Surat and Broach. These two Banks have between them advanced one and half lakhs of rupees to rural societies in Gujarat, with the result that the loans made by the Central Bank to Gujarat societies amount only to Rs. 60,916. The working capital of the Surat society has risen from Rs. 1,11,978 to Rs. 1,31,157, of which Rs. 36,190 are share capital, and Rs. 66,520 deposits from members. Rs. 25,173 have been deposited by non-members. The Union has Rs. 95,850 on loan with societies, and Rs. 2,74,000 with individuals. It employs a whole time manager, and its business is carefully supervised by Rao Bahadur Khandubhai Desai, Honorary Organiser in Surat. The Union employs an Inspector but his pay is hardly sufficient to secure a suitable man. The management of many of the affiliated societies leaves much to be desired and needs closer supervision by the Union. The assets of the affiliated societies require more careful valuation. Owing to the withdrawal of a number of deposits towards the close of the year the Union was obliged to refer some of its affiliated societies to the Bombay Central Bank for loans; but the Bank was compelled to refuse several applications, on account of bad management or lack of security. The death of Khan Bahadur Bomanji Modi in April 1915 has been a severe loss to this Union and to the cause of Co-operation in the Surat District.

The working capital of the Broach Union decreased slightly from Rs. 1,06,334 to Rs. 1,01,174. The share capital of this Union amounts to Rs. 34,400, deposits from members to Rs. 41,046 and from non-members to Rs. 16,569. Rs. 54,470 have been lent to rural societies in the district. The Union is under the guidance of Sardar Rao Bahadur Motilal Chunilal. Its affiliated societies now number 36. Here as in Surat, better supervision over the affiliated societies is desirable. It is hoped that as time goes on both these Unions will curtail their loans to individuals, and devote themselves almost entirely to financing societies.

The Barsi Union, most efficiently controlled by Mr. R. M. Sane, is first and foremost an urban society. Out of a working capital of Rs. 66,681 it has however lent Rs. 9,750 to rural societies, and there is every prospect that it will in time be able to play a large part in financing the societies of the Sholapur District. The Pandharpur Urban Society, Limited, is working on the same lines in a smaller way.

16. *The Dharwar Union.*—This Union lends only to affiliated societies and not to individuals. It was founded with two objects, first, supervision and second, finance of rural societies. Unfortunately up to the present it has not been conspicuously successful in either. The first essential to success, *viz.*, a competent managing committee, with some knowledge of banking, capable of collecting a substantial capital, has not yet been found. Most of the committee members are residents of distant villages and reluctant to undertake the journey to Dharwar. The small working capital that has been collected, Rs. 5,350 in shares and Rs. 20,240 in deposits, has been distributed in the form of long term loans to a few societies; and the majority of affiliated societies can get no financial assistance from the Union. The Inspector, whose pay is only Rs. 20, does not command the confidence of the societies, and his inspections are of little value. The Secretary has very little work to do, and the amount spent in his pay is almost a dead loss. It is not surprising that considerable discontent

exists among the affiliated societies and that they resent the contribution of one per cent. on their net profits which is levied from them under the rules. The one hope for the Union lies in the reconstitution of its managing committee and the appointment of men who will be able to collect a very substantial amount of share capital.

17. *The Central Bank and the Unions.*—It has not been possible, so far, to devise any scheme by which the Unions can act as intermediaries between the Bombay Central Bank and the rural societies. The Central Bank cannot afford to lend to the Unions at a lower rate than $6\frac{1}{2}$ per cent. Properly managed societies have been hitherto in the habit of receiving loans at $7\frac{1}{2}$ per cent. or even 7 per cent. direct from the Bank. The margin of profit is not great enough to make the business profitable to the Unions. The Bank has expressed its willingness to make loans to societies through the agency of the Unions, if the Unions will guarantee repayment by the societies. But no Union has hitherto shown itself willing to accept this liability. Meantime the present arrangement by which loan applications from rural societies to the Central Bank, are reported on by the Special Mamlatdars is being strained to breaking point. The Mamlatdars, especially the Mamlatdar for the Southern Division, have more applications than they can deal with, and delays are inevitable. As the number of societies increases, the necessity for finding some other agency becomes more urgent.

18. *The Annigeri Federation.*—As an experiment, it was decided this year, to form a Federation on the model of the Unions common in Burma. A Burma Union consists of a small group of societies all situated within a radius of eight miles at most. The Union Committee consists of the Chairmen of the constituent societies. It is the duty of the Committee to appoint two of their number to pay regular visits to the constituent societies, for the purpose of inspecting them and valuing their assets. The valuation is made every year and the Committee prepares an annual statement of the amount which in its opinion can safely be advanced to each society. A society desiring to borrow must forward its loan application through the Union, which reports on it and forwards it through the Registrar to the Central Bank. As a safeguard against reckless recommendations, each constituent society is compelled to guarantee the loans of other societies to the extent of its own borrowings from outside sources. The main features of these Unions are mutual knowledge, secured by the restricted area of the Unions, and the mutual guarantee. It is anticipated that inspections performed by influential Chairmen of neighbouring societies are likely to be more efficacious than those of a low-paid Inspector from the head-quarters of a District Bank.

The scheme has worked well in Burma. It was brought to my notice by Mr. English, C. I. E., the Registrar of Co-operative Societies in Burma, at the time of his visit to Dharwar with some of the members of the Committee on co-operation. The place selected for the experiment was Annigeri in the Navalgund Taluka, which is the centre of a group of flourishing societies, and has itself a society presided over by Rao Saheb Inamati. A Federation consisting of eleven societies has been registered and the Directors of the Central Bank, after a Conference held in May, have consented to make use of the agency of this Federation in dealing with its constituent societies. I hope that a similar Federation will shortly be registered in the Valva Taluka of Satara.

B. — Agricultural Societies.

19. *Rural Credit Societies.*—These societies, which now number 631, represent the most important and successful development of co-operation in this Presidency. They are all of the well known Raiffeisen type. Their funds are derived from deposits on which they pay a rate of $6\frac{1}{2}$ per cent. and loans from the Central Bank or other financing agencies, for which they pay from 7 to 8 per cent. Loans to members are almost invariably made at $9\frac{3}{8}$ per cent. The whole of a society's profits go into the Reserve Fund.

The system of classifying societies according to their management, introduced last year, was continued. Inclusion in class A indicates that the management is very good, B good to indifferent, C poor and D bad. The

classification is made by the auditors in their audit memos. and naturally cannot be accepted as very rigid. Class B includes societies of many varying grades of goodness. Of 492 rural credit societies thus classified 94 were placed in class A, 228 in B, 145 in C and 25 in D.

The distribution and quality of these societies in different parts of the Presidency is very uneven. This is due in the first instance to varying economic conditions. In Gujarat generally the Patidars can get credit at easy rates and have shown little inclination to form societies. The poorer cultivators and Kaliparaj have shown much more aptitude but they are crippled by their ignorance and illiteracy. In the Konkan also where the small landholder is comparatively rare, societies can only be started with difficulty as the tenants are accustomed to depend on their Khot or landlord to finance agricultural operations. In the Deccan and Karnatak economic conditions are most favourable for the growth of societies. There are thousands of small farmers and current rates of interest are high. But the development has been very uneven. Dharwar in the number and quality of its societies still heads the Presidency. Biiapur has a number of excellent societies. Belgaum and Sholapur are beginning to go ahead, and in the Valva Taluka of Satara a very good group of societies has been formed and is increasing in activity. But there are other places, where conditions appear to be equally favourable in which no progress has been made. The explanation is partly that we have not yet found the right men. As Mr. Campbell said in his report many years ago, "It is persons we want." Much depends in the first instance on the local Honorary Organiser and after him, on the influence exerted by the leading members of societies on the people in their immediate neighbourhood. From one point of view the newly founded Annigeri Federation is an attempt to organise the personal influence of practical co-operators in the areas where it can be most effective.

The expression "Co-operative Movement" has become so hackneyed that an impression seems to prevail among some people that co-operation is something automatic. Nothing could be further from the truth. The success or failure of each society depends on the personal exertions of its individual members. It is sometimes forgotten that it is quite possible for good societies to degenerate. Carelessness or favouritism in advancing loans, or slackness in pressing for recovery, on the part of the Committee, unpunctuality in repayment or even wilful default on the part of members, are things that have to be guarded against day by day, even in the best of societies. These are platitudes, but they need be impressed upon many excellent people who know that co-operation is in the air, and go about vaguely preaching its "blessings" without a word about its difficulties.

We still have to fight the notion that co-operation is a Government Charity. A member of the Managing Committee of a rural society in the Deccan informed me that "a society means that our Rao Saheb distributes Government money to poor men." Abysmal ignorance of this kind is hardly typical now. But far too many societies seem to expect to get a loan from the Central Bank to redeem all their members' old debts as soon as they are registered. I have steadily refused to sanction loans for this purpose to societies that have not proved for a year or two their capacity to manage loans for ordinary agricultural purposes. The first lesson that members have to learn is the necessity of punctual repayment of loans. The Sawkar neither expects nor desires punctuality.

It is a matter for regret that in rural areas, societies intended for the poorest and most ignorant classes have proved a failure. The most strenuous efforts were made by Mr. Campbell; but we must now recognise that the difficulties of management are too great for such people. The man with the "economic holding" who can do a little more than make both ends meet, is our most promising recruit: and there is still almost an unlimited field for work among such men. A few well-managed rural societies have admitted a certain number of low caste men to membership and for the present this seems to be more satisfactory than starting societies exclusively for low castes.

The illiteracy of the people still remains the greatest obstacle in the way of the formation and management of societies. In many villages where there is a demand for a society, it has been found impossible to get a suitable secretary. The appointment of the Talathi or Kulkarni to do the work is never desirable, as this involves the collection of the society's dues and of the Land Revenue by the same agency and the people come to regard the society as a Government Department. The plan of appointing one secretary for a group of societies has not been conspicuously successful. Group secretaries are often reluctant to visit societies outside the village where they reside. Committee members are harassed by being summoned to the secretary's house, and accounts fall into arrears. Moreover, when the secretary is the only literate man in a society, there is always a danger that he will become its master instead of its servant. The gradual spread of education is the only remedy for this state of things.

20. *Northern Gujarat.* Progress generally has been less rapid than last year, owing to the war and the fall in the price of cotton. In Ahmedabad the number of rural credit societies remains the same as last year, 38. One society has been registered and one cancelled. Three societies, Kasindra, Jamiatpur, and Aslali, are classed as A and 14 as B. In Kaira also the number of societies, 33, is unchanged. Two societies only are classed as A, viz., Anand under Mr. Gordhandas Keshavlal, the Honorary Organiser, with a turnover of Rs. 58,000 and a membership of over 700, and Radu under Mr. Madhavbhai Nagarbhai. The management of the Kaira society has been far from satisfactory and it has been decided to re-constitute it as a society for the village of Chhapra alone, to which most of its members belong. In the Panch Mahals one new society has been registered and the number now stands at 11. Two of these, Ambali under Patil Motising Kalibhai and Beheria, are classed as A.

21. *Southern Gujarat.*—Broach has now 44 rural credit societies, an increase of only one. Three of these, Kolvana, Sukaltirth and Dayadra are classed as A and 17 as B. The Honorary Organiser Rao Saheb Malji has been most active in visiting the societies in this district and a distinct improvement in management is apparent. In Surat the number of societies has risen from 68 to 83, as the result of the activity of Rao Bahadur Narayanbhai Desai. The increase has been chiefly in the Pardi and Chikli Talukas. Six societies, viz., Afwa, Masma, Rander, Surbhon, Sonsek and Sukhesh, are classed as A, and 27 as B. Many of the Surat societies have had to meet the withdrawal of deposits by non-members this year, but with the help of the Surat Union and some assistance from the Central Bank, the difficulty has been overcome. The difficulty of finding suitable secretaries is keenly felt in this district, where the majority of the members of societies are illiterate; and the Committees of a great many societies need careful supervision. Fortunately we have in Rao Bahadur Narayanbhai Desai an Honorary Organiser possessed of unusually intimate knowledge of the conditions of his district. Rao Bahadur Khandubhai Desai, at the head of the Surat Union, is watchful and sympathetic.

22. *Thana.* There has been no increase in the number of rural credit societies, 12, but the working capital has risen from Rs. 16,000 to Rs. 45,000. Maroli under Mr. Dhapre and Umbergaon under Mr. Vithaldas Sanjanvala, the oldest societies, in the district, are also the best and are classed as A. Among the societies recently founded Valvada deserves mention. It is also classed as A. Eight societies are classed as B.

23. *Nasik.*—The number of societies has increased from 14 to 18 and their working capital from Rs. 64,000 to more than Rs. one lakh. The fact that no fewer than 9 of these are classed as A and 4 more as B reflects great credit on the Honorary Organiser Mr. Y. N. Palsikar. Chandanpuri under Mr. Balvant-rao Mahashabde, Daregaon and Malegaon are the largest and most important.

24. *East Khandesh.*—The number of societies has increased from 11 to 21 and the working capital from Rs. 20,000 to Rs. 55,000. No Honorary Organiser resides in this district and the increase has been due to the judicious encouragement given by the Collector, Mr. Rothfeld, the Settlement Officer

Mr. Jolly, and the District Deputy Collector Rao Bahadur Joglekar. Bodvad under Khansaheb Vajir Patel and Tilvi are the best managed.

25. *West Khandesh*.—Progress is very slow. There are only 8 societies and none of them is doing very well. The working capital is Rs. 20,000.

26. *Poona*.—Exclusive of the 29 Nira Canal societies there are 17 rural credit societies. The most important of these is Hadapsar, which continues to be excellently managed. Its working capital has risen to Rs. 61,350, of which Rs. 16,212 are deposits from members, and Rs. 35,526 deposits from non-members. The society has been managing a depot for the sale of agricultural implements belonging to the Agricultural Department, and now proposes to take over the depot entirely. A scheme for the erection of a co-operatively owned sugarcane crusher has been considered and estimates have just been received from the Agricultural Engineer. The admirable work of the Chairman Mr. Govindrao Kale and the Secretary Mr. L. G. Sasane deserve special mention. The Sasvad society is being ably managed by Mr. Tarkunde, Honorary Organiser for the District, and forms the centre of a group of some 10 societies, of which Mandki, under Mr. Shivram Gopal, Pisarve and Pargaon are the best.

27. *Ahmednagar*.—Has now 30 societies, with a working capital of Rs. 1, 86,000. The societies as a whole are beginning to recover from the severe strain imposed by three bad seasons, but they have much ground to make up. Ghotan, Miri and Mohoj have been classed as A, and 12 others as B. The Wadala group, supervised by the Revd. E. Fairbank, shows steady improvement. Sardar Gopalrao Mirikar has worked hard among the societies in his charge, and Mr. Chitale has found time in spite of his numerous occupations to pay not a few visits. If the district is favoured with a few good years in succession, considerable improvement may be expected.

28. *Sholapur*.—Has shown marked progress. The number of rural credit societies has increased by 4 to 25, and the working capital from Rs. 56,760 to Rs. 98,897. Twelve societies have been classed as A, and 8 as B. The credit for this improvement is chiefly due to the efforts of Mr. R. M. Sane of Barsi, who has given up much of his professional work in order to devote himself to the cause of co-operation. He has combined energy with caution; and under his guidance a great advance may be hoped for in this district. Rao Saheb Pitre who has recently been appointed Honorary Organiser has taken a keen interest in the societies near Sholapur itself and at Mr. Sane's suggestion Mr. V. S. Jog of Pandharpur has also been made an Honorary Organiser to break new ground in the Malshiras, Sangola and Pandharpur Talukas.

29. *Satara*. Most of the worst societies in this district have been weeded out. There are now 54 rural credit societies, 9 of which are classed as A and 22 as B. The working capital has risen from Rs. 1,12,546 to Rs. 1,76,861. Mr. Chirmule, the Honorary Organiser, has travelled actively. The most remarkable feature of the year has been the steady progress of the group of societies round Islampur, in Valva Taluka, guided by Mr. Rajadnya of Aitavade Khurd. Some of these societies have now earned public confidence and attract all the deposits they need. A Taluka Conference was arranged in March with excellent results. Yelur, Tandulwadi and Aitavade Khurd deserve special mention. Jakhinwadi in the Karad Taluka, which owes its origin to a visit paid by the Patil to a neighbouring society is also doing excellent work.

30. *Bijapur*.—The number of rural credit societies in Bijapur has increased by only 2 to 41. The working capital has risen from Rs. 1,34,303 to Rs. 1,72,175; but this is chiefly due to an increase in loans from the Central Bank. The amount of deposits received this year from members was only Rs. 5,404 and from non-members Rs. 1,910. This is somewhat disappointing. It is hoped that the Honorary Organisers will be able to devote more time to propagandist work next year. Mr. Lingangauda Patil of Sulebhavi was prevented by illness from showing his usual activity. 18 societies were classed as A and 14 as B.

31. *Belgaum*.—The number of rural credit societies has risen from 33 to 43, and the working capital has more than doubled. It now stands at Rs. 1,33,890. One society, that at Kodni has been classed as A and 29 as B. There is an excellent society at Saundatti with over 500 members. Nesargi under Rao Saheb Mahant Shetti also deserves mention. Rao Saheb Naik, the Honorary Organiser, has been indefatigable in organisation and supervision. With the increase in the number of societies, the need of other Honorary Organisers resident in different parts of the district, to act as his lieutenants, is greatly felt.

32. *Dharwar*.—This district has again shown marked progress. There are now 87 rural credit societies as against 70 last year, and their membership has increased from 6,925 to 9,071 and the working capital from Rs. 4,64,161 to Rs. 6,62,632. Of this sum, Rs. 1,48,935 have been provided by the deposits of members and Rs. 75,284 by deposits by non-members. Loans from the Central Bank and other societies amount to Rs. 3,68,042. 18 societies have been classed as A and 56 as B. The majority of the societies are to be found in the Gadag and Navalgund Talukas, but there is a flourishing group in the Ron Taluka and other parts of the district are being opened up. In the Haveri Taluka the Shrimant Appa Saheb Bahadur Desai of Agadi has begun a vigorous campaign. Co-operation in this district owes much to a band of honorary workers—among whom I may mention Rao Saheb S. R. Kulkarni, Mr. Mahadev Kulkarni, Honorary Organisers, the Revd. Canon Rivington, Rao Saheb Inamati of Annigeri, Messrs. Herlekar and Ankalgi of Dharwar and Mr. K. R. Valveker of Hubli. Among the many good societies in the district, those at Hulkoti under Mr. Lingangauda, Naregal under Mr. Kale, Jantli under Mr. Pathavale and Hallikeri (Gadag) under Mr. Ganacharya are perhaps most deserving of notice.

33. *Kanara*.—Conditions in this district, where the small land-holder is the exception, are not very favourable to co-operation. But a small beginning has been made on sound lines. The number of rural credit societies has risen from 9 to 16 and the working capital from Rs. 16,677 to Rs. 33,625. There is one excellently managed society at Hulekal in Sirsi, under Mr. Dasappa, and the Dhareshwar society under Mr. R. S. Pai has also been classed as A. Rao Saheb Pandit of Sirsi, Honorary Organiser, has helped several societies by loans as well as advice. It is hoped that the recent appointment of Rao Saheb Masur as Honorary Organiser will result in an increase among societies in the coast talukas. The Hiregutti society composed mainly of Nadors deserves a word of praise.

34. *Kolaba and Ratnagiri*.—Agriculturists in the Konkan can be divided into three classes, (i) Big landlords who lease their lands to tenants for cultivation; (ii) Owners of lands who cultivate them themselves or by means of servants; (iii) Tenants. The first class require no capital; the second class have enough security to get loans from Savkars at easy rates; and the third class have little credit in the open market and are accustomed to depend for capital on their own landlords. Progress has therefore been slow. Well-to-do men naturally fight shy of the unlimited liability; but societies for the benefit of tenants can hardly be found without the assistance of one or two rich members who are ready to join societies from motives of philanthropy. However a beginning has been made. Kolaba has now 16 rural credit societies with a working capital of Rs. 9,727 and of these 5 or 6 are well managed. Shrimant Vinayakrao Mahadev Tendulkar has given substantial assistance to societies by making deposits and by inspection and advice. Sardar Bivalkar of Alibag has organised two good societies. In the Ratnagiri District the number of rural credit societies has increased from 14 to 18 and the working capital from Rs. 14,930 to Rs. 29,314. Two societies, one at Shiposhi and one at Kharepatan under Mr. Mainkar have been doing excellent work. The Honorary Organiser Mr. Kadulkar has not spared himself in travelling throughout his district. Mr. Lele of Vijaidurg has over-hauled the affairs of the local society and has helped neighbouring societies with his advice.

35. *Non-credit Rural Societies*.—As noted in para. 1 of this report Mr. Gonehalli, formerly Extra Deputy Director of Agriculture, Konkan.

Division, was placed on special duty in this Department as Assistant Registrar. The object of his appointment was to enable him to organise societies for distribution of agricultural products and particularly dairies; but he has been given a free hand to introduce co-operation in agriculture in any form when an opportunity occurred. He joined his duties on December 25th, 1914, and up to the end of March 1915, was engaged chiefly in preparatory work. The period of his appointment at first for six months only has since been extended till March 31st, 1916.

36. *Co-operative Purchase Societies.*—The most successful of these was the Kelve Mahim society for the purchase of manure, ably managed by Rao Bahadur Dandekar. This society has a paid up share capital of Rs. 3,880. In the month of April, the society raised further capital by loans and deposits and purchased wholesale in Gujarat castor-cake to the value of Rs. 14,000. The whole of this was distributed to members, the price recovered and the loans and deposits repaid before March. The society was able to sell cake to its members at a rate of Rs. 16 per khandi when the market rate was Rs. 22 per khandi. The share-holders received a dividend of 9 per cent. and a sum of Rs. 690 on behalf of the net profits was available to be carried to the reserve fund. The Mutha Valley Manure Supply society unfortunately worked at a loss as the result of injudicious purchases in the previous year. None of the other manure societies was in working order.

The villagers of Masur in the Kanara District, with the assistance of Rao Saheb Masur, purchased wholesale Rs. 1,000 worth of ragi from Dharwar, and distributed it among themselves, thus saving nearly 50 per cent. This experiment was conducted by Rao Saheb Masur as an object lesson with the result that next year the society at Masur will undertake the business.

37. *Co-operative Distribution.*—(1) *Dairy Societies.*—There were only four Dairy societies on the register on March 31st, 1915, and two of these had not begun work. The Thana society began work during the year and is now in a flourishing condition. The animals are owned by the members and stabled in sheds belonging to the society. Sales were at first confined to the town of Thana, as the train service to Bombay was inconvenient. Negotiations were opened with the G. I. P. Railway and by the courtesy of the Deputy Traffic Manager, arrangements were made to run a special Milk train between Thana and Bombay, arriving at Bori Bandar at 4 A. M. The train began to run on June 15th. The sales of milk have now reached a total of Rs. 700 per month. The Hanuman Dairy Society at Jambul has now ceased to own animals, and is conducted on the same lines as that at Thana. It is hampered by lack of railway facilities, and negotiations have been begun to improve the service. The sales amount to about Rs. 250 per month.

The working of the newly started Dairy societies at Gomatipur near Ahmedabad and the Creamery at Paldikankaj will be described in the next year's report. Since the close of the year Dairy societies have been registered at Belgaum and Alibag; and there are enquiries from Hubli, Bhusaval, Ahmednagar, Kothrud near Poona and Goregaon. A society at Bhandup in Salsette is also in process of being organised. Nearly 200 animals have already been removed to this place from Bombay City, and Mr. S. G. Phadke of Kalyan is constructing stables. There is every hope that we shall be able to obtain the assistance of several municipalities in the form of providing suitable sites for the erection of stables for the societies and for the residence of the Gaolis.

38. (2) *Other types.*—None of these has been markedly successful. The Ganja Growers' Society at Chichondi Patel has been seriously affected by the war. It sent a large stock of Ganja to its London Agents last year, but they have not yet been able to sell it. Most of the Co-operative Stores, organised for the purpose of buying wholesale and retailing to agriculturists common necessaries, have been obliged to resort to selling to members as well as non-members in order to keep working. In order to avoid this anomaly and also to reduce the expense involved in keeping a shop, a new form of by-laws for purchase societies has been drafted. Members will be required to give in indents of their requirements for a given period and the goods will be distributed

as soon as they are purchased. The plan is that adopted in the Kelva Mahim Manure Society, and could easily be extended to the purchase of such articles as kerosine oil, food grains, &c. Societies formed on this model should prove useful in the Konkan where communication with outside markets is closed for four or five months every year during the monsoon. Nine Co-operative Stores have been registered; but some of them are only working as Credit Societies. The societies at Kankavli Math and at Piravadi in the Ratnagiri District are doing fairly well. After making a good start Chandavar has proved a failure and its members are nearly all in debt to the stores. The Egg and Fowl Selling Society at Panvel was mismanaged but has recently been re-organised by Mr. Gonehalli. The Sirsi Totgars are still doing credit business, but Rao Saheb Pandit has recently paid a special visit to Baramati and expects to begin the co-operative sale of betel-nut, pepper and cardamoms this season. The Dongaon Group Society near Sholapur recently made arrangements to store produce belonging to its members and sell it when the market is favourable. The Dhanya Vikarnary Society at Maroli in Thana, formed for the same purpose, has just succeeded in paying its way.

39. *Seed Societies.*—Of the 11 Societies registered for the distribution of good seed, that at Betgeri is doing useful work. This is admirably managed by Mr. Itgi, Superintendent of the Gadag Government farm. During the year it distributed seed to the value of Rs. 850, chiefly Cambodia cotton. The membership is 154.

40. *Grain Banks.*—There has been only a slight increase in the number of these— which now stands at 13. The most successful society is that at Kodni in Belgaum with a working capital of Rs. 4,351. Societies at Sattigeri in Belgaum, Dongarkhini and Lehenwadi in Ahmednagar, and at Vadgaon Nimbalkar in Poona have made a fair beginning in a small way. The untimely death of the Mamlatdar of Sangamner, Mr. Kulkarni, prevented the expected organisation of a number of grain banks in that Taluka.

The Mahad Hulling and Polishing Society collected Rs. 4,100 by way of shares and purchased machinery at a cost of Rs. 3,700. Owing to the delay in installing the machinery, it could not begin work till after the end of the year.

The Cattle Breeding Society at Maroli is an interesting experiment. The Members who number 27, have purchased a bull and have made arrangements to seclude their cows from the village bulls. The expense of maintaining the bull has during the year been borne by a well-to-do rayat, so that the society is hardly run on strictly business lines: but as the members learn to appreciate the advantage of proper breeding, it may be expected that they will be willing to contribute the necessary funds.

C.—Non-Agricultural Societies.

41. These may be divided into three main types, (i) Credit Societies, (ii) Co-operative Stores and (iii) Weavers Societies.

(i) Credit Societies.

42. The majority of the credit societies follow the Schulze-Delitzsch model, with share capital and limited liability. Membership is as a rule based on residence in a particular locality; but there are several communal societies and a few whose membership is based on occupation. A few of the Debt Redemption Societies, to which reference will be made later, have adopted unlimited liability. A common feature of all these societies is that they raise their capital locally and are in no way dependent on the Central Bank.

43. *People's Banks.*—(Urban Credit Societies.)—There are now more than 30 societies of the ordinary urban type.

Southern Division.—Those in the Southern Division have proved the most successful. The Betgeri Co-operative Credit Society, presided over by Mr. Bhavansa Kabadi, and carefully supervised by the Revd. Canon Rivington, has now a membership of 1,242 and a working capital of Rs. 1,29,788. Its paid

up capital is Rs. 32,533 and its reserve fund, Rs. 6,770. It pays its depositors 6 per cent. The Hubli Urban Society presided over by Mr. K. R. Valvekar, is also admirably managed. Its membership is now 865 and its working capital, Rs. 1,10,580. The paid up share capital is Rs. 25,838, and the reserve fund, over Rs. 8,000. It is able to obtain as many deposits as it needs at 5 per cent. The Dhawar Urban Society has shown continued improvement under the able guidance of Mr. K. B. Ankalgı and Mr. B. S. Kamlapur. Its membership is now 597 and its working capital Rs. 91,020. The paid up share capital is Rs. 35,082 and the reserve fund, Rs. 2,543. The Southern Maratha Society has a membership of 1,198 and a working capital of Rs. 2,72,512. Its paid up share capital is Rs. 97,076 and its reserve fund Rs. 23,619. The management of this society under the chairmanship of Mr. Jamblekar has shown improvement; but the society is still suffering from the effects of making loans in the past without proper enquiry; and loans overdue from members amount to Rs. 27,000, besides a sum of Rs. 28,000 for which suits have been filed. The members as a whole take little interest in the society and a quorum for a special general meeting can with difficulty be found. The Belgaum Pioneer Society is doing well, but overdue arrears are considerable. It has 663 members, and a working capital of Rs. 55,785. The paid up share capital is only Rs. 4,525; but there is a reserve fund of Rs. 4,584. Deposits from members amount to Rs. 46,553. Two Urban Societies in Kanara deserve mention—Sirsi under Mr. Keshvain with a membership of 174 and a working capital of Rs. 23,351; and Karwar under Rao Bahadur Yennemadi, with a membership of 671 and a working capital of Rs. 21,630.

Central Division.—In the Central Division the largest urban society is that at Ahmednagar, presided over by Mr. Chitale. It has a membership of 1,282 and a working capital of Rs. 2,38,922. The paid up share capital is Rs. 29,995 and the reserve fund, Rs. 5,000. The appointment of a whole-time manager last year has brought about some improvement; but there is still a long list of loans overdue to the society and the accountancy leads much to be desired. Loans amounting to Rs. 2,305 were advanced during the year to rural societies. The Cosmos Society at Poona has shown a marked improvement, chiefly owing to the efforts of Mr. R. N. Paranjpye, one of the members of the Committee, and Mr. N. C. Kelkar and a Committee of supervisors. Proper care is now exercised in granting loans and vigorous measures are being taken to recover outstandings. Its working capital is now Rs. 62,282 of which Rs. 10,020 is paid up share capital. The Pandharpur Society under Mr. V. S. Jog with a membership of 181, and a working capital of Rs. 17,971, is excellently managed. The Dhulia Taluka Co-operative Credit Society, under Rao Bahadur Bhangaonkar, has increased its capital from Rs. 21,036 to Rs. 27,171. The Shri Godavari Bank at Nasik has been classed as A; but has not made much progress in collecting further capital which now stands at Rs. 13,000.

Northern Division.—There are no urban societies of any size except the Broach and Surat Unions, which, as they lend more than half their capital to rural societies, are classed as central societies. A society for Hackney drivers at Broach, registered last year, has a membership of 15 and a working capital of Rs. 1,598.

Bombay City.—The Lower Colaba Co-operative Credit Society, Limited, registered early in the year has made remarkable progress under the able management of Mr. H. V. Rajvadekar. Its membership is 173, paid up share capital Rs. 3,850, and working capital Rs. 5,231. Its success has stimulated the formation of other societies of the same type in Bombay city.

44. *Communal Societies.*—The most important and successful of these, is the Shamrao Vithal Co-operative Credit Society founded by Rao Saheb S. S. Talmaki in the interest of the Sarasvat community. Its members, a large portion of whom are Government servants, are to be found in all parts of the Presidency. The society has now seven branches, at Karwar, Kumta, Hona-war, Sirsi, Hubli, Dharwar and Mangalore, the last named being in the Madras Presidency. Its membership has risen from 933 to 1,003, and its working capital, from Rs. 1,80,974, to Rs. 2,48,872. The excellent management reflects great credit on its founder and president, and on the secretary and

treasurer Messrs. Kaushik and Talgeri. Mention may be made here of an offshoot of this society, the Saraswat Co-operative Housing Society, Limited, which was registered at the close of the year. The Chairman is Rao Saheb Talmaki. The Society proposes to erect 18 tenements on a plot of land belonging to the Bombay City Improvement Trust at Gamdevi at a cost of Rs. 72,000 and to rent them to members of the society. Share capital and loan stock bonds to the amount of Rs. 25,460 have already been subscribed and allotted and the remainder of the capital has been raised by loan. An account of the working of the society will be given in next year's report.

Among other Communal Societies deserving mention are the Raddy Society with its headquarters at Dharwar, with a membership of 928 and a working capital of Rs. 13,663; and the Hubli Christian Society with a membership of 329 and a working capital of Rs. 9,558. A society for Oil Pressers has recently been registered at Belgaum.

45. *Employees' and Government Servants' Societies.*—There are 12 societies of this type. The two largest are the Great Indian Peninsula Railway Employees' Society, with a membership of 5,733 and a working capital of Rs. 4,24,750 (an increase of 100 per cent.) and the Bombay Baroda and Central India Railway Co-operative Society with a membership of 4,074 and a working capital of Rs. 2,11,645. The management of both these societies is controlled from head-quarters, and recoveries of loans made from the member's pay bills. The Central Telegraph Office Society has a membership of 204, and a working capital of Rs. 13,980. The Bombay Postal Society registered last year has now a membership of 314 and a working capital of Rs. 9,685. The spirit and management of all these societies is excellent. They owe much to the personal interest bestowed on them by their official chiefs. The No 1 Military Accounts Society, Poona, with a branch at Quetta, has also been classed as A. The East Khandesh Government Servants' Society continues to show steady progress. Its membership has risen from 217 to 255 and its working capital from Rs. 18,250 to Rs. 33,241. Among societies for Municipal servants, the Satara Malkane Society, composed of Bhangis, has done remarkably well under Mr. Chirmule's guidance. At its annual meeting presided over by Mr. Brendon Collector of Satara, many of the members testified to the remarkable improvement effected in their material and moral condition. The Thakorji Maharaj Society at Nadiad has been doing good work on similar lines.

46. *Mill-hands' and Labourers' Societies.*—In a remarkable paper read at the Provincial Conference in August 1914, Mr. G. K. Devdhar, of the Servants of India Society, gave a detailed account of a scheme for founding societies for the redemption of the Urban Labouring Classes from debt. As a result of his devoted labours 14 societies with this object were registered in the City of Bombay before the end of March 1915. As a rule membership of a particular society is confined to persons living within a definite neighbourhood and belonging to the same caste or following the same occupation. Members are required to subscribe by instalments for one or more debentures, and are encouraged to deposit their monthly savings in the society. The society raises further capital by means of loans or deposits from non-members and as soon as possible liquidates the debts of its members. Lectures on thrift, temperance, and co-operation form a special feature of the scheme. The societies are supervised by paid inspectors. The whole scheme is under the control of a strong committee called the Debt Redemption Committee with the Hon. Mr. C. H. A. Hill, C.S.I., C.I.E., I.C.S., as its first president and a small sub-committee takes an active part in guiding the affairs of the societies and in organising new ones. Government have been pleased to make a grant of Rs. 500 per annum for three years to assist the work. The total membership of the 14 societies stood at 350 and the working capital at Rs. 33,535. The members display the keenest interest and pride in their societies; and the progress made in thrift, temperance, and self-respect is remarkable. One society, the Somavanshiya, has been classed as A and 11 as B.

Outside Bombay City, the Gokak Mill-hands Society controlled by Rao Saheb Shivmurti Swami deserves notice. A clerical staff is provided and paid.

for by the proprietors of the mill, which also acts as the society's banker and pays 5 per cent. on deposits made by the society in the mill. The membership is 2,488 and the working capital Rs. 20,487, entirely provided by the members.

The Hubli Mill-hands Society and the Broach Mill Hands Society have to cease work, owing to the stoppage of the mills.

(ii) Co-operative Stores.

47. The only Non-Agricultural Co-operative Store of any note is the Sahakari Vastra Bhandar at Poona which deals in cloth. The share capital Rs. 2,198 is somewhat small in comparison with the turnover of about Rs. 30,000. The store deals with non-members as well as members; but on less favourable terms. Cash payment, which is prescribed by the by-laws is generally enforced in practice. A profit of Rs. 964 was earned during the year. The management is in the hands of Messrs. Jadhav and Bodhny.

(iii) Weaver's Societies.

48. There is no class in the Presidency, for whom Co-operation could do more than the hand-loom weavers. These men are accustomed to purchase their raw materials at exorbitant rates on credit from local Savkars to whom they are compelled to sell their finished goods at a fixed rate, and are thus cheated at both ends. The functions of a Weavers' Co-operative Society should be to purchase raw materials at wholesale rates and, if possible, to act as agent for the sale of the finished goods. 29 weavers' societies are now on the register, the same number as last year. One society has been cancelled and one registered during the year. Of these 29, several are working merely as credit societies and of the rest, only a few have been successful. They have natural enemies in the local Savkars and the members are often careless and improvident and given to drinking habits. Mistakes have been made in the constitution of some of the societies. To secure success the members should all be working weavers owning 2 or 3 looms at most. But in many towns and villages, there are well-to-do weavers owning as many as 40 or 50 hand-loom worked by hired labour to whose interest it is to keep their caste fellows in economic bondage. Such men sometimes succeed in joining a society and dominating it. The proper purchase of yarn demands a certain amount of business ability, and the system of accounts is necessarily elaborate. It is not surprising that progress has been slow.

In the Northern Division only one society, that at Borsad in the Kaira District, is in full working order. It has a membership of 29 and a working capital of Rs. 7,370. A society for Dhed Weavers at Valukabad (Ahmedabad) is well managed but does only credit business. In the Ahmednagar District, the Pathardi Society is being well managed by Mr. Deshmukh. It has 153 members to whom it sold raw materials to the value of Rs. 29,000 with a net profit of more than Rs. 500. The Sangamner Society is also fairly well managed. Its sales amount to Rs. 20,824. But there is a large number of defaulters. Both societies have been able to command good credit with traders in Bombay. In the Sholapur District, the little Begampur Society deserves mention. Its sales, to 48 members, amounted to Rs. 3,574, and its net profits to Rs. 529. The Sholapur Weavers' Society is still a credit society. In the Southern Maratha Country, there is one excellent society, that at Dharwar, guided by Mr. V. M. Herlekar. It has a membership of 118 and sold raw material to the value of Rs. 22,000, making a profit of Rs. 1,479. It also conducts the sale of members' cloth. Much of its success is due to its Inspector Mr. Basvannappa, who is himself a weaver and at the same time a most competent accountant and businessman. With a view to making wider use of his abilities, proposals were made to Government that Mr. Basvannappa should be appointed Inspector of Weavers' Societies in the Southern Maratha Country, under the control of the Registrar, his pay being recovered by a levy on the societies. The proposals were sanctioned in April, and it is hoped that in the course of next year he will be able to set in order some 9 or 10 societies, many of which are in a deplorable condition. The Hubli Society did a fair amount of

business, but is dominated by Savkar members. In the Ratnagiri District, Mr. Kadulkar's Society at Kankavli continued to do well, and the little society at Kharepatan has just begun to undertake the purchase of raw material.

49. *Weaving Demonstration.*—Two Weaving Assistants were employed throughout the year in superintending demonstrations of the fly shuttle pit loom. Mr. Vagh conducted demonstrations at Pathardi, in Ahmednagar, at Valsang, Karkum, Temburni and Begampur in Sholapur, and at Kharepatan in Ratnagiri. Over 100 fly shuttle looms are now being used in these places. The demonstrations held by Mr. Desai at Erandol, Dhulia, Chopda, Nasrabad, and Faijapur were less successful. The dullness of the cloth market in many places seems to have deterred weavers from going to the expense of purchasing fly shuttle looms. The demonstrations have been most successful in places where coarse cloth is woven. Some weavers have an erroneous impression that high class silk work cannot be done on this loom. It is true that double shuttle work can only be done with difficulty.

50. *Weaving Schools.*—There were seven Weaving Schools under the control of the Registrar—at Malegaon (2), Dharangaon, Sangamner, Hubli, Dharwar and Ranibennur. Thirteen masters and assistant masters were employed, and Mr. S. V. Velang, Weaving Expert Assistant, was in charge of the schools. Besides weaving, the pupils are taught reading and writing and a little elementary arithmetic. The schools at Malegaon did well, and those at Sangamner and Dharwar were fairly successful. The transfer of the Hubli School to the weavers' quarter has brought about an improvement. The Ranibennur School has not been well managed, and the school at Dharangaon had to be closed at the end of the year. A new school has since been opened at Dhulia. Warping and beaming machines have been introduced into the schools at Ranibennur, Hubli, Dharwar and Malegaon. Thanks are due to the Municipalities of Sangamner and Hubli for providing buildings rent free.

IV. RESERVE FUND AND V. RESOURCES.

51. *Reserve Fund.*—I have little to add to the remarks made in section II. The following table will show at a glance the principal sources from which the various kinds of societies derive their working capital:—

Type of Society.	Working Capital.	Reserve Fund.	Shares and Debentures.	Deposits by Members.	Deposits by Non-members.
	Rs.	Rs.	Rs.	Rs.	Rs.
Central ...	2,074,516	17,123	10,49,939	1,95,591	6,97,474
Agricultural ...	35,31,777	2,12,962	15,436	7,38,958	4,48,700
Non-agricultural ...	5,06,026	96,165	8,71,620	8,49,779	5,27,652

As regards the proportion of the reserve funds held by rural societies to their total working capital, it must be remembered that with new societies being constantly registered, averages are useless. But there is no doubt that the creation of a strong reserve is a matter to which most rural societies should pay more attention. It is possible that in some parts of the country where Savkar's rates are very high, societies would be justified in charging a higher rate than 9½ per cent. in order to increase their reserves. As a rule, reserve funds are employed as part of the working capital; though a few of the Limited Liability Societies have invested them separately. Non-agricultural societies depend almost entirely on capital raised locally. The Bombay Central Bank does not advance loans to them. The rural societies on the other hand have succeeded in raising only about one-third of their capital by local deposits from members and non-members. In Gujarat rural societies have obtained about one and a half lakhs of rupees in loans from the Local District Banking Unions. But nearly seventeen lakhs of rupees, or rather less than half the total working capital of all the rural societies has been derived from the Bombay Central Bank. Hither-

to that Bank has had no difficulty in meeting all the demands of rural societies; and its usual practice has been to grant loans to societies for a term of years, varying from three to five. But as some Rs. 6 lakhs of the Bank's working capital are derived from deposits, the Directors have recently decided that in future loans for current agricultural purposes should be made repayable within a year, and societies will accordingly be required to specify in greater detail the purposes for which loans are required. The decision should have a salutary effect upon some societies which have been in the habit of granting loans to members for much longer periods than are really necessary.

In the Southern Maratha Country some of the large urban societies have expressed a desire to utilise their surplus capital in financing rural societies. It is most desirable to utilize local resources in this way; and the best means of accomplishing this is one of the matters with which the report of the Committee on Co-operation is expected to deal.

VI. DISPUTES AND LITIGATION.

52. In January 1915, the Local Government were pleased to issue rules empowering the Registrar to appoint an arbitrator or arbitrators to deal with disputes between a society and its members, or between members, on matters touching the business of the society. The decisions of an arbitrator have the force of the decree of a Civil Court. The salutary effect of the new rules has already become apparent. Several societies who hesitated to undertake the expense of a court suit, have applied for arbitration and obtained decisions against defaulters; and many defaulters, seeing the efficacy of the new weapon prepared against them, have paid up their dues. The only difficulty that I foresee is that of finding arbitrators enough to undertake the numerous cases that are being sent up.

VII. AUDIT AND INSPECTION.

53. The staff of auditors throughout the year numbered 5. There was also one Assistant Auditor in the Northern Division, and a new Assistant Auditor for the Southern Division joined his duties in January. He was under training for the first two months. The number of societies audited was 514. Thus the standard of 100 societies per man was not quite reached. The audit of a number of large urban societies occupied a considerable part of the time of several auditors. They will be relieved of this duty in the coming year by the appointment of a special auditor for these societies. There is no doubt that both members of societies and outside depositors thoroughly appreciate the value of an independent audit by Government officers.

A month or six weeks has to be devoted every year to the preparation of the annual balance sheets of the societies. These all have to be scrutinised by the auditors, as scarcely any of the rural societies can be trusted to prepare them correctly. The auditors' work involving as it does ceaseless travelling is most exacting. With one exception all the members of the audit staff have worked conscientiously and well.

Apart from audit, comparatively little inspection has been done by the paid staff. The Inspectors are nearly all the time on duty with the auditors who are thus enabled to work much more rapidly than they could alone. Much useful inspection work has been done by the Honorary Organisers in their own districts and by the Special Mamlatdars when visiting societies for valuation. As a rule the Registrar has to rely on the last audit memo. for his opinion on the state of a society, supplemented by special enquiries made when any serious faults are brought to his notice.

VIII. ACTS, RULES AND BY-LAWS.

54. Besides the Arbitration Rules mentioned in the Section VI, two more rules of considerable importance were made. One empowers the Registrar to require societies with limited liability and with a total working capital

exceeding Rs. 50,000, to bear the charges of the audit of their accounts; the charges to be fixed by the Registrar. The second prohibits the payment of a dividend to share-holders at a rate exceeding 12 per cent. in any case, or at a rate exceeding 9 per cent. until its reserve fund exceeds one quarter of the subscribed share capital.

By-laws for Cattle Insurance and Employees' Societies were issued during the year. A provisional set of by-laws for Co-operative Dairies has also been printed. By-laws for other types of agricultural societies are under consideration, but will not be standardised till further experience has been gained. An elaborate set of account forms for Weavers' Societies has been drawn up by Mr. Basvannappa.

IX. MISCELLANEOUS.

55. *Conferences.*—The Provincial Co-operative Conference was held at Poona in August, under the Presidency of the Hon. Sir Richard Lamb, K.C.S.I., C. I.E., I. C.S. A separate report upon it has been submitted to Government. No divisional conferences were held. A district conference for Belgaum was organised by Rao Saheb Naik, but did not take place till the first week of April 1915, so that an account of it must be deferred till next year's report. A conference of weavers' societies in the southern Maratha Country arranged for October 1914, had to be postponed on account of the plague at Dharwar. It took place in April 1915.

A very successful Taluka Conference was held at Peth in the Valva Taluka of the Satara District, at the end of March 1915. It was arranged by Mr. Rajadnya and was largely attended by members of the neighbouring societies. The Sub-divisional officer, Mr. Moulvi, and myself were present, and Mr. M. R. Tarkunde of Sasvad was also good enough to attend and deliver an admirable homily. Mr. Chirmule, the Honorary Organiser of Satara, was unfortunately prevented by illness from being there. The object of the conference was educational and propagandist, but discussions also took place on practical difficulties experienced in the working of societies. The result has been seen in a considerable increase of deposits in the neighbouring societies and several applications for registration.

56. *Committee on Co-operation.*—The Committee on Co-operation for India toured in this Presidency in November 1914. The members of the Committee visited Poona, Baramati, Bombay, Dharwar and Bijapur and inspected a number of societies of various types. Evidence was heard at Poona and Bombay.

57. *The Agricultural and Co-operative Departments.*—Organised co-operation between these two departments has as yet been only partially achieved, and more is perhaps hardly possible at this stage. The Registrar has been furnished with a list of all cattle shows and agricultural demonstrations held during the year, and wherever possible lectures on co-operative subjects have been arranged. At the suggestion of Mr. Gilbert, Deputy Director of Agriculture, Southern Division, societies have been invited to apply for the holding of agricultural demonstrations in their villages in the ensuing fair season. Demonstrations of wheat-threshing, cane-crushing and gul-making have been attended by members of societies. I have already spoken of the work done by Mr. Itgi at Gadag in managing the Seed Society. I find that in the best societies the members as a rule display considerable interest in the activities of the Agricultural Department and are acquainted with its local officers: as for instance at Hadapsar. As Mr. Gonehalli's work develops, newly formed societies for co-operation in agriculture will look more and more to the Agricultural Department for assistance. The services of a graduate field-man have been placed at Mr. Gonehalli's disposal to help with the new dairy societies.

X. ATTITUDE OF THE PUBLIC.

58. The attitude of the educated public to co-operation is generally speaking one of approval—sometimes somewhat uncritical approval. Both

English and Vernacular newspapers devote considerable space on occasion to co-operative matters; and local conferences are reported at length. Among the rural population one finds every attitude from indifference, or in a few places suspicion to keen appreciation. Definite hostility is to be found among village money-lenders in not a few places, and they occasionally succeed in misrepresenting the objects and results of co-operation. But where societies flourish one is struck by the feeling of pride in their societies displayed by the members, as well as by the very genuine gratitude to Government for its efforts on their behalf. A large number of societies in the present year have begun the proceedings of their Annual General Meeting with a prayer for the success of the British Arms, and not a few have made contributions to the War Relief Fund.

Commerce and Co-operation have continued publication throughout the year. Mr. Gore has again edited the Co-operative Section of *Shet, Shetki* and *Shetkari* in Marathi and Mr. Bhadrapur in Kanarese.

Conclusion.—I have already mentioned the work of the Auditors. The Special Mamlatdars deserve commendation for the zeal with which they have performed their very arduous duties. The office staff under Mr. Chhaganrai Munshi have worked well.

I have the honour to be,

Sir,

Your most obedient Servant,

P. B. HAIGH,

Acting Registrar,

Co-operative Societies, Bombay.

STATEMENT I-A.

STATEMENT
Number and Constitution of

Item No.	District.	Class of Society, i.e., I, II, III, IV, V or VI	Type of Society, i.e., Central Bank, "Central Banking Union," or "Union."	Number of Societies.	NUMBER OF MEMBERS.			
					Individuals.		Societies.	
					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
<i>Northern Division, including Bombay.</i>								
1	Bombay	I	Central Bank	1	865	863	6	7
2	Broach	I	Central Banking Union	1	136	134	24	38
3	Surat	I	Do.	1	185	201	18	46
Total, Northern Division				3	1,186	1,198	48	89
<i>Central Division.</i>								
4	Sholapur	I	Central Banking Union	1	387	559	5	
Total, Central Division				1	387	559	5	
<i>Southern Division.</i>								
5	Dharwar	I	Central Banking Union	2	1	1	23	42
Total, Southern Division				2	1	1	23	42
Grand Total, Presidency proper				6	1,574	1,758	76	131

I-A.

Societies—Central Societies.

NUMBER OF AFFILIATED SOCIETIES.				WORKING CAPITAL.		Most usual dividend paid on shares.	MOST USUAL RATE OF INTEREST			Remarks.
Central Credit.	Agricultural Credit.	Non-Agricultural Credit.	Others	At the beginning of the year.	At the end of the year.		On loans issued by Societies.	On deposits.		
10	11	12	13	14	15	16	17	18	19	
		Rs.		Rs.	Rs.	Per cent.	Per cent.	Per cent.		
	34	1	1	15,23,436 1,06,834	17,49,914 1,01,174	6 6½	7 to 7½ 7	4½ 5		
	46			1,11,978	1,31,157	7½	7	4½		
	80	1	1	17,41,748	19,82,245					
	5			50,795	66,681	9·6	7 to 9½	5		
	5			50,795	66,681	9·6				
	36	3	3	19,950	25,590		7	6	* One is a federation of the type of Burma Union and is merely a supervising agency.	
	36	3	3	19,950	25,590					
	121	4	4	†18,12,493	20,74,516				† Excluding the Satara Union which is cancelled.	

STATEMENT I-B.

Number and Constitution of Societies—Agricultural Societies.

Item No.	District.	Class of Society I, II, III, IV, V or VI.	Type of Society. Limited or Unlimited.	Number of Societies.	Number of Members.		Working Capital.		Most usual dividend paid on shares.	Most usual rate of interest.		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.		On loans issued by Societies.	On deposits.		
1	2	3	4	5	6	7	8	9	10	11	12	13	
						Rs.				Per cent.			
<i>Northern Division, including Bombay.</i>													
1	Ahmedabad	I	Unlimited	(a) 38	3,000*	3,125	82,635*	90,630		0½	6½	(a) One is engaged in collecting capital. * Exclusive of cancelled Societies.	
		II	Do.	1	83	82	300	172		0½	7		
		II	Limited	1		98		173					
		IV	Unlimited	1	Engaged in collecting capital.								
		IV	Limited	1	Do.								
2	Broach	I	Unlimited	(b) 45	3,432*	3,736	1,38,931	1,53,018		0½	6½	(b) One is engaged in collecting capital.	
3	Kaira	I	Do.	(c) 33	3,236*	3,013	87,713	1,08,927		0½	6½	(c) Two and one is not working.	
4	Panch Mahals	I	Do.	(d) 11	784	1,181	17,032	28,023		0½	6½	(d) One is engaged in collecting capital.	
5	Surat	I	Do.	(e) 83	3,630	4,232	3,31,630	3,90,334		0½	6½	(e) Four and three are not working.	
		II	Limited	3	150	195	1,183	2,062		0½	6½		
		I	Unlimited	12	466	843	16,276	45,082		0½	6½		
		I	Limited	2		71		5,657		0½	6½		
6	Thana	II	Do.	(f) 4	130	229	3,330	5,232		0½	6½	(f) One is engaged in collecting capital.	
		III	Do.	1		27		84		0½	6½		
		IV	Unlimited	1	25	39	110	221		0½	6½		
		IV	Limited	3	37	116	2,195	6,417		0½	6½		
Total, Northern Division				240	14,082	17,827	6,81,335	8,35,081					
<i>Central Division.</i>													
7	Ahmednagar	I	Unlimited	30	2,540	2,068	1,66,085	1,86,760		0½	6½	(a) One is engaged in collecting capital.	
		II	Do.	(a) 3		51		160		0½	6½		
8	East Khandesh	I	Do.	21	664	1,569	20,012	55,134		0½	6½		
9	West Khandesh	I	Do.	8	462	405	17,117	20,823		0½	6½		
10	Nasik	I	Do.	19	660	1,179	64,207	1,03,810		0½	6½		
11	Poona	I	Do.	46	3,252	3,900	9,71,243	10,02,140		0½	6½		
		II	Limited	1	54	55	8,250	6,418		0½	6½		
12	Satara	I	Unlimited	(b) 54	1,465*	2,184	1,12,546*	1,76,861		0½	6½	* Exclusive of cancelled Societies.	
		I	Limited	1	Engaged in collecting capital.							(b) One is engaged in collecting capital.	
13	Sholapur	I	Unlimited	25	1,293	2,091	56,760	98,807		0½	6½	(c) Two do.	
		II	Limited	(c) 3		16		1,170		0½	6½		
Total, Central Division				210	10,390	14,505	14,18,129	16,52,173					
<i>Southern Division.</i>													
14	Belgaum	I	Unlimited	(a) 43	2,016	3,410	60,228	1,39,890		0½	6½	(a) Five are engaged in collecting capital and two are not working.	
15	Bijapur	I	Do.	41	3,180	3,993	1,34,303	1,72,175		0½	6½		
		II	Do.	1	Engaged in collecting capital.								
16	Dharwar	I	Do.	(b) 87	6,935*	9,071	4,64,161*	6,62,632		0½	6½	* Inclusive of cancelled Societies.	
17	Kanara	I	Do.	(c) 16	324	783	16,677	33,625		0½	6½	(b) Five are engaged in collecting capital.	
		II	Limited	(d) 2		69		2,260		0½	6½	(c) Three and one is not working.	
18	Kolaba	I	Unlimited	(e) 16	168	677	3,498	9,727		0½	6½	(d) Information is not received for one Society.	
19	Ratnagiri	I	Do.	18	462	753	14,930	29,314		0½	6½	(e) Two are engaged in collecting capital and one is not yet commenced work.	
Total, Southern Division				224	13,076	19,781	6,93,821	10,43,623					
Grand Total, Presidency proper				674	38,447	51,113	27,93,285	35,31,777					

STATEMENT I-C.

Number and Constitution of Societies—Non-Agricultural Societies.

Item No.	District.	Class of Society, I, II, III, IV, V, or VI.	Type of Society. Limited or Unlimited.	Number of Societies.	Number of members.		Working Capital.		Most usual dividend paid on shares.	Most usual rate of interest.		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.		On loans issued by Societies.	On deposits.	
1	2	3	4	5	6	7	8	9	10	11	12	13
<i>Northern Division including Bombay.</i>												
1	Bombay	I	Unlimited	(a) 13	331	460	12,723	32,124		18½	0	(a) Three are not working. (b) Two are engaged in collecting capital.
		I	Limited	(b) 10	9,531	12,337	5,89,736	9,29,275	6½	0½	5	
		VI	Limited	1		Engaged in collecting capital.						
2	Ahmedabad	I	Unlimited	2	61	64	1,203	1,741		0½	0½	
3	Broach	I	Limited	2	106	120	1,590	3,164		0½	7	
		VI	Unlimited	1	903	964	5,717	7,236		0½	5	
4	Kaira	I	Unlimited	2	143	256	4,309	5,787		0½	6½	
		II	Unlimited	2	14	86	9,809	9,195		7	5	
5	Surat	I	Limited	1	59	59	3,014	3,077		7½	6	
Total, Northern Division				40	11,207	14,355	6,27,110*	9,62,599				
<i>Central Division.</i>												
6	Ahmednagar	I	Unlimited	4	602	627	17,682	16,475	Pre: 6½ Ord: 7	0½	0½	*Inclusive of one cancelled society.
		I	Limited	2	1,341	1,417	2,24,022	2,40,368		6½ to 0½	0½	
		II	Unlimited	1	161	153	3,200	6,547		12½	0½	
		II	Limited	1	138*	117	19,065*	10,014		0½	0½	
7	East Khandesh	I	Limited	1	217	255	18,215	33,241	9 16	7	4 to 5	
8	West Khandesh	I	Limited	(a) 2	160	193	21,036	27,155	15 16	6	9	(a) One is engaged in collecting capital.
9	Nasik	I	Limited	1	216	227	12,861	13,000		9 to 12	4 to 6	
		II	Unlimited	1	123	123	2,195	2,162		0½	0½	
10	Poona	I	Limited	5	952	1,005	1,15,512	1,01,716	6	0½	0½	
		I	Unlimited	4	120	124	8,513	8,548		0½	0½	
		II	Limited	1		167		20,538		0½	0½	
11	Satara	I	Unlimited	7	(b) 130	135	(b) 23,818	24,031		0½	6½	(b) Exclusive of cancelled societies.
		I	Limited	1	15	15	1,873	2,078		0½	0½	
12	Sholapur	I	Unlimited	1	19	22	500	576		12½	0½	(c) One is engaged in collecting capital and exclusive of one society which was transferred to class A last year.
		II	Limited	(c) 5	391	590	(c) 20,161	45,096		0½	0½	
		II	Unlimited	1		43		9,080				
		II	Limited	1	89	120	4,740	6,023				
Total, Central Division				39	4,667	5,317	4,90,439	5,60,498				
<i>Southern Division.</i>												
13	Bolgaum	I	Limited	7	3,525	4,480	79,383	1,10,629		0½	0	
		II	Unlimited	4	131	144	11,690	13,788		0½	0	
14	Bijapur	I	Limited	4	272	389	23,524	25,690		0½	0½	
		II	Unlimited	1	32	32	1,050	1,072		12½	0½	
15	Dharwar	I	Limited	9	4,093	4,509	5,94,695	6,36,785	8	0½	0½	
		II	Unlimited	7	353	439	35,624	41,852	9	0½	0½	
16	Kanara	I	Unlimited	1	28	30	44	452		0½	0½	6 to 6½
		I	Limited	5	809	1,292	34,021	60,169		0½	0½	
		IV	Limited	1	64	68	7,092	22,350		0½	0½	
17	Kolaba	I	Unlimited	1	35	38	928	947		0½	0½	
		II	Limited	1		10		70			0½	
		VI	Limited	1		40		3,050			0½	
18	Batnagiri	I	Unlimited	11	363	376	29,002	30,487	6½	0½	0½	
		I	Limited	1		78		1,518				
		II	Unlimited	2	115	119	10,509	11,173				
		II	Limited	1		24		2,437				
Total, Southern Division				58	10,114	12,037	8,28,468	9,62,929				
Grand Total, Presidency Proper				137	25,098	31,739	19,40,017	25,06,026				
Summary for the Presidency ...												
Central				6	1,574	1,758	18,12,403	20,74,516				
Agricultural				674	38,447	51,113	27,03,285	35,31,777				
Non-agricultural				137	25,098	31,739	10,40,017	25,06,026				
Total				817	63,639	84,630	65,51,795	81,12,319				

STATEMENT
Receipts and Disbursements

Item No.	District.	Class of Society, i. e., I, II, III, IV, V or VI.	Type of Society.	Loans and Deposits.					
				Share payment.	By members.	By non-members.	By other Societies.	By Government.	By Central Societies.
1	2	3	4	5	6	7	8	9	10
<i>Northern Division, including Bombay.</i>									
1	Bombay	I	Central Bank	10,160	7,375 0 0	20,86,438 9 8	61,540 6 1		
2	Broach	I	Central Banking Union	1,400	66,373 8 8	23,006 8 4	18,209 1 5		
3	Surat	I	Do.	14,520	63,944 7 6	26,475 1 0			
Total N. D.				26,080	1,37,693 0 2	21,35,948 3 6	69,833 7 6		
<i>Central Division.</i>									
4	Sholapur	I	Central Banking Union	4,260	15,059 0 0	15,291 3 0			
Total C. D.				4,260	15,059 0 0	15,291 3 0			
<i>Southern Division.</i>									
5	Dharwar	I	Central Banking Union	1,400		1,740 0 0			
Total S. D.				1,400		1,740 0 0			
Grand Total				31,740	1,52,752 0 2	21,56,979 6 6	69,833 7 6		

Item No.	District.	Class of Society, i. e., I, II, III, IV, V or VI.	Type of Society.	Share capital withdrawn.	Members' deposits withdrawn.	Loans repaid to						Loans to		
						Government.	Central Societies.	Other Societies.	Non-members.	Members.		Central Societies.		
										On personal Security.	On mortgage Security.			
1	2	3	4	20	21	22	23	24	25	26	27	28		
<i>Northern Division, including Bombay.</i>														
1	Bombay	I	Central Bank		125 0 0			51,653 4 3	10,01,518 5 11					
2	Broach	I	Central Banking Union.		77,944 11 11			14,180 8 4	22,949 0 6	10,342 5 11				
3	Surat	I	Do.		59,807 13 5				28,007 8 7	4,375 0 0	8,100			
Total N. D.					1,37,677 9 4			65,833 7 7	19,52,474 15 0	14,717 5 11	8,100			
<i>Central Division.</i>														
4	Sholapur	I	Central Banking Union.		14,424 0 0	173 14 11			5,174 12 9	28,970 0 0	24,400			
Total C. D.					14,424 0 0	173 14 11			5,174 12 9	28,970 0 0	24,400			
<i>Southern Division.</i>														
5	Dharwar	I	Central Banking Union.						1,600 0 0					
Total S. D.									1,500 0 0					
Grand Total					1,52,301 9 4	173 14 11		65,833 7 7	19,57,149 11 9	43,627 5 11	32,500			

II-A.

Central Societies.

colps.

Loans repaid by members.	Loans repaid by Central Societies.	Loans repaid by other Societies.	Interest received.	Sale of goods to members.	Other Income.	Total income of year.	Opening balance.	Grand total including the opening balance.
11	12	13	14	15	16	17	18	19
Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
		7,11,258 5 1	98,906 13 0	1,34,252 7 5	28,510 0 10	31,20,469 15 1	1,17,403 8 8	82,43,873 2 0
14,076 6 7		39,171 1 9	2,745 13 5		190 14 8	1,65,257 5 10	27,858 8 6	1,93,116 14 4
11,514 6 0		58,150 0 2	6,130 4 0		1,101 4 0	1,81,835 7 2	9,200 4 0	1,61,104 11 2
25,590 12 7		8,08,579 7 0	1,05,782 12 5	1,34,252 7 5	29,802 9 6	34,73,662 12 1	1,54,631 0 2	86,28,003 12
40,487 8 0		4,450 0 0	5,707 8 8		22 10 0	85,277 13 8	14,025 7 6	1,00,203 6 2
40,487 8 0		4,450 0 0	5,707 8 8		22 10 0	85,277 13 8	14,025 7 6	1,00,203 6 2
		1,806 4 0	567 7 2		873 1 7	10,180 12 9	7,771 9 5	17,958 6 2
		1,806 4 0	567 7 2		873 1 7	10,180 12 9	7,771 9 5	17,958 6 2
68,078 4 7		8,14,835 11 0	1,12,057 12 8	1,34,252 7 5	30,408 5 1	85,69,027 6 6	1,77,228 1 1	37,40,255 7 7

ments.

Other Societies.	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 the closing balance.	Remarks.
29	30	31	32	33	34	35	36	37	38	39
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.	
10,22,207 8 7	56,558 7 0	*17,360 8 6 +1,100 0 0	(b) 1,24,730 1 11	7,609 0 6	24,413 1 6	18,619 10 6	32,16,045 0 8	27,828 2 1	32,43,873 2 9	
41,050 0 0	3,031 9 6	1,503 10 4		863 4 6	190 10 0		1,73,345 8 0	19,770 6 4	1,93,115 14 4	
77,475 0 0	3,010 14 7	862 5 3		649 2 6	927 7 2		1,84,115 3 6	6,049 7 8	1,91,104 11 2	
11,41,362 6 7	64,100 15 1	21,006 8 1	1,24,730 1 11	9,121 7 6	25,531 2 8	8,619 10 6	35,73,505 12 2	54,583 0 1	36,28,003 12 8	
12,500 0 0	1,502 8 3	880 5 0		1,284 2 0	121 13 9		89,431 9 5	10,771 11 9	1,00,203 6 2	
12,500 0 0	1,502 8 3	880 5 0		1,284 2 0	121 13 9		89,431 9 5	10,771 11 9	1,00,203 6 2	
12,400 0 0	88 3 6		37 0 0	601 13 0	2,907 8 2		17,634 8 8	323 13 6	17,958 6 2	
12,500 0 0	88 3 6		37 0 0	601 13 0	2,907 8 2		17,634 8 8	323 13 6	17,958 6 2	
11,00,302 8 7	65,691 10 10	21,886 13 1	1,24,767 1 11	11,007 7 8	28,560 8 7	8,619 10 6	36,80,571 14 3	65,633 9 4	37,46,255 7 7	

* Including ad interim dividend for 1914-15.

† Bonus distributed among members, directors and auditors.

‡ Sinking fund.

(a) Oil-cake sold at Baramati.

(b) Oil-cake bought for Baramati Store.

STATEMENT
Receipts and Disbursements

Item No.	District.	Class of Society, i.e., I, II, III, IV, V or VI.	Type of Society.	Loans and Deposits.								Loans repaid by members.	Loans repaid by Central Societies.	
				Share payment.	By members.					By other Societies.	By Government.			By Central Societies.
					By members.	By non-members.	By other Societies.	By Government.	By Central Societies.					
1	2	3	4	5	6	7	8	9	10	11	12			
<i>Northern Division, including Bombay.</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.		
1	Ahmedabad	I	Unlimited		5,440 2 5	14,663 1 10				2,300 0 0	56,645 8 0			
		II	Do.								1 15 0			
		II	Limited				312 6 4							
		IV	Unlimited		Engaged in collecting capital.									
		IV	Limited		Do.									
2	Broach	I	Unlimited		9,500 14 4	9,802 5 2	500 0 0			43,350 0 0	1,02,783 15 10	2,180 0 0		
3	Kaira	I	Do.		6,307 10 6	18,082 13 4	900 0 0			18,700 0 0	97,814 13 7			
4	Panch Mahals	I	Do.		8,025 7 9		2,200 0 0	800 0 0		1,800 0 0	17,081 9 2			
5	Surat	I	Do.		25,697 5 9	64,674 15 10	19,101 5 1			87,575 0 0	1,36,398 1 9	1,306 6 1		
		II	Limited	845 0 0							143 12 0			
		I	Unlimited		7,721 8 0	2,875 1 6	3,201 9 0			19,400 0 0	26,626 8 0			
		I	Limited	1,512 0 0	1,610 0 0	3,787 0 0					1,410 0 0			
6	Thana	II	Do.	1,845 0 0	6,920 15 6	6,322 1 0					133,63 4 1			
		III	Do.	27 0 0	7 0 0									
		IV	Unlimited		5 0 0	100 0 0					200 0 0			
		IV	Limited	1,745 0 0	1,972 11 6	1,100 0 0	600 0 0				637 11 1			
Total Northern Division					5,974 0 0	73,208 11 9	1,21,387 6 8	26,815 4 5	800 0 0	1,73,125 0 0	5,02,107 2 8	3,658 8 0		
<i>Central Division.</i>														
7	Ahmednagar	I	Unlimited		8,072 13 0	628 1 0	1,248 4 9			24,400 0 0	66,274 10 8			
		II	Do.		160 0 0						160 0 0			
8	East Khandesh	I	Do.		15,818 19 1	19,491 0 0				2,300 0 0	36,038 0 0			
9	West Khandesh	I	Do.		997 0 10	165 0 0	150 0 0			2,400 0 0	10,079 8 0			
10	Nasik	I	Do.		11,081 9 8	3,947 9 8				38,200 0 0	36,977 11 1			
11	Poona	I	Do.		22,037 6 4	65,572 8 6	2,000 0 0			5,01,874 5 4	6,22,713 12 6			
		II	Limited	153 0 0		1,300 0 0					1,110 11 5			
12	Satara	I	Unlimited		13,246 6 5	13,737 6 6				60,410 0 0	56,861 8 9			
		I	Limited		Engaged in collecting capital.									
13	Sholapur	I	Unlimited		10,026 1 2	6,200 0 0	11,725 0 0			37,150 0 0	48,859 9 1			
		II	Limited	170 0 0	500 0 0	500 0 0								
Total Central Division					523 0 0	69,840 1 6	1,11,539 9 8	15,123 4 9		6,66,734 5 4	8,78,584 7 0			
<i>Southern Division.</i>														
15	Belgaum	I	Unlimited		20,203 14 8	14,315 15 0	1,000 0 0			41,000 0 0	57,606 12 9			
16	Bijapur	I	Do.		5,404 1 0	1,910 0 0	3,550 0 0			35,000 0 0	67,848 0 0			
		II	Do.		Engaged in collecting capital.									
16	Dharwar	I	Do.	43 0 0	51,072 1 0	25,710 7 6	22,900 0 0			1,49,300 0 0	2,21,073 4 4			
17	Kanara	I	Do.		10,180 2 3	11,569 0 0	3,240 10 0				13,575 1 1			
		II	Limited	125 0 0	1,525 0 0	150 0 0					610 0 0			
18	Kolaba	I	Unlimited		4,009 9 0	1,074 0 0				750 0 0	3,781 7 0			
19	Ratnagiri	I	Do.		8,146 9 10	1,857 12 0	100 0 2	1,000 0 0		4,900 0 0	16,034 12 10			
Total Southern Division					168 0 0	1,00,540 5 9	57,487 2 6	30,100 10 2	1,000 0 0	2,30,950 0 0	3,80,730 6 9			
Grand Total, Presidency proper					6,465 0 0	2,56,589 8 0	2,90,414 2 10	72,129 3 4	1,800 0 0	10,70,909 5 4	17,61,422 0 11	3,662 5		

Receipts.

Loans repaid by other Societies.	Interest received.	Sale of goods to members.	Other income.	Total income of year.	Opening balance.	Grand total including the opening balance.
13	14	15	16	17	18	19
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
140 0 0	6,826 1 7		253 1 9	86,268 0 4	*32,566 1 9½	1,18,834 1 7½
140 0 0	21 2 8		124 13 0	237 13 8	185 8 8	473 6 4
	0 8 9	177 5 9	38 0 0	528 4 10		528 4 10
		Engaged in collecting capital.				
			Do.			
	11,919 0 6		698 14 6	1,80,715 2 4	*31,250 5 4½	2,11,965 7 8½
	8,705 0 6		975 6 1	1,51,485 12 0	*8,560 5 6	1,60,666 1 6
9,300 0 0	2,088 11 5		424 0 0	34,619 12 4	5,813 5 8	40,433 2 0
7,635 0 0	23,857 7 7		1,197 3 4	4,16,541 14 9	10,405 6 7½	4,35,947 5 4½
	2 0 10	463 12 0	185 2 8	1,639 11 1	470 4 4	2,109 15 5
	1,801 14 5	5 1 0	1,016 9 6	62,648 3 5	262 13 8	62,911 1 1
	124 2 11		30 0 0	8,453 2 11		8,453 2 11
	896 9 8	15,602 2 6	2,633 10 0	47,583 10 9	3,507 0 6	51,090 11 8
	50 0 0		204 3 0	238 3 0		238 3 0
	52 8 10	4,763 11 0	3 8 0	358 8 0	9 12 0	368 4 0
900 0 0			8,311 6 4	10,863 0 9	868 14 6	20,251 15 3
10,215 0 0	56,345 5 8	21,012 0 3	16,085 12 9	10,10,751 4 2	1,02,919 14 1½	11,13,671 2 3½
	12,400 7 6	1,388 14 11	1,009 11 8	1,15,510 15 6	7,064 15 2	1,22,475 14 8
	40 0 0		25 8 0	885 8 0		885 8 0
	2,747 0 6	21 2 0	1,018 14 3	77,434 12 10	2,059 6 5	80,304 3 8
	1,317 6 2		99 5 7	15,208 4 7	2,854 2 11	18,062 7 6
	3,161 1 1	5 2 3	3,688 6 9	97,061 8 6	11,444 2 0	1,08,505 10 6
	89,201 13 2		4,693 12 7	13,08,383 10 5	18,903 10 6	13,22,287 4 11
	132 6 0	8,503 11 6		11,208 12 11	125 4 6	11,334 1 5
	10,408 13 5	4 7 0	995 10 0	1,55,165 4 1	*1,523 8 3	1,56,688 7 4
		Engaged in collecting capital.				
400 0 0	6,826 2 10		763 5 9	1,22,850 2 10	9,807 15 0	1,32,158 1 10
				1,170 0 0		1,170 0 0
400 0 0	1,26,326 2 8	9,923 5 8	12,584 10 7	19,04,378 15 8	50,062 11 9	19,54,461 11 5
	5,800 15 9	448 9 6	1,488 2 8	1,42,064 6 4	2,674 10 11	1,44,739 1 8
	12,238 8 8		954 0 0	1,26,904 10 3	(a) 6,603 5 5	1,33,507 15 8
	37,220 8 6½	832 9 10	3,627 3 8	5,11,200 0 10½	(b) 5,067 10 1½	5,16,276 1 0
200 0 0	1,763 4 6		996 6 5	41,545 8 8	1,309 1 1	42,844 9 4
	34 11 2		15 6 3	2,460 1 5	(c) 655 0 0	3,115 1 5
	388 7 5	8 13 6	350 16 5	11,262 4 4	382 8 3	11,644 12 7
500 0 0	1,488 0 10		291 6 3	34,718 9 11	9,325 1 5	38,044 11 4
1,100 0 0	58,054 6 8½	1,820 0 10	7,723 8 8	8,70,164 9 4½	20,197 11 2½	8,90,362 4 7
11,715 0 0	2,41,625 15 0½	32,255 6 9	36,404 0 0	37,85,204 13 2½	1,73,200 5 1	39,58,405 2 3½

Share capital withdrawn.	Members' deposits withdrawn.	Loans repaid to				Loans to		General Provisions
		Government.	Central Societies.	Other Societies.	Non-members.	Members		
						On personal Security.	On mortgage Security.	
20	21	22	23	24	25	26	27	28
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.
	5,845 1 6	3,918 4 7	4,542 14 1	400 0 0 140 0 0 140 0 0	3,570 7 11	53,927 7 9	1,611 0 0	
	5,816 7 1	442 11 9	42,958 1 8	400 4 10	4,446 3 0	1,15,939 13 6	10,217 9 0	Engaged in 2,983 4 1
90 0 0	4,832 15 4	208 15 2	15,863 4 8		5,462 0 0	1,17,428 12 0		
	309 0 0	71 4 0	300 0 0	2,200 0 0		20,634 4 0	540 0 0	
	26,006 15 2	3,877 8 7	60,936 12 0	7,535 0 0	48,658 6 10	1,83,843 15 3	50,742 4 10	1,360 8 3
	3,047 2 9		337 3 5	700 0 0	738 0 0	48,539 8 0	5,780 0 0	
	400 0 0				832 0 0	8,045 0 0	1,005 0 0	
110 0 0	6,920 15 6				6,322 1 0	15,001 12 0	130 8 0	
						200 0 0		
	1,216 7 8					3,900 3 6	40 0 0	
130 0 0	54,395 0 10	6,518 12 1	1,24,988 3 6	11,605 4 10	70,049 2 9	5,64,950 12 0	70,076 5 10	4,343 12 11
	1,460 15 0	752 14 5	11,282 14 0	6,911 8 7	185 10 11	43,896 7 6	34,640 0 6	
		138 7 0	1,300 0 0	250 0 0	1,550 0 0	160 0 0		
	167 11 10	164 6 5	312 9 8			57,459 0 0	12,711 0 0	
	2,092 4 1	55 1 6	10,403 1 9		2,470 9 8	9,418 14 0	2,750 0 0	
	11,015 0 0	156 12 8	5,50,206 10 0	3,167 0 0	12,831 7 2	71,171 4 6	11,397 0 0	
					4,300 8 3	1,40,705 6 8	4,02,948 4 8	
	977 4 5	863 13 5	21,813 7 1		2,650 0 0	47,158 10 0	70,300 15 6	
	5,062 9 4	86 13 6	10,107 15 8	3,584 1 4	6,928 14 0	85,627 3 0	9,570 0 0	Engaged in
						200 0 0	720 0 0	
	21,675 13 8	2,238 4 6	6,05,465 10 9	13,012 9 11	30,917 2 0	4,55,706 7 8	6,35,037 4 8	
	2,409 0 0	247 15 2	1,688 13 7		600 0 0	1,05,795 0 11	25,287 0 0	
	7,261 15 0	921 7 2	5,348 3 5	643 0 0	1,489 7 3	77,049 5 9	24,670 0 0	Engaged in
10 0 0	0,625 5 8	1,817 5 11	20,381 11 3	7,897 14 5	22,133 1 2	2,78,519 11 4	1,28,562 0 0	
	4,346 4 0		118 2 7	675 0 0	3,328 0 0	26,063 0 0	3,620 0 0	
	195 0 0					2,385 0 0	500 0 0	
	327 8 0		178 10 1		83 0 0	9,203 7 0	190 0 0	
	1,693 15 11	140 7 8		200 8 8	100 0 0	28,817 0 11	3,248 0 0	
10 0 0	25,054 0 7	2,627 8 11	27,713 8 11	9,416 7 1	27,733 8 5	5,27,832 9 11	1,56,077 0 0	
110 0 0	1,02,024 14 1	11,384 4 6	7,58,167 8 6	34,934 5 10	1,28,690 13 2	15,48,579 13 7	8,91,100 10 6	4,343 12 11

-B
Agricultural Societies.

Other Societies.	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 the closing balance.	Remarks.	Item No.
80	81	82	83	84	85	86	87	88	89		90
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.		
30 0 0	3,806 4 0		76 7 6	1,321 13 2½	66 11 7		78,206 8 1½	40,627 9 8	1,18,834 1 7½	* Exclusive of cancelled Societies.	
313 6 4	21 0 0					473 6 4		473 6 4			
	21 0 0		349 5 8	17 13 9		528 3 0	0 1 10	528 4 10			1
Collecting capital.											
Do.	6,623 12 10			1,515 5 4	950 5 0		1,02,383 13 10	19,583 9 10½	2,11,065 7 8½		2
900 0 0	4,773 5 8	6 0 0	35 0 0	1,024 15 5	365 15 9		1,50,941 4 0	9,124 13 6	1,60,066 1 6		3
3,300 0 0	406 9 3			174 8 7	8 6 6		26,844 0 4	13,589 1 8	40,433 2 0		4
14,215 0 0	16,956 7 4			3,198 7 0	3,608 15 9		4,20,030 5 5	15,016 15 11½	4,35,047 5 4½		5
385 13 9			155 0 0	30 7 6	24 12 6		596 0 9	1,513 14 8	2,109 15 5		6
600 0 0	1,258 8 2		2 6 4	265 12 4	696 6 9		62,224 10 9	636 6 4	62,911 1 1		
				16 1 3	17 9 9		8,315 11 0	137 7 11	8,453 2 11		
	263 0 0	100 5 7	14,900 15 1	255 11 0	2,572 0 0		46,757 4 2	4,333 7 1	51,090 11 3		6
			183 0 0	54 4 8			237 4 6	0 14 6	238 8 0		
			150 0 0				350 0 0	18 4 0	368 4 0		
200 0 0			8,405 15 9	1,077 15 7	5,479 13 3		10,720 7 7	531 7 8	20,251 15 3		
13,843 8 1	34,218 10 3	196 5 7	24,258 1 11	8,953 8 5½	14,081 0 10		10,07,607 15 9½	1,06,063 9 6	11,13,671 2 8½		
210 10 0	8,240 6 7		32 0 0	1,548 8 11	164 13 9		1,00,326 3 2	14,149 11 6	1,23,475 14 8		7
				10 8 0			170 8 0	215 0 0	385 8 0		8
	1,015 5 6		5 7 6	824 7 0	305 10 8		75,059 5 6	5,334 13 9	80,394 3 3		9
	884 9 1			214 4 1	23 0 8		13,954 7 9	4,107 15 9	18,062 7 6		10
	3,031 6 3			701 12 6	3,810 14 10		1,04,723 7 1	3,782 8 5	1,08,505 10 6		11
	62,403 13 2		59 12 9	4,088 11 2	3,172 14 2		12,80,844 11 0	41,443 9 11	13,22,287 4 11		12
	223 2 9		6,389 14 3	317 7 6	7 8 0		11,238 8 9	95 8 8	11,334 1 5		13
	7,831 9 10		4 11 9	918 0 6	45 8 11		1,52,564 1 5	4,124 5 11	1,56,688 7 4	* Exclusive of cancelled Societies.	14
Collecting capital.											
	3,213 8 2		39 9 0	667 6 10	101 13 3	95 0 0	1,26,029 14 1	6,123 8 9	1,32,152 1 10		15
				35 12 3			955 12 8	214 3 9	1,170 0 0		16
210 10 0	66,933 12 4		6,531 7 3	8,916 9 9	7,131 4 1	95 0 0	18,74,866 15 0	79,504 12 5	19,54,461 11 5		17
	3,799 4 0	9 0 9	146 2 6	788 15 0½	593 11 0		1,41,454 14 11½	3,284 2 8½	1,44,739 1 3	(a) Inclusive of one Society's balance Rs. 4-14-4. This Society was shown as not working last year.	14
	7,247 7 8		121 2 6	1,439 11 2	224 15 7		1,26,416 11 1	7,161 4 7	1,33,577 15 8		15
Collecting capital.											
	25,903 6 0½		1,177 14 6	5,200 10 11½	2,395 15 11		5,03,215 1 2	13,060 15 10	5,16,276 1 0	(b) Exclusive of cancelled Societies.	16
300 0 0	615 6 4		1,274 10 0	225 13 6	63 8 0		40,627 7 5	2,317 1 11	42,944 9 4		17
				11 9 6			3,091 9 6	23 7 11	3,115 1 5		18
	198 13 9			206 0 5	4 14 6		10,392 5 9	1,222 6 10	11,614 12 -7	(c) The Society was shown as engaged in collecting capital though working because the balance sheet was not received in time.	19
850 0 0	802 2 10			298 13 2	91 9 9		36,377 10 11	1,667 0 5	38,044 11 4		20
1,200 0 0	38,556 8 2½	9 0 9	9,719 13 6	8,171 9 9	3,374 5 9		8,61,575 12 9½	28,786 7 0½	8,90,362 4 7		
30,333 13 1	1,59,813 14 2½	205 6 4	33,509 6 8	26,041 6 11½	24,586 10 8	85 0 0	37,44,050 11 7	2,14,444 6 8½	33,58,495 2 3½		

Item No.	District.	Class of Society, & s; I, II, III, IV, V or VI.	Type of Society.	Loans and Deposits.								Loans repaid by members.	Loans repaid by Central Societies.
				Share payments.	By members.	By non-members.	By other Societies.	By Government.	By Central Societies.				
1	2	3	4	5	6	7	8	9	10	11	12		
				Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.		
Northern Division including Bombay.													
1	Bombay	I	Unlimited		2,181 11 2	15,050 0 0	4,530 0 0	500 0 0		12,359 2 8			
		I	Limited	1,21,573 11 0	1,88,323 18 5	1,79,568 12 10	659 4 2			6,58,275 14 1	100 0		
		VI	Do.		Eng aged.		in			col lecting			
2	Ahmedabad	I	Unlimited		15 0 0					1,668 0 0			
3	Broach	I	Limited	448 8 0		650 0 0			1,000 0 0	801 8 0			
		VI	Unlimited		4,755 15 6	12,041 0 9				14,827 2 2	2,08 1		
4	Kaira	I	Do.	655 0 0	1,153 1 6	1,025 0 0	236 6 0			5,788 0 0			
		II	Do.		1,064 10 6	11,412 7 9			850 0 0	9,522 8 0			
5	Surat	I	Limited							1,700 0 0			
	Total, N. D.			1,22,677 8 0	1,97,344 4 1	2,19,747 5 4	5,525 10 8	1,850 0 0	1,000 0 0	7,09,780 14 3	2,16 1		
Central Division.													
6	Ahmednagar	I	Unlimited		1,501 0 7	92 14 9	1,305 0 0			16,368 10 10			
		I	Limited	5,405 0 0	2,01,747 15 6	24,708 11 4				46,917 2 10			
		II	Unlimited	870 0 0	586 4 0	25,425 15 6	3,000 0 0			6,720 10 8			
		II	Limited	289 4 9	959 2 0	17,520 18 9				14,813 0 0			
7	East Khandesh	I	Do.	2,500 8 0	2,581 5 6	11,749 8 5				22,800 18 7			
8	West Khandesh	I	Do.	950 0 0	5,507 13 8	2,753 1 2				4,779 8 0			
9	Nasik	I	Do.	112 0 0	5,774 8 0	717 4 2				21,250 5 10			
		II	Unlimited		108 9 5					2,248 0 0			
		I	Do.		474 0 0					2,668 18 0			
10	Poona	I	Limited	2,016 5 6	12,354 0 11	2,110 2 2				79,124 12 7	200 0		
		II	Do.	2,108 4 0	8,980 8 0	59,195 12 8	145 5 9						
11	Satara	I	Unlimited	1,000 0 0	247 13 7	25 0 0				2,227 1 2			
		I	Limited	207 0 0	0 5 2	75 0 0				2,048 18 0			
		I	Unlimited							25 0 0			
12	Sholapur	I	Limited	2,657 0 0	12,205 4 6	22,465 10 2			1,000 0 0	27,010 5 0			
		II	Unlimited		580 0 0			500 0 0	2,000 0 0	275 0 0			
		II	Limited	421 0 0		250 0 0				6,330 5 2			
	Total, C. D.			19,126 6 2	2,49,508 1 6	1,75,877 8 9	4,450 5 9	500 0 0	3,000 0 0	2,65,214 6 10	200 0		
Southern Division.													
13	Belgaum	I	Limited	2,226 0 0	47,951 12 2	2,122 14 6				55,077 18 0			
		II	Unlimited	8 0 0	176 0 0			1,000 0 0		244 8 0			
14	Bijapur	I	Limited	1,701 4 0	2,520 0 0	100 0 0				12,209 15 10			
		II	Unlimited	265 0 0						2,203 10 5			
15	Dharwar	I	Limited	22,720 0 0	1,68,554 15 7	1,22,286 14 5	14,127 8 2			2,29,040 11 4			
		II	Unlimited	2,817 0 0	4,772 11 6	22,558 4 10	2,200 0 0	2,200 0 0	2,000 0 0	76,005 8 5			
		I	Do.		125 12 0	200 0 0				269 0 0			
16	Kanara	I	Limited	10,641 0 0	14,906 2 2	17,708 2 2				51,982 15 10			
		IV	Do.	122 0 0	12,225 14 2	5,100 0 0				4,045 0 0			
		I	Unlimited							1,125 0 0			
17	Kolaba	II	Limited	70 0 0		400 0 0							
		VI	Do.	2,020 0 0									
18	Ratnagiri	I	Unlimited		2,212 15 2	1,225 0 0	200 0 0	1,050 0 0		29,227 11 7			
		I	Limited	619 0 0	250 0 0	200 0 0				789 0 0			
		II	Unlimited		217 2 9	2,054 12 2	1,200 0 0		1,000 0 0	6,004 0 0			
		II	Limited	1,220 0 0	1,241 4 2								
	Total, S. D.			22,122 4 0	2,55,206 1 2	1,20,206 1 2	22,017 8 2	5,750 0 0	3,000 0 0	2,50,255 8 6			
	Grand Total, Presidency Proper			2,08,085 12 2	7,04,248 6 2	5,76,520 15 9	21,092 8 2	7,600 0 0	7,000 0 0	16,16,900 14 2	2,266 1		

Receipts.

Loans repaid by other Societies.	Interest received.	Sale of goods to members.	Other income.	Total income of year.	Opening balance.	Grand total including the opening balance.
13	14	15	16	17	18	19
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1,290 0 0	8,513 9 4		205 4 0	39,768 10 9	740 8 0	40,504 8 9
25,049 0 0	57,502 11 2	40 11 6	2,86,684 13 8	15,22,679 11 6	28,839 6 5	15,51,012 1 11
	capital					
	152 12 10		8 0 0	9,033 12 10	661 15 11	2,605 12 9
	9 12 1		97 8 0	2,737 4 1	29 9 9	2,766 13 10
	200 8 7½	12,708 8 8½	914 11 6	47,601 0 7½	3,701 9 10	51,302 10 5½
	370 8 4	0 2 8	137 12 0	9,874 9 6	23 13 5	9,908 6 11
	103 9 8	7,806 4 9	1,811 10 8	31,870 14 4	1,207 15 0	33,168 18 4
	138 14 5			1,838 14 5	9,008 15 9	3,847 14 2
26,333 0 0	69,001 1 5½	20,640 11 2½	2,89,874 11 5	16,57,962 14 0	36,808 14 1	16,94,766 12 1½
14 10 9	1,859 6 11		49 7 9	21,176 3 7	1,107 13 8	22,284 1 3
10,177 0 4	13,559 8 7		120 2 9	2,02,726 9 4	27,488 0 5	2,30,214 9 9
	334 11 0	29,493 18 8	289 7 8	66,188 13 6	203 4 6	66,492 2 0
	84 7 8	20,324 0 0	59 0 0	54,640 13 0	550 1 6	55,190 14 6
	1,509 11 2	14,860 7 2	8,700 15 9	63,762 0 7	3,201 6 2	67,043 6 9
50 0 0	1,270 9 9		8 12 9	15,328 12 11	3,851 13 9	18,680 10 8
	1,304 5 10	0 8 0	17 11 4	29,266 6 2	4,518 10 2	33,780 0 4
	231 2 4		2 0 0	2,589 11 9	11 13 7	2,601 9 4
	234 4 6		18 0 0	3,875 1 6	152 9 11	3,527 11 5
400 0 0	8,067 0 9		904 7 4	1,12,245 14 8	2,608 0 0	1,14,851 14 8
		2,845 0 0	29,825 14 0	98,084 7 0		98,084 7 0
	1,876 6 1		59 0 6	6,438 5 4	† 767 5 11	7,205 11 3
	271 7 9			2,600 10 0	55 12 9	2,656 6 9
	9 0 8			84 0 8	16 0 0	50 0 8
	2,187 2 4	5 10 0	323 4 3	69,054 4 10	2,568 7 8	72,522 12 1
	20 11 8	3,573 8 0	142 5 3	7,101 8 6		7,101 8 6
	643 10 6		4,010 9 0	8,205 10 6	306 11 0	8,002 5 6
10,641 11 1	33,662 10 6	71,101 14 5	40,615 3 11	8,63,898 5 0	47,470 14 7	9,11,369 3 7
	6,361 7 11		658 0 0	1,21,458 0 7	9,876 8 8	1,30,320 4 8
	11 6 11	5,153 2 10	5,819 13 8	13,805 10 5	2,588 6 9	22,392 0 2
	2,108 2 8	1 12 6	21 4 9	18,762 7 9	1,146 11 6	19,808 3 3
	204 0 2	2,745 1 3	118 4 6	5,636 0 4	681 9 4	6,317 9 6
15,723 0 0	58,525 2 3½	105 8 0	44,762 15 5	6,50,835 11 2½	18,060 4 6	6,77,895 15 7½
	3,002 14 9	38,135 2 9	28,930 11 1	1,59,412 5 4	3,612 10 0	1,63,024 15 4
	21 18 1	0 1 8	0 12 0	827 6 7	11 9 0	838 15 7
	8,509 14 7	46 8 9	201 4 7	99,046 0 7	1,514 9	1,00,600 6 4
	433 7 1		88,276 9 4	1,13,136 14 7	‡ 3,658 6 5	1,16,795 5 0
	51 15 8		0 12 0	1,177 11 3	1 13 11	1,179 9 2
			5 0 0	475 0 0		475 0 0
			40 0 0	3,090 0 0		3,090 0 0
500 0 0	2,205 2 8		682 15 2	40,434 13 7	2,741 0 1	42,175 13 6
	42 9 10	6 0 0	40 6 1	2,840 5 11		2,846 5 11
1,478 0 0	871 11 9	3,311 4 3	104 8 3	17,031 14 8	90 1 6	17,021 15 9
		7,562 4 11	4,329 13 9	14,503 6 10		14,503 6 10
17,700 0 0	77,609 12 11½	57,047 4 9	1,73,070 8 1	15,09,404 13 2½	49,980 1 4	15,59,384 14 6½
54,674 11 1	1,73,353 8 11	1,48,829 14 4½	5,03,960 2 3	40,31,250 0 3	1,34,264 14 0	41,65,514 14 3

* Exclusive of one cancelled Society.

† Exclusive of cancelled Societies.

Share capital withdrawn.	Members' deposits withdrawn.	Loans Repaid to				Loans to	
		Government.	Central Societies.	Other Societies.	Non-members.	Members.	
						On personal Security.	On mortgage Security.
20	21	22	23	24	25	26	27
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
	703 0 0			1,405 0 0	1,410 0 0	20,261 0 0	
27,797 0 0	68,778 1 10	194 14 1		449 12 3	67,232 11 8	10,05,899 11 9	20,908 0 0
				Eng aged			in
		8 3 5				2,231 0 0	
			61 0 0		500 0 0	1,850 0 0	
	5,615 12 4				11,871 2 4	15,303 0 0	
	265 0 0		1,562 0 0			5,610 0 0	1,360 0 0
	1,092 0 0		4,000 0 0		9,107 2 9	11,480 8 3	
						1,700 0 0	
27,797 0 0	66,448 14 2	203 1 6	5,623 0 0	1,854 12 3	89,621 0 4	10,73,335 4 0	30,773 0 0
	1,278 12 10	506 14 6	2,562 2 0	477 0 0	149 12 2	13,581 0 0	666 14 0
	2,08,337 12 9			10,000 0 0		41,664 12 8	15,217 0 0
92 0 0	536 4 0		750 0 0		24,066 7 6	9,875 8 0	214 0 0
	1,858 0 0				18,070 11 3	16,165 15 6	
41 8 0	1,857 1 8				5,540 12 8	27,088 4 6	6,411 0 0
	463 1 9				2,247 15 6	1,175 0 0	9,088 11 9
	5,147 7 7				1,812 0 5	22,252 8 8	
	30 2 5	44 1 3	200 0 0			2,223 0 0	
	655 0 0	104 12 0				2,635 0 0	
820 1 4	12,523 10 10	241 8 4			24,867 2 0	50,036 1 2	3,686 1 9
	1,685 4 0			95 0 0	48,520 0 6		
	42 6 5	1,092 0 11	31 15 5		100 0 0	2,224 1 0	1,700 0 0
					100 0 0	300 0 0	1,860 0 0
						23 0 0	
	4,070 8 6		500 0 0		11,124 7 7	28,600 6 2	7,640 0 0
						2,108 4 3	835 0 0
						6,485 0 0	1,850 0 0
453 0 4	2,37,985 15 4	2,179 14 0	4,044 1 5	10,572 0 0	1,33,509 8 2	2,35,497 14 6	40,568 11 6
222 0 0	28,806 6 6	330 15 4			622 7 7	65,565 0 0	10,136 0 0
					75 0 3	866 9 2	
79 3 11	865 0 0		2,186 12 4			18,660 0 0	376 0 0
105 0 0	345 0 0				201 14 3	2,880 14 0	
14,139 1 1	1,80,861 0 5	101 2 0		10,485 0 0	1,07,620 14 8	2,62,754 11 0	1,71,058 0 0
2,274 0 0	4,107 8 2	174 9 4	347 12 6	4,550 0 0	26,456 6 6	60,874 9 10	6,120 10 6
						728 0 0	
18 0 0	8,577 2 0				9,306 14 8	77,093 0 0	
	7,930 6 7					8,711 0 0	
		32 13 10				1,090 0 0	
	8,157 8 9	168 4 11	1,374 8 9	210 0 0	1,100 0 0	38,828 0 11	4,214 8 0
	160 0 0					1,224 0 0	200 0 0
	1,765 9 5	108 12 9	1,569 1 10	1,280 0 0	173 2 10	7,067 4 6	150 0 0
	190 0 0						
16,830 5 0	2,36,261 9 10	1,006 10 2	5,508 2 5	16,535 0 0	1,45,563 12 9	5,47,410 1 5	1,92,262 2 6
45,086 14 4	5,70,606 7 4	3,320 9 8	15,178 4 10	28,061 12 3	3,63,606 5 3	12,56,252 2 11	2,72,603 14 0

I-C.
on-Agricultural Societies.

Central Societies.	Other Societies.	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 the closing balance.	Remarks.	Item No.
38	39	30	31	32	33	34	35	36	37	38	39	40
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.	
	4,665 0 0	1,087 2 2			289 15 6	307 10 6		30,118 12 2	1,365 6 7	40,504 2 0		1
	15,488 0 8	7,420 7 7	7,606 8 7		12,830 10 1	2,13,663 10 7	218 8 0	14,77,063 11 8	73,048 6 3	15,51,012 1 11		2
		colle cting			capl tal							3
		5 2 1			62 11 10			9,307 1 4	398 11 5	2,695 12 9		4
		1 14 8			10 15 3	200 0 0		2,632 13 6	184 0 4	2,766 13 10		5
3,477 0		188 11 10	25 0 0	11,244 9 7½	1,881 9 7½	284 0 0		48,301 5 9	3,001 4 8½	51,392 10 5½		6
		101 6 7½			100 14 6			0,109 5 1½	289 1 0½	0,398 6 11		7
		106 2 0		6,566 15 3	81 4 8	53 12 9		82,437 13 8	731 0 1	83,168 13 4		8
					0 12 0			1,700 12 0	2,147 2 2	3,847 14 2		9
2,177 8 0	20,053 0 8	9,000 14 6½	7,721 8 7	17,811 8 10½	15,223 13 0½	2,14,509 1 10	218 8 0	16,12,761 10 0½	82,025 1 4	16,94,786 12 1½		10
	15 10 0	1,717 2 9			205 8 6	35 9 7		21,776 8 1	507 9 2	22,284 1 8		11
	9,905 0 0	8,482 7 10	4,110 5 8		1,240 13 4	504 10 6		2,91,871 14 9	88,342 11 0	3,30,214 0 0		12
		221 1 6		28,835 7 8	300 3 3	35 8 9		65,826 8 8	655 14 9	66,482 2 0		13
			232 8 8	18,204 15 8	407 8 9			54,430 1 0	760 13 6	55,199 14 6		14
			310 14 1	16,228 9 11	868 7 7	2,869 11 8		62,188 4 4	4,655 2 5	67,043 6 0		15
	150 0 0	1,353 4 1			217 9 7			15,705 10 8	2,975 0 0	18,680 10 8		16
		503 13 6			812 11 3			30,029 9 5	3,750 6 11	33,780 0 4		17
		34 12 10			8 18 0			2,601 4 6	0 4 10	2,601 0 4		18
		70 6 0						3,465 2 0	62 9 5	3,527 11 5		19
217 4 0		5,073 15 6	1,048 9 4		1,885 11 1	1,548 1 10		1,10,393 4 1	4,458 10 2	1,14,851 14 3		20
		588 0 0		46,007 0 9	2,268 12 6	2,808 14 0		97,969 15 9	114 7 8	98,084 7 0		21
		442 1 9	800 8 8		148 4 9	91 14 6		6,763 12 0	441 15 8	7,205 11 8		22
		200 0 6	4 9 9		24 5 6			2,587 15 9	69 7 0	2,656 6 0		23
					1 0 0	1 0 3	25 0 0	50 0 8		50 0 8		24
	205 0 0	833 7 7	508 12 0		348 10 5	427 2 6	179 0 4	54,438 0 8	18,064 11 5	72,502 12 1		25
				8,66				6,669 5 8	522 3 3	7,191 8 6		26
					63 0 0	35 8 8	20 0 0	8,453 8 3	538 19 3	8,992 5 6		27
217 4 0	2,675 10 9	20,501 7 10	7,114 12 4	1,13,933 14 5	8,839 2 6	8,411 0 7	224 9 4	8,35,229 8 0	70,130 11 7	8,42,359 8 7		28
	4,000 0 0	2,588 5 4	498 7 10		985 5 3	661 4 0		1,14,435 8 10	15,404 0 8	1,30,320 4 8		29
		102 1 0		7,005 12 6	138 5 5	6,106 7 7		14,384 3 11	8,507 12 8	22,892 0 2		30
		895 9 10	569 9 5	32 12 0	411 4 7	70 12 0		18,644 10 1	1,253 9 2	19,897 8 8		31
		60 8 0		2,907 14 8	139 15 3			6,156 2 2	161 7 6	6,317 9 8		32
16,700 0 0	18,045 5 8	21,950 5 0			5,815 8 9	46,706 13 4	6,586 14 5	8,63,862 12 4	24,033 8 3½	8,77,895 15 7½		33
50 0 0		641 6 3	1,616 2 4	30,277 2 8	1,131 13 0	23,759 9 8		1,01,300 10 9	1,634 4 6½	1,03,024 15 4		34
					10 12 3			778 12 8	60 8 4	738 15 7		35
	1,150 0 0	879 8 3	205 2 11		208 12 11	52 6 4	150 0 0	98,629 10 1	1,979 12 8	1,00,600 6 4		36
		90 0 0			564 2 2	90,809 14 8		1,03,009 7 5	12,695 13 7	1,15,705 5 0		37
		20 8 2						1,143 6 0	36 3 2	1,179 9 2		38
	400 0 0				1 4 0			401 4 0	73 12 0	475 0 0		39
				2,075 0 0	9 10 0	124 9 0		2,209 2 0	580 13 0	2,789 0 0		40
	590 0 0	942 6 9		17 9 0	242 11 11	145 8 9		60,990 14 9	1,184 14 11	62,175 13 8		41
		8 9 10			11 15 3	14 6 0		2,203 15 1	142 6 10	2,346 5 11		42
	4,953 1 0	711 10 4			74 8 1	24 5 6		17,937 8 3	84 7 6	18,021 15 9		43
					485 0 3	4,392 1 4		11,961 12 8	2,541 10 2	14,503 6 10		44
50 0 0	27,703 1 0	25,028 4 5	24,839 11 6	58,204 13 11	10,321 1 1	1,72,051 13 2	6,736 14 5	14,58,220 8 7½	71,164 5 11	15,29,384 14 6½		45
2,714 12 0	50,521 12 5	55,430 10 9	30,675 11 5	1,89,950 5 2½	83,884 0 7½	3,95,961 15 7	7,179 15 9	39,36,211 11 5	2,20,329 2 10	41,56,540 14 8		46

Item No.	District.	Class of Society, i. e., I, II, III, IV, V or VI.	Type of Society— "Central Bank," "Central Banking Union," or "Union."	Assets.										Total.
				Cash in hand and bank.	Value of Investment.	Loans due by members.	Of which overdue.	Loans due by Society.	Of which overdue.	Interest due to Society.	Value of Stock in hand.	Other Items.		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
<i>Northern Division, including Bombay.</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.	
1	Bombay	I	Central Bank.	27,829 2 1	8,619 10 6			16,84,887 13 9	12,836 9 2	79,839 4 0	1,039 9 0	440 12 0	18,01,684 1 3	
2	Broach	I	Central Banking Union.	10,770 6 4		28,443 11 2	3,412 2 3	54,470 15 5	199 0 0	5,611 5 5			1,06,286 6 4	
3	Surat	I	Do.	6,930 7 8		27,400 10 0	2,453 14 0	95,850 4 10		7,418 8 5	53 11 0	91 0 0	1,37,803 4 1	
	Total, N. D. ...			64,568 0 1	8,619 10 6	53,844 5 2	5,806 0 3	18,35,209 2 0	13,085 2 2	91,869 1 10	1,003 4 0	540 12 0	20,45,764 1 3	
<i>Central Division.</i>														
4	Sholapur	I	Central Banking Union.	10,771 11 9		51,084 0 0	3,347 0 0	9,750 0 0			240 7 3	41 13 3	71,888 0 3	
	Total, C. D.			10,771 11 9		51,084 0 0	3,347 0 0	9,750 0 0			240 7 3	41 13 3	71,888 0 3	
<i>Southern Division.</i>														
5	Dharwar	I	Central Banking Union.	323 13 6	2,790 8 2			22,193 13 0		1,039 15 7	70 0 0	250 0 0	26,688 1 3	
	Total, S. D.			323 13 6	2,790 8 2			22,193 13 0		1,039 15 7	70 0 0	250 0 0	26,688 1 3	
	Grand Total Presidency proper.			65,663 9 4	11,410 2 8	1,04,928 5 2	9,213 0 3	18,67,162 14 0	13,085 2 2	92,909 1 5	1,403 11 3	832 9 3	21,44,320 6 1	

Liabilities.												Remarks.
Loans and deposits from non-members.	Loans and deposits from other Societies.	Loans from Government.	Deposits of members.	Share Capital.	Interest and dividend due by Society.	Cost of management due.	Other items.	Reserve Fund, i. e., undistributed profits under Section 33 of Act II of 1913.	Total.	Profit + and Loss --.		
15	16	17	18	19	20	21	22	23	24	25	26	
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.	
12,18,323 8 2	70,265 1 0		+ 67,120 0 0	3,48,200 0 0	† 24,247 2 10		36,215 12 1	9,700 0 0	17,74,161 8 1	27,502 11 8		
16,560 10 8	7,033 7 4		41,046 10 7	84,400 0 0	2,381 12 10			2,124 8 0	1,03,555 15 5	2,740 6 11		
25,173 13 7			66,520 5 2	83,100 0 0	2,600 11 2	43 11 9	95 0 0	8,177 4 10	1,83,800 14 6	8,012 11 5		
12,60,067 0 5	77,208 8 4		1,74,686 15 9	4,18,880 0 0	29,310 10 10	43 11 9	36,310 12 1	15,001 10 10	20,11,608 6 0	84,155 18 7		
28,167 3 3		768 1 2	20,904 12 9	14,709 0 0	2,274 15 8		10 0 0	2,122 2 1	68,956 2 11	2,931 13 4		
28,167 3 3		768 1 2	20,904 12 9	14,709 0 0	2,274 15 8		10 0 0	2,122 2 1	68,956 2 11	2,931 13 4		
20,240 0 0				5,350 0 0	1,099 13 6	40 2 8			26,729 15 9	- 61 14 6		
20,240 0 0				5,350 0 0	1,099 13 6	40 2 8			26,729 15 9	- 61 14 6		
13,08,474 3 8	77,208 8 4	768 1 2	1,95,501 12 8	4,38,039 0 0	32,604 8 0	83 14 0	36,320 12 1	17,123 12 11	21,07,204 8 8	27,025 12 5		

* Includes Rs. 6,11,000 worth debentures.

† Includes Rs. 19,000 worth debentures.

‡ Includes Rs. 2,400 taken as adjusting entry and also *ad interim* dividend.

§ -835 0 0 Suspense.

0,840 13 6 Society's share of divisible funds.

2,000 0 0 Reserve against last charges.

5,720 0 0 Premium of debentures.

18,060 10 6 Sinking Fund.

250 4 1 Undistributed profit brought forward.

36,215 12 1

|| Excluding *ad interim* profit.

Item No.	District.	Class of Society, i.e., I, II, III, IV, V or VI.	Type of Society.	Assets.										Total.
				Cash in hand and bank.	Value of Investment.	Loans due by members.	Of which overdue.	Loans due by Society.	Of which overdue.	Interest due to Society.	Value of Stock in hand.	Other items.		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
<i>Northern Division, including Bombay.</i>					Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Ahmedabad	I	Unlimited	40,627 0 6	1,250 0 9	49,372 15 10	15,256 13 8	190 0 0	160	4,695 7 10	130 3 6	321 7 8	96,586 1 1	
		II	Do.					172 6 4					172 6 4	
		II	Limited	0 1 10		8 3 0				0 13 11	131 0 0		140 1 1	
		IV	Unlimited			Engaged	in collecting	capital.						
		IV	Limited			Do.	do.	do.						
2	Broach	I	Unlimited	19,582 9 10½	5,448 1 0	1,27,250 3 9	13,577 12 6	1,665 0 0		10,911 11 2		84 0 7	1,64,801 10 1	
3	Kaira	I	Do.	9,124 13 6	905 7 0	1,01,220 4 10	7,110 5 3	900 0 0		4,054 14 5½	42 5 4	23 13 0	1,16,371 10 1	
4	Panch Mahals	I	Do.	13,589 1 8		15,940 4 0	24 0 0			528 9 5		58 12 0	30,116 11 1	
5	Surat	I	Do.	15,916 15 11½	5,370 12 8	3,48,602 12 1	29,664 11 10	19,780 0 8		29,252 1 2	39 13 8	716 13 8	4,19,873 5 1	
		II	Limited	1,513 14 8		22 11 9		529 12 9		46 0 6	63 7 0		2,176 11 1	
		I	Unlimited	686 6 4		44,038 0 0	505 0 0	600 0 0		1,117 15 11	18 7 1	211 0 0	46,671 13 4	
		I	Limited	137 7 11		5,640 0 0				95 12 6			5,573 4 1	
6	Thana	II	Do.	4,339 7 1		2,339 11 11				26 1 6	86 2 0		6,765 7 1	
		III	Do.	0 14 6	160 0 0								160 14 6	
		IV	Unlimited	18 4 0							240 0 0		258 4 0	
		IV	Limited	531 7 8		2,702 8 5				83 5 0	2,644 0 9	782 11 7	6,743 7 5	
Total, Northern Division					1,06,063 2 6	13,134 14 0	6,97,937 11 7	66,138 11 3	23,637 8 9	160	50,812 13 4½	3,389 8 1	2,148 0 2	26,16,723 5 5
<i>Central Division.</i>														
7	Ahmednagar	I	Unlimited	14,149 11 6	30 0 0	1,51,066 5 2	11,495 0 0	210 10		19,994 0 11	8,197 0 0	144 9 0	2,03,792 5 1	
		II	Do.	215 0 0									215 0 0	
8	East Khandesh	I	Do.	5,334 13 9		51,827 0 0	1,527 0 0			1 378 15 1	17 6 9	7 15 0	58,566 3 1	
9	West Khandesh	I	Do.	4,107 15 9		17,276 0 0				573 13 3	3 8 0	0 7 8	1,11,667 12 5	
10	Nasik	I	Do.	3,782 3 5		1,00,608 9 0	100 0 0			6,857 3 3	213 10 8		1,11,631 10 5	
11	Poona	I	Do.	41,442 9 11		9,53,992 3 0	1,76,225 10 2			73,416 7 1	301 15 6	1,769 15 11	10,70,923 3 5	
		II	Limited	95 8 8		572 4 7	572 4 7			42 5 7	5,046 5 6		5,756 8 4	
13	Satara	I	Unlimited	4,124 5 11	6 0 0	1,73,589 5 11	2,447 10 3			9,815 9 8	14 8 0		1,87,540 13 6	
		I	Limited			Engaged	in Collecting	Capital.						
13	Sholapur	I	Unlimited	6,128 4 9	129 5 3	95,142 5 11	3,721 0 0			5,249 11 5	163 3 0	77 2 8	1,06,840 0 0	
		II	Limited	214 3 9		920 0 0					35 12 3		1,170 0 0	
Total, Central Division					79,594 12 5	165 5 3	15,54,935 1 7	1,96,089 9 0	210 10 0		1,17,328 2 3	13,993 5 9	2,000 3 6	17,68,277 8 2
<i>Southern Division.</i>														
14	Belgaum	I	Unlimited	3,284 2 3½		1,31,528 12 2	2,185 0 0			6,728 11 3½		130 11 1	1,41,672 4 9	
15	Bijapur	I	Do.	7,181 4 7		1,65,468 6 7	11,067 15 1			16,127 13 3	487 9 7	339 5 5	1,89,624 7 1	
		II	Do.			Engaged	in collecting	capital.						
16	Dharwar	I	Do.	13,060 15 10	3,399 0 8	6,48,353 10 10	6,159 12 1			43,397 11 5	1,070 14 1	221 4 11	7,10,163 9 1	
17	Kanara	I	Do.	2,317 1 11	105 0 0	31,436 12 11	492 8 0			1,514 3 6	545 12 6	236 7 9	36,156 6 1	
		II	Limited	23 7 11		2,275 0 0				75 8 0		3 11 0	2,377 10 11	
18	Kolaba	I	Unlimited	1,252 6 10		8,795 8 0				353 11 0			10,401 9 11	
19	Ratnagiri	I	Do.	1,667 0 5		27,931 15 7	49 3 3	180 0 7		954 1 4	45 11 0	51 0 0	30,529 12 11	
Total Southern Division					28,786 7 9½	3,604 0 8	10,15,810 2 1	120,854 6 5	180 0 7		60,151 11 9½	2,749 15 2	882 8 1	11,21,164 11 1
Grand Total, Presidency Proper					3,14,444 6 8½	16,804 8 11	32,68,132 15 3	3,63,081 10 8	24,227 14 4	160	2,37,292 11 5	20,132 13 0	5,130 11 9	37,56,165 12 1

III-B.
Agricultural Societies.

Liabilities.												Remarks.	Item No.
Loans and deposits from non-members.	Loans and deposits from other Societies.	Loans from Government.	Deposits from members.	Share Capital.	Interest and dividend due by Society.	Cost of management due.	Other Items.	Reserve Fund, i.e., undistributed profits under Section 83 of Act II of 1912.	Total.	Profit + and Loss -			
15	16	17	18	19	20	21	22	23	24	25	26	27	
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.		
16,317 8 6	6,510 9 8 160 0 0 173 6 4	20,407 1 6	27,855 1 0		2,286 11 9	236 11 8		18,539 10 0 12 4 6	93,153 6 1 172 4 6 172 6 4	8,435 0 0 0 1 10 -32 3 7		1	
					Engaged in collecting capital. Do. do. do.								
8,164 2 2	83,042 19 9	11,762 14 3	36,854 13 8		6,457 7 0	618 14 0		12,203 4 3	1,60,094 8 8	4,707 6 8		2	
11,919 13 4	40,418 3 0	6,588 9 0	22,058 11 2	780 0 0	8,607 8 11	183 14 4		6,162 2 6	1,12,718 15 8	8,652 10 10		3	
1,854 7 9	1,800 0 0	4,355 14 6	18,033 7 9		784 1 5	64 10 5		1,078 2 2	28,870 13 0	1,245 14 1		4	
11,655 0 7	1,66,871 4 7	86,160 2 11	75,542 4 8		18,986 15 10	622 14 5	1 6 8	80,213 7 5	4,00,943 8 6	9,020 12 6		5	
				2,000 0 0		32 13 9		61 2 11	2,094 6 8	81 8 0		6	
8,376 5 1	30,652 7 4	450 0 0	9,808 9 0		546 13 4			794 5 11	45,628 8 9	1,043 4 8	The difference between statements III-B and V-B is due to the loss sustained by the Society last year and paid this year.	7	
8,935 0 0			1,210 0 0	1,512 0 0	84 8 8				5,741 8 3	131 12 2		8	
				5,065 0 0	151 4 4			167 2 8	5,383 7 7	1,401 15 8		9	
			7 0 0	27 0 0	0 0 10	15 0 0			40 0 10	111 13 8		10	
100 0 0			115 0 0		13 14 9			6 4 0	234 2 9	24 1 3		11	
1,100 0 0	600 0 0		756 4 0	8,940 0 0	68 3 5	151 10 4		21 0 0	6,637 1 9	106 5 8		12	
30,322 5 6	3,30,127 11 8	79,714 10 2	1,92,241 2 8	13,924 0 0	82,986 9 10	1,026 8 11	1 6 8	72,249 7 0	8,70,893 19 11	25,620 7 6		13	
1,029 12 2	1,12,303 12 5	10,147 2 4	32,072 15 1		9,146 6 0	475 0 0	165 12 4	15,127 12 8	1,96,861 10 0	7,410 11 4		14	
			160 0 0						160 0 0	55 0 0		15	
19,141 0 0	9,168 6 0	9,386 2 8	28,689 8 9		1,013 9 9	86 8 4	2 0 0	3,747 4 5	58,184 7 11	2,361 11 2		16	
177 7 7	4,562 1 0	5,326 4 4	7,709 0 3		371 1 6	189 15 6	2 7 7	2,955 4 9	21,882 10 6	5 9 2 2		17	
1,637 0 0	56,952 4 11	6,084 11 5	88,506 1 1		5,058 4 1	155 5 0	3 3 8	2,608 2 2	1,09,923 5 11	2,438 4 6		18	
1,35,971 7 6	7,53,687 13 3	8,133 0 8	76,883 2 7		50,592 7 2	221 2 6	80 15 9	32,383 15 8	10,52,864 1 1	18,059 2 4	The difference between statements III-B and V-B is due to the loss sustained by the Society last year and paid this year.	19	
8,543 14 5			2,000 0 0	868 0 0	474 7 1			0 0	6,892 5 6	-1,136 13 2		20	
12,469 5 3	1,10,373 11 0	15,182 0 4	26,129 12 7		6,013 2 2	568 1 3		12,706 8 7	1,83,442 9 2	4,098 4 4		21	
				Engaged in collecting capital.									
8,126 8 3	64,870 6 4	1,588 12 5	19,619 9 10		8,353 8 9	160 11 6	12 0 0	4,720 12 1	1,02,420 6 2	4,469 9 10		22	
500 0 0			500 0 0	170 0 0					1,170 0 0			23	
1,97,688 7 2	11,04,668 6 11	62,848 2 2	2,81,210 2 2	1,032 0 0	75,932 14 6	1,814 12 1	272 7 11	74,248 2 4	17,29,921 8 8	38,838 0 6		24	
19,703 2 8	46,949 4 3	1,860 0 10	60,038 0 5		8,534 5 0	130 1 11		5,941 12 11	1,87,564 11 7	4,117 9 2		25	
6,907 6 0	63,678 10 2	14,732 15 10	70,497 13 9		8,448 12 7	453 2 8		16,658 0 5	1,81,076 14 0	8,647 9 5		26	
				Engaged in collecting capital.									
75,384 6 11	8,68,042 1 2	27,950 15 1	1,48,035 8 10	359 0 0	29,354 6 9	1,558 11 9	231 14 9	41,827 12 4	6,93,644 8 0	16,579 1 8		27	
15,628 0 0	5,190 14 5		12,181 4 7		1,746 5 7	47 8 0		727 2 6	84,919 2 1	1,236 8 6		28	
150 0 0			1,830 0 0	715 0 0	38 4 10			65 0 0	2,298 4 10	79 6 1		29	
1,891 0 0	1,485 4 6		6,251 13 6		338 14 0	19 9 0	0 8 0	98 6 6	10,085 7 6	816 2 4		30	
8,523 2 8	4,900 0 7	4,463 4 1	16,275 8 7		625 7 1	95 15 0	0 8 0	1,146 11 2	80,035 6 9	794 6 2		31	
1,21,660 1 5	4,89,646 3 1	49,007 3 10	3,15,507 10 8	1,074 0 0	43,586 8 10	9,304 15 11	232 14 2	66,464 12 10	10,89,514 7 9	31,650 8 4		32	
4,48,700 14 0	19,33,642 5 8	1,81,870 0 2	7,38,969 15 6	15,436 0 0	1,52,506 1 2	6,046 4 11	506 12 4	2,12,962 2 2	26,90,829 14 0	95,835 14 4		33	

Item No.	District.	Class of Society, i. e., I, II, III, IV, V or VI.	Type of Society.	Assets.										Total.
				Cash in hand and bank.	Value of Investment.	Loans due by members.	Of which overdue.	Loans due by Society.	Of which overdue.	Interest due to Society.	Value of Stock in hand.	Other items.		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Northern Division including Bombay.														
1	Bombay	I	Unlimited	Rs. a. p. 1,385-8 7	Rs. a. p. ...	Rs. a. p. 23,517 0 0	Rs. a. p. 186 8 0	Rs. a. p. 4,850 0 0		Rs. a. p. 800 8 0	Rs. a. p. 79 0 0	Rs. a. p. 100 0 0	Rs. a. p. 81,701 4 1	
		I	Limited	73,948 8 8	6,658 8 0	8,63,322 0 9	4,451 8 0	14,115 1 8	617 7 0	10,610 12 7	402 10 8		8,59,131 1 1	
		VI	Do.			Engaged in collecting capital.							Engaged	
2	Ahmedabad	I	Unlimited	388 11 5		1,453 0 0				13 7 4	0 7 8	38 10 8	1,384 4 9	
3	Broach	I	Limited	134 0 4	200 0 0	2,934 15 6	1,607 7 6			519 2 5			3,758 1 1	
		V	Unlimited	3,001 4 8 1/2	2,100 0 0	585 15 6 1/2				118 11 7 1/2	1,568 2 7	157 11 2	7,436 13 1/2	
4	Kaira	I	Do.	289 1 9 1/2		5,865 0 0				137 11 9	29 14 2		6,321 11 1/2	
		II	Do.	731 0 1		7,501 7 1	1,100 0 0			600 5 9	1,113 7 0	43 14 8	9,000 9 1	
5	Surat	I	Limited	2,147 2 2		1,000 0 0	1,000 0 0			81 14 4			3,229 0 1	
	Total, N. D.			82,025 1 4	8,958 8 0	9,11,179 5 10 1/2	8,345 7 6	18,465 1 8	617 7 0	19,472 4 0 1/2	3,188 9 8	330 4 1	10,36,512 3 1	
Central Division.														
6	Ahmednagar	I	Unlimited	507 9 2	10 0 0	16,409 6 5	1,266 15 6	1 0 0		919 2 8	32 6 4		17,679 6 1	
		I	Limited	38,843 11 0	635 0 0	1,46,669 12 10	1,05,880 0 7	44,758 9 2	35,373 9 2	22,970 5 6	155 2 0		2,53,560 6 1	
		II	Unlimited	655 14 9		8,752 0 0					2,667 14 8		7,075 13 1	
		II	Limited	760 13 6		8,710 12 0				250 0 0	1,417 13 9		11,130 7 1	
7	East Khandesh	I	Do.	4,855 2 5		26,365 6 9				93 0 0	2,958 14 8	34 0 0	34,338 7 1	
8	West Khandesh	I	Do.	2,975 0 0		28,097 15 9		250 0 0		850 7 6	12 8 0	17 8 0	27,809 7 1	
9	Nasik	I	Do.	3,750 6 11		9,407 3 5	5,036 4 7				80 0 0		13,217 10 1	
		II	Unlimited	0 4 10		2,277 8 0				104 0 11	85 0 0	66 0 0	2,468 13 1	
10	Poona	I	Unlimited	62 9 5		8,658 12 9	7,771 12 9			611 0 5			9,369 12 1	
		I	Limited	4,458 10 2	617 4 0	93,567 15 9	29,641 2 11	1,750 0 0	500 0 0	2,931 7 1	1,808 3 6	1,564 2 9	1,06,671 11 1	
		II	Do.	114 7 3							20,635 6 9	707 8 0	1,27,073 6 1	
11	Satara	I	Unlimited	441 15 3		23,789 9 11	340 2 0			1,145 1 3		10 3 8	25,286 14 1	
		I	Limited	68 7 0		2,048 3 0				8 3 0			2,134 13 1	
12	Sholapur	I	Unlimited		25 0 0	542 0 0	542 0 0			127 4 4			694 4 4	
		I	Limited	18,084 11 5	204 9 4	27,106 9 9	3,667 8 0	205 0 0		1,837 3 10	306 7 3		27,944 9 1	
		II	Unlimited	522 3 8		2,568 4 8				133 3 2	478 7 9		3,103 1 1	
		II	Limited	538 13 3	90 0 0	6,016 2 9	371 0 0			32 3 7	25 14 0	6 8 9	6,530 12 1	
	Total C. D.			76,139 11 7	1,511 13 4	4,01,641 11 4	1,54,416 14 4	43,959 9 2	35,873 9 2	31,512 10 10	30,6 10	2,405 15 2	5,80,815 9 1	
Southern Division.														
13	Belgaum	I	Limited	15,894 0 5		92,353 1 8	100 0 0	4,000 0 0		5,815 0 4		1,005 5 2	1,12,067 7 1	
		II	Unlimited	8,507 12 8		1,197 6 2	500 0 0			862 1 8	3,446 7 1	384 2 9	14,397 13 1	
14	Bijapur	I	Limited	1,253 9 2		24,378 4 11	1,043 0 0			2,204 2 1		168 4 6	27,694 4 1	
		II	Unlimited	161 7 6		1,155 0 5				74 13 8	470 7 0	2 10 6	1,664 4 1	
15	Dharwar	I	Limited	24,039 9 2 1/2	35,599 0 0	5,22,362 11 2	26,719 5 0	57,070 0 0		36,112 8 9	9,083 4 1	5,509 12 5	6,90,760 1 1	
		II	Unlimited	1,634 4 6 1/2	993 0 0	35,972 4 8 1/2				2,346 3 8	3,567 13 11	934 5 11	45,453 1 1	
		I	Do.	60 3 4		482 0 0				12 4 2		7 0 0	511 1 1	
16	Kannara	I	Limited	1,979 12 3	750 0 0	57,701 10 7	2,656 4 7	2,500 0 0		1,932 15 4		159 4 11	65,016 1 1	
		IV	Do.	12,865 13 7		399 0 0				47 2 6	90 6 5	10,823 9 0	24,055 1 1	
17	Kolaba	I	Unlimited	36 3 2		1,000 0 0				50 6 9			1,176 1 1	
		II	Limited	78 12 0									73 1 1	
		VI	Do.	880 13 0							2,075 0 0		2,955 1 1	
18	Rotnagiri	I	Unlimited	1,164 14 11		20,757 5 10	1,307 9 3	90 0 0		1,385 13 8	77 7 5	17 12 8	22,033 1 1	
		I	Limited	142 6 10		1,235 0 0				7 6 0	9 0 9		1,382 1 1	
		II	Unlimited	34 7 6	7,436 14 0	3,622 4 6				321 5 5		23 13 6	11,882 1 1	
		II	Limited	2,541 10 2								127 11 7	2,668 1 1	
	Total S. D.			71,164 5 11	44,783 14 0	7,71,555 1 11 1/2	43,326 2 10	64,560 0 0		51,672 3 6	18,819 14	8 10,236 12	8,10,41,733 1 1	
	Grand Total, Presidency proper.			2,20,320 2 10	55,254 3 4	20,84,877 4 9	2,05,088 8 8	1,20,084 10 5	36,401 0 9	95,657 3 1 1/2	52,652 9	9 21,972 15	26,00,222 1 1	

I-C.
Agricultural Societies.

Liabilities.

Liabilities.										Total	Profit + and Loss -	Remarks.	Item No.
Loans and deposits from non-members.	Loans and deposits from other Societies.	Loans from Government.	Deposits from members.	Share Capital.	Interest and dividend due by Societies.	Cost of management due.	Other items.	Reserve Fund, &c., undistributed profit, as under Section 83 of Act II of 1912.					
15	16	17	18	19	20	21	22	23	24	25	26	27	
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.	Rs. a. p.	
5,629 0 0	5,100 0 0	500 0 0	2,058 8 2		894 8 10		18 8 8	825 8 11	33,018 3 7	1,708 6 0			
1,294 6 7	520 0 0	1,007 11 8	2,27,880 8 11	4,87,751 10 0	11,589 1 5	66 14 9	27,113 6 8	14,608 7 4	9,31,030 14 4	87,226 8 9		1	
250 0 0		673 13 4	270 0 0	Engaged in collecting capital.	20 12 5	12 1 3		646 12 8	1,773 7 8	110 13 0		2	
160 0 0	1,109 0 0			1,668 8 0	407 7 7			147 0 0	3,571 15 7	216 2 8		3	
3,750 0 0			186 5 6		38 2 11	109 7 1	103 13 9	3,198 6 11	7,377 4 2	149 9 5		4	
1,804 0 0	1,036 6 0		3,026 1 6	655 0 0	114 10 2	2 8 0		175 9 0	5,904 3 2	417 8 6		5	
3,148 6 8		2,850 0 0	3,004 10 6		208 6 0	32 0 0	0 8 8	107 9 8	9,525 9 1	464 9 1		6	
				3,877 0 0				100 12 1	3,076 12 1	152 4 5		7	
24,102 12 10	7,855 6 0	5,021 9 0	2,35,434 8 7	4,92,952 2 0	13,362 12 4	215 15 1	27,236 5 9	10,906 14 1	9,04,178 5 8	40,440 13 10		8	
1,500 13 10	1,813 0 0	1,835 8 8	7,034 1 2		318 12 4	43 7 6	0 0 1	3,341 6 9	16,834 13 4	1,044 10 10		9	
10,111 7 1			1,86,365 6 10	30,757 0 0	7,318 2 7			1,133 14 6	2,48,185 15 2	5,364 9 4		10	
432 8 0	3,750 0 0	950 0 0		1,105 0 0				259 14 8	6,547 6 8	528 6 9		11	
5,333 0 0		1,700 0 0	2,686 3 0	1,439 4 9	648 5 1	36 0 0		105 8 9	10,603 5 0	441 2 8		12	
9,006 12 0			3,017 8 10	2,459 0 0		446 8 9	18,260 15 1	498 12 7	83,687 8 6	618 14 11		13	
4,563 1 2			12,713 15 11	8,915 0 0	95 13 8	16 15 0	418 10 0	553 15 5	27,207 6 9	598 0 6		14	
5,511 11 8			4,643 2 1	2,340 0 0			149 10 7	355 15 10	13,090 8 2	217 2 2		15	
	200 0 0	765 14 9	927 8 0		187 10 8	101 0 0	10 8 5	207 15 10	2,300 4 8	92 9 1		16	
		2,257 14 6	5,155 0 0		377 15 0			1,135 12 11	8,023 10 5	435 12 2		17	
4,818 0 9		823 8 8	28,808 2 5	24,610 1 4	2,267 7 1	603 0 0	0 8 4	2,056 3 1	1,04,585 10 8	2,112 1 0	See remarks in Statement III B for Poona.	18	
15,600 11 9	50 5 9		2,194 15 0	2,199 4 0		4 10 8	433 12 9		20,542 11 6	664 10 6		19	
225 0 0	105 12 2	2,402 12 2	3,336 7 5	15,000 0 0	931 13 8	33 4 6	37 7 9	1,933 12 4	24,996 6 0	890 8 1		20	
1,776 0 0			0 5 3	268 0 0	15 4 7	11 8 0		36 10 4	2,104 12 2	40 0 10		21	
			500 0 0		87 8 0			15 8 0	663 0 0	31 4 4		22	
2,660 2 1	500 0 0		6,167 12 10	10,078 0 0	398 11 5	20 4 0	10 0 0	169 0 4	45,424 7 8	1,620 1 11	Do.	23	
1,068 6 2	2,000 0 0	500 0 0	580 0 0		92 7 6				3,172 7 6	529 10 11		24	
	1,009 0 0		2,310 0 0	1,402 0 0	217 2 6	5 4 0		152 14 7	6,245 11 8	803 15 1		25	
1,35,376 10 6	8,419 1 11	12,315 5 4	2,66,450 8 9	1,01,750 10 1	13,305 1 8	1,320 13 8	19,320 15 0	16,855 14 1	5,75,214 0 7	15,601 8 8		26	
7,276 12 11		1,370 14 10	74,133 3 2	19,390 0 0	4,977 4 4	104 10 0	125 10 3	8,332 9 10	1,15,711 1 4	3,866 6 8		27	
1,340 0 0		5,050 0 0	7,104 0 0	170 0 0	788 4 7	32 12 0	19 8 0	104 11 2	14,609 9 9	-211 6 0		28	
	4,813 8 8		6,720 0 0	13,517 6 2	519 8 1	14 0 0		630 14 6	26,224 0 5	1,670 4 8	The difference between the amounts III and V-C is due to the loss sustained by the Society last year and paid this year.	29	
400 0 0		500 0 0	445 0 0	280 0 0	80 1 1	8 0 0	7 8 6	59 0 11	1,740 0 6	124 6 2		30	
46,788 13 4	5,646 8 2	1,076 10 0	2,15,400 15 10	2,06,180 9 4	17,073 14 5	738 12 9	19,583 2 5	47,000 3 3	6,55,497 9 6	85,262 14 2		31	
3,118 14 11	7,302 3 6	8,102 1 3	8,709 0 0	12,020 0 0	1,043 10 0	98 10 8	872 12 0	1,756 10 2	43,023 14 6	2,429 1 10		32	
300 0 0			171 8 0		16 7 4			9 14 0	497 13 4	13 10 2		33	
25,707 4 0			13,601 0 2	10,153 0 0	1,716 10 5	224 10 6		1,617 13 0	62,110 6 1	2,906 5 0		34	
5,100 0 0			7,125 7 7	1,221 0 0	115 8 7	1,044 8 1	8,764 4 4	139 15 11	23,509 12 6	546 8 0		35	
		205 5 3	400 0 0		153 13 0	40 8 0		251 11 7	1,144 6 4	32 3 1		36	
				70 0 0	16 0 0				86 0 0	-12 4 0		37	
				3,050 0 0					3,101 4 0	-145 7 0		38	
5,240 0 0	4,355 3 6	7,536 7 3	10,541 3 7		962 5 6	128 3 9	2 15 5	2,701 6 5	31,577 15 5	935 6 8		39	
500 0 0			900 0 0	618 0 0	9 9 1				1,327 9 1	66 4 6		40	
2,331 10 5	3,428 8 2	1,744 4 8	2,018 3 7		334 12 2	28 0 0		1,600 0 1	11,535 7 1	453 6 10		41	
			1,145 4 2	1,250 0 0				41 8 0	2,426 12 2	232 9 7		42	
25,173 7 7	25,545 11 0	25,675 11 3	3,47,894 14 1	2,76,908 15 6	28,030 13 1	2,513 15 9	29,417 4 11	50,312 6 10	9,94,133 4 0	47,660 0 6		43	
1,7,702 14 11	11,220 2 11	43,012 0	78,49,779 15 5	8,71,620 11 7	55,449 11 1	4,050 12 1	75,074 9 8	96,165 3 1	25,65,525 10 4	1,03,762 7 4		44	

Abstract for the information of the Institute.

Province.	Class of Society, i. e., I, II, III, IV, V or VI.	Type of Society.	Number of Societies.	Number of members.		Number of affiliated Societies.				Loans made to.				
				Individuals.	Societies.	Central Credit.	Agricultural Credit.	Non-agricultural Credit.	Others.	Individuals.		Societies.		
										On personal security.	On mortgage security.	Local.		
1	2	3	4	5	6	7	8	9	10	11		12	13	
Bombay	I	Central Bank	1	863	7						Rs.	Rs.	Rs.	
	I	Central Banking Union	6	895	124		121	4	4	43,687	32,500		10,22,268	1,44,125
Grand Total			6	1,758	131		121	4	4	43,687	32,500		11,66,393	

Abstract for the information of the Institute.

Province.	Class of Society, i. e., I, II, III, IV, V or VI.	Type of Society.	Number of Societies.	Number of members.		Number of affiliated Societies.				Loans made to.				
				Individuals.	Societies.	Central Credit.	Agricultural Credit.	Non-agricultural Credit.	Others.	Individuals.		Societies.		
										On personal security.	On mortgage security.	Local.		
1	2	3	4	5	6	7	8	9	10	11		12	13	
Bombay	I	Unlimited	645	50,105							Rs.	Rs.	Rs.	Rs.
	I	Limited	3	71							6,045	1,005		4,344
	II	Unlimited	5	193							160			812
	II	Limited	14	622							17,677	1,351		866
	III	Limited	1	27										
	IV	Unlimited	2	39							200			
IV	Limited	4	116							3,300	40		200	
Grand Total			674	51,113						15,48,580	8,01,191		20,334	4,344

STATEMENT IV—A.

Agricultural Institute at Rome—Central Societies.

Sale of goods to members.	Purchase of members' products.	Cost of management.	Most usual dividend paid on shares.	Most usual rate of interest.		Loans due.		Share Capital.	Members' deposit.	Loans from Government.	Reserve Fund.	Remarks.
				On Deposits.	On loans.	By individuals.	By Societies.					
14	15	16	17	18	19	20	21	22	23	24	25	26
Rs.	Rs.	Rs.				Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
14,252		7,609	6%	4½%	7 to 7½		16,84,888	8,48,290	67,120		9,700	(a) Oil-cake sold to Nira Canal societies.
(a)		8,388	6 to 9·6%	4½ to 7%	7 to 9½%	1,04,928	1,82,265	90,649	1,28,472	768	7,423	
24,262		11,007	8 to 9·6%	4½ to 7%	7 to 9½%	1,04,928	18,67,153	4,38,939	1,95,592	768	17,123	

STATEMENT IV—B.

Agricultural Institute at Rome—Agricultural Societies.

Sale of goods to members.	Purchase of members' products.	Cost of management.	Most usual dividend paid on shares.	Most usual rate of interest.		Loans due.		Share Capital.	Members' Deposit.	Loans from Government.	Reserve Fund.	Remarks.
				On Deposits.	On Loans.	By individuals.	By Societies.					
14	15	16	17	18	19	20	21	22	23	24	25	26
Rs.	Rs.	Rs.	per cent.	per cent.	per cent.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
2,745	2,975	24,213		6½	9½	32,53,652	23,526	1,139	7,82,881	1,81,570	2,12,629	
		16	9%	6½	9½	5,640		1,512	1,210			
		11		6½	9½		172	2,000	160		12	
24,746	21,795	669		6½	9½	6,138	530	6,818	3,830		294	
	183	54						27	7			
	150			6½	9½				115		6	
4,764	8,406	1,078		6½	9½	2,703		3,340	756		21	
32,255	33,509	26,041	9%	6½	9½	32,68,133	24,228	15,436	7,38,959	1,81,570	2,12,962	

STATEMENT
Profit and Loss Account

Item No.	District.	Number of Societies.	PROFIT.				
			Interest received.	Interest due.	Gross profit on sales of stock.	Other items.	Total.
1	2	3	4	5	6	7	8
	<i>Northern Division, including Bombay.</i>		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Bombay	1	82,862 8 0	78,839 4 0	1,550 0 0	279 15 0	1,13,591 11 0
2	Broach	1	1,465 5 1	5,283 8 6		15 8 8	6,764 6 3
3	Surat	1	1,435 10 7	7,400 12 5		185 13 6	9,022 4 6
	Total, N. D.	3	85,763 7 8	91,523 8 11	1,550 0 0	481 5 2	1,29,318 5 9
	<i>Central Division.</i>						
4	Sholapur	1	5,707 8 8			127 2 6	5,834 11 2
	Total, C. D.	1	5,707 8 8			127 2 6	5,834 11 2
	<i>Southern Division.</i>						
5	Dharwar	2	366 0 8	1,039 15 7		362 0 0	1,768 0 3
	Total, S. D.	2	366 0 8	1,039 15 7		362 0 0	1,768 0 3
	Grand Total, Presidency Proper ...	6	41,837 1 0	92,563 8 6	1,550 0 0	970 7 8	1,36,921 1 2

V-A.

Central Societies.

Loss.							Net profit or loss.	Item No.
Interest paid.	Interest due.	Salaries and contingencies.	Depreciation.	Bad debts written off.	Other Items.	Total.		
9	10	11	12	13	14	15	16	1
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
80,722 7 1	20,695 6 10	14,147 4 1	506 9 0	7 4 9	9,450 [*] 0 0	75,528 15 9	38,002 [†] 11 8	1
1,177 7 0	1,967 15 10	878 8 6				4,023 15 4	2,740 6 11	2
1,786 7 8	2,689 10 6	617 6 3			16 0 8	5,109 9 1	3,912 11 5	3
33,686 5 9	25,353 1 2	15,643 3 10	506 9 0	7 4 9	9,466 0 8	84,662 8 2	44,655 13 7	
	2,237 6 4	665 7 6				2,902 13 10	2,931 13 4	4
	2,237 6 4	665 7 6				2,902 13 10	2,931 13 4	
	1,026 15 6	698 13 0	7 0 0		157 2 3	1,829 14 9	-61 14 6	5
	1,026 15 6	698 13 0	7 0 0		157 2 3	1,829 14 9	-61 14 6	
33,686 5 9	28,617 7 0	16,947 7 4	513 9 0	7 4 9	9,623 2 11	89,395 4 9	47,525 12 5	

* Sinking fund for debentures.

† Including ad interim dividend Rs. 10,500.

STATEMENT
PROFIT AND LOSS
Agricultural

Item No.	District.	Number of Societies.	Profit.				
			Interest received.	Interest due.	Gross profit on sales of stock.	Other items.	Total.
1	2	3	4	5	6	7	8
	<i>Northern, Division including Bombay.</i>		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Ahmedabad	42	4,954 10 5	3,998 8 7		292 2 4	8,045 5 4
2	Broach	45	5,149 13 5	9,533 8 7		678 14 6	15,362 4 6
3	Kaira	33	6,493 3 8	3,531 10 6½	3 2 0	772 4 1	10,740 4 3½
4	Panch Mahals	11	1,367 0 8	521 7 8		414 0 0	2,802 8 4
5	Surat	86	6,098 11 5½	25,954 0 5½	41 1 2	986 8 10	33,080 5 11
6	Thana	23	2,637 3 10	1,304 8 2	1,035 5 1	1,245 7 0	6,222 8 1
	Total, N. D.	240	26,040 11 5½	44,243 12 0	1,079 8 3	4,389 4 9	75,753 4 5½
	<i>Central Division.</i>						
7	Ahmednagar	33	5,357 10 8	10,261 9 3	1,356 14 11	1,139 8 3	18,115 11 1
8	East Khandesh	21	2,428 13 11	1,321 14 5	10 0 0	1,024 9 4	4,785 5 8
9	West Khandesh	8	970 14 1	563 6 9		77 8 7	1,611 13 5
10	Nasik	18	2,041 0 5	6,225 6 7		769 0 0	9,035 7 0
11	Poona	47	19,190 13 0	66,087 10 3	0 1 0	2,504 4 1	87,782 12 4
12	Satara	55	5,309 2 2	9,163 12 9		837 1 0	15,309 15 11
13	Sholapur	28	5,439 7 8	4,853 12 1		873 5 5	11,166 9 2
	Total, C. D.	210	40,737 13 11	98,477 8 1	1,366 15 11	7,225 4 8	1,47,807 10 7
	<i>Southern Division.</i>						
14	Belgaum	43	2,696 14 7	6,613 9 9½	0 14 8	1,546 3 4	10,857 10 4½
15	Bijapur	42	4,620 12 11	13,738 0 1		892 1 7	19,250 14 7
16	Dharwar	87	14,731 6 9	39,909 1 1½	207 4 6	2,887 13 11	57,735 10 3½
17	Kannar	18	1,360 15 9	1,565 3 0	31 1 6	673 9 2	3,620 13 5
18	Kolaba	16	222 1 7	346 3 3		356 3 2	924 14 0
19	Ratnagiri	18	1,158 1 2	928 1 9		310 8 3	2,396 11 2
	Total, S. D.	224	24,780 4 9	63,100 9 0	239 4 8	6,666 7 5	94,786 9 10
	Grand Total, Presidency Proper	674	91,558 14 1½	2,05,821 13 1	2,685 12 10	18,281 0 10	3,18,347 8 10

V-B.

ACCOUNT.

Societies.

Loss.							Net profit or loss.	Item No.
Interest paid.	Interest due.	Salaries and contingencies.	Depreciation of Stock.	Bad debts written off.	Other Items.	Total.		
9	10	11	12	13	14	15	16	1
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
1,928 10 7	2,058 8 0	611 8 5½	32 12 6		10 15 6	4,642 7 0½	3,402 14 3½	1
3,544 5 9	5,848 15 0	1,161 3 10	0 5 0		10 0 3	10,864 18 10	4,797 6 8	2
2,607 9 10	3,338 1 7	1,181 8 9	32 4 0		28 1 3	7,187 9 5	3,552 10 10½	3
248 10 9	662 13 2	144 4 1			0 14 3	1,056 10 3	1,245 14 1	4
4,749 13 9	16,973 7 6	1,329 12 10	9 0 0		6 15 4	23,069 1 5	10,011 4 6	5
1,372 9 11	710 3 1	799 10 9	110 2 11	5 5 6	393 2 9	3,391 2 11	2,831 5 2*	6
14,451 12 7	29,592 0 4	5,228 0 8½	184 8 5	5 5 6	450 1 4	49,911 12 10½	25,841 7 7	
3,178 4 9	5,882 8 11	1,550 5 3	11 4 6		27 8 8	10,649 15 9	7,465 11 4	7
981 15 1	1,010 11 3	397 12 4	2 12 6		10 7 4	2,403 10 6	2,381 11 2	8
532 13 2	269 11 10	207 5 8			22 12 7	1,032 11 3	579 2 2	9
1,711 1 9	4,214 1 7	488 3 11	0 6 9		183 4 6	6,597 2 6	2,438 4 6	10
22,909 15 2	42,910 6 4	4,364 3 8	562 10 3	1 0 10	147 5 1	70,895 9 9	16,887 2 7*	11
3,394 15 2	5,887 12 5	1,168 6 3	17 0 0	210 13 1	32 12 8	11,211 11 7	4,098 4 4	12
2,671 10 9	3,296 7 2	652 15 5	22 0 0		53 14 0	6,696 15 4	4,469 9 10	13
35,880 11 4	63,471 11 6	8,829 4 8	616 2 5	211 13 11	478 0 10	1,09,487 12 8	38,319 13 11	
2,883 0 8½	2,887 8 9½	322 12 9½	104 14 10		41 12 1	6,740 1 2½	4,117 9 2	14
2,367 3 4	7,383 3 2	902 3 11	28 13 9		21 13 0	10,703 5 2	3,547 9 5	15
9,541 1 2	26,170 15 2½	4,998 9 11½	392 14 7		72 15 8	41,176 8 7	16,559 1 8½	16
489 3 7	1,270 7 9	292 8 0	31 14 6		221 2 0	2,305 3 10	1,815 9 7	17
69 8 9	321 8 4	210 5 1	4 12 0	0 15 11	1 9 7	608 11 8	316 2 2	18
618 9 1	592 12 3	334 12 2	22 0 0	28 3 1	6 0 0	1,602 5 0	794 6 2	19
15,968 10 7½	38,626 7 11	7,561 3 11	585 5 8	29 3 0	365 4 4	63,136 3 5½	31,650 6 4½	
66,301 2 6½	1,31,690 3 9	21,618 9 3½	1,386 0 6	246 6 5	1,293 6 6	2,22,535 13 0	95,811 11 10½	

* See remarks in Statement III-B.

STATEMENT
 PROFIT AND
 Non-Agricultural

Item No.	District.	Number of Societies.	PROFIT.				
			Interest received.	Interest due.	Gross profit on sales of stock.	Other items.	Total.
	2	3	4	5	6	7	8
<i>Northern Division, including Bombay.</i>			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Bombay	30	54,130 15 1	10,916 7 8	562 8 0	2,630 15 9	68,240 14 6
2	Ahmedabad	2	145 3 5	13 7 4		3 0 0	161 10 9
3	Broach	3	246 6 9	356 9 4½	999 11 7	857 10 2	2,460 5 10½
4	Kaira	4	457 2 0	664 8 8	152 10 6	211 9 8	1,485 14 10
5	Surat	1	82 2 1	81 14 4			164 0 5
Total, N. D.		40	55,061 13 4	12,032 15 4½	1,714 14 1	3,703 3 7	72,512 14 4½
<i>Central Division.</i>							
6	Ahmednagar	8	5,537 14 1	12,418 4 6	1,507 14 9	214 12 6	19,678 13 10
7	East Khandesh	1	1,486 5 1	92 6 7	853 7 6	398 0 11	2,830 4 1
8	West Khandesh	2	863 10 3	779 0 6		8 12 9	1,651 7 6
9	Nasik	2	1,496 5 4	104 0 11		18 11 4	1,619 1 7
10	Poona	10	6,049 8 5	3,318 2 9	851 5 3	584 10 5	10,803 10 10
11	Satara	8	879 0 6	1,136 6 5		106 7 0	2,121 13 11
12	Sholapur	8	2,659 6 1	1,499 7 8	484 1 9	106 7 0	4,749 6 6
Total, C. D.		39	18,972 1 9	19,347 13 4	3,696 13 3	1,437 13 11	43,454 10 3
<i>Southern Division.</i>							
13	Belgaum	11	3,638 2 0	5,056 8 0	79 12 11½	883 12 0	9,658 2 11½
14	Bijapur	5	1,274 14 8	1,940 9 3	17 11 8	123 9 1	3,356 19 8
15	Dharwar	16	36,658 10 8½	28,065 11 5	1,251 8 8	2,119 9 8	68,095 8 5½
16	Kanara	7	8,170 15 4	1,951 4 11		1,383 5 5	6,505 9 8
17	Kolaba	3	51 15 3			45 12 0	97 11 3
18	Ratnagiri	16	1,555 4 0	2,200 7 2	788 0 1	331 4 1	4,874 15 4
Total, S. D.		58	46,349 13 11½	39,214 8 9	2,137 1 4½	4,887 4 3	92,688 13 4
Grand Total, Presidency proper		137	1,20,383 13 0½	70,595 5 5½	7,548 12 8½	10,028 5 9	2,08,556 4 11½

-C.

088 ACCOUNT.

societies.

Loss.							Net profit+ or Loss—	Item No.
Interest paid.	Interest due.	Salaries and Contingencies.	Depreciation of stock.	Bad debts written off.	Other items.	Total.		
9	10	11	12	13	14	15	16	1
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
8,023 14 7	11,627 13 8	13,128 11 1	227 5 0	76 13 0	1,226 6 5	29,310 15 9	+38,929 14 9	1
	20 12 5	29 14 4			0 3 0	50 13 9	+110 13 0	2
158 3 9	71 4 7	1,815 15 11½	40 1 6		9 0 0	2,094 9 9½	+365 12 1	3
122 12 7½	355 8 2	121 2 7	0 13 4		3 8 6	603 13 2½	+882 1 7½	4
		0 12 0	11 0 0			11 12 0	+152 4 5	5
3,304 14 11½	12,075 6 10	15,096 7 11½	279 3 10	76 13 0	1,289 1 11	32,072 0 6	+40,440 13 10½	
9,362 1 1	593 8 2	1,908 4 10	0 8 7		530 10 0	12,300 0 8	+7,378 13 2	6
971 14 1		1,194 15 7			44 7 6	2,211 5 2	+618 14 11	7
835 14 5		219 8 7				1,055 7 0	+596 0 6	8
524 10 4	61 13 6	345 11 3	236 7 0		140 12 3	1,309 6 4	+309 11 3	9
2,671 14 6	2,327 9 2	1,889 15 8	85 6 9		1 0 6	6,975 14 7	+3,827 12 8*	10
430 12 0	927 2 6	101 4 9		241 9 9	10 8 0	1,711 5 0	+410 8 11	11
626 14 5	702 0 2	486 12 5	3 6 0	25 4 9	59 4 0	1,903 9 9	+2,845 12 9*	12
15,324 0 10	4,617 1 6	6,146 9 1	325 12 4	266 14 6	786 10 3	27,467 0 6	+15,987 9 9	
279 11 1	4,437 13 6	1,495 4 1	179 11 0		120 11 1	6,513 2 9	+3,145 0 2½	13
589 2 8	546 3 2	411 11 7	1 0 10			1,548 2 3	+1,808 10 5*	14
5,363 10 9	15,847 3 1	7,626 12 10	340 13 9	120 3 2	1,104 12 10	30,403 8 5	+37,602 0 0½	15
295 3 2	1,702 8 4	973 5 11	20 15 3		47 6 10	3,039 7 6	+3,466 2 2	16
20 8 2	16 0 0	62 2 0			124 9 0	223 3 2	-125 7 11	17
1,041 5 7	1,172 14 2	896 9 1	65 12 11		10 10 0	3,187 3 9	+1,687 11 7	18
7,589 9 5	23,722 10 3	11,465 13 6	608 5 9	120 3 2	1,408 1 9	44,914 11 10	+47,674 0 6	
26,218 9 2½	40,415 2 7	32,708 14 6½	1,213 5 11	463 14 8	3,433 13 11	1,04,453 12 10	+1,04,102 8 1½	

* See remarks in statement III-C.

From

R. B. GOBINDRAM SALAMATRAI, I. S. O.,
 Superintendent, Land Records and Registration and
 Registrar, Co-operative Societies in Sind;

To

THE COMMISSIONER IN SIND,
 Karachi.

*Superintendent's Office,
 Hyderabad, 13th August 1915.*

Sir,

I have the honour to submit my report on the working of the Co-operative Credit Societies in Sind for the year ending 31st March 1915. The usual statements are appended.

2. I held office of the Registrar throughout the year, in addition to my duties as Superintendent, Land Records and Registration in Sind.

3. The year opened with 17 Societies. One of them, the Digri Society, in regard to whose working I had been asked to submit a special report in December last, had to be closed during the year. Five new Societies were inaugurated as under:—

- 1 Seed Society at Karachi.
- 1 Co-operative Credit Society in Deh 38, Nasrat.
- 2 Punjabi Credit Societies in Taluka Sinjhor.
- 1 Drakhan Credit Society in Garhi Yasin Taluka.

Of these the first two had to be cancelled before they started working. The Seed Society, soon after its registration, began to entertain serious doubts as to the success of the seed business and gave up the idea in favour of an Agricultural Credit Society and sent an application to that effect through the Collector. But the promoters were subsequently unable to organize even an ordinary Agricultural Society owing to pecuniary difficulties.

The "38 Deh" Society of Nasrat, too, found itself unable to raise sufficient funds owing to the present depressed state of the cotton market and its registration had to be cancelled after consultation with the Collector of Nawabshah.

The total number of the Societies at the close of the year was thus 19, distributed as under:—

District.	No. of Societies.
Sukkur	7
Newabshah	11
Karachi	1
	19

4. The aggregate capital of the Societies rose from Rs. 50,857 to Rs. 60,265 inspite of the withdrawal of the capital of the Digri Society which amounted to Rs. 9,011. The cancellation of the Digri Society with its 601 members accounts for the falling off in membership from 1902 to 1,484 though individually most of the Societies show increases in this respect.

5. I audited the accounts of all the Societies, except the Drakhan Society, which was started only in February 1915 and which, till the end of the year, was engaged in collecting funds.

The accounts of the Societies were on the whole well kept. Certain irregularities and mistakes, though of not a very serious character, were discovered and brought to the notice of the members assembled at the time of the

audit. These were corrected on the spot wherever possible and communicated to the Societies in the form of Audit Memoranda through the District Officers.

6. The period for which the loans are ordinarily granted by the Agricultural Societies to their members is 12 months. In the case of the Urban Bhandari Society of Karachi the loans are granted for varying terms not exceeding one year and are as a rule recovered in monthly instalments.

7. My remarks on the working of the several Societies are as follows :—

Sukkur District.—The Khairpur Daharki Society has sustained its record of good work under the guidance of its experienced Secretary Mr. Wasanmal.

The Garhi Yasin Society has displayed remarkable activity during the present year by effecting an increase both in its capital and membership. It has also succeeded in recovering all its old debts. Of the total of Rs. 326 shown as the amount of over-due arrears, on 31st March 1915, all but a sum of Rs. 20 has been recovered since the close of the year. For all this progress, the Society is indebted to Mian Shamsuddin who has continued to work for it with unabated zeal. Next to Garhi Yasin comes the Ubauro Society for favourable mention. This Society, which was started only in May 1912, has been expanding both in membership and capital under the untiring efforts of its energetic President Jam Bhambo Khan. Of the three tribal Societies of Lund, Bozdar and Gabol which were reported last year as having been sluggish in their work, the first two, I am glad to say, have shown perceptible improvement, the Lund Society having managed to recover all its over-due arrears. The Gabol Society, too, did a fair amount of business, but the audit of its accounts disclosed certain irregularities in the granting of loans. These were prominently brought to the attention of the President and the Secretary, and the necessity of paying greater attention to this matter was fully impressed upon them.

The new Society of Drakhan in Taluka Garhi Yasin was started by me in February last with the assistance of the Mukhtiarkar, Mr. Parsram Babumal. The President of the concern, Khan Sahib Shah Nawaz Drakhan, an honorary magistrate and a zamindar of considerable influence in the taluka, deserves credit for the intelligent part he took in the formation of the Society and the help rendered by him in the framing of its bye-laws, &c.

Nawabshah District.—This District now boasts of 11 Societies. The Societies of Berani and Khahi Kasim, whose working had been animadverted upon in the last report, have both shaken off their lethargy and given a good account of themselves this year. The Berani Society succeeded in recovering all its arrears and was thus in a position to resume its normal business, the credit for which is due to its intelligent and painstaking Secretary Diwan Kirpaldas, and its President Mian Rashid Khan.

Of the remaining 9 Societies, three, *viz.*, the Jam Sahib Society started by its present President Fakir Murid Ali, the Bhiria Society organized by Sayed Murad Ali Shah and the Abas Kirio Society called after the name of its founder have all done well, more especially the Jam Sahib Society which under the stimulus of its enterprising President has been able to considerably augment its capital and to secure a fairly large addition to its membership.

The remaining six Societies, including the two newly started institutions are all Punjabi concerns, majority of which are under skilful management. Three of them—those of Dehs 24, 25 and 30—have done remarkably well as is evidenced by the large increase in their working capital. Ghulam Mahomed Sufed Posh, Chaudri Ali Mahomed and Taleh Mahomed, the respective Secretaries of the Societies, deserve commendation for the zeal and energy which they have brought to bear upon their work in the cause of Co-operation.

Thar and Parkar District.—The only Society in the District—that at Digri—which had been the subject of special remarks in the last two reports had at last to be brought under liquidation. The circumstances which necessitated the step were reported at length in this office No. 1497, dated the 22nd November 1914. I would here only remark that the liquidation was entirely

the result of mismanagement and want of straight dealing on the part of its leading members. The financial condition of the Society was by no means unsatisfactory and it is expected that the Liquidator will be able to realize all its assets, which will not only be sufficient to cover all the liabilities, but also leave a balance representing the profits earned by the Society.

Karachi District.—The Bhandari Urban Society continues to flourish. As it advances petty loans for odd periods and recovers them back in monthly instalments, the number of transactions it has to do is very large and consequently its accounts are voluminous and complex, but they are well kept and reflect credit on the management.

8. *General remarks.*—It is a source of gratification that inspite of the financial depression caused by the world-wide War, the co-operative movement in Sind continued to make headway, three new Societies (exclusive of the two which had to be cancelled) having sprung up during the year. Since the close of the year one more Society has been started through the exertions of Sufed Posh Ghulam Mahomed of Deh 24 Society, while correspondence is in progress for the registration of 5 more Societies. Thus the progress though slow has been uninterrupted. It has been aptly said that "one good Society is, in the end, better than any number of unsuccessful ones." The degree of success and stability attained by the existing institutions in Sind may best be judged from the fact that, so far, there has occurred not one single instance in which a Sind Society has had recourse to law for the recovery of its dues, or in which it has found itself under the necessity to write off even a single rupee as a bad debt; also from the fact that, out of the total sum of Rs. 66,738 advanced by the Societies as loans, the unauthorized arrears at the end of the year amounted to no more than Rs. 1,050, of which only Rs. 35 remain unrecovered at the present moment, the rest having been collected after the close of the year. There is, therefore, nothing discouraging about the slow pace of the movement. Personally, I am of strong belief that there is a vast scope for the spread of the movement throughout the Province and with a wider dissemination of the knowledge of the principles and benefits of co-operation, the progress is bound to be far more rapid than it has been. Even as it is, I feel the Registrar will be able to show better progress if a little assistance could be given to him.

I have the honour to be,

Sir,

Your most obedient Servant,

(Sd.) GOBINDRAM S.,

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

STATEMENT I-B.

Number and Constitution of Societies—Agricultural Societies.

District.	Class of Society, s.s. I, II, III, IV, V or VI.	Type of Society, s.s. Limited or Unlimited.	Number of Societies.	Number of Members.		Working Capital.		Most usual dividend paid on shares.	Most usual rate of interest.		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.		On loans issued by Societies.	On deposits.		
1	2	3	4	5	6	7	8	9	10	11	12	
Name of Society.												
Sukkur.	Khairpur Daharki	I. Credit	Unlimited	1	180	183	Rs. a. p. 6,542 11 3	6,662 8 9		0½	5½	
	Garhi Yasin	Do.	Do.	1	156	103	8,334 14 1	4,423 12 9		0½		
	Gabol	Do.	Do.	1	80	90	1,861 7 0	2,035 5 10		0½		
	Boandar	Do.	Do.	1	93	90	3,231 11 0	3,545 14 7		0½		
	Lund	Do.	Do.	1	101	102	2,579 1 7	2,822 6 2		0½		
	Ubauro	Do.	Do.	1	45	63	1,542 15 5	2,077 9 1		0½		
	Drakhu	Do.	Do.	1		12		1,400 0 0		0½		
Total,	Sukkur	District		7	667	741	19,592 12 4	22,967 9 2		0½		
Nawabshah.	Khalil Kasim	I. Credit	Unlimited	1	84	88	2,468 2 9	2,525 6 8		0½		
	Beraui	Do.	Do.	1	95	100	3,338 8 1	3,592 1 4		0½		
	Jam Sahib	Do.	Do.	1	74	97	1,973 8 0	4,139 15 0		0½		
	Punjabi Jamrao Deh No. 24.	Do.	Do.	1	35	37	2,000 0 0	4,105 1 0		0½		
	Punjabi Jamrao Deh No. 30.	Do.	Do.	1	51	51	3,560 0 0	4,748 5 10		0½		
	Bhira	Do.	Do.	1	125	131	2,920 0 0	3,266 14 0		0½		
	Mahomed Abbas Kirio of Deh No. 31 Nasrat.	Do.	Do.	1	63	63	1,925 0 0	2,030 8 6		0½		
	Punjabi Jamrao Deh No. 25.	Do.	Do.	1	35	41	1,650 0 0	4,381 7 9		0½		
	Punjabi Jamrao Deh No. 29.	Do.	Do.	1	19	19	1,080 0 0	1,668 0 0		0½		
	Punjabi Jamrao Deh Nos. 22 and 22-A.	Do.	Do.	1		80		2,600 0 0		0½		
Punjabi Jamrao Deh No. 23.	Do.	Do.	1		31		2,610 0 0		0½			
Total,	Nawabshah	District		11	661	686	20,919 2 10	35,667 6 8		0½		
	Grand	Total		18	1,248*	1,427	40,505 15 2*	58,634 15 10		0½		

* Vide para. 4 of the report.

GOBINDRAM S.,

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

STATEMENT II-B.

STATE
Receipts and Disburse

District.	Class of Society, i.e., I, II, III, IV, V, or VI.	Type of Society.	Receipts.																												
			Share payments.	Loans and Deposits.					Loans repaid by members.	Loans repaid by Central Societies.	Loans repaid by other Societies.	Interest received.	Sale of goods to members.	Other income.	Total income of year.	Opening balance.	Grand total including the opening balance.														
				By members.	By non-members.	By other Societies.	By Government.	By Central Societies.																							
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18														
Name of Society.			Rs.	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.	Rs. a. p.	Rs. a. p.														
Sukkur.	I. Credit.	Unlimited.	Khairpur Daharki	10	0	0			6,565	0	0	604	6	10	3	0	0	7,184	0	10	32	4	6	7,216							
			Garhi Yasin	105	0	0			4,536	0	0	634	13	0		58	8	0	5,426	6	0	166	0	3	5,592						
			Gabol	5	0	0	4	0	0	1,063	0	0	185	12	0		1	8	0	2,179	4	0	2	14	3	2,192					
			Bozdar	15	0	0				3,302	0	0	340	1	0		4	8	0	3,661	0	0	2	0	0	3,663					
			Lund	5	0	0				3,002	8	0	303	10	0		1	8	0	4,302	10	0	10	10	11	4,313					
			Ubauro	90	0	0			350	0	0	1,135	0	0	110	15	6	4	8	0	2,700	0	0	25	1	4	2,731				
			Drakhan	700	0	0			700	0	0						24	0	0	1,424	0	0				1,424					
Total, Sukkur District			1,030	0	0	4	0	0	1,050	0	0	21,423	8	0	2,278	11	1	8	7	0	120	0	0	25,004	10	1	238	15	9	25,143	
Nawabshah.	I. Credit.	Unlimited.	Khahi Kasim	15	0	0			3,407	2	0	245	2	0		4	8	0	3,671	12	0	17	8	11	3,689						
			Berani	45	0	0				3,280	0	0	500	3	3		7	8	0	3,902	11	3	0	10	4	3,923					
			Jam Sahib	1,201	0	0	201	8	0	900	0	0	4,042	8	0		305	0	5	86	0	0	6,036	0	5	11	14	6	6,051		
			Punjabi Jamrao Deh No. 24	1,020					1,000	0	0	2,043	0	0	189	11	0	4	8	0	1	0	0	4,258	3	0	8	6	0	4,266	
			Punjabi Jamrao Deh No. 30	1,580						3,605	0	0	300	3	0	6	8	0	2	0	0	5,502	9	0	124	0	6	5,626			
			Bhiria	30	0	0				3,206	0	0	298	15	6		9	12	0	3,534	11	6	27	0	10	3,561					
			Mahomed Abbas Kirio of Deh No. 31 Nasrat							1,600	8	0	125	1	1					1,725	9	1				1,725					
			Punjabi Jamrao Deh No. 25	1,310					1,400	0	0	2,205	0	0	101	9	0	3	8	0	8	0	0	5,208	1	0	25	0	0	5,233	
			Punjabi Jamrao Deh No. 29	590						1,063	0	0	74	12	0	2	6	0	11	0	0	1,731	2	0	1,083	0	0	2,814			
			Punjabi Jamrao Deh No. 22 & 22A	1,300					1,300	0	0						30	0	0	2,630	0	0				2,630					
Punjabi Jamrao Deh No. 23	1,310					1,300	0	0						31	0	0	2,641	0	0				2,641								
Total, Nawabshah Dist.			7,100	1,201	0	0	201	8	0	5,900	0	0	24,542	2	0	2,319	9	3	16	12	0	140	12	0	41,511	11	9	1,302	9	1	42,814
Grand Total			7,100	2,311	0	0	205	8	0	6,950	0	0	45,965	10	0	4,598	4	4	25	3	0	260	12	0	67,416	5	4	1,641	8	9	68,057

B.

Agricultural Societies.

Disbursements.

Share capital withdrawn.	Disbursements.																	
	Members' deposits withdrawn.	Loans repaid to				Loans to				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 the closing balance.
		Government.	Central Societies.	Other Societies.	Non-members.	Members.	On personal Security.	On mortgage Security.	Central Societies.									
10	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37
Rs.	Rs.	Rs. a. p.			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.
		74 2 6			200 0 0	6,714 0 0				119 10 10			78 0 0			7,185 13 4	20 13 11	7,206 11 8
	10	63 1 6				5,426 0 0				58 12 3			43 10 6			5,607 8 9	0 14 0	5,592 6 9
						2,130 0 0							42 14 0			2,181 14 0	0 4 3	2,182 2 3
						3,622 8 0							40 5 0			3,662 13 0	0 12 0	3,663 0 0
						4,207 0 0							16 5 8			4,313 5 8		4,313 5
						1,485 0 0	150						91 1 6			1,666 1 6	65 5 4	1,731 6 10
																	1,424 0 0	1,424 0 0
	10	127 4 0			200 0 0	23,683 8 0	150			178 7 1			253 4 8			24,091 7 0	512 1 0	25,143 0 3
		84 4 1				3,030 0 0	575			37 14 7			8 1 0			3,065 8 8	4 1 8	3,069 4 11
	20	47 15 4				3,800 0 0				53 1 2			0 4 0	1 2 0		3,823 6 6	0 15 1	3,823 5 7
	120				201 8 0	6,107 0 0	140						30 4 0	1 8 0		6,600 4 0	7 10 11	6,607 14 11
						3,825 0 0							8 12 6			3,833 12 6	432 12 6	4,266 0 0
20	500					5,063 0 0				15 0 0			0 6 0			5,508 6 0	28 8 0	5,520 0 6
						2,384 0 0	1,144						27 8 0			2,555 8 0	6 4 4	2,561 12 4
						1,674 5 11							51 0 0			1,725 5 11	0 8 2	1,725 9
20						4,532 0 0							20 10 0			4,572 10 0	660 7 0	5,233 1 0
						2,783 0 0							18 5 0			2,801 5 0	17 13 0	2,810 2 0
						2,583 0 0							27 0 0			2,610 0 0	20 0 0	2,630 0
						2,610 0 0										2,610 0 0	81 0 0	2,691 0 0
40	640	82 8 5			201 8 0	38,481 5 11	1,850			105 15 0			192 2 6	2 10 0		41,604 13 7	1,200 6 0	42,804 4 4
40	650	209 7 5			401 8 0	62,164 13 11	2,000			284 6 10			444 7 2	2 10 0		62,206 5 4	2,761 8 3	64,967 13 7

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

District.	Class of Society, i.e., I, II, III, IV, V or VI.	Type of Society.	Assets.								
			Cash in hand and bank.	Value of Investment.	Loans due by members.	Of which overdue.	Loans due by Society.	Of which overdue.	Interest due to Society.	Value of Stock in hand.	Other Items.
1	2	3	4	5	6	7	8	9	10	11	12
<i>Name of Society.</i>			Rs. a. p.		Rs. a. p.	Rs. a. p.			Rs. a. p.	Rs. a. p.	
Sukkur.											
Khairpur Daharki	I. Credit	Unlimited	80 13 11		6,884 0 0	300 0 0			246 11 4	10 0 0	
Garhi, Yasin	Do.	Do.	0 14 0		4,762 0 0	328 0 0			110 15 9	8 2 6	
Gabol	Do.	Do.	0 4 3		2,139 0 0				50 2 1		
Bozdar	Do.	Do.	0 12 0		3,622 8 0				240 10 3		
Lund	Do.	Do.			2,982 0 0				80 1 9		
Ubauro	Do.	Do.	85 5 4		2,065 0 0	300 0 0			103 6 9	7 6 0	
Drakhan	Do.	Do.	1,424 0 0								
		Total, Sukkur District	1,542 1 6		22,454 8 0	826 0 0			831 15 11	20 8 6	
Nawabshah.											
Khahl Kasim	I. Credit	Unlimited	4 1 3		2,674 14 0	19 14 0			40 9 11	2 12 0	
Boranl	Do.	Do.	0 15 1		3,800 0 0				68 7 0		
Jam Sahib	Do.	Do.	7 10 11		4,403 0 0	70 0 0			103 3 1		
Punjabi Jamrao Deh No. 24.	Do.	Do.	432 12 6		3,811 0 0				92 4 6		
Punjabi Jamrao Deh No. 30.	Do.	Do.	23 3 6		4,948 0 0				130 4 0		
Bhirle	Do.	Do.	6 4 4		3,450 0 0				84 11 7		
Mahomed Abas Kirio of Deh No. 31 Nasrat.	Do.	Do.	0 8 2		2,062 5 11				73 4 6		
Punjabi Jamrao Deh No. 25.	Do.	Do.	660 7 0		3,897 0 0				64 0 3		
Punjabi Jamrao Deh No. 29.	Do.	Do.	17 13 0		1,720 0 0				40 5 0		
Punjabi Jamrao Deh Nos. 22 and 22-A.	Do.	Do.	20 0 0		2,523 0 0				60 8 8		
Punjabi Jamrao Deh No. 23.	Do.	Do.	81 0 0		2,610 0 0				46 0 3		
		Total, Nawabshah District	1,209 6 9		35,099 3 11	89 14 0			823 10 7	2 12 0	
		Grand Total	2,751 8 3		58,453 11 11	916 14 0			1,655 10 8	23 4 6	

II-B

Agricultural Societies.

Liabilities.												
Total.	Loans and deposits from non-members.	Loans and deposits from other Societies.	Loans from Government.	Deposits from members.	Share Capital.	Interest and dividend due by Society.	Cost of management due.	Other items.	Reserve Funds, &c., undistributed Profits under Section 23 of Act of 1922.	Total.	Profit + and Loss -	Remarks.
13	14	15	16	17	18	19	20	21	22	23	24	25
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.	
1,171 0 3	1,033 0 0		1,020 5 3	1,843 8 0		77 0 0	10 0 0		2,103 11 6	6,749 8 9	423 0 6	
4,87 0 3			1,416 0 0	1,815 8 0		5 11 10	2 8 8		1,113 4 0	4,431 12 1	443 4 2	
1,189 6 4	4 0 0		800 0 0	864 8 0		0 4 6	2 0 0		366 13 10	2,037 10 4	151 12 0	
8,663 14 3			1,450 0 0	1,464 8 0		0 6 8			631 6 7	3,540 5 3	317 0 0	
8,063 1 9			1,100 0 0	1,164 0 0		0 5 9	6 8 3		558 6 2	2,820 4 2	231 13 7	
9,321 2 1			900 0 0	953 0 0			2 0 0		194 0 1	2,079 0 1	191 9 6	
1,424 0 0			709 0 0	700 0 0						1,400 0 0	24 0 0	
24,940 1 11	1,037 0 0		8,043 0 0	8,635 0 0		83 12 9	22 11 9		6,240 8 2	23,074 1 8	1,773 0 3	
6,723 6 2			913 9 3	1,013 8 0		9 0 0			599 5 0	2,531 6 3	187 14 11	
8,880 0 1			1,279 0 2	1,382 8 0		8 14 10			630 0 2	3,500 0 2	223 5 11	
4,513 14 0			1,900 0 0	2,054 8 0			3 1 6		185 7 0	4,143 0 6	279 13 6	
4,333 1 0			2,000 0 0		2,029 0 0				85 1 0	4,105 1 0	231 0 0	
6,100 7 6			1,500 0 0		3,120 0 0				178 5 10	4,749 5 10	358 1 8	
8,330 13 11			1,500 0 0	1,450 0 0			4 0 0		316 14 0	3,270 14 0	200 1 11	
9,165 13			1,030 0 0	923 0 0			20 0 0		105 3 5	2,000 3 5	113 10 1	
4,021 7 3			2,000 0 0		2,340 0 0				41 7 9	4,351 7 9	239 15 6	
1,778 2 0			500 0 0		1,160 0 0				8 0 0	1,668 0 0	110 2 0	
8,623 8 6			1,800 0 0		1,300 0 0					2,000 0 0	61 8 6	
8,637 0 3			1,300 0 0		1,310 0 0					2,610 0 0	70 0 3	
83,035 1 3			5,103 0 5	6,624 8 0	11,250 0 0	12 14 10	27 1 6		2,400 5 3	85,707 7 0	2,327 10 3	
63,894 3 2	1,027 0 0		23,238 15 5	15,459 8 0	11,250 0 0	06 11 7	40 13 8		7,649 8 5	50,781 8 8	412 10 6	

GOBINDRAM S.,

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

INSTITUTE STATEMENT IV—B.

Abstract for the information of the International Agricultural Institute
at Rome—Agricultural Societies.

Province.	Class of Society, i. e., I, II, III, IV, V or VI.	Type of Society.	Number of members.			Number of affiliated Societies.				Loans made to				Sale of goods to members.	Purchase of members' products.
			Number of Societies.	Individuals.		Central Credit.	Agricultural Credit.	Non-Agricultural Credit.	Others.	Individuals.		Societies.			
				Individuals.	Societies.					On personal security.	On mortgage security.	Local.	Central.		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Province of Sind	I. Credit	Unlimited	18	1,427						Rs. a. p. 62,164 18 11	Rs. 2,009				

Province.	Cost of management.	Most usual dividend paid on shares.	Most usual rate of interest.		Loans due		Share Capital.	Member's deposit.	Loans from Government.	Reserve Fund.	Remarks.
			On deposits.	On loans.	By individuals.	By Societies.					
1	17	18	19	20	21	22	23	24	25	26	27
Province of Sind	Rs. a. p. 444 7 9		6½	9½	Rs. a. p. 58,453 11 11		Rs. 11,250	Rs. a. p. 15,459 8 0	Rs. a. p. 23,238 15 5	Rs. a. p. 7,649 8 5	

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

STATEMENT V-B.

STATEMENT
PROFIT AND LOSS
Agricultural

District.	Number of Societies.	Profit.				
		Interest received.	Interest due.	Gross profit on sales of stock.	Other items.	Total.
1	2	3	4	5	6	7
<i>Name of Society.</i>		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Sukkur.	Khairpur Daharki	1 369 4 0	244 12 4		5 0 0	619 0 4
	Garhi Yasin	1 878 12 3	110 8 0		60 9 0	549 8 3
	Gabol	1 139 4 5	50 2 1		1 8 0	190 14 6
	Dozlar	1 113 2 5	240 10 3		4 8 0	358 4 8
	Lund	1 174 7 6	80 1 0		1 8 0	256 1 3
	Ubauro	1 89 14 0	96 12 6		31 0 0	217 0 6
	Drakhan	1			24 0 0	24 0 0
Total, Sukkur District	7	1,263 12 7	622 9 11		128 7 0	2,214 13 6
Nawabshah.	Khahi Kasim	1 190 6 3	38 8 3		4 8 0	233 6 6
	Berani	1 231 0 11	88 7 0		7 8 0	316 15 11
	Jam Sahib	1 266 7 11	103 3 1		30 0 0	405 11 0
	Punjabi Jamrao Deh No. 24	1 142 0 0	92 4 6		5 8 0	189 12 0
	Punjabi Jamrao Deh No. 30	1 231 13 8	130 4 0		8 6 0	373 7 8
	Bharia	1 217 2 4	84 11 7		9 12 0	311 9 11
	Mahomed Abas Kir'o of Deh No. 31 Nasrat	1 114 6 10	72 3 3			186 10 1
	Punjabi Jamrao Deh No 25	1 165 1 3	64 0 3		11 8 0	160 9 6
	Punjabi Jamrao Deh No. 29	1 74 12 0	40 5 0		13 6 0	118 7 0
	Punjabi Jamrao Deh Nos. 22 & 22A	1		60 8 6		30 0 0
Punjabi Jamrao Deh No. 23	1		46 0 3		31 0 0	77 0 3
Total, Nawabshah District	11	1,676 3 2	620 7 8		157 8 0	2,654 2 10
Grand Total	18	2,939 15 9	1,243 1 7		285 15 0	4,869 0 4

V-B.

ACCOUNT.

Societies.

Loss.							Net profit or loss.
Interest paid.	Interest due.	Salaries and contingencies.	Depreciation of stock.	Bad debts written off.	Other Items.	Total.	
8	9	10	11	12	13	14	15
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
38 15 10	77 0 0	78 0 0	3 0 0			196 15 10	422 0 6
52 10 8	5 11 10	43 13 0	2 1 0			104 4 1	445 4 2
	0 4 6	38 14 0				39 2 6	151 12 0
	0 6 8	40 5 0				40 11 8	317 9 0
	0 5 9	22 13 11				23 8 8	292 13 7
		31 1 6	4 6 0			35 7 6	181 9 0
							24 0 0
91 10 1	83 12 9	254 15 5	9 7 0			439 13 8	1,775 0 8
28 6 7	9 0 0	8 1 0				45 7 7	187 14 11
48 5 2	3 14 10	0 4 0			1 2 0	53 10 0	293 5 11
		33 5 6			1 8 0	34 13 6	370 13 6
		8 12 6				8 12 6	231 0 0
15 0 0		0 6 0				15 6 0	358 1 8
		31 8 0				31 8 0	280 1 11
		71 0 0				71 0 0	115 10 1
		20 10 0				20 10 0	239 15 6
		18 5 0				18 5 0	110 2 0
		27 0 0				27 0 0	63 8 6
							77 0 8
91 11 9	12 14 10	219 4 0			2 10 0	326 8 7	2,327 10 3
183 5 10	96 11 7	474 3 5	9 7 0		2 10 0	766 5 10	4,102 10 6

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

STATEMENT I-C.

Number and Constitution of Societies—Non-Agricultural Societies.

Item No.	District.	Class of Society, i.e., I, II, III, IV, V or VI.	Type of Society, i.e., Limited or Unlimited.	Number of Societies.	Number of members.		Working Capital.		Most usual dividend paid on shares.	Most usual rate of interest.		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.		On loans issued by Societies.	On deposits.	
1	2	3	4	5	6	7	8	9	10	11	12	13
1	Karachi.						Rs. a. p.	Rs. a. p.	Per cent.	Per cent.		
	Bhandari Urban Co-operative Society, Karachi.	I. Credit	Limited	1	53	57	1,840 10 1	1,690 8 4	6½	18½		

GOBINDRAM S.,
 Superintendent, Land Records and Registration,
 and Registrar, Co-operative Societies in S

STATEMENT II-C.

STATEMENT
Receipts and Disbursements,

Item No.	District.	Class of Society, i.e., I, II, III, IV, V or VI.	Type of Society.	Share payments.	Loans and Deposits.				
					By members.	By non-members.	By other Societies.	By Government.	By Central Societies.
1	2	3	4	5	6	7	8	9	10
1	Karachi. Bhandari Urban Co-operative Credit Society, Limited, Karachi	I. Credit	Limited	Rs. a. p. 185 0 0	Rs.	Rs.	Rs.	Rs.	Rs.

Item No.	District.	Class of Society, i.e., I, II, III, IV, V or VI.	Type of Society.	Share capital withdrawn.	Members' deposits withdrawn.	Loans repaid to				Loans to		
						Government.	Central Societies.	Other Societies.	Non-members.	Members.		Central Societies.
										On personal Security.	On mortgage Security.	
1	2	3	4	20	21	22	23	24	25	26	27	28
1	Karachi. Bhandari Urban Co-operative Credit Society, Limited, Karachi	I. Credit	Limited	Rs. a. p. 50 0 0	Rs.	Rs.	Rs.	Rs.	Rs.	Rs. a. p. 2,565 0 0	Rs.	Rs.

II—C.

Non-Agricultural Societies.

Receipts.										
Loans repaid by members.	Loans repaid by Central Societies.	Loans repaid by other Societies.	Interest received.	Sale of goods to members.	Other Income.	Total income of year.	Opening balance.	Grand total including the opening balance.		
11	12	13	14	15	16	17	18	19		
Rs. a. p.	Rs.	Rs.	Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
2,281 0 0			212 8 0		2 8 0	2,681 1 0	599 0 5	3,280 8 2		
Debits.										
Other Societies.	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 the closing balance.	Remarks.
20	21	22	23	24	25	26	27	28	29	30
Rs.	Rs. a. p.	Rs. a. p.	Rs.	Rs. a. p.	Rs.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
	0 10 0	50 2 8		50 2 0			2,763 14 8	516 8 11	3,280 8 2	* Excess payment refunded.

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

STATEMENT
Balance Sheet

Item No.	District.	Class of Society, i.e., I, II, III, IV, V or VI.	Type of Society.	Assets.										Total.
				Cash in hand and bank.	Value of Investment.	Loans due by members.	Of which overdue.	Loans due by Society.	Of which overdue.	Interest due to Society.	Value of Stock in hand.	Other Items.		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
	Karachi.			Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs.	Rs.	Rs. a. p.	Rs.	Rs.	Rs. a. p.	
1	Bhandari Urban Co-operative Credit Society, Limited, Karachi.	I. Credit	Limited	516 9 11		1,239 0 0	135 0 0			24 8 10			1,829 7 11	

STATEMENT

Profit and Loss Account—

Item No.	District.	Number of Societies.	Profit.				
			Interest received.	Interest due.	Gross profit on sales of stock.	Other Items.	Total.
1	2	3	4	5	6	7	8
	Karachi.		Rs. a. p.	Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.
1	Bhandari Urban Co-operative Credit Society, Limited, Karachi.	1	190 5 7	24 8 10		2 8 0	217 1 5

III-C.

Non-Agricultural Societies.

Liabilities.											Profit + and Loss -	Remarks
Loans and deposits from non-members.	Loans and deposits from other Societies.	Loans from Government.	Deposits from members.	Share Capital.	Interest and dividend due by Society.	Cost of management due.	Other items.	Reserve Fund, i.e., undistributed profits under Section 23 of Act II of 1912.	Total.			
15	16	17	18	19	20	21	22	23	24	25	26	
Rs.	Rs.	Rs.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.		
				1,415 0 0	19 8 0	10 0 0		215 9 4	1,659 11 4	169 19 5		

GOBINDRAM S.,

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

V-C.

Non-Agricultural Societies.

Loss.							Net profit or loss.
Interest paid.	Interest due.	Salaries and Contingencies.	Depreciation of stock.	Bad debts written off.	Other items.	Total.	
9	10	11	12	13	14	15	16
Rs.	Rs. a. p.	Rs. a. p.	Rs.	Rs.	Rs.	Rs. a. p.	Rs. a. p.
	0 8 0	47 2 0				47 5 0	169 12 5

GOBINDRAM S.,

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

*Below letter No. 250, dated the 13th August 1915, from the Registrar,
Co-operative Credit Societies in Sind, with accompaniments.*

No. 2863 of 1915.

REVENUE DEPARTMENT:

*Office of the Commissioner in Sind,
— Government House, Karachi, 31st August 1915.*

Submitted to Government.

2. During the year under report one society was dissolved; five were registered, but, of these, two were cancelled soon after formation as the necessary funds were not subscribed. There was thus a net gain of two societies only. The Registrar ascribes this slow progress to the economical effects of the war, but more probably the real cause is to be found in the general illiteracy of the agriculturists and the natural apathy of the Mahomedan zamindars, who, being debarred by their religion from levying interest, cannot be persuaded to incur any risk however small in utilizing their savings in establishing Co-operative Credit Societies.

3. As anticipated in the review of last year's Report, the Digri society has been wound up. The principal causes of its failure were:—

- (1) the unduly large area of its operations,
- (2) defects in its bye-laws, and
- (3) bad management.

Nevertheless it is satisfactory to note that the financial condition of the society when it went into liquidation in February last was not unsound. The liquidator expects to realize all its assets which exceed the liabilities.

4. With the disappearance of the Digri society which was the only one in the Thar and Parkar district, there remain 18 agricultural societies, 7 of which are in the Sukkur district and 11 in Nawabshah. Of the latter, six are administered by Punjabi Colonists who having some previous experience of Co-operative Credit Societies and some knowledge of their management, appreciate their advantage. All these agricultural societies worked satisfactorily during the year, even those which were not reported on favourably last year having improved.

5. From the statements accompanying the report it will be seen that the total membership of the 18 societies increased from 1,248 to 1,427 and the working capital from Rs. 40,505 to Rs. 58,634. The average amount of capital per head consequently rose from 32.4 to 41.1. The opening and closing balances of the year amounted to Rs. 1,541-8-3 and Rs. 2,751-8-3, respectively, while the income and expenditure under all heads came to Rs. 67,416-5-4 and Rs. 66,206-5-4, respectively. The total assets and liabilities according to the balance sheet (Statement III-B) were Rs. 62,881-3-2 and Rs. 58,781-8-8 leaving a profit of Rs. 4,102-10-6. The loans made to individuals on personal security amounted to Rs. 62,164-13-11, and on mortgage security, Rs. 2,009. The amounts on account of the share capital, members' deposits, Government loans and Reserve fund at the close of the year were respectively Rs. 11,250, Rs. 15,459-8, Rs. 23,238-15-5 and Rs. 7,649-8-5.

6. The one non-agricultural society at Karachi worked satisfactorily. The number of members on the register increased from 53 to 57 and the working capital rose from Rs. 1,340 to 1,630.

7. Although progress has not been phenomenal, it has been sustained. Given the conditions of Sind, it is not to be expected that for some time to come the Co-operative Credit movement will spread rapidly, but it may be hoped that advancement will be steady though slow.

R. P. BARROW,
Commissioner in Sind.

To

The Chief Secretary to Government,
Revenue Department, Bombay.

Co-operative Societies.

Annual Report on the working of — in the
Bombay Presidency, including Sind, for
the year 1914-15.

GOVERNMENT OF BOMBAY.

REVENUE DEPARTMENT.

Resolution No. 913.

Bombay Castle, 25th January 1916.

Letter from the Superintendent of Land Records and Registrar of Co-operative Societies in Sind No. 950 dated 13th August 1915—Submitting the annual report on the working of co-operative societies in Sind for the year 1914-15.

Memorandum from the Commissioner in Sind No. 2863 dated 31st August 1915.

Letter from the Director of Agriculture and of Co-operative Societies No. A.—8505 dated 14th September 1915—Forwarding the annual report on the working of co-operative societies in the Presidency proper for the year 1914-15.

RESOLUTION.—The development of the co-operative movement has been well maintained in the year 1914-15. There has been a distinct diminution in the rate of progress as judged by the number of new societies registered during the year, the net increase being only 139 as compared with 147 and 183 respectively in the two preceding years. This result, which is largely attributable to the greater caution now exercised in the registration of new societies in the light of past experience, can be viewed with equanimity. The Governor in Council considers that the consolidation of ground already gained is a matter of greater importance than the expansion of the movement into new areas where the need for co-operation has not yet made itself articulate. That substantial progress has been made in the organization of existing societies is shown by the fact that whereas the number of societies increased by only 17 per cent. the total membership increased by 27 per cent. and the working capital by more than 23 per cent. On the whole the societies stood the shock of war well although the tightness of the money market following upon the sharp fall in the price of cotton had the inevitable result of causing some withdrawals of deposits as they fell due, particularly in Gujarát.

2. The number of agricultural societies has risen from 568 to 674 with an increased membership and working capital of 32 and 26 per cent. respectively. The deposits made by members and non-members, which are the surest test of the financial stability of the societies, rose from 31 to 33 per cent. of the working capital, while their growing self-dependence is marked by the reduction of loans from Government from 6½ to 5 per cent. of the working capital, which is a very substantial advance from the position in 1910, when the societies depended upon the financial assistance of Government to the extent of 20 per cent. of their resources. The Governor in Council notes with satisfaction that under the recently introduced system of classification 65 per cent. of classified rural credit societies are placed by the Registrar in the first two classes and only 5 per cent. in the fourth or lowest class.

3. The development of rural societies of a non-credit type is still in an experimental stage, and it is recognised that the ultimate success of what may prove to be a solution of many of the embarrassments that beset the poor agriculturist must be built upon the lessons learnt from initial failures. The success that has crowned the efforts of the Kelva Máhim Society, which was able to sell profitably to its members manure at Rs. 16 when the market rate was Rs. 22 per khandi, is an instance of what can be achieved in this direction by sound organization and capable management. Mr. Gonehalli, Extra Deputy Director of Agriculture, has been placed on special duty for the purpose of organizing societies for co-operative purchase and distribution, among agriculturists and has already made a promising beginning with dairying societies.

4. The cancellation of the Sâtára Union, which had proved a failure, reduced the number of central societies and unions to six, of which the Bombay Central Co-operative Bank is the most important. During the year its total working capital rose from Rs. 15,23,436 to Rs. 17,49,914 and its net profit increased from Rs. 21,977 to Rs. 38,252. Loans however to the Nira Canal Societies, with which a branch of that Bank deals exclusively, fell from Rs. 6,82,916 to Rs. 4,85,967 as a result of the caution exercised in view of a large increase in the amount of loans overdue from members to the borrowing societies. These outstandings were not entirely due to the unfavourable season and the Governor in Council concurs in the opinion expressed by the Registrar that the management of many of these societies requires careful overhauling. The position of the three central banking unions that lend both to societies and individuals is fairly satisfactory, but the Dhárwár Union, whose object is both to supervise and finance affiliated societies, proved unable to command a sufficiency of capital. As the co-operative movement develops the need for an intermediate agency between the Central Bank and rural societies becomes increasingly insistent. A strong recommendation for the introduction of a system of guaranteeing unions on the Burma model has been made by the Committee on co-operation in India and is now under consideration. Meanwhile an experiment is being made at Annigeri, where a federation has been formed on the Burma lines.

5. Non-agricultural societies continue to show very satisfactory progress. Two-thirds of their capital are derived from the members themselves, while less than half a lách now comes from financing institutions. Among non-agricultural societies the development of employees and Government servants' societies, now numbering twelve, is particularly gratifying. In every case it is reported that the spirit and management are excellent. Even more important is the formation of societies among mill-hands and labourers, among whom the progress of co-operation has hitherto been slow. What can be done in this direction has been recently shown by Mr. G. K. Devdhar of the Servants of India Society, whose admirable paper on the subject of debt redemption among the urban labouring classes, read at the Provincial Co-operative Conference at Poona last year, should be closely studied by large employers of labour and others interested in municipal and industrial problems. The 14 societies established by Mr. Devdhar in Bombay before the end of March 1915 bear striking testimony not merely to the value of co-operation among the labouring classes but also to their aptitude for grasping its meaning and turning it to good account. One of the leading features of the scheme is the inculcation of the principles of thrift, temperance and self-help through the medium of lectures, which have already borne fruit.

6. The development of co-operation among hand-loom weavers, than whom no class in the Presidency stands in greater need of relief, has been disappointingly slow. The extreme conservatism of this community and the faults of its traditions make it a difficult matter to break away from the domination of the sávkár. The lack of business instincts and ignorance of the elements of book-keeping are further obstacles in the way of the establishment of societies for the purchase of raw material and disposal of finished goods on a properly organised basis. Of the 29 societies of weavers in the Presidency the majority have not advanced beyond the "credit" stage and only a few of the remainder appear to be working on business lines. The progress of the Dhárwár Society however is encouraging and shows that with proper management these societies contain the seeds of success. The Governor in Council hopes that the special appointment of Mr. Basvanappa, the Inspector of the Dhárwár Weaving Society, as Inspector of Weaving Societies in the Southern Marátha Country will result in a number of these societies being rehabilitated on a satisfactory basis.

7. The thanks of Government are due to the many honorary workers who have enthusiastically devoted their time and energies to the advancement of the co-operative movement, and to Mr. Ewbank and Mr. Haigh for the efficient way in which they have discharged the duties of their office.

8. In Sind co-operation is impeded by the general illiteracy of the hari and the natural apathy of the Mahomedan zamindár. Progress however, though very

slow, is continuous. The net number of societies, all of which worked satisfactorily, rose from 17 to 19 and the total working capital from Rs. 40,505 to Rs. 58,634.

G. A. THOMAS,

Deputy Secretary to Government.

G. R. No. 913, R. D., dated 25th January 1916.

To

- The Commissioner in Sind,
- The Commissioner, N. D.,
- The Commissioner, C. D.,
- The Commissioner, S. D.,
- All Collectors, including the Collectors in Sind and the Deputy Commissioner, Upper Sind Frontier,
- The Collector of Bombay,
- The Settlement Commissioner and Director of Land Records,
- The Director of Agriculture and of Co-operative Societies,
- The Registrar of Co-operative Societies,
- The Superintendent of Land Records in Sind,
- The Tálukdári Settlement Officer,
- The Manager, Encumbered Estates in Sind,
- The Accountant General,
- The Editor of Government Publications,
- The Educational Department of the Secretariat,
- The General Department of the Secretariat,
- The Political Department of the Secretariat,
- The Judicial Department of the Secretariat,
- The Financial Department of the Secretariat,
- The Non-official Members of the Legislative Council.
- The Government of India,
- The Under Secretary of State for India. } By letter.

With copies of the Report.