
ANNUAL REPORT
ON THE
**WORKING OF CO-OPERATIVE
SOCIETIES**

IN THE
BOMBAY PRESIDENCY
(INCLUDING SIND)

For the twelve months ending March 31, 1919

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No. 9168 of 1919.

From

R. B. EWBank, Esquire, I. C. S.,
Registrar, Co-operative Societies,
Bombay Presidency, Poona;

To

THE CHIEF SECRETARY TO GOVERNMENT,
Bombay.

Poona, dated the 26th July 1919.

Sir,

I have the honour to submit the fifteenth Annual Report on the working of the Co-operative Societies Act in this Presidency during the year ending March 31st, 1919.

I.—ADMINISTRATION AND TOURING.

2. *Official Staff.*—I held the charge of the post of Registrar throughout the year. I was absent for a week in August at the Registrars' Conference at Simla and for a week in October at the Dussera Co-operative Conference, Mysore. From November 3rd to 9th I attended the Indian Defence Force annual camp, and from November 27th to December 17th I acted as Personal Assistant to the Collector of Poona in addition to my own duties. The Assistant Registrars, Mr. V. H. Gonehalli, M.A., in the Central Division, Mr. K. B. Bhadrapur, M.A., in the Southern Division, and Mr. Azimkhan Inayatullakhan in Sind held their posts continuously throughout the year. The staff of the Department consisted of 7 auditors on Rs. 150—10—250, 5 Assistant Auditors on Rs. 100—10—150, 2 Junior Assistant Auditors on Rs. 70—5—100, 3 Sub-Auditors on Rs. 50—2—70, and 11 Inspectors on Rs. 30—2—50. The entire clerical staff of the Department in addition to the above executive officers numbers 19 only and is no longer sufficient to dispose of all the work falling on it. Proposals for increases in the number of Assistant Registrars, of Auditors, and of clerks have been submitted to Government. Four Special Mamlatdars, paid in part by the Bombay Central Co-operative Bank, are employed in revising assets and inspecting Unions on behalf of that Bank. Four Agricultural Organisers are in charge of all special types of societies engaged in the purchase and sale of agricultural materials. One Weaving Inspector and his assistant are in special charge of Weavers' Co-operative Societies. Work was much dislocated by the influenza epidemic and other troubles. Out of the total staff no less than 29 officers were absent from their duties on privilege or sick leave or furlough during parts of the year, and as no reserve is maintained for casual or leave vacancies, the work of the Department suffered severely.

3. *Honorary Staff.*—The reorganisation of the staff of Honorary Organisers sanctioned during the year by Government was attended by very beneficial results. The three divisional Honorary Organisers, Rao Bahadur R. G. Naik, M.B.E., of Belgaum, Mr. R. M. Sane of Barsi, and Rao Bahadur A. U. Malji of Broach worked splendidly during the year. Most of the District and Assistant Honorary Organisers were of the greatest possible use to the Department and the results recorded could not possibly have been achieved without their help. Their names will be found in appendix J. There is no method of spreading the co-operative propaganda comparable to the teaching and advice of practical local non-official co-operators who have first made their own societies successful and then have set out in a spirit of genuine enthusiasm to teach their neighbours to do likewise. Co-operation is a movement primarily of the labouring classes and therefore the men who have made

their mark in co-operative work are usually not rich or leisured or well known to the public. It is but right that the expenses incurred by them in touring round within their charges in the cause of co-operation should not be entirely thrown upon their own shoulders and Government are accordingly paying travelling allowances to them on the usual scales. The Assistant Honorary Organisers draw third class travelling allowances only, and during this famine year there is scarcely any district in which the scale of allowance has proved adequate to cover the barest necessary expenses. Special credit is due to the Assistant Honorary Organisers for the way in which very many of them have loyally continued to work and tour throughout the year at a considerable loss to themselves. This Presidency is exceptionally fortunate in the large number of non-official workers, who actively interest themselves in Co-operation—a result made possible by the system of trusting so largely to honorary workers and affording them reasonable facilities in the discharge of their duties.

4. Government have been very generous in their recognition of the fine work done by many co-operators during the year. The title of Rao Bahadur has been conferred on Rao Saheb A. U. Malji, Divisional Honorary Organiser, Co-operative Societies, N. D., Mr. R. V. Gadgil, Chairman of the East Khándesh Central Co-operative Bank, and the Honourable Mr. S. D. Garud, District Honorary Organiser, West Khándesh. The Kaisar-i-Hind Medal has been awarded to the Rev. Canon Rivington, Organiser of the Gadag Betigeri Urban Co-operative Credit Society, and to Mr. N. M. Joshi of the Servants of India Society. The title of Rao Saheb has been granted to Mr. Rajwadkar, Organiser of the Lower Colaba Group of Societies, to Mr. V. B. Kulkarni, District Honorary Organiser, Belgaum, and to Mr. K. R. Valvekar, Chairman of the Hubli Urban Co-operative Credit Society.

5. *Touring.*—I was on tour for 191 days, inspected 409 Societies, and visited every district in the Presidency, except the Upper Sind Frontier, Panch Maháls, Kolába, Násik and West Khándesh. The Assistant Registrars toured actively in their charges, and the energy shown by Mr. Gonehalli again deserves special commendation.

II.—SUMMARY OF GENERAL PROGRESS.

6. *Economic Conditions of the year.*—The south-west monsoon was unusually weak and gave deficient rainfall in all parts of the Presidency. In Sind too the inundation was most disappointing. Late rains from the Bay monsoon saved the situation in the Karnátak, South Deccan, and East Khándesh. But elsewhere the agricultural position was throughout the year most unsatisfactory. Famine conditions declared themselves in the Eastern Deccan from Bijápur to Dhulia (excluding the Sholápur District) and throughout that part of Gujerát that lies north of Amod. Even in the Konkan and ghaut districts which are assumed to immune from famine the rice crop was exceptionally poor. The cotton crop proved better than was anticipated, but owing to the uncertainty of the situation created by the Armistice realised disappointing prices. The prices of grain and food-crops on the other hand reached unheard of heights; and those ryots who were in a position to raise irrigated crops reaped a handsome profit. Those however who were not able to grow any fodder crop suffered much from the scarcity of fodder, and the mortality among cattle was extremely high. All classes of the community were hard hit by the high prices not only of food, but of cloth, kerosine, and other domestic necessaries. Railway congestion continued throughout the year, and affected the rural classes very adversely, by forcing up the prices of imported goods and forcing down the prices of exported produce. The urban classes with the exception of a small knot of traders and profiteers have passed through the most difficult year in recent memory. The influenza epidemic was a serious disaster to the life of the Presidency and for a long time disorganised all industries and public work. The money market was again steady and fairly easy. Owing to the famine, commerce did not demand finance on the usual scale, and the rate of interest payable on deposits tended to sag downwards.

7. *General Progress.*—In spite of these difficulties and misfortunes the co-operative movement continued to develop at a no less rapid rate than in

previous years. The following statement exhibits the main features in the progress recorded:—

Type of Society.	Number of Societies.		Number of members.		Working capital in lakhs.	
	1918.	1919.	1918.	1919.	1918.	1919.
Central Banks	10	12	4,676	5,093	Rs. 42.49	Rs. 53.55
Agricultural Societies	1,890	1,737	101,333	123,825	71.99	83.60
Non-Agricultural Societies	215	280	50,796	59,471	48.40	62.29
Total	1,615	2,029	156,805	188,399	162.88	199.44
Unions	31	50	...	.....	.....	.....
Insurance Societies	4	4	...	.....	.....	.....
Grand Total	1,650	2,083	156,805	188,399	162.88	199.44

In other words the number of Societies increased by 26 per cent., exactly the same rate as was recorded last year, the number of members by 20 per cent. as against 19 per cent. last year, and the amount of working capital by 22 per cent. as against 32 per cent. last year, and 26 per cent. in the preceding year. It would appear from these figures that apart from some retardation in the growth of working capital, the famine and other catastrophes have not seriously affected the movement. This is not so. In several districts the unrecovered advances are serious and will take years to wipe off. The economic condition of the agricultural and lower urban classes has deteriorated and this deterioration is bound to react on the Co-operative Societies and to affect both their internal management and their outside credit. The number of really strong and flourishing village societies has not diminished; but the number of weak and untrustworthy societies, calling for outside help and attention, has undoubtedly increased, and will for some years probably compel caution when rapid expansion is advocated. Good progress has been made in multiplying the higher agencies for financing and supervising primary societies. Guaranteeing Unions are spreading satisfactorily, and in spite of the bodings of Mr. Wolff are proving themselves efficient and popular. But there is still much ground to cover. The feature of the year has been the widespread demand for Co-operative Stores, the need of which has been brought home to the public by the gross profiteering that has been rampant throughout the Presidency. The opportunity has not been seized by the Department, partly because it found the difficulties of dealing with the problems arising from congested transport, food control, and commercial inexperience too much both for the promoters and for the small official staff; and partly because experience showed that progress was very difficult without some central wholesale co-operative agency in Bombay. Proposals have been submitted to Government which, if accepted, promise to result in a remarkable development of stores and purchase and sale societies next year.

8. *Agricultural Societies.*—An analysis of the sources of the working capital of agricultural societies shows that 19.87 lakhs or 23 per cent. are derived from members' deposits, 17.58 lakhs or 21 per cent. from non-members' deposits, and 5.84 or 7 per cent. from reserve fund. They have also borrowed 35.04 lakhs or 41 per cent. from Central Banks and 1.98 lakhs or 2 per cent. from Government. The increase in the percentage of local deposits made by members and non-members and the corresponding decrease in the loans taken from the Central Banks is highly satisfactory and was not expected in a famine year. It is interesting to record that throughout the entire Presidency depositors were extremely loyal to their societies and anxious not to embarrass them in any way. Not more than half a dozen cases were reported during the year of depositors insisting on the withdrawal of their money, when told by the society that it would not be quite convenient to repay it. The average membership of societies has fallen from 73 to 71 and the average capital available per head from Rs. 71 to Rs. 68. In the course of the year 64.26 lakhs were lent out to members and 53.29 were recovered, leaving 73.69 lakhs out on loan on March 31st, of which 5.66 lakhs only are returned as overdue arrears. The average period of loans works out at about 17 months. This indicates a very brisk turnover, since agricultural finance

has little use for short term loans. Arrears amount only to 7 per cent. of the total outstandings; but extensions have been granted freely during the year and too much reliance should not be placed on this figure. The total cost of management amounts to Rs. 96,833 or 1.1 per cent. on the total working capital.

9. *Non-Agricultural Societies.*—The number of non-agricultural societies has risen by 30 per cent., their membership by 10 per cent., and their working capital by 20 per cent. At present 87 per cent. of the total capital invested in this class of societies is held by credit societies and banks. The next few years are likely to witness a sharp fall in this percentage. The most noteworthy feature about these societies is their self-dependence in the matter of capital. They derive 15.64 lakhs or 25 per cent. from shares, 22.06 lakhs or 35 per cent. from members' deposits, 19.13 lakhs or 30 per cent. from non-members' deposits, and 3.11 lakhs or 5 per cent. from reserve fund. With the surprisingly rapid development of these societies it is becoming impossible any longer to maintain their seclusion from the general system of co-operative finance. Since most of these societies are based on limited liability, and since the Directors of the Bombay Central Co-operative Bank have adopted the policy of having as little as possible to do with societies which are not unlimited, they have been left for the most part to stand uncorrelated and alone. But many of the large societies now find that they frequently have seasonal surpluses on hand for which they can find no outlet, while several smaller societies, though well-managed, are unable to progress owing to lack of capital. It is proposed to meet this difficulty by organising a new City Central Bank in Bombay which will deal only with non-agricultural societies. The turnover by these societies during the last year was not so brisk as last year, only 37.10 lakhs being advanced and 43.83 recovered. Apart from authorised extensions, overdue arrears amounted to 2.79 lakhs or six per cent. of the total loans due from individuals. The net profit on the next year's working was 1.79 lakhs as compared with 1.81 lakhs, earned on a much smaller working capital last year. This decrease is probably due to the fact that many of the societies do not calculate interest earned as profit until it is actually realized, and owing to extensions less interest than usual was realized. If this is correct, a marked increase in profits may be anticipated next year. The working capital available per member continues its upward course and has risen to Rs. 104 per head.

10. *Central Banks.*—The main object of the District Central Banks is to attract local capital and to use it for financing the primary agricultural societies situated within their areas. In so far as they fail to raise sufficient capital locally, they fall back on funds obtained from the Bombay Central Co-operative Bank, which acts as a Provincial Bank. How far they are succeeding in their object may be judged by the fact that out of 18.68 lakhs held by 11 district Central Banks, only 1.04 lakhs are derived from the Bombay Central Co-operative Bank and the balance is raised entirely from local sources. The Bombay Central Co-operative Bank fulfils the functions of a district Bank in those districts where no local Bank has yet been organised, finances all Guaranteeing Unions, and stands behind the District Banks as an agency willing and ready to discount their paper. The total working capital of these Banks has risen by 26 per cent. from 42.50 lakhs to 53.55 lakhs. In the course of the year they advanced 38.49 lakhs to primary societies and recovered 36.23 lakhs, leaving a total amount of 38.59 lakhs out on loan on March 31st. Their most usual borrowing rate was between $5\frac{1}{2}$ and $6\frac{1}{4}$ per cent. The margin of profit is not large, but a net profit of Rs. 95,950 was earned during the year. Several of the Banks maintain paid managers and the cost of management was Rs 38,531. Primary societies are slowly realizing that these banks belong to them and will gradually fall more and more under their control. The number of societies affiliated to them has risen from 600 to 804. As the movement progresses and more capital is invested in it, the function of these banks as balancing centres assumes greater importance. On March 31st no less a sum than 5.31 lakhs had been deposited in them by primary societies which found themselves with surplus funds on hand. At the end of the year the cash balance on hand amounted to 4.53 lakhs and realizable investments to 1.58 lakhs. Supported as these fluid resources are by certain cash credits mentioned elsewhere, the capacity of these banks to meet their immediate liabilities seems assured.

11. It is not easy to form a clear conception of the effect of the famine on the finances of the movement from the figures given in the appendices. Extensions are not separately shown; nor is there any way of comparing actual realisations with the total demand. Moreover, the famine was not over at the time when the annual returns were collected. In order to obtain some trustworthy index as to how matters were going on March 31st a special return was called from District Central Banks which is summarised below:—

Name of Central Bank.	Total amount due for recovery during year.	Actual recoveries during year.	Authorised extensions.	Defaults.	Number of societies defaulting.	Fresh Loans.
	In thousands.	In thousands.	In thousands.	In thousands.		In thousands.
Poona	31	29	.....	2	2	1,03
Sholapur	1	1	.....	...	...	47
Nagar	71	25	24	22	12	53
Surat	1,03	93	2	8	13	1,22
East Khándesh	1,95	1,77	.....	18	22	2,60
Tbána	18	17	1	...	...	45
Belgaum ... ..	.....	.....	.....	...	...	8
Karnátak	1,01	88	11	2	2	2,73
Broach	1,29	1,19	3	7	5	96
Total	6,49	5,49	41	59	56	10,07

These figures do not exactly cover the period of the famine since they are for the year April 1st, 1918, to March 31st, 1919, and therefore include a few recoveries on account of the previous season and exclude recoveries and defaults caused by famine conditions subsequent to March 31st. The Bombay Central Bank has been omitted because it largely finances irrigated crops, the outturn of which is only realised after the end of the Co-operative year. The figures obtained are most encouraging and show that no less than 84 per cent. of the total demand was actually recovered, six per cent. was extended, and ten per cent. was defaulted. The number of defaulting societies seems high; but in the case of the Surat and Jalgaon Banks, several of the amounts defaulted were trivial. The extent to which these banks were able to assist cultivators to face the famine may be judged from the fact that while their recoveries amounted to 5½ lakhs only, they were in a position to advance 10 lakhs as fresh loans in the same period.

12. *Misappropriation and Dishonesty.*—People who agitate for a rapid relaxation of official control and supervision do not always remember how easy it is for a dishonest Chairman or Secretary to take advantage of his position, when the other members are illiterate or indifferent and how great is the temptation to

Society.	Amount mis-appropriated.	Guilty Party.	Action taken.
	Rs. a. p.		
Laul	400 0 0	Secretary ...	Dead.
Kenjal	37 0 0	Chairman ...	Police enquiry proceeding.
Poona Vastra Bhandar	1,100 0 0	Clerks ...	Guilt not fixed on any individual.
Gokák Stores	2,100 0 0	Shop Manager ...	Compromised.
Shirgaon	40 0 0	Chairman and Secretary.	One year rigorous.
Ja'gaon-Gaine	4,700 0 0	Secretary ...	3 years' rigorous.
Jopul	730 0 0	Do. ...	Trial proceeding.
Mhaisgaon	69 12 0	Three Committee members.	Fined Rs. 50 each and four months' imprisonment.
Pinglaj	473 0 0	Secretary ...	Convicted. Sentenced to one day's imprisonment.
Aladgeri	38 0 0	Do. ...	Under trial.
Sutgatti	1,142 0 0	Do. ...	Compromised.
Kalmath	26 8 0	Chairman ...	3 years' rigorous.
Karanji	453 0 0	Do. ...	18 months' rigorous and fine of Rs. 100.
Umra	1,568 0 0	Secretary ...	2 years' rigorous.
Borsad Weavers	191 0 0	Do. ...	Compromised.
Bhande	500 0 0	Assistant Honorary Organiser.	Dead.
Pimpre	648 0 0	Chairman and Secretary.	Police enquiry proceeding.

to fraud on the part of poor men entrusted with large sums of money without close control. The marginal list, which is not quite complete, exhibits some typical cases which have been dealt with by the Registrar in the course of the year. Since a criminal complaint means the seizure of the society's books for six months or a year, the shaking of public con-

fidence, and much trouble to the members, it has usually been avoided as far as possible, in cases where the defaulter is willing to make restitution and to retire. But since the number of cases of misappropriation and forgery have lately increased considerably, it is proposed in future to proceed against the defaulter criminally whenever a good case can be made out. It is inevitable that there should be a few wolves in the fold; but the number is larger than is generally imagined; and the cancer of dishonesty, if not promptly located and firmly excised, may vitally affect the health and credit of the whole movement. This is a risk on which previous reports have perhaps not laid sufficient stress.

13. *Cancellations.*—In the course of the year 475 new societies were registered and 42 cancelled. The ratio of cancellation to new formation remains steady as usual at about 10 per cent. The total number of societies cancelled for neglect or mismanagement since the passing of Act X of 1904 is 241. Liquidation has been completed in 161 cases and is still pending in 80 cases. Experience has shown that the sections relating to dissolution and liquidation in the Co-operative Societies Act are a fruitful cause of delay and trouble to all concerned and that a simpler and prompter procedure is urgently necessary. Proposals regarding the amendment of the Act have been submitted to Government.

III.—WORKING OF SOCIETIES.

A.—PRIMARY CREDIT SOCIETIES.

(1) *Agricultural.*

14. *The prevailing system.*—Outside Sind all agricultural credit societies have been formed on the Raiffeisen model. The special features which distinguish this type are a closely restricted area, accompanied by joint unlimited liability and the mutual acquaintance of all members, gratuitous service on the committee, the rejection of shares, the allocation of all profits to reserve, reliance on personal rather than real credit and the control by the society of the use to which all loans are put. Members are not required to take up shares nor compelled to make forced deposits. In the course of the year the limit of 100, suggested as the maximum membership by the Committee on Co-operation, has been found unworkable and has been definitely abandoned. One society per village has been taken as the working principle wherever practicable. Local deposits are obtained at $6\frac{1}{4}$ per cent., or at 7 per cent. if fixed for five years; and the normal lending rate is $9\frac{3}{8}$ per cent. As the margin of profit is so narrow several new societies have been induced to adopt an initial lending rate of $1\frac{3}{4}$ pies ($10\frac{15}{16}$ per cent.). The chief difficulties experienced in organising new societies are to find a secretary competent to keep the accounts, to secure a committee with the necessary minimum of education, to make sure that the promoters are the most substantial and leading men in the village and not the local bankrupts clutching at a society as their last hope, and to induce members to subscribe a reasonable amount of genuine local deposits as a condition of starting business. In Sind societies are formed on an entirely different model, based on the example of the Punjab. Its advantages are that it satisfies Musulman sentiment with regard to interest, and that it encourages members to exercise thrift and accumulate capital by small monthly payments.

15. *Sind.*—Sind was added to my charge with effect from 1st April 1918 and a full-time Assistant Registrar, Mr. Azimkhan Inyatullakhan, and an Auditor were appointed. The natural difficulties of introducing a healthy co-operative movement into Sind are very formidable. The greatest of these is the zamindari system under which a large portion of the province is parcelled out in big zamindari estates, cultivated by haris or tenants-at-will. The relations of the zamindars with their haris are of those of masters and servants, and it seems impossible to bring them together in a co-operative society on a footing of equality. The policy adopted has been therefore to eschew the big zamindar and to concentrate on those Dehs which are owned by groups of small zamindars. The Jamrao Canal tract and parts of the Nawabshah, Sukkur and Larkhana Districts are in the hands of small holders, and seem to offer the best prospects of success from this point of view. Most new societies have been started in those areas. The extreme illiteracy of the agricultural classes and the lack of compact communities living in village sites are very

adverse conditions and are aggravated by the mental attitude of most zamindars who think it rather beneath their dignity to be business-like or to practise thrift deliberately. The aversion of the Musulman population to taking interest is an obstacle, which has been surmounted by the adoption of new model by-laws based on those prevailing in Punjab. The societies, which otherwise resemble those in the Presidency in constitution, derive their local capital from their members in the shape of shares of Rs. 20 payable by ten annual instalments of Rs. 2 each. No dividend or interest is paid on these shares, but after ten years half of the accumulated profit earned by the societies is divisible among the share-holders and a *fatwa* has been obtained from the Moulvi of Humayun ruling that such a division of profits should not be regarded as interest. The prevalence of famine conditions throughout the province, the occurrence of the influenza epidemic and delays in obtaining the new account forms and leaflets required for the work of the societies from the Government Press, have greatly enhanced the difficulties of the situation; but Mr. Azimkhan has thrown himself into his new duties with the greatest enthusiasm and tact, and has fully justified his selection for the post by the Honourable Mr. Lawrence. Most of the old societies, which were not in a very satisfactory condition, have been overhauled and new societies started. Several very promising non-official workers have been enlisted as Honorary Organisers among whom Mr. Ghulam Mahamad of Sinjhero and Mr. Dost Mahamad Nausharo deserve special mention. It was found at an early stage that the provision of an adequate finance was one of the essential conditions of further development and Mr. Azimkhan has devoted much time and thought to the establishment of a Central Bank in Sind. His efforts were met in the most friendly and public-spirited manner by some of the leading gentlemen of Hyderabad and Karachi and were greatly reinforced by the active support of Mr. J. R. Martin, I.C.S., Collector of Karachi, and of Mr. Jamshed Mehta, the first Honorary Manager of the Bank. The Sind Co-operative Central Bank was registered on February 15th, 1919, and had already accumulated a working capital of Rs. 65,550 at the end of the year. The number of societies in Sind rose from 65 to 125, of which 117 were agricultural. The total working capital of the latter rose from 1.56 lakhs to 2.09 lakhs, out of which 1.39 lakhs belonged to the members and .45 lakhs were borrowed from Government.

16. *Gujerat*.—In spite of the famine, the working capital of societies in Northern Gujerat showed a tendency to increase and no difficulties were caused by attempts to withdraw deposits. In the Ahmedabad District the working capital unexpectedly rose from .96 lakhs to 1.25 lakhs. Since the profit of the societies is calculated on interest actually realised and not interest earned, many societies in this area unavoidably worked at a nominal loss during the year. In Kaira no progress was made except in Matar Taluka, where Mr. Chotalal Dwarkadas of Traj has been the moving spirit in a group of thriving societies. Panch Mahals was of course too hard hit by the famine to be able to show any progress. In Broach District, on the other hand, thanks mainly to the efforts of Mr. Pranwalabhdas Banatwala of Jambusar and Mr. Dinkarrao Desai of Broach, improvement was well maintained during the year. The number of societies rose from 81 to 89 and the working capital from 2.49 lakhs to 2.65 lakhs. In spite of the scarcity, recoveries proved excellent. In the course of the year 2.83 lakhs were advanced and 2.42 lakhs recovered. Now that the Broach Co-operative Bank has converted itself into a true Central Bank, the conditions are favourable for a further advance next year. The number of societies in the Surat District has risen from 113 to 123, the membership from 5,610 to 6,074 and the working capital from 3.87 lakhs to 4.46 lakhs. The best progress has been made in the southern part of this district under the stimulus of Mr. D. R. Desai, Honorary Organiser, and his three active assistants. In spite of the famine the turnover was brisk (3.53 lakhs advanced and 3.11 lakhs recovered). Local deposits are distinctly good (1.78 lakhs). The Surat Union has throughout the year adopted a very sympathetic attitude towards its societies under the direction of its President, Mr. C. M. Gandhi. Its advances to societies amounted to 1.21 lakhs and its recoveries to 1.13 lakhs. Arrears in this district are very small and on the whole progress may be regarded as satisfactory.

17. *The Deccan*.—The Sholapur District, rather unexpectedly, received a fair rainfall and was not seriously affected by famine. The number of societies was increased by three only, but the working capital rose from 4.32 to 5.65 lakhs. In the course of the year 4.8 lakhs were advanced by societies to their members and 3.7 lakhs recovered. As in all other parts of the Deccan illiteracy is the greatest barrier to progress; but the number of keen workers, who have been inspired by the example of Mr. R. M. Sane, is constantly growing, and thanks to the influence of Mr. M. R. Godbole of Arjunsonde, Mr. V. S. Jog of Pandharpur, Mr. N. P. Surnis, Mr. Panse of Mhaisgaon and of the Directors of the Sholapur Central Co-operative Bank under the Chairmanship of the Honourable Ráo Bahádur G. K. Sathe, C.I.E., the future of the movement is hopeful. It must however be added that in spite of their efforts progress has not been as rapid or solid during the year as might have been anticipated. The Poona and Sátára Districts were both hard hit by famine on their eastern side; but both show remarkably good results. In Poona the number of credit societies rose from 104 to 133, and of members from 6,644 to 9,019. Working capital fell from 14.57 to 13.29 lakhs owing entirely to the stoppage of fresh advances for sugarcane on the Nira Canal. Societies during the year advanced 10.27 lakhs to members and recovered 11.70 and at the end of the year showed arrears, mainly on the Nira Canal, amounting to 2.21 lakhs. The best progress has been made in the Haveli Taluka under Ráo Sáheb G. G. Kale, in Khed under Mr. K. N. Apte, and Mr. S. R. Sadavarte, and in Dhond under Mr. G. J. Shitole. Sátára District has shown splendid results during the year, mainly in the southern division, the credit for which is due to Mr. R. N. Rajadnya of Aitawade Khurd, Mr. R. M. Jedhe, Auditor, and several keen and influential Maratha Patils belonging to the Satya Shodhak Samaj. The number of societies has risen from 112 to 143 and their working capital from 6.22 lakhs to 8.40 lakhs, of which 3.88 lakhs represent local deposits. Recoveries fell off owing to the famine and amounted to 4.75 lakhs as against fresh advances 7.04 lakhs; but in practically all cases interest and some portion of the principal was paid up. There is a great need of a Central Bank with its headquarters at Karád, but owing to the absence of influential supporters and the fact that in this district the success of the societies is due entirely to a genuine movement among the peasants, with very little support from the upper classes, the scheme is still in abeyance. The incidence of the famine was most severe in Nagar District and part of Násik District. The 76 agricultural Societies in Nagar District commanded a working capital of 4.37 lakhs. During the year 2.43 lakhs were advanced to members and 1.78 lakhs were recovered. The turnover was better than was anticipated, but 1.17 lakhs are in arrears and it will need a cycle of two or three good years before this debt is cleared off. Good work was done by Mr. Ganpatrao Mirikar of Miri, Mr. R. B. Rajhansa of Sonai, and Mr. G. R. Patil of Pimplas. In Násik District the best progress took place around Satána under the guidance of Mr. B. S. Kulkarni and Mr. Ajba V. Patil. The working capital of 55 societies rose from 1.97 lakhs to 2.80 lakhs but arrears and extensions are serious. The question of creating a Central Bank in this district to assist the expansion of the movement is under consideration.

18. *Canal Tracts*.—Last year the position with regard to arrears on the Nira Canal was reported to be grave. The working of all societies was thoroughly overhauled in the autumn and the aggregate credit allowed to them was cut down from 8.99 lakhs to 7.46 lakhs. Special efforts were made to

Year.	Advances.	Recoveries.
	Lakhs.	Lakhs.
1915-1916	4.59	5.33
1916-1917	6.11	5.53
1917-1918	6.24	5.32
1918-1919	4.22	7.12

enforce recoveries and to prevent the misapplication of loans. On March 31st the figures of advances and recoveries were as shown in the margin. The sugarcane season does not end till July 31st, and so these figures tend to be misleading since they refer to portions of two separate seasons. On January 1st, 1919, the arrears due from members to their societies were 3.33 lakhs and the current demand payable before July 31st, 1919, was 6.76 lakhs. Recoveries upto May 31st, which were helped by

the exceedingly high prices realised for gul, though the crop itself was not a very good one, amounted to 5.10 lakhs, and the balance left outstanding was 1.68 lakhs from the previous arrears and 3.31 lakhs from the current demand. Mr. R. W. Patwardhan, Special Mamlatdar, has worked well but it is yet to be seen how far he can reduce the sum that will remain in arrears on July 31st. The arrears due from the Societies to the Central Bank were only Rs. 18,559 on May 31st. During the year owing to the famine all fresh planting of sugarcane has been stopped and passes have been issued by the Irrigation Officers for growing grain crops only. This means that the arrears remaining on July 31st will be genuine arrears uncovered by any standing crop. Against them may be set a small area of adsali and a fair quantity of gul stored up unsold in hopes of high prices later on. On the Godavari Canal also the planting of sugarcane has been stopped and the crops have not been good. On January 1st, 1919, the arrears due from members were .56 lakhs and the current demand 1.21 lakhs. Recoveries up to May 31st amounted to .81 lakhs, leaving .43 lakhs out of the outstanding arrears and .53 lakhs out of the current demand still due with a certain amount of bajri and juvari in sight. On March 31st the arrears due to the Central Co-operative Bank from 15 societies were Rs. 35,804. Bad methods of cultivation, defects in the water-supply owing to breaches in the canal, dishonesty, the necessity of using cane-crops as fodder for the cattle, and the failure of both kharif and rabi crops in the preceding season are the main causes of this result, which is a very real source of anxiety. The gul-selling shops were well managed throughout the year under Mr. Ramnikrai N. Mehta. The local merchants formed a ring and refused to allow the Manager to admit outside bidders to the auction on pain of boycott. They tried at first to freeze out outside bidders by forcing up prices to an absurd height, and then gravely embarrassed the shop by boycotting it for one month at the height of the season. Mr. Ramnikrai showed a great enterprize in getting into direct touch

Year.	Number of carts.	Price realised.
1916-1917 ...	4,187	4.60 lakhs.
1917-1918 ...	4,927	5.20 lakhs.
1918-1919 ...	5,492	6.00 lakhs.

3,595. The Kopargaon Shop sold 1,428 carts of gul for 1.22 lakhs and realised a profit of Rs. 555. At both centres members frequently prove disloyal to their

Year.	Cake manure sold.
1916-1917 ...	1.48 lakhs.
1917-1918 ...	1.83 lakhs.
1918-1919 ...	1.85 lakhs.

worth Rs. 43,665 but was handicapped by inaccurate indents received from societies.

19. *Khandesh.*—The population of East Khandesh is prosperous and fairly literate; and the season has not been unusually bad. Consequently this district affords a favourable field for co-operative expansion. The number of credit societies has risen from 91 to 112, the working capital from 2.83 lakhs to 4.09 lakhs, and the membership from 5,108 to 7,000. Out of 3.61 lakhs on loan with members only Rs. 18,699 are in arrears. Local deposits have come in capitally and amount to 2.18 lakhs. The movement is being helped by many energetic local workers among whom Mr. S. Y. Sontakke of Bodwad, Mr. Abdul Nazak Deshmukh of Pachora, Mr. S. G. Salbardikar of Edlabad, Sardar G. Y. Dixit, and Mr. Y. N. Deshpande of Shendurni, deserve special commendation. The societies are greatly indebted to the Collector, Mr. G. Monteath, I.C.S., and all the District Officers for their constant help and sympathy. West Khandesh is more backward, and the bulk of the population is too illiterate to offer much hope of progress. The number of societies has risen from 23 to 33 and the working capital from 40 to 80 thousand. There is scope for development in Dhulia taluka, where the Honourable Rao Bahadur S. D. Garud is giving up part of his time to co-operative propagandism.

20. *The Konkan.*—The difficulties of expanding the credit movement in the Konkan are so great that the energies of the Department have been mainly directed to more fruitful fields, and progress has not been as rapid as might be desired. Extremely difficult communications, the prevalence of non-economic holdings, illiteracy among the Ghati people, factions among the higher castes in villages, the Khoti tenure, and the seasonal migrations of a large part of the agricultural population to Bombay are definitely adverse factors. In Thana the number of societies rose from 27 to 34 and their working capital from '92 lakhs to 1'30 lakhs. Conditions are favourable, particularly in Salsette, Bassein, and Umbergaon talukas, and better results were expected since the Thana Central Co-operative Bank is now well established and has sufficient capital to finance a much larger clientèle. In Kolaba the number of societies has risen from 30 to 32 and the working capital from 34 to 51 thousands, mainly raised locally and from Dr. Velankar, L.M.S. who is giving generous support to these societies. Similarly in Ratnagiri the societies have multiplied from 27 to 34 only, and their working capital from 57 to 85 thousands. Good work has been done in their own neighbourhood by Sardar Biwalkar of Alibag, Mr. R. G. Mainkar of Kharepatan, and Mr. Athalye of Shiposi. But on the whole the progress achieved is not a subject for boasting. Kanara district has a better record to show thanks mainly to the activity of Rao Saheb G. R. Masur at Kumta and Mr. G. S. Nadkarni at Sadashivgad. Above Ghats there are no prospects of extending the movement usefully in the forest talukas, except among the Haviks, who own the spice-gardens, and need considerable amounts of capital. Progress has been good on the coastal strip, the number of societies having risen from 29 to 44 and the working capital from '76 to 1'01 lakhs. It is noteworthy that practically the whole of this capital is derived from local sources.

21. *The Karnatak.*—That part of the Karnatak which lies between the River Krishna and the Western Ghats is, as was explained last year, the most promising area in the Presidency for rapid co-operative development. Dharwar district has continued to beat its own record. The number of credit societies has sprung up from 178 to 253 and their working capital from 15'54 lakhs to 17'41 lakhs. Local deposits increased from 4'55 lakhs to 6'56 lakhs, but are still not so good as might reasonably be expected in so prosperous a district. The arrears are returned at Rs. 24,000 only out of a total sum of Rs. 16'15 lakhs outstanding on loan. In view of the fact that the north-eastern talukas of the district were affected by scarcity, this is remarkably good. The exemplary punctuality with which most societies are working is illustrated by the rapid turnover; 11½ lakhs were advanced and 10 lakhs recovered from members in the course of the year. The credit for this result is due partly to the Chairmen of the 17 Unions in the district, which already comprise 87 societies, partly to the Honorary Workers among whom Mr. M. S. Kulkarni of Gadag, Mr. Govind-gowda Patil of Hulkoti, Mr. V. B. Kulkarni of Koliwad, and the young Desai Bahadur of Agadi deserve special mention, and partly to the sane and business-like policy of the Board of the Karnatak Central Co-operative Bank. In Belgaum district progress was retarded by the adverse season; but good results were achieved in the northern part of the district by the energy of Rao Saheb V. B. Kulkarni of Kallol. The number of societies rose from 103 to 112 and the working capital from 4'19 lakhs to 5'42 lakhs out of which 2'71 lakhs represented local deposits. The arrears were again negligible. Mr. Mahadevgowda Patil of Sattigeri and Mr. B. G. Subnis of Saundatti again gave very useful help to the Department. It should be added that the continued progress in these two districts could not have been maintained without the constant encouragement of the Collectors, Mr. E. L. Sale, I.C.S., and Mr. P. B. Haigh, I.C.S. Conditions in the southern portion of Bijapur district resemble those in Dharwar, save that the people are slightly less literate. Progress centred round Bagalkot, where Mr. D. R. Kale is the prominent figure. The number of societies rose from 55 to 72 and the working capital from 2'78 lakhs to 3'27 lakhs. Recoveries were excellent. There is ample scope in this district for a Central Bank and an influential Committee has recently been formed at Bijapur for organizing such a Bank.

(2) *Non-Agricultural Credit Societies.*

22. *Communal Societies.*—The past year has witnessed a great boom in societies of this type and many castes are seeking to promote the advancement of their members and to reinforce their internal unity by creating credit societies on a communal basis. The Shamrao Vithal Society formed among the Kanara

Saraswats, with a working capital which has risen from 3'80 to 5'72 lakhs, is still unquestionably the leading society in this class; but its arrears are beginning to show an ominous tendency to increase, and a policy of caution will perhaps be necessary in the coming year. Other branches of the Saraswat community are following its excellent example and several good societies have been started in Bombay on similar lines, e.g., the Gaud Saraswats (two societies), the Saraswat Co-operative Banking Society, New Saraswat Union. Communal organisation is proving itself particularly well adapted to Bombay City, where it is difficult to discover any other nexus which ensures an equal degree of mutual acquaintance among the members. The Chandraseniya Kayastha Prabhus under Mr. D. R. Vaidya, B.A., L.C.E. (Rs. 93,079), the Daivadnya Goldsmiths (Rs. 15,061), the Dakshni Brahmans under Mr. K. A. Gharपुरo, B.A., LL.B., the Jews under Khan Bahadur J. B. Israel, and several small castes such as the Agris, the Kitte Bhandaris, Sonkolis, Gaonkar Sonkolis and the Lad Vanjaris have constituted societies among their members, all of which are doing well. The Namdev community of the Deccan under the guidance of Mr. P. N. Pataskar has formed a capital credit society (Rs. 38,892) and cloth store at Poona and has opened independent but affiliated societies for Namdevs at Sátára, Nagar, Lonávali, Dhárwár, etc. The kindred caste of Bhavsar Kshatris are following a similar policy and in addition to a very good central society at Dhárwár (Rs. 23,885) have established fair societies in Bombay City, Hubli, Gadag, Bágalkot and Belgaum. Agricultural castes are usually required to join their own village societies in order to avoid undesirable cross-divisions, but an exception has been made in favour of the Raddis of Dhárwár, admirably managed by Mr. N. R. Nalavadi (Rs. 47,528) and the Deyrukh Brahmans of the Thána District (Rs. 25,983). The present tendency is for societies of this type to increase rapidly, and some caution has to be observed to prevent this development disintegrating the ordinary credit societies which are based on the village as a local unit. In Sind the Hyderabad Amils and the Khudabadi Amils have well managed societies of their own, though still on a very small scale.

23. *Peoples' Banks.*—Under this general term are grouped those societies formed more or less on the Schulze Delitzsch model, which do not confine their membership to a single caste, creed, or calling, but are open to any members of the urban middle classes or artisans resident within a specified town. The four finest examples of this class are found in the Dhárwár District. The Betgiri Co-operative Credit Society under the Rev. Canon Rivington has raised its capital to 1'68 lakhs and insists on a very high level of integrity and punctuality amongst its members. The Hubli Urban under Rao Saheb K. R. Valvekar (Rs. 2'36 lakhs) turns over two-thirds of its capital annually and is almost free from arrears. The Southern Maratha Society, which under Mr. V. S. Jog has improved its position remarkably during the last two years, raised its working capital from 2'70 to 3'03 lakhs and had to refuse many deposits offered to it. Similarly the Dhárwár Urban Society, of which Mr. K. B. Ankalgi is the able manager, increased its capital to 3'50 lakhs and still found itself embarrassed by a plethora of deposits for which it was unable to find a suitable outlet. It is now considering the question of opening a Co-operative Stores branch as an adjunct to its principal business. The Belgaum Pioneer Society under Mr. Potdar suffers gravely from arrears which now amount to Rs. 41,328, but continues to command public confidence and has increased its working capital from 1'23 to 1'78 lakhs. All the Peoples' Banks in Kánara seem to be thriving very satisfactorily, the best examples are the Sirsi Urban under Mr. S. R. Keshwain (Rs. 84,900), the Kárwár Urban (Rs. 39,292), the Kumta Urban (36,947), the Ankola Urban (Rs. 11,432), and the Honávar Haviks (Rs. 12,059). The Bijápur Shri Basवेशwar (Rs. 19,689) is not well conducted and seems to be ripening for cancellation. In the Deccan, Urban Banks have proved less markedly successful. Far the best society is the Pandharpur Urban (Rs. 57,772) admirably managed by Mr. V. S. Joshi and a strong Committee; but other good societies are the Cosmos Society (Rs. 93,042) under Mr. K. H. Gokhale, and the Poona Rupee Bank (Rs. 14,846) lately much improved owing to the exertions of Mr. R. N. Paranjpe and his friends. Several societies of this type exist in the Sátára District, but do not make very noteworthy head-way. The most promising are the Sátára Urban (Rs. 25,851) under Mr. Chirmule, the Sátára Inamdars (Rs. 16,050) under Mr. Joglekar and the Karád Urban under Mr. Altekar. There is ample field for more Peoples' Banks in the Deccan, where popular

credit is seriously restricted by the dearth of Joint Stock Banks. In Bombay City no outstanding example of this type has come into existence, but such societies as are working on these lines, and notably the Lalubhai Samaldas Co-operative Credit Society under Mr. Dastur, the Elphinstone Road Co-operative Credit Society and the Dadar C. S. Society are all prospering. In Gujerat urban credit is cheap and the need of these Banks is not acutely felt. The Broach Urban under Mr. Chimanlal Harderam (Rs. 3,906) and the Jambusar Urban under Mr. P. V. Banatwala (Rs. 8,089) are perhaps the most promising examples. In Sind this type is still unknown.

24. *Employees' and Government Servants' Societies.*—Societies among the officers of Government Departments and the employees of big companies are rapidly gaining in popularity. The Bombay Postal Society under the chairmanship of Mr. H. N. Hutchinson, O.B.E., I.C.S. (Rs. 30,708), is doing well and similar societies are now projected in all Postal Circles. The two Bombay Central Telegraph Societies (Senior and Junior) are both doing first-rate work under the Superintendent, Mr. Finch, and deserve imitation elsewhere. The District Superintendents of Police in several districts have started societies for the use of their men and though most of them suffer from inadequate capital, they are in all cases carefully managed. The best society is still the Bombay City Mounted Police (Rs. 7,983) under Mr. Down; but other societies are creeping up, and when prices fall and the police find themselves in rather easier circumstances will be able to show much better progress. Good societies exist among the staff of the Accountant General's Office, the Government Central Press, Karachi Central Telegraph Office, the Manjri Farm, the Agricultural College, the Central Co-operative Bank, and the Military Accounts Office at Poona (Rs. 34,001). An interesting development is the appearance of societies confined to primary and secondary school-masters at Broach, Dhárwár, and Kalghatgi. This may prove a specially valuable experiment since school-masters, if themselves convinced of the value of co-operation, are in a position to impress their ideas on the rising generation. Societies among the lower municipal employees, when controlled by the Chief Officer, are capable of doing some good, though on paternal rather than co-operative lines. Fair societies of this type exist at Nadiad, Kaira, Broach, Sátára, Poona, Nagar, Dhulia, Bársi, Pandharpur, and Ilkal. Societies which embrace all classes of Government and municipal servants within a district or taluka are not usually very successful. The best is the East Khándesh Government Servants' Society (Rs. 1,10,056) under Rao Bahadur Gadgil, and moderate examples may be found at Gadag and Bijápur. Of societies formed by companies among their employees by far the finest example is the G. I. P. Railway Employees' Society with a working capital of Rs. 15,96,873. The society is most carefully managed by a thoroughly efficient Committee under the chirmanship of Sir Lawless Hepper, and its system of accounts and office management under Mr. P. Wood deserves to be regarded as a model for the whole of India. The B. B. and C. I. Railway Society with a capital of Rs. 4,53,203 is not on the same plane and does not keep by any means so close an eye on the conduct and welfare of its members. Its management is however thoroughly strict and businesslike. A good little society on similar lines is managed by Mr. W. C. Hickie among his staff on the Barsi Light Railway.

25. *Christian Societies.*—Mr. F. A. C. Rebello, Deputy Accountant General, has continued his activities throughout the year, and, in the course of moving about Presidency on his official duties, has let no opportunity slip of forming local credit societies among Catholics, whether Mangaloreans, East Indians, or Goanese. Catholic Societies, thanks mainly to his exertions, are now flourishing at Poona, Karáchi, Sálsette (Rs. 45,012), Bassein, Belgaum, Kodibag (Kánara), Hubli. The community has also founded three Housing Societies and two Educational Societies for forming hostels and giving scholarships to young Catholics. A co-operative sanitorium is also projected at Násik and two joint farming enterprises have been received for registration, and are under consideration. Independently of Mr. Rebello, a few Catholic Societies exist of which the best is that at Anand under the Rev. Father Umbricht, S.J. The Protestant Missions, apart, of course, from the work of Canon Rivington at Betigiri and Hubli, have been much less successful. Two societies at Nagar among the congregation of the American Methodist Mission are fairly good and struggling societies of the same class exist at Wadála and Shirur. The C. M. S. Maratha Society under Canon Joshi in Girgaon (Rs. 2,533) is the best purely missionary society known to me.

26. *Mill-hands and Artisans' Societies.*—High prices, high rents, and disease have made the year specially difficult for the mill-hands. In Bombay City there are now three agencies at work. Firstly, the Debt Redemption Committee under the Honourable Mr. Lalubhai Samaldas, which, with the return of Mr. G. K. Devdhar from England and the advent of Mr. C. S. Deole and Mr. V. L. Mehta as joint secretaries, is setting to work earnestly to restore the nineteen societies in its charge to a sounder footing and to clear off old arrears. Some of the societies have fallen very low, but this is more due to hard times and neglect by the inspecting staff than to any innate dishonesty in the members, and the Committee hope to be able to make these societies stronger and more useful to the members in the course of the coming year. The second agency is the Social Service League which under the inspiring guidance of Mr. N. M. Joshi of the Servants of India Society has not only opened a few independent societies, but has founded two Workmen's Institutes in connection with the Currimbhoy and Tata groups of mills, and, using the permanent staff of these two institutes as a supervising and controlling nucleus, has opened 39 societies amongst the mill-hands on the neighbourhood. The League, profiting by the mistakes of the early pioneers, no longer redeems the old debts of mill-hands until experience of their trustworthiness for two or three years has been gained and is cautious in regulating advances in proportion to wages. The experiment now being carried out is most hopeful and has been recommended to Government for special assistance. The third agency is Rao Saheb H. V. Rajwadar who by his own personal influence has formed a dozen societies, on a caste or functional basis, among the labouring classes of Bombay City. With one exception all these societies are doing extremely well, and are a clear demonstration of how much good a single earnest worker can do if he really puts his heart into it. Outside Bombay City the movement among mill-hands has developed sporadically. The Pratap Mill-hands Society at Amalner (Rs. 21,980) is managed on very business-like lines and receives more capital than it can use. The Gokak Mill Society under Mr. Mc'Ilwrick (Rs. 47,490) is very soundly run and useful to its members, as also is the Hubli Mill Society on a smaller scale. Two promising little societies among the mill-hands of Haripur and Mansukhpura at Ahmedabad have been started by Miss Anusayabai Sarabhai and are animated by an excellent spirit of co-operation. Many more volunteer workers are required in Ahmedabad City before the movement can spread there.

B.—PRIMARY NON-CREDIT SOCIETIES.

(1) *Agricultural.*

27. *Cotton Sale Societies.*—The Indian Cotton Committee visiting these societies in their first year and under unfavourable conditions certainly underestimated their real usefulness and promise. The system on which they are organised assumes the pre-existence of credit societies in all the surrounding villages to finance the cotton-growers, to supply them with seed and sacking and to require them to bring their cotton to the sale societies' auctions. The cotton is graded with the help of an officer temporarily lent by the Agricultural Department and is sold by public auction. The cotton is weighed by the societies' weigher in the presence of the buyer and seller; current Bombay cotton prices are posted on the notice board. In spite of the bad season and poor prices these markets were much more efficiently managed than last year and their turnover rose to 18½ lakhs of rupees. In Khandesh progress was seriously obstructed by the shortage of the cotton crop due to storms, by the absence of outside bidders and combination among local bidders, lack of labour owing to influenza, payments made in currency notes which were cashed at a discount of ten per cent., shortage of railway waggons with the

<i>East Khandesh.</i>		
Name of Society.	Number of carts sold.	Sale price realised in lakhs.
Bodwad ...	1,884	8.78
Pachora ...	2,055	8.90
Nandre ...	808	2.00
Chalisgaon ...	38	.06
Total ...	4,785	9.72
<i>Dharwar.*</i>		
Name of Society.	Quantity sold.	
	Bengali maunds.	Price realised in lakhs.
Dharwar ...	6,017	1.89
Hubli ...	11,652	2.12
Gadag ...	24,370	5.04
Annegiri ...	241	.04
Balgakot ...	464	.09
Total ...	42,744	8.68

* Figures upto June 15th, 1919. Season still unfinished.

consequent corruption of the railway staff, and the fall in prices due to trade uncertainties arising from the war. That the societies were able to carry on business at all was very creditable to them and special thanks are due to Mr. S. Y. Sontakke of Bodwad, Mr. L. S. Potnis, Mamlatdar of Bhusával, and Mr. Abdul Razak Deshmukh of Páchora. In the Southern Division the difficulty of finding competent and business-like managers was the most serious handicap. At Gadag the society was so successful that the local dalals struck and boycotted the auction for ten days, until the society agreed to restore all the obnoxious old cesses and practices still current in the Gadag Bazar. Appeals were made to big cotton byers to send representatives to bid at the auctions, but evoked no response. The society had therefore to give way. The loss falls not on the cultivators but on the big buying firms who so frequently complain of the dishonesty of mofussil cotton dealers but seem so indifferent to measures for putting the market on a better footing. The Registrar proposes to visit some of these firms personally and to try to induce them to give more active help next year. Special acknowledgments are due to Mr. Shirhatti of Hubli, Mr. Mugappa Saundatti of Dhárwár, and Mr. Govindgowda Patil of Hulkoti for their excellent work on behalf of these societies.

28. *Other Sale Societies.*—The very meagre outturn of most crops, the

Name of Society.	Articles sold.	Quantity.
		lbs.
Sirsi Totgars	Betelnut	100,481
	Pepper	4,200
Bársi Sale	Jowari	1,676
Wálwa Sale	Gul	772,880
Krishna Canal	Gul	546,800
	Turmeric	3,200
	Groundnut	96,960
Maroli	Paddy	44,000

shortage of railway transport, and the shyness of merchants owing to the control of civil supplies, have made the year very unfavourable to progress. The Totgars' Society of Sirsi has done well and promises in time to control the whole supply of betel, cardamum and pepper from the forest gardens of Kánara. The Wálwa Onion Sale Society and the Chákan Potato Sale Society did no work during the year owing to the complete failure

of the crop. The depôts at Bárámáti and Kopargaon sold gul worth 7.22 lakhs in the course of the year. With a return of favourable conditions great progress may be expected in those classes of societies which sell agricultural produce by weekly auctions.

29. *Manure Purchase Societies.*—The chief features of the year were

Name of Society.	Kind of manure purchased.	Quantity sold.
		Lakhs of lbs.
Bellad Bágewádi	Groundnut cake	.51
Mulgaon	Castor	1.98
Agáshi	Do.	3.16
Kelwa-Máhim	Do.	7.42
Umbargaon	Do.	1.44
Hadapsar	Groundnut and Safflower..	2.04
Kasegaon	Do.	.63
Peth	Do.	.83
Nerle	Do.	.29
Machindragad	Groundnut	.19
Yellur	Do.	.87
Retra	Do.	2.59
Supre	Do.	.29
Sagareshwar	Do.	.30
Niphád	Do.	.72
Bahal	Castor	.05
Bárámáti	Safflower, castor and groundnut.	30.52
Nira	Do.	14.41
Kopargaon	Do.	11.30
Karanjwade	Groundnut	.20
Málkhed	Do.	.93
Total		60.67

the great difficulties experienced in obtaining railway transport and the diminished demand for cake manure owing to famine conditions. Eight million lbs. of cake were bought by the 21 societies shown in the margin. In addition to this reliable figures have not been received from five societies. The value of the cake sold by the Bárámáti, Nira and Kopargaon depôts was 2.29 lakhs of rupees. This type of society is not difficult to organize and manage, when once the Agricultural Department has done the pioneer work and convinced the people

of the value of concentrated manures.

30. *Seed Societies.*—Three different methods of supplying improved seed

Name of Society.	Kind of seed.	Quantity.
		lbs.
Botgiri	Cotton and jowari.	197,735
Devihosur	Do.	9,000
Chimalgi	Do.	864
Muddabihal	Do.	1,930
Hosritti	Do.	51,331
Karajgi	Do.	4,720
Athni	Do.	1,500
Thirteen Unions.	Khândesh N. R. cotton	17,300
	Total	233,980

Statistics are shown in the margin. Firstly, credit societies, singly or by groups, buy seed in bulk from the producers or the Agricultural Department and distribute it to their members at the beginning of the cultivating season in lieu of cash loans. Recoveries are made in cash at the harvest. This method is gradually becoming popular, but no separate statistics are available. Secondly, special societies formed for the purchase and supply of seed to their members are increasing in number. Thirdly, 13 Seed Unions in East Khândesh have been formed on the Berar model and aim at obtaining allotments of N. R. seed from the Government Farm at Jalgaon, sowing and raising crops on the fields of selected seed growers under close supervision, securing separate ginning of the outturn, and supplying the resultant seed at a fair price to their members. The main difficulty, apart of course from the famine, has been to discover sound and well selected seed, which is worthy of reproduction and distribution. The Seed Unions in Khândesh were only able to obtain 17,300 lbs. of pure N. R. cotton seed which they have distributed to 39 selected growers, but required ten times as much seed as this to meet all the needs of their members.

31. *Granaries.*—There are two distinct classes of granaries. The first class is organised by substantial land-owners, who store away the surplus of their grain in years when grain is plentiful and cheap in order to use it in times of scarcity. This type has never caught on in this Presidency, where the better class of ryots have always preferred to store their surplus produce in cash rather than in kind, and the only example is the Shri Bhairavnath Granary at Kodni in the Belgaum District. The second class of granary is intended for jungli and ghati tribes who are in the habit of consuming their grain before Holi and living on advances from their sowkars until the next harvest. Such granaries give advances for the maintenance of their members during the hot weather and monsoon and make them repayable in kind at moderate interest at the next harvest. Some 30 granaries of this type are in existence; but they are quite useless in a famine year, since if the harvest fails, they are unable to make recoveries and as a consequence have no capital to advance to their members. The members have therefore in many cases been driven back to their sowkars and it remains to be seen how many of these empty granaries it will be possible to restart at the next harvest.

32. *Dairy Societies.*—Even in good years it has been found very difficult

Name of Society.	Average daily outturn of milk.	Average daily number of customers.
Hubli	200	105
Bâgalkot	230	151
Belgaum	260	60
Pashan	110	75
Dhulia	130	60
Thâna	300	140
Alibâg	193	69
Mâlwan	300	180
Bhingâr	...	...
Broach	85	37
Total	1,819	877

to carry on these societies at a profit, since the turn-over is small and the margin of profit insufficient to cover expenses. There does not seem to be much hope for dairies unless they can be organised on a far larger scale than at present. The recent report of Mr. G. A. D. Stuart, I.C.S., Director of Agriculture, Madras, is significant in this connection: "It will be seen that Mr. Carruth has shown conclusively that the business of dairying cannot be carried on profitably in Madras, with the local cow, if pure milk is sold. The industry is a bankrupt one, and the existing evils, e.g., adulteration, insanitary conditions, etc., all follow from this. It is useless to expect any improvement until the industry can be put on an economic basis. And the only way to do this is to find a cow that will produce enough milk to pay for its keep and for some profit to the dairyman." If this is true of Bombay also,

it looks as if no progress is possible until the Agricultural Department gives a lead in breeding improved dairy stock. The petty scale on which business has been carried on can be seen from the fact that nine dairies handle an average of only 1,819 lbs. of milk daily. Great difficulties have been experienced, especially in Poona City, owing to the dishonesty of customers in failing to pay for their milk. A system of payment in advance has now been introduced. The high prices of all kinds of cattle food, the lack of green fodder, and the unusually high number of cows that have gone dry owing to the famine, have been the chief reasons why no progress is recorded. A fresh attempt to organise the collection of milk in villages and its joint transport to cities and retail sale on a larger scale will be made next year at a few selected centres.

33. *Machinery and Implement Societies.*—Apart from the implements

Name of Society.	Kind of implements.	Number maintained for hire.
Hosritti	Ploughs	16
Karajgi	Do.	3
Chikkodi	Crushers and pans	2
Yewat	Ploughs and chaff-cutters.	13
Devrashite	Ploughs	13
Karanjwade	Do.	12
Machindragad	Do.	4
Kupkhede	Do.	6
Kasegaon	Do.	13
Mahad	Rice-huller oil-engine.	1
Hadapsar	Cane-crusher and oil-engine.	1
Dindori	Do.	1

maintained by Credit Societies for sale or hire to their members, a certain number of societies have been formed which invest the whole of their capital in the purchase of implements, and meet their working expenses from the hire realised. In their case too the famine has proved disastrous. New implements were expensive and spare parts very difficult to obtain. The demand for the implements fell far below the minimum on which the societies relied when they fixed their rates. Most societies worked at a loss and their implements or machinery deteriorated

owing to lack of use. The famine created a keen demand for jointly owned oil-engines and pumps in the Deccan, and this demand will gradually be met as engines become available at reasonable prices, and as surveys are carried out by the Agricultural Engineer. The Kopargaon depôt sold 19 iron ploughs, 3 cane-crushers and 40 accessories in the course of the year.

34. *Cattle Breeding.*—The hopes entertained last year for the ten Cattle Breeding Societies have been dashed to the ground by the famine. Of the four societies in the Southern Division one was cancelled and one stopped work. In the Central Division four out of seven societies gave up their bulls. The Maroli and Umbergaon societies were the only two that maintained their bulls and continued their operations throughout the year. The lack of fodder broke up the herds and compelled many members to sell their cows. The cost of feeding the stud bulls was so high that they were either starved and became impotent, or were sold away. The grazing grounds, which even in good years are very scanty, yielded scarcely any fodder. When conditions become more favourable, Athni and Chikodi Talukas afford a promising field and will be prospected for fresh societies. But for the time being the experiment has received a bad set-back.

During the year no progress has been made with cattle insurance societies for obvious reasons. There are 76 cattle insured for Rs. 4,955 by four societies and no society has yet failed to pay up indemnities on death.

(2) *Non-Agricultural.*

✓ 35. *Housing Societies.*—The co-operative housing movement in this Presidency owes its inception to the Bombay Co-operative Housing Association which after five years of useful activity has at the close of the year under report finally merged itself into the Co-operative Institute. The Association under the presidency of Sir Narayan Chandavarkar has the satisfaction of knowing that the last year of its existence has been one of the most successful and the first fruits of its vigorous propaganda in the past are at last beginning to appear. Of the three previously existing societies, the Manglorean Garden Homes Society has acquired a good site but has postponed actual building work to a more favourable time. The Bombay Catholic Copartnership Society has completed six cottages at Santa Cruz, has taken up the construction of six more, and has also purchased a large plot of land in the neighbourhood. The Saraswat

Housing Society which has previously provided 42 excellent tenements for its members at Gámdevi, has during the year been instrumental in creating the Saraswat Suburban Housing Society which has taken up a good plot of land in the suburbs and will start building work shortly. During the year five new societies have been registered—the Sálsette Catholic; the Sebastian Homes of Bándra; the Násik Catholic Sanatoria; the Saraswat Suburban; and the Bombay Hindu. All these societies have been engaged in acquiring sites, collecting capital and preparing plans and estimates during the year, but none have actually started building operations. Several more societies, both in the mofussil and in Bombay City, are under contemplation. A great impetus to this movement was given by the allocation by Government in compliance with the recommendations of the Association, of 5 lákhs for advancing on loans to building societies. Further representations have been submitted to Government as to the terms on which such advances should be granted and the need of a Housing Board. The Association held 13 meetings in the curso of the year, published 8 new leaflets and made many useful additions to its library. Throughout its existence Mr. J. P. Orr, C.S.I., C.B.E., I. C. S., and Ráo Bahádur S. S. Talmaki have been the life and soul of its work and it is greatly to be hoped that its amalgamation with the Central Institute will not in any way induce its members to lose their interest in so useful a body.

36. *Weaving Societies.*—Two societies were cancelled and two new societies organized, leaving the total steady at 33. Their membership fell from 2,468 to 2,300, owing to the influenza epidemic which proved specially fatal to sedentary classes such as weavers. Their working capital rose from 1.56 lákhs to 2.13 lákhs. The year has once more proved unfortunate to the cottago weavers. From April to October the price of yarn continued to rise until it touched the unheard-of level of Rs. 22 for a bundle of 10 lbs., and many weavers, expecting a further rise and anticipating a failure of the cotton crop, laid in such stocks as their means allowed. Prices fell during the Autumn until yarn stood at Rs. 10 per bundle (20s); and while they were falling the weavers were incapacitated by influenza from disposing of their pending stocks. Moreover, the absence of demand for cloth owing to the famine prevented them from making prompt sales and cutting their losses. The Dhárwár Union of weavers societies entered in June and July into forward contracts for the delivery of 210 bales of yarn to its member societies and it was only by the personal intervention of the Registrar and the kindness of the Honourable Mr. M. Hogg who owns the Hubli Mills that the Union was allowed to get out of its contract with a loss of Rs. 10,000, of which half was paid by the Union swallowing up its share capital, and the other half was paid by the societies on whose indents the yarn had been ordered. Fourteen societies confine themselves to giving cash loans to their members, and these have not suffered materially, except for a slight increase in arrears. Nineteen societies purchased yarn wholesale for their members. The difficulty of doing this successfully in a fluctuating market may be seen from the fact that while 12 of them incurred a loss of Rs. 13,000 only seven made a profit totalling Rs. 2,300. In spite of these difficulties their turnover was considerable and amounted to 2.87 lákhs purchases and 2.85 lákhs sales. Seven societies in addition received manufactured cloth for sale from their members and granted cash advances up to three-quarters of its value to enable the weavers to carry on their business. This was greatly appreciated in a year in which much of the capital of the weavers was locked up in unsaleable cloth, and the position would have become very serious had not Government been so good as to grant a special loan of Rs. 1,00,000 to help these societies to carry on business until their assets became liquid again. Rs. 50,000 free of interest have been placed at the disposal of the Dhárwár Weavers' Union, and out of the balance Rs. 9,550 have up to June 30th, 1919, been advanced to 4 societies. Another useful aid was the generous grant of Rs. 6,000 by the Bombay Presidency Famine Relief Fund for distribution in doles to indigent weavers. These doles were distributed weekly by the Committees of Societies to persons selected by them in sums not exceeding Rs. 2 per family. The distribution, which was honestly and carefully made, proved invaluable to feeble or old weavers, and it was noticeable that in most places weavers showed great self-respect in refusing to accept these doles so long as they were able to do without them.

The societies at Páthardi, Devangpeth and Khárepátan continued to be exceedingly well managed throughout the year. The Weavers' Guild at Sholápur ceased work during the year, and its Committee has decided to place its working capital amounting to about Rs. 29,000 at the disposal of this Department for encouraging the weavers' societies in Sholápur City and District.

37. *Stores.*—The number of Stores Societies has risen from 18 to 29. But very few of them are well-managed; and on the present lines it is doubtful if the Stores movement will ever develop in India as it has done in England. The fact is that retail business and banking stand on quite a different footing. The important point in Banking is not to make mistakes. The important point in trade is to seize opportunities as they arise. The former is readily susceptible to Government control and to strict rules; the latter is not. Proposals have been submitted to Government for exempting Stores from the official annual audit, for allowing them to deal with non-members and to distribute their profits as they like, and for appointing a special staff to help them in getting into touch with the best wholesale firms and to initiate them into trade customs. The famine has given a great impulse to the demand for stores among mill-hands, in villages, and for college students. But without guidance the promoters hardly know how to proceed. Ráo Sáheb G. H. Desai, Auditor, C. S. N. D., was deputed for three weeks to study the Supply Unions which are working so successfully in the Punjab and to report whether a similar system is possible here. His enquiries went to show that Unions of Credit Societies for supplying their members with salt, rice, kerosine, grain, govar and clothes are urgently needed in this Presidency, and are quite feasible. Several of the Gujaráti stores were very useful to their members, *e.g.*, Visalpur sold 971 maunds of cotton seed and barley and Diva 1,040 maunds of rice, 120 tins of kerosine, and 33,750 packets of cigarettes, and Jambusar 1,000 maunds of govar. The Diva, Judal and Nayka Unions of Credit Societies bought 3,600 maunds of govar from the Punjab and 576 maunds of salt, and scattered credit societies in Broach bought 4,244 maunds of rice. Owing to lack of staff many opportunities for organizing direct purchase were allowed to slip. It is believed that there will be no great difficulty in organizing a wholesale store in Bombay City for supplying up-country shops as soon as this branch of work is seriously taken in hand. Further progress depends on the appointment of a special Assistant Registrar with a suitable staff and on the amendment of the present rules relating to Stores.

A word may be added here about the only non-agricultural society engaged in production and sale. The Sanikátta Salt-Owners' Society, which was formed a few years ago at the request of the Collector of Salt to break the tyranny of the middlemen in the Kánara salt trade, has been so successful that it has practically wiped them out, and has now in its turn become virtually a trust which is causing some anxiety to the Salt Department. Its working capital amounts to Rs. 39,591 and its management is most businesslike. The Commissioner of Salt and Excise has enquired into its work and, though fully alive to the danger of its becoming a "monopolist trust", holds that during the year it has retailed salt in Kánara at a reasonable figure.

C.—FINANCE TO PRIMARY SOCIETIES.

(1) *District Central Banks.*

38. *Northern Division.*—The Broach Central Bank, under the presidency of Sárdár Ráo Bahádur Motilal Chunilal, has increased its working capital from 1·13 lákhs to 1·40 lákhs by securing additional local deposits; and has now entirely discontinued loans to individual members. The northern part of the district was affected by famine; but this does not seem to have affected the Bank disadvantageously since recoveries from societies amounted to 1·18 lákhs as against 94 lákhs fresh advances. The Surat Union has had a very successful year under the able guidance of Mr. C. M. Gandhi, and Mr. M. O. Vakil, and the friction that had arisen between it and its affiliated societies has now practically disappeared. Its working capital has risen from 1·61 lákhs to 2·12 lákhs, and it is almost free from overdue arrears. All the working capital of both these banks is

derived at a very reasonable rate from local sources. Their management is careful and sympathetic. The Thána Bank, ably controlled by Mr. Manilal A. Thakor and a very competent Board, has increased its working capital from 37 to 59 thousands. It is handicapped by its very limited clientele, as the number of societies in the district is not yet sufficient to provide adequate business for an independent Central Bank; but it is soundly managed and is bound to grow steadily henceforward.

39. *Central Division.*—The best Bank is still the East Khándesh Central Bank excellently managed under Ráo Bahádur R. V. Gadgil. In the course of the year it lent out 2·59 lakhs and recovered 1·94 lakhs. Its working capital has risen from '92 to 1·53 lakhs; but is still quite unequal to the demands that are made upon it by its 80 affiliated societies. In spite of the general prosperity and wealth of the agriculturalists in this district much capital is required by them during the cotton season. The Poona Central Bank was carefully managed during the year by a committee of which Mr. G. J. Padhye, Mr. K. H. Gokhale, and Mr. L. K. Bhagwat were the leading members. Its capital rose from '50 lakhs to 1·22 lakhs, which is still nevertheless quite insufficient. Recoveries were fairly good in spite of the famine. The Bank is unfortunate in having included in its membership some quarrelsome Poona residents who have been doing their best to hamper the committee and who reduced its last annual meeting to a bear garden. The cultivators who come to these annual meetings, are thoroughly disgusted with the factiousness and quibbling that prevail there. Unless the individual shareholders can show more spirit of Co-operation amongst themselves and more capacity for getting through business in a businesslike way, it may become necessary to cancel this Bank and to reconstitute it with a membership consisting of societies only. The Ahmednagar Central Bank under Ráo Bahádur G. K. Chitale, which already was suffering from serious arrears as a result of previous famine, has been gravely crippled by the famine and was only able to recover 41 thousand during the past year. It has a very difficult time in front of it before it can restore its finances to a thoroughly sound footing. Apart from the arrears, which could not possibly be reduced during the year, the Bank has been well and ably managed. The Sholápur Central Bank has raised its capital to 51 thousands and has made a good beginning under the Hon'ble Ráo Bahádur G. K. Sathe, C.I.E. In Mr. V. S. Jog it has an admirable manager who expects shortly to raise the working capital over 1 lakh. Its field of operations is impinged on by the Bársi Union which finances neighbouring societies to the extent of one-third of its capital, and devotes the balance to financing individual residents of Bársi. Its local credit is very good and it has had actually to refuse a large part of the deposits offered to it.

40. *Southern Division.*—The Karnátak Central Bank under Mr. S. V. Mensinkai is a most ably managed institution of the greatest use to societies in the Dhárwár District. Its capital has risen from 1·62 to 3·29 lakhs, of which 94 thousand were derived from the Bombay Central Bank and the balance raised locally. The turnover was remarkably rapid, 6·36 lakhs being lent out in the course of the year and 4·71 lakhs recovered. If this Bank continues as it has begun, it will soon make itself the biggest financing Agency in the Southern Division, where trade at present suffers seriously from a dearth of joint-stock Banks. A new Central Bank was started towards the close of the year in the Belgaum District. Its prospects are very bright; but its real work had scarcely begun during the period under report.

41. *Sind.*—One of the main causes of the unsatisfactory progress of Co-operation in Sind in the past was the lack of any agency to finance rural Societies. Towards the close of the year a most promising Bank was started at Karáchi under the Chairmanship of Mr. Ghulamali G. Chagla and with Mr. Jamshed N. R. Mehta as its first Honorary Manager. In two months it has raised a share capital of Rs. 65,550 which it will lend out as soon as the next agricultural season commences. The finance of this Bank, wisely distributed among needy rural societies, will do more than anything else to wake the Sindhis up to the value of Co-operative Societies, which they are at present perhaps inclined to despise and suspect.

42. *Financial Reserves.*—Throughout the year all the Central Banks in the Presidency have been required to submit to Government quarterly returns showing the liabilities which they have to meet and the fluid resource available for meeting them. The effect of this rule has been very healthy. It has made boards of directors keep a far sharper eye on the relations between their liabilities and available cover than they did previously and in several cases a defect of fluid resource has been brought to light and remedied. At the end of the year the Provincial and Central Banks together held 2·38 lakhs on current or savings account, 3·05 lakhs deposits fixed for less than three months, 10·28 lakhs outside deposits repayable within one year and 3·06 deposits from primary societies and other Central Banks. Against these liabilities they maintained on March 31st cover consisting of cash 3·02 lakhs, 0·54 lakhs Government paper, 0·37 lakhs deposit in the Post Office, 4·86 lakhs outside liquid investments and 5·99 lakhs assured cash credits, and of course in addition to these resources there is the certainty that recoveries from co-operative societies will constantly be coming in. There is no ground at present for any anxiety as to the ability of these Banks to meet their immediate liabilities punctually.

(2) *Provincial Bank.*

43. *Bombay Central Co-operative Bank.—Capital.*—The total working capital of the Bank rose from 30·17 lakhs to 34·87 lakhs. The chief items in this sum are—7 lakhs share capital, 7·01 lakhs 4 per cent. guaranteed debentures, 16·94 lakhs fixed deposits, 1·78 lakhs current deposits, and 1·39 lakhs reserve and sinking fund. Of the total capital 19·42 lakhs were withdrawable. This amount was borrowed at an average rate of 5½ per cent. as against 5 per cent. last year. Fixed deposits rose satisfactorily, and were classified as from individuals, 6·70 lakhs; from societies, 4·28 lakhs; from Central Banks, 7·70 lakhs. This last item is notable since it shows that the Bank is gradually converting itself into a true balancing centre for Co-operative Institutions. The Bank was well protected in the matter of fluid resource and enjoyed cash credits of four lakhs at 5½ per cent. with the Bank of Bombay and of two lakhs each with the Tata Industrial Bank and the Bank of Baroda and in addition maintained a very considerable cash balance throughout the year. The Board feels the need of more permanent capital for advancing in long-term loans and therefore proposes to issue a fresh series of debentures as soon as the money market becomes more normal again.

44. *Operations.*—The total amount on loan to Co-operative Societies at the end of the year was 28·31 lakhs, of which 24·40 lakhs were advanced in the course of the year, as against recoveries amounting to 25·91 lakhs. Maximum credits totalling 20·20 lakhs were granted to 37 guaranteeing Unions, but only 8·01 lakhs were actually drawn. Long-term loans were granted very sparingly. Excluding the Nira Canal societies, which are dealt with elsewhere, the number of societies in arrears on March 31st was 59 and the total sum defaulted was only Rs. 59,315. Most of the defaults are due to the famine and none are likely to prove irrecoverable. The Registrar met the Board on two occasions. On the first the famine policy was laid down and it was decided to grant no fresh loans at all for the maintenance of human beings or cattle, which might be left to the care of the district officers, but to use the resources of the Bank in enabling societies to grant necessary extensions to their members and to repay outside deposits on maturity, and in financing the next season's crop in May and June. On the second, the lines on which the Provincial Bank would grant credits to District Central Banks and use them as their local agents were settled. Maximum credits amounting to 2·89 lakhs have been granted to six central Banks at a rate of 6½ or 7 per cent. The Bank extended its operations for the first time to Sind, and granted loans amounting to Rs. 11,600 to eight societies. The net profits on the year amounted to Rs. 64,888, out of which Rs. 42,000 were distributed in paying a dividend at 6 per cent. to the shareholders, of whom 165 were societies. Under the Chairmanship of the Honourable Sir Fazulbhoy Currimbhoy, the Bank has enjoyed another very successful year and is believed to have emerged from the famine without any damage other than the loss incurred by maintaining a much larger cash reserve than usual.

(3) *Takavi.*

45. Under orders passed in 1909 members of societies were authorised to obtain takavi from the Taluka Officers on the security of their societies. But until the current year no effort had been made to take advantage of this concession. Owing to famine conditions a very keen demand for loans for the maintenance of human beings and cattle and for digging wells sprang up and could not be fully met by societies out of their own credits. In several districts takavi was freely advanced to applicants on the guarantee of the societies, and in some talukas these advances seemed almost too liberal. For instance Rs. 73,060 were advanced on the security of 18 societies in the Valva Taluka and 74,650 in the Purandhar Taluka. The credit of the societies was overburdened with extraneous liabilities and new members were tempted to join simply in order to get access to takavi. The new and more stringent rules regarding takavi advances published by Government in April have successfully correlated takavi loans with ordinary Co-operative loans and safeguarded the societies from undertaking excessive risks for their members.

D.—SUPERVISION OF PRIMARY SOCIETIES.

(1) *Guaranteeing Unions.*

46. *Working.*—Fuller experience is gradually disclosing the strong and weak points of the Union system. Its first great advantage is that it devolves the functions of supervision and development from the officers of the Department into the charge not of a group of urban philanthropists, willing to give up a little of their spare time to the co-operative cause, but of the ryots themselves who are compelled by this system to take a lively interest in each others' Societies and soon learn that faulty work in any society within their area reacts on the credit of the whole group guaranteeing that society. The responsibility and power which this system places in the hands of the Committee members has in many cases given them a wider outlook and keener interest in their work, and is slowly creating a new type of village co-operator into whose hands the controlling power in his own co-operative movement can be slowly devolved without risk of disaster. The second great advantage of the system lies in the grant of a cash credit by the Central Bank to every Union on which it may operate at will. The benefit of prompt and adequate finance available to agriculturists at call can scarcely be exaggerated. It is however a defect of the system that this benefit is liable to be abused by untrustworthy societies. The Unions are required to submit to the Central Bank half-yearly forecasts of their annual needs and are expected to see that the demands are reasonable and that the money is used for the purpose for which it is drawn. It must be confessed that some Union Committees cannot be trusted to do this properly and have to be disciplined by severe remarks at audit and by the restriction of their cash credit until their societies improve. Another common defect is the lack of intervisiting. Societies ought not to accept liability on behalf of other societies unless they make themselves acquainted with their general standing and their management; and this can only be done by sending an occasional representative to visit them. By limiting the Union area narrowly and by paying fees of Re. 1 or 2 for all such visits, every effort is being made to bind Union Societies more closely together. In spite of these defects Guaranteeing Unions are on the whole proving themselves a most valuable and promising development. The spirit of progress and neighbourliness which animates the leaders of the best Unions could hardly be bettered. The number of Unions increases but slowly, because, if they are to succeed, a nucleus of one or two first rate societies and a few really keen workers must first be found or created. The total number of Unions has risen from 31 to 50 and the number of affiliated societies from 179 to 272 or 16 per cent. of the total number of agricultural credit societies. Much ground still remains to be covered. These Unions maintain 33 Supervisors at a cost of Rs. 6,000, but carry on a great part of their supervisory work through the members of the Union Committee. Statement D appended to this report does not give a satisfactory conspectus of the work of Unions, since it does not show the total cash credit enjoyed by them or the amount of capital raised on the Union's guarantee. The 50 Unions at present in existence control a capital of

about 30 lakhs, or about one-third of the total working capital of all agricultural Societies. This at any rate shows how effective an agency Unions have become for securing outside capital for the use of agriculture.

47. *Honorary Supervision.*—The progress of creating Guaranteeing Unions is a slow one and in the meantime great reliance is being placed on the system of Honorary Organisers mentioned in paragraph 3. With a few exceptions their work has continued throughout the year to be very good and I have nothing to add to the comments on this subject which I made last year. As far as possible, Chairmen of first rate societies and Unions, and members of the Boards of Central Banks are nominated as Honorary Organisers in order to identify them as closely as possible with the actual working of the movement, and to prepare for the time when these institutions gradually take into their own hands and carry out through their own agency the duties of supervision and fresh organisation. In two cases a small band of leading Chairmen from one district have been permitted to make a pilgrimage, mainly at Government expense, in order to visit the best societies in adjoining districts. The experiment has been extremely successful in arousing the interest and enthusiasm both of the societies visited and of the visitors, and it is proposed to extend the practice in future years, so far as the funds at the Registrar's disposal allow.

E.—CONTROL AND AUDIT.

48. No alteration has been made in the policy with regard to control explained in my last report. The result of audit classification shows that 315 societies were classed as "A" or first rate as against 225 last year, 973 were classed as "B" or good as against 724 last year, 243 as "C" or poor as against 207 last year and 17 as "D" or thoroughly bad as against 13 last year. The remaining 433 societies have remained unaudited. Most of these are new and not yet due for audit. Some are not working. The remainder were disposed of during the first three months of 1919. An auditor cannot deal with more than 110 societies in one year. There is no reserve of auditing staff for leave vacancies or training; and increases in the staff follow and do not precede increases in the number of societies. This means that most auditors have to work under an undue strain in order to keep abreast of their current work. Proposals for the addition to the staff are before Government. At present only societies with a capital exceeding Rs. 50,000 pay for their own audit. For the reasons mentioned in my last report, it is not proposed to press societies to contribute to the cost of their own audit at present. But the subject will be brought up again before the next Provincial Conference. The question of forming Federations and devolving on societies an increased measure of self-control largely turns on this question of payment for audit since societies are evidently not entitled to control an auditing and supervising staff towards the expenses of which they contribute nothing.

F.—PROPAGANDA.

49. *Central Co-operative Institute.*—By far the most important incident of the year was the registration of the Central Co-operative Institute in Bombay City on July 13th, 1918. His Excellency the Governor has kindly consented to act as President and the Honourable Mr. Lalubhai Samaldas, C.I.E., has been elected Vice-President. The main object of the Institute is to serve as an educational, propagandist, research, and advisory body, filling a rôle in India similar to that of the Irish Agricultural Organisation Society at Dublin. It is hoped that non-official co-operators will find in the various branches of its work ample scope for their activities. The membership of the Institute includes both societies and individual sympathisers, and it has secured an income for the current year of Rs. 6,000 from its own resources. A grant-in-aid of Rs. 4,000 has been sanctioned by Government. The Institute has engaged rooms in Meadows Street, Bombay, as a temporary measure, and proposes to carry on its work through various sub-committees; some of which have already started operations. One has undertaken the organisation and control of the Junior and Senior Training Classes. Another has taken over the work of Co-operative Housing Association. A third sub-committee is editing the Bombay Co-operative Quarterly and is arranging for the issue of separate Kanarese, Marathi

and Gujarati Co-operative periodicals. Other Committees have been appointed to study and promote retail stores and wholesale purchase and sale societies and to undertake propaganda, lectures, conferences, and so forth, and still others are under contemplation. Rao Bahadur S. S. Talmaki is acting as Secretary of the Institute and has thrown himself into his duties with his usual enthusiasm and ability. The field of work is immense and its value unquestionable. The difficulty at present is to secure really active workers to serve on the various sub-committees. When the Government grant is received and all sub-committees are placed in a position to carry out their programmes, it will be more possible to estimate how far the Institute will succeed in satisfying the ambitions of its founders.

50. *Training Classes.*—The Servants of India Society very kindly again placed their home in Bombay at the disposal of the Committee which was responsible for the Senior Training Class for secretaries, and the class was held from November 23rd to December 1st. Owing to the influenza epidemic only 48 secretaries were able to attend, of which 29 were Marathas and 19 Gujaratis. Contributions amounting to Rs. 190 were received from local well-wishers and Government contributed Rs. 650. The Committee under the chairmanship of Sir Vithaldas Thakersey took great trouble in arranging a thorough and very stimulating course of training. Nineteen of the Marathi secretaries and 15 of the Gujarati were successful at the examination. In accordance with Mr. N. M. Joshi's scheme, which has been accepted by Govern-

Place.	Number of secretaries attending course.	Number of secretaries passing the examination.	Chairman of Committee.
Broach ...	35	28	Rao Bahadur A. U. Malji.
Baramati ...	34	19	Rajasaheb of Malegaon.
Dhárwár ...	53	45	Assistant Registrar, S. D.
Kolhápúr ...	111	28	B. V. Jadhav, Esquire. \

ment, junior classes were also held at various centres in the mofussil as shown in the margin, to train local secretaries in the elements of their duties. Since one of the great obstacles to the rapid spread of co-operation is the difficulty of securing competent secretaries in

many villages, these classes which have been mainly organised by local enthusiasts for co-operation, and mainly paid for by the contributions of the societies which send their secretaries for training, have fulfilled a most useful purpose and deserve every encouragement. In addition to these vernacular classes a more advanced class was held at Poona in August to train junior officers of the Co-operative and Agricultural Departments and of the surrounding Native States in the theory of co-operation and in agricultural economics. The class, which was attended by 46 students, was held in the College of Science lecture hall and proved a great success. Lectures were delivered by officers of the Department and by distinguished outsiders such as Sir Vithaldas Thakersey, Dr. H. H. Mann, Mr. R. M. Sane, and several others. The results have been very satisfactory and it is proposed to make this class a biennial institution.

51. *Conferences.*—No Provincial Co-operative Conference was held during

District.	Place of Conference.	Date.	Name of Chairman.
Broach ...	Jambusar ...	11th November 1918 ...	C. H. Blathwayt, Esq., I.C.S., Collector of Broach.
Surat ...	Bánder ...	26th January 1919 ...	Sardar Rao Bahadur Motilal Chimanlal.
Nágar ...	Kopergaon ...	February 1919 ...	Rao Bahadur G. K. Chitale.
Kánara ...	Sirsi ...	25th April 1919 ...	Hon'ble Mr. G. F. Keatinge, C.I.E., I.C.S.
Dhárwár ...	Dhárwár ...	29th November 1918 ...	K. B. Bhadrapur, Esq., M.A.
Bijápúr ...	Hungund ...	22nd February 1919 ...	J. A. Madan, Esq., I.C.S.
Bijápúr ...	Bágalkot ...	19th March 1919 ...	Dr. H. H. Mann D.Sc.
Kánara ...	Sanikatta ...	8th March 1919 ...	K. B. Bhadrapur, M.A.
Sátára ...	Kasegaon ...	21st May 1918 ...	Shri Shankaracharya Jagadguru of Karvir Peeth.
Bombay ...	Bombay ...	20th April 1918 ...	Hon'ble Mr. Lalubhai Bainsaldeo, C.I.E.
Poona ...	Pimpalgaon ...	4th February 1919 ...	R. B. Ewbank, Esq., I.C.S.

the year since Government thought it advisable to concentrate attention on War work. A certain number of District Conferences were organised as shown in the margin. They were arranged by local co-operators with very little help from the Registrar and fulfilled a very useful educational purpose. The Registrar was himself able to attend only four out of the eleven Conferences reported.

IV.—RESOURCES AND RESERVE FUND.

52. The following table exhibits in a condensed form an analysis of the sources from which each class of societies derives its funds :—

Type of Society.	Total working Capital.	Share Capital.	Members' deposits.	Non-members' deposits.	Loan from		Reserve Fund.	Total.
					Other societies and branches.	Government.		
Central Bank	Rs. 53,54,917	20.7	49.3		26.3	...	3.7	100
Agricultural	63,60,371	1.7	23.8	21.0	44.2	2.4	6.9	100
Non-Agricultural	62,29,194	25.1	35.4	30.7	3.2	0.5	5.1	100

There has been no change in these percentages since last year sufficient to call for any special remarks.

V.—ACT, RULES AND BY-LAWS.

53. The draft Rules under the Co-operative Societies Act have finally been approved and issued by Government. The revised edition of the Manual has been ready for some time, but has not been issued owing to delays in the Press. New leaflets have been prepared about Co-operative Stores, Cotton Sale Societies, and Implement Societies. The Department is now equipped with some 30 standard leaflets issued in English and four vernaculars for free distribution and with more than 100 standard forms, also available in all the vernaculars, and issued at cost price. Proposals for the amendment of the Act with reference to the liquidation procedure and for changes in the Rules to suit Co-operative Trading Societies are now under the consideration of Government.

VI.—MISCELLANEOUS.

54. *Night Schools.*—Many co-operators have been impressed by the great

District	Village.	Average daily attendance in March 1919.
Poona	Shivne	...
"	Kangaon	9
"	Pandare	11
"	Ale	13
"	Wadgaon	12
Násik	Sukene	13
"	Munjwad	12
"	Khirmi	8
"	Kupkhe	...
Nagar	Ashwi	5
"	Loni	7
"	Pimplas	11
Khándesh	Pimpalner	11
Sátára	Kapuskhed	11
"	Kasegaon	12
"	Machindragad	6
Sholápur	Ambejavalge	11
"	Kasegaon	10
Surat	Jojwa	13
Dhárwar	Devangpeth	15
Bijápur	Murnal	8
"	Kagalgomb	7
"	Cholachgund	10
	Total	215

difficulties in the way of starting societies in villages where all the people are illiterate. To overcome this obstacle, Sir Vithaldas Thakersey has generously placed Rs. 50,000 at the disposal of the Registrar on condition that 40 night schools are opened for adult members of societies in villages where the progress of the societies is handicapped by illiteracy. Owing to influenza and famine the experiment has been carried out under adverse conditions. Most schools started work with great enthusiasm, but this often cooled down as pupils felt the strain of keeping their families from starvation and also as they realised how long it was going to take them to learn to read. The first examination will take place towards the end of 1919, and it will then be possible to give some definite opinion on the

success of the plan. Two Inspectors have recently been lent by Government and all the schools have now been properly equipped. Credit is due to Mr. R. G. Gupte, Inspector, for his zealous work in the Deccan.

55. *Schoolboys' Societies.*—A large number of unregistered Co-operative Societies have been started by the officers and schoolmasters of the Educational

Department in both primary and secondary schools. The figures on March

Division.	Number of Schoolboys' Societies.
Northern ...	87
Central ...	150 (?)
Southern ...	142
Sind ...	28
Total ...	407

31st are given in the margin. These small societies derive their capital from the schoolboys themselves and undertake the function of buying books and stationery at wholesale rates for retail to them. They are managed by the bigger boys working under a few simple rules and are supervised by the schoolmasters who also act as treasurers. They teach the boys something of the ways of business and of keeping accounts and the value of co-operative dealing. Some Deputy Educational Inspectors think that owing to the reluctance of masters to undertake the troublesome honorary work of supervision and to lose the small commission on purchases which they previously earned themselves, and owing to the fluctuations in the cost of stationery and the difficulty of storing it safely, and the refusal of some firms to allow trade commissions, these societies are not worth pushing. The majority however commend them and consider that they interest and educate the students and effect a small economy. The few societies visited by the Registrar and his staff have seemed quite promising, and worthy of continuance. Good examples exist at the Hyderabad High School (Rs. 768) and Training College (Rs. 1,068), the Poona High School and the Ahmedabad Training College for Men. The question of starting grocery stores has been mooted in several Colleges and a beginning has recently been made in the Fergusson College.

VII.—ATTITUDE OF THE PUBLIC.

56. The year has been so crowded with great events that the public have had little attention to spare for a movement so peaceful and undramatic as Co-operation. Among the agricultural classes the general feeling in favour of Co-operative Societies is growing. The outside public are cool, but friendly. Very little active opposition has been met from sowkars or merchants.

VIII.—CONCLUSION.

57. In closing this report I wish to take the opportunity of thanking district officers for their constant interest and help. The results achieved are largely due to their influence and advice. Among the Auditors employed by this Department, Mr. C. B. Hooli, B.A., Rao Saheb G. S. Desai, B.A., Mr. K. D. Sethna and Mr. R. M. Jedhe deserve special commendation. Among the remainder of the staff Mr. V. S. Gokarn and Mr. M. A. Shah, Special Mamlatdars, and Mr. M. A. Shetti, Agricultural Organiser, have done very good work. My head clerk, Mr. N. R. Sathe, has discharged his heavy duties in spite of frequent gaps in the office staff to my entire satisfaction. Above all I am indebted to the three Assistant Registrars for their loyal work throughout a difficult year. All of them have become energetic apostles of the Co-operative creed and never spare themselves labour or inconvenience in their efforts to advance it.

I have the honour to be,

Sir,

Your most obedient servant,

R. B. EWBANK,

Registrar, Co-operative Societies,
Bombay Presidency, Poona.

STATEMENT A.
Operations of Central Banks.

Classification.	Number of Mem- bers.		Number of affi- liated Societies holding shares in Central Banks.				Loans made during the year to		Receipts from Loans and Deposits re- paid during the year by		Loans due by		Loans and deposits received during the year from			Sales of goods to members.	Purchase of Members' pro- ducts.	Cost of management.	Share Capital paid up.	Loans and Deposits held at the end of the year from				Reserve and other Funds.	Working Capital.*	Profit and Loss of the year.	Usual dividend paid on shares.	Most usual rate of Interest.		Uncalled and subscribed Share Capital.
	Individuals.	Societies.	Central Credit.	Agricultural Cre- dit.	Non-Agricultural Credit.	Others.	Individuals.	Banks and Socie- ties.	Individuals.	Banks and Socie- ties.	Individuals.	Banks and Socie- ties.	Individuals and other sources.	Central Banks.	Primary Socie- ties.					Individuals and other sources.	Societies.	Provincial Central Banks.	Government.					On borrowings.	On lendings.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
							Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1. The Bombay Central Co-operative Bank, Limited.	789	165	2,137	26	...	...	6,50,000	24,40,043	1,70,000	25,91,534	4,80,000	28,31,250	17,38,995	7,93,955	42,65,336	...	...	23,736	6,99,940	14,49,380	4,28,337	7,70,219	...	1,38,816	84,86,593	64,888	6 per cent.	5 per cent.	7½ per cent.	...
2. The Broach District Central Co-operative Bank, Limited.	118	76	...	79	...	4	...	94,575	12,649	1,18,467	7,452	58,200	1,50,884	...	91,119	...	...	1,094	49,300	69,735	15,296	...	...	6,670	1,40,001	3,629	6 per cent.	2 to 6 per cent.	6½ to 9 per cent.	...
3. The Surat District Co-operative Union, Limited.	250	89	...	86	3	...	7,462	1,21,925	11,358	1,13,107	13,979	1,40,300	1,67,608	...	14,038	...	...	1,632	49,230	1,49,533	4,561	...	...	8,629	2,11,973	4,235	6½ per cent.	5 to 6½ per cent.	7½ to 8 per cent.	...
4. The Thana Central Co-operative Bank, Limited.	166	29	...	29	...	...	...	45,000	...	19,975	...	53,625	44,987	...	2,000	...	...	243	21,620	31,987	2,000	...	...	284	58,591	1,777	6 per cent.	6½ per cent.	7½ per cent.	3,190
5. The Barsi Urban Co-operative Union, Limited.	598	21	...	21	...	...	45,830	28,500	49,923	28,038	50,818	19,735	74,270	...	...	...	...	1,738	24,650	1,00,727	...	...	...	6,638	1,90,915	3,631	9½ per cent.	5 to 6 per cent.	9½ per cent.	...
6. The East Khandesh Central Co-operative Bank, Limited.	142	80	...	80	...	...	...	2,59,800	...	1,24,045	...	1,69,511	62,262	1,10,000	...	...	...	568	44,520	97,751	...	10,000	...	674	1,53,145	4,933	6 per cent.	4½ to 7 per cent.	8 per cent.	...
7. The Ahmednagar Central Co-operative Bank, Limited.	1,759	33	...	27	4	2	2,33,318	70,550	2,14,499	41,152	3,05,572	1,16,507	9,66,396	79,651	34,573	9	...	2,256	47,570	5,02,128	5,623	...	...	85,656	5,90,877	5,038	7½ per cent.	8 per cent.	7½ to 8 per cent.	...
8. The Poona Central Co-operative Bank, Limited.	111	73	...	62	11	...	...	1,03,700	...	40,982	...	1,12,243	71,193	...	6,413	...	...	369	15,980	97,728	8,613	...	...	160	1,23,461	1,532	5 per cent.	6 per cent.	7½ per cent.	...
9. The Sholapur Central Co-operative Bank, Limited.	199	58	...	53	5	...	...	46,600	...	5,216	...	41,385	+28,250	...	...	...	...	742	23,240	28,250	...	...	...	...	51,490	821	...	6½ to 6 per cent.	7½ to 8 per cent.	...
10. The Karnatak Central Co-operative Bank, Limited.	44	131	...	123	2	16	...	6,36,792	...	4,71,066	...	3,28,076	1,88,060	1,17,478	12,000	43	...	969	63,000	1,05,416	67,000	94,478	...	605	3,22,499	5,450	5 per cent.	6 per cent.	7½ per cent.	16,600
11. The Belgaum Central Co-operative Bank, Limited.	26	29	...	8	1	...	...	3,500	...	...	...	3,500	8,233	...	...	...	...	44	5,170	8,233	...	...	...	...	13,403	—44 (loss)	...	6½ per cent.	7½ per cent.	...
13. The Sind Central Co-operative Bank, Limited.	103	40	...	40	...	...	...	...	...	...	...	...	...	...	...	...	...	...	65,550	...	...	...	...	...	65,550	...	...	6½ per cent.	7 per cent.	34,450
Total ...	4,289	804	2,738	52	12	...	9,36,610	38,48,985	4,62,429	36,23,562	8,57,351	38,59,452	35,01,138	11,00,114	44,25,473	59	...	38,631	11,10,670	28,40,668	5,31,350	8,74,697	...	1,97,332	63,54,917	95,950	6 per cent.	6 per cent.	7½ per cent.	54,230
Grand Total for 1917-13...	4,076	600	...	407	24	6	1,48,676	30,92,350	1,18,303	19,33,493	3,78,170	36,63,944	32,49,544	6,78,636	18,29,610	47	...	34,721	9,79,555	26,39,343	3,18,494	3,67,186	203	66,847	42,49,928	72,856	6 per cent.	6 per cent.	7½ per cent.	1,61,635

* For the purposes of this statement the working capital is taken to be the total of columns 20 to 25.
† Column 22 of balance sheet plus Rs. 21,000 on account of *ad interim* dividend.

STATEMENT B.

STATEMENT
Operations of Agricult

Classification.	Number of Societies.	Number of members.	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Individuals.	Of which overdue.*	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.
1	2	3	4	5	6	7	8	9	10	11	12	13
<i>Class I.—Credit, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Ahmedabad	41	3,701	90,557	8,639	40,174	3,310	99,864	10,769	5,156	28,664	14,000	6,106
Broach	89	6,215	2,83,849	2,271	2,42,737	2,418	2,16,679	2,750	137	1,59,594	90,348	2,060
Kaira	39	3,838	99,256	19	59,743	3,354	1,38,314	23,871	710	32,116	43,763	...
Panch Maháls	17	2,206	39,654	...	40,537	...	35,765	1,509	...	9,887	...	...
Surat	123	6,074	2,53,831	4,600	2,11,363	17,130	2,94,388	19,965	12,668	1,11,117	1,44,642	10,496
Thána	34	2,899	1,16,264	593	79,268	933	1,21,670	4,914	...	49,057	27,000	605
Ahmednagar	76	4,824	2,43,199	507	1,77,928	819	4,10,690	1,17,307	384	25,565	1,72,133	30
East Khándesh	119	7,000	4,28,604	...	3,06,812	25	3,61,438	18,699	687	88,293	2,39,536	20,076
West Khándesh	33	1,348	53,082	...	25,940	...	64,912	3,199	...	12,961	40,500	650
Násik	55	3,054	1,82,964	1,000	87,082	1,000	2,65,353	8,863	...	43,431	1,12,995	...
Poona	133	9,019	10,27,074	7,101	11,70,468	11,495	11,74,773	2,21,204	18,404	1,82,813	5,77,687	4,339
Sáráre	143	10,300	7,04,286	21,343	4,75,264	10,275	6,59,203	23,614	49,190	2,24,336	2,98,257	20,363
Sholápur	89	7,958	4,72,790	...	2,71,817	...	5,06,421	27,069	...	1,98,251	75,400	17,627
Belgaum	110	9,635	3,82,641	...	2,96,108	...	4,99,652	3,769	2,186	66,867	1,36,400	...
Bijápur	72	6,566	2,24,033	...	1,73,442	...	3,12,597	8,286	...	43,083	65,000	400
Dhárwár	253	21,352	11,24,016	400	9,02,295	471	16,14,825	23,296	172	2,85,807	4,40,425	7,409
Kánara	44	2,950	80,462	...	58,788	...	95,027	17,670	...	31,553	3,500	3,000
Kolába	33	1,868	37,771	...	24,368	...	45,340	1,896	...	22,922	4,000	48
Ratnágiri	33	2,047	62,720	9,140	60,868	5,952	73,499	1,533	4,990	23,947	44,649	8,542
Hyderabad (Sind)	8	122	5,049	...	2,749	...	3,199	...	...	1,495	...	...
Nawábsháh	37	1,607	69,547	...	72,443	500	72,125	3,344	2,260	3,409	4,900	...
Karách	8	357	14,296	...	11,657	...	12,331	465	...	2,050	...	...
Lárhána	24	702	22,321	...	7,164	...	21,862	278	...	1,184	6,700	...
Sukkur	29	1,517	35,232	...	25,718	...	39,125	2,572	...	3,168	...	...
Thar and Párker	10	283	26,449	...	27,958	...	16,433	437	...	2,046	...	...
Upper Sind Frontier	1	87	3,310	...	2,232	...	3,310	...	...	...	...	...
Total, Unlimited	1,646	117,545	62,10,340	55,546	51,46,943	57,682	72,65,983	5,54,952	96,864	16,72,651	25,41,835	1,01,640
<i>Class I.—Credit, Limited.</i>												
Belgaum	2	78	719	...	120	...	911	...	...	...	...	...
Total, Limited	2	78	719	...	120	...	911	...	...	...	...	...
Grand Total, Class I	1,628	117,623	62,11,059	55,546	51,47,063	57,682	72,66,894	5,54,952	96,864	16,72,651	25,41,835	1,01,640
<i>Class II.—Purchase and Purchase and Sale, Limited.</i>												
Thána	4	457	35,799	...	32,229	...	25,071	...	...	15,639	13,000	...
East Khándesh	1	73	97	728	446	...	76	76	728	...	...	...
Násik	2	99	...	...	...	170	...	...	167	...	...	...
Poona	2	50	656	1,445	538	...	406	...	1,445	6,484	...	5,000

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

B.
rural Societies.

Sales of goods to members.	Purchase of members' products.	Cost of Management.	Share Capital paid up.	Loans and Deposits held at the end of the year from					Reserve Fund.	Working Capital.†	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.	
				Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.					On borrowings.	On lendings.
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
...	...	1,209	...	21,001	33,381	5,181	22,864	14,549	23,944	1,25,530	2,740	...	4 1/2	9 1/2
...	...	3,676	...	67,338	1,25,130	110	40,453	7,479	25,170	2,66,737	8,084	...	6 1/2	9 1/2
...	...	1,557	170	24,355	54,662	...	51,885	3,756	11,593	1,46,621	484	...	6 1/2	9 1/2
...	...	454	...	24,113	20,475	...	641	3,754	7,056	56,060	1,101	...	6 1/2	9 1/2
...	...	3,020	...	53,687	1,19,865	9,830	1,78,856	27,639	51,001	4,45,578	15,012	...	6 to 6 1/2	7 1/2 to 9 1/2
337	...	692	...	27,043	50,418	263	40,541	464	11,186	1,22,915	2,700	...	6 1/2	9 1/2
70	...	3,318	...	51,711	34,066	223	2,82,249	16,077	22,667	4,30,003	7,313	...	6 1/2	9 1/2
...	...	2,464	...	1,64,627	53,066	27,068	1,40,166	3,698	20,507	4,09,172	10,372	...	6	9 1/2
...	...	455	...	19,313	6,123	2,650	43,201	3,602	5,338	80,477	1,651	...	...	...
...	...	2,462	...	62,182	23,354	454	1,58,518	5,139	9,606	2,80,253	2,063	...	...	...
...	...	9,624	...	2,37,161	2,52,744	5,304	7,43,695	1,576	87,419	13,20,309	33,923	...	...	...
...	...	6,856	...	1,91,262	1,95,543	10,749	3,06,237	14,773	31,029	3,40,603	12,107	...	...	...
...	...	7,261	1,250	1,40,262	2,81,981	23,629	83,451	1,316	33,938	5,64,903	13,174	...	...	...
58	...	4,768	835	1,46,588	1,23,901	2,500	2,36,245	544	29,806	6,40,809	10,257	...	6 1/2	9 1/2
...	...	3,184	...	1,13,476	27,288	1,800	1,32,252	11,557	40,761	3,27,233	9,635	...	6 1/2	9 1/2
165	...	16,246	...	4,18,010	2,38,620	79,250	6,55,701	15,437	1,03,819	17,40,837	1,06,313	...	6 1/2	9 1/2
58	...	1,024	...	33,007	49,548	7,575	4,200	...	6,238	1,00,818	2,255	...	6 1/2	9 1/2
...	...	408	...	25,140	14,813	1,465	6,708	...	2,974	62,106	707	...	6 1/2	9 1/2
...	...	1,764	...	30,115	17,731	2,152	20,630	4,073	7,073	81,779	1,753	...	6 1/2	9 1/2
1	...	107	1,562	560	950	...	...	950	13	4,033	96	...	6 1/2	9 1/2
20	...	697	39,390	19,691	8,523	800	4,900	19,673	16,499	1,02,465	8,068	...	6 1/2	9 1/2
16	...	169	...	6,569	1,200	...	...	3,000	1,184	11,953	963	...	6 1/2	9 1/2
18	...	555	7,344	4,173	500	...	6,700	5,528	933	25,198	537	...	6 1/2	9 1/2
3	...	623	8,236	9,152	3,180	...	...	9,728	11,708	42,007	2,318	...	6 1/2	9 1/2
6	...	232	1,300	10,342	130	1,460	...	4,939	938	19,109	2,094	...	6 1/2	9 1/2
...	1,353	...	...	...	1,034	762	2,139	300	...	6 1/2	9 1/2
752	...	72,914	60,117	19,58,284	17,34,705	1,82,571	34,60,313	1,31,214	5,68,109	81,66,403	2,67,003	...	...	...
...	618	...	...	...	...	256	873	59	...	...	...
...	618	...	...	...	...	256	873	59	...	...	...
752	...	72,914	60,117	19,56,900	17,34,705	1,82,571	34,60,313	1,31,214	5,68,456	81,66,275	2,67,951	...	...	...
39,347	...	311	9,525	2,567	7,551	...	14,500	...	3,740	37,523	2,575	6 to 10	6 1/2	9 1/2
146	630	...	...	...	...	...	115	945	97	...	6 1/2	9 1/2
2,023	...	13	1,455	...	100	...	...	...	99	1,634	445	...	6 1/2	9 1/2
5,924	...	183	885	...	...	...	...	...	62	917	1,064	...	...	...

† For the purposes of this statement the working capital is taken to be the total of columns 17 to 23.

STATEMENT

Classification.	Number of Societies.	Number of members.	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Individuals.	Of which overdue.*	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.
1	2	3	4	5	6	7	8	9	10	11	12	13
<i>Class II.—Purchase and Sale, Limited—continued.</i>												
Sátára	13	447	Rs. 4,220	Rs. 5,914	Rs. 1,429	Rs. 2,433	Rs. 2,433	...	Rs. 2,770	Rs. 2,209	Rs. 3,000	Rs. 800
Belgaum	1	13	...	...	...	...	563	...	...	...	...	...
Dhárwár	...	...	...	...	...	...	...	...	...	...	...	...
Kánara	...	...	...	...	...	...	...	...	...	...	...	...
Total, Limited	23	1,143	40,672	8,067	24,642	2,603	29,549	76	5,110	24,422	16,000	5,300
<i>Class III.—Production, Unlimited.</i>												
Thána	2	84	...	...	Not commenced work.		...	...	...	...	...	...
Poona	1	39	...	40	...	...	...	...	40	8	...	...
Sátára	2	95	...	13	...	...	...	...	149	...	...	...
Belgaum	1	...	...	...	Not working.		...	...	...	...	...	...
Bijápur	1	31	...	...	...	...	...	...	...	...	...	...
Surat	1	...	...	...	Engaged in collecting capital.		...	...	...	...	...	...
Total, Unlimited	8	249	...	53	68	95	45,340	...	189	8	...	...
<i>Class III.—Limited.</i>												
Thána	1	36	...	...	...	...	...	...	...	...	...	...
Sátára	1	55	...	75	...	...	...	...	191	...	...	73
Dhárwár	1	41	...	...	...	...	...	...	...	...	...	...
Total, Limited	3	132	...	75	...	...	...	...	191	...	...	73
Grand Total, Class III.	11	374	...	128	...	...	...	...	880	8	...	73
<i>Class IV.—Production and Sale, Unlimited.</i>												
East Khándesh	7	80	...	...	148	...	51	...	...	865	...	...
West Khándesh	2	63	2,280	...	1,682	...	5,372	...	...	671	...	...
Ahmednager	1	23	1,411	3,000	37	1,500	1,374	...	1,500	1,547	...	...
Ratnágiri	1	12	12,260	...	12,369	...	2,904	...	...	1,732	...	...
Bijápur	2	83	67	...	...	...	67	...	...	683	...	...
Belgaum	2	15	19	...	...	...	9	...	...	100	...	...
Dhárwár	2	250	2,522	...	2,222	...	393	...	100	2,540	3,000	3,755
Násik	2	22	8	...	131	...	343	...	...	1,233	...	...
Total, Unlimited	19	498	20,563	3,000	16,609	1,500	11,513	...	1,600	9,276	3,000	3,755

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

B—continued.

Sales of goods to members.	Purchase of members' products.	Cost of Management.	Share Capital paid up.	Loans and Deposits held at the end of the year from					Reserve Fund.	Working Capital.†	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.	
				Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.					On borrowings.	On lendings.
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
19,184	8,176	494	6,085	1,086	624	...	1,500	...	213	9,408	846	...	...	...
842	...	72	1,490	...	...	...	...	...	...	1,490	1	...	...	...
...
...
67,466	8,176	1,072	20,300	3,653	8,175	...	16,000	...	4,229	52,357	5,019	...	...	...
...	...	28	...	8	...	...	...	...	87	98	-53 (Loss), 10	...	...	...
...	...	...	...	...	...	...	...	...	256	256	...	...	...	...
...	2	25	...	...	...	...	...	...	235	235	-85 (Loss),	...	...	...
...
...	2	53	...	8	...	...	...	...	658	666	-129	...	...	...
...	...	120	...	...	...	...	...	...	102	162	...	...	...	...
...	...	168	...	...	...	...	...	...	207	207	-88 (Loss),	...	...	...
...	...	279	...	...	...	...	...	...	307	307	-13	...	...	...
...	...	585	...	...	...	...	...	...	736	736	-101	...	...	...
...	2	638	...	8	...	...	...	...	1,394	1,402	-230	...	...	...
...	977	24	...	227	...	12	...	...	77	1,016	38	...	61	91
...	4,525	550	...	604	1,731	...	1,030	1,700	659	8,724	659	...	...	...
1,411	...	18	3,228	...	...	...	...	...	...	8,228	75	...	...	...
...	10,949	644	...	2,523	...	...	...	1,000	188	2,711	136	...	...	...
137	236	5	...	442	125	...	...	...	...	507	14	...	...	...
96	...	19	...	100	...	...	...	...	...	100	2	...	...	...
8,900	613	1,291	...	1,076	215	20	...	...	1,160	2,471	1,694	...	61	91
974	...	37	...	171	...	...	...	...	257	658	125	...	61	91
11,518	16,700	2,588	3,223	5,643	2,071	83	1,030	2,700	2,301	17,226	2,712	...	...	...

† For the purpose of this statement the working capital is taken to be the total of columns 17 to 22.

STATEMENT

Classification.	Number of Societies.	Number of members.	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Individuals.	Of which overdue.*	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.
1	2	3	4	5	6	7	8	9	10	11	12	13
<i>Class IV.—Limited.</i>			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Broach	1	39	...	...	...	...	...	...	...	1,438	1,079	...
Thana	2	158	19,825	...	18,908	...	5,832	597	...	12,023	...	533
East Khândesh	4	909	10,553	10,650	10,453	8,675	6,607	6,507	3,250	1,585	8,000	...
Poona	3	82	...	...	...	...	...	...	...	1,447	...	...
Sâtara	2	509	...	6,102	...	5,164	600	...	9,503	3,749	...	3,103
Belgaum	1	39	2,140	...	1,867	...	2,680	...	...	1,369	...	...
Bijâpur	2	45	3,863	...	2,716	...	3,477	...	...	...	...	...
Dhârwar	6	1,527	1,07,367	3,000	65,354	42	23,539	...	3,102	4,481	10,000	600
Kolâba	1	66	3,562	...	1,665	...	3,100	...	1,465	1,683	...	...
Kanara	1	190	6,780	...	9,725	...	7,715	4,024	...	8,125	...	...
Sholapur	1	35	287	...	213	...	155	53	...	13	...	...
Total, Limited	23	3,619	1,54,361	19,952	1,30,931	14,081	60,706	11,181	17,320	30,913	19,079	4,236
Grand Total, Class IV	42	4,117	1,74,924	22,952	1,47,540	15,581	72,218	11,181	18,920	40,189	23,079	7,991
<i>Class VI.—Others, Limited.</i>												
Kolâba	2	107	...	...	...	...	...	...	...	...	...	...
Dharwar	2	120	...	500	...	500	336	...	...	1,080	...	...
Belgaum	2	51	...	136	...	...	...	...	675	...	...	...
Poona	2	103	...	...	...	...	...	...	...	668	...	101
Satara	5	187	...	150	...	150	...	...	...	...	...	1,516
Total	13	568	...	786	...	650	336	...	675	1,739	...	1,616
Grand Total, Class VI	13	568	...	786	...	650	336	...	675	1,738	...	1,616
Grand Total of Agricultural Societies of the Bombay Presidency (including Sind)	1,737	1,23,825	64,26,655	87,499	63,29,245	76,516	73,69,047	5,66,209	1,21,940	17,39,008	25,79,914	1,16,620
Do. for 1917-1918.	1,390	1,01,333	63,90,429	94,705	38,04,436	76,986	63,96,222	4,67,950	92,254	20,08,634	28,05,540	1,35,042

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

B—concluded.

Sales of goods to members.	Purchase of members' products.	Cost of Management.	Share Capital paid by.	Loans and Deposits held at the end of the year from					Reserve Fund.	Working Capital †	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.	
				Members.	Non-members.	Societies.	Provincial or Central Bank.	Government.					On borrowings.	On advances
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
2,633	...	8,861	1,230	784	900	...	1,561	...	...	9,875	-1,711 (Loss)	...	7	...
14,646	10,725	2,088	3,594	2,478	...	...	750	2,000	553	9,403	841	6 to 6 1/2	6	9 1/2
250	...	1,291	14,875	1,050	...	585	4,011	...	1,198	21,719	1,432	...	...	...
...	404	1,004	1,110	470	750	...	...	800	...	3,130	-183 (Loss)	...	...	...
...	31,556	667	4,100	...	2,133	3,200	...	...	363	9,798	400	...	...	...
...	7,250	576	835	1,608	225	...	...	1,300	1,019	4,487	3,157	...	...	...
1,068	5,280	573	726	...	500	...	...	...	1,074	2,900	874	...	...	...
16,973	12,41,536	4,808	13,520	1,162	5,416	...	...	6,277	1,301	27,756	9,181	...	...	...
...	3,941	1,006	805	1,440	787	...	...	2,000	25	5,057	63	...	...	...
2	...	197	2,160	8,229	3,303	...	...	...	900	14,292	610	...	...	...
...	...	8	149	...	...	...	...	...	59	198	24	...	1 1/2	2 1/2
85,620	13,00,692	16,069	42,604	17,211	13,414	2,785	6,322	12,377	6,594	1,02,307	14,101	...	...	...
47,138	13,17,392	18,657	45,832	23,054	15,485	8,517	7,352	15,077	8,005	1,19,609	16,908	...	...	...
...	...	1,660	4,330	...	...	...	...	...	441	4,771	-618 (Loss)	...	...	...
4,158	685	208	2,190	400	...	...	...	...	...	2,000	200	...	...	...
...	...	14	1,860	...	10	...	...	...	20	1,800	254	...	...	...
...	...	1,484	3,750	1,463	86	3,198	...	349	870	9,164	128	...	...	...
...	...	185	1,040	...	...	...	...	1,980	...	2,320	124	...	...	...
4,158	685	8,552	13,170	1,863	46	3,198	...	1,629	631	20,735	88	...	...	...
4,158	685	8,552	13,170	1,863	46	3,198	...	1,629	631	20,735	88	...	...	...
1,19,514	13,26,255	96,839	1,39,419	19,87,478	17,58,411	1,89,584	35,03,665	1,97,020	5,63,694	63,60,371	2,29,570	...	...	...
92,955	1,81,883	67,644	98,629	16,38,640	12,50,385	2,22,108	33,67,033	1,82,314	4,33,706	71,59,315	1,49,724	...	...	...

† For the purpose of this statement the working capital is taken to be the total of columns 17 to 22.

STATEMENT
Operations of Non-

Classification.	Number of Societies.	Number of members.	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Individuals.	Of which overdue.*	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.
I	2	3	4	5	6	7	8	9	10	11	12	13
<i>Class I.—Credit, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Bombay ...	14	851	10,887	1,810	12,578	1,033	60,767	10,319	4,790	6,355	...	1,710
Borach ...	8	631	49,329	4,049	51,320	2,049	8,407	...	2,000	11,073	...	221
Ahmednagar ...	8	783	18,342	...	17,384	...	19,363	2,974	...	1,872	1,500	...
Poona ...	8	125	8,054	...	4,543	...	6,575	...	...	5,830	...	...
Sátara ...	4	105	2,083	...	1,049	...	19,421	9,059	1,500	905	...	510
Kánara ...	1	83	194	...	463	...	864	343	...	59	...	...
Kolába ...	1	52	1,767	...	1,127	...	640	...	...	730	...	...
Ratnágiri ...	7	870	23,508	...	22,123	148	23,120	2,214	...	2,554	5,000	272
Total, Unlimited ...	35	2,485	114,164	5,859	1,10,592	2,230	1,39,257	25,909	8,290	28,818	6,500	3,019
<i>Class I.—Credit, Limited.</i>												
Bombay ...	75	23,417	24,11,281	29,716	23,33,841	25,977	23,27,600	75,608	3,94,430	12,45,505	...	77,445
Borach ...	5	169	10,932	...	6,350	...	9,487	330	...	5,892	...	...
Kaira ...	4	386	16,695	...	12,852	...	12,169	650	...	3,474	...	...
Surat ...	1	22	...	...	...	...	...	...	...	...	...	...
Thána ...	5	1,580	70,242	7,255	42,251	8,536	75,465	166	2,219	52,742	1,000	...
Ahmednagar ...	8	171	8,820	...	5,596	...	7,041	423	...	1,060	6,000	...
East Khándesh ...	2	1,062	81,026	7,921	61,784	...	75,453	5,123	8,023	1,22,486	5,000	...
West Khándesh ...	3	350	9,946	...	6,669	...	21,852	16,438	2,000	1,878	...	...
Násik ...	1	74	5,800	...	2,140	...	3,660	40	...	2,679	...	...
Poona ...	13	2,029	3,03,197	6,319	2,72,453	6,603	1,56,812	21,525	8,144	1,42,027	2,33,535	518
Sholápur ...	8	1,331	75,450	...	55,405	9,140	95,105	8,989	7,642	48,117	5,000	...
Belgaum ...	9	6,576	1,79,831	...	1,43,093	2,000	2,24,570	41,431	5,300	1,58,175	...	3,000
Bijápur ...	5	464	37,022	...	18,574	...	25,538	2,677	...	23,327	...	...
Dhárwár ...	19	8,665	7,06,736	14,721	5,74,322	44,521	7,96,824	49,826	63,299	10,56,915	3,48,133	65,089
Kánara ...	8	2,777	2,10,230	2,000	1,60,629	400	1,77,535	11,831	6,200	1,30,123	...	2,000
Ratnágiri ...	2	566	17,176	...	13,069	...	11,559	278	...	5,010	...	...
Karáchi ...	4	350	11,245	...	9,654	...	7,162	467	...	1,013	...	...
Ahmedabad ...	3	72	2,774	...	1,527	...	3,695	...	...	3,175	...	...
Hyderabad (Sind) ...	1	42	...	...	...	...	...	...	...	...	...	...
Kolába ...	1	224	716	...	124	...	592	...	...	...	...	...
Sátara ...	5	1,081	16,810	1,810	10,877	4,633	27,538	7,323	5,121	22,329	...	...
Total, Limited ...	176	52,151	20,66,909	70,782	27,33,311	1,02,860	40,90,767	2,44,231	5,03,378	20,31,927	5,98,718	1,48,062
Grand Total, Class I ...	211	54,616	21,81,073	76,641	28,43,903	1,06,090	42,30,024	2,70,140	5,11,668	20,60,745	6,05,218	1,51,071
<i>Class II.—Purchase, and Sale, Unlimited.</i>												
Ahmednagar ...	2	297	23,983	...	22,900	...	13,447	...	2,194	22,213	3,000	19,438
Násik ...	1	13	2,314	...	1,330	...	984	...	...	1,200	...	...
Sátara ...	2	85	2,834	...	1,409	...	3,675	518	...	1,660	2,500	1,000
Sholápur ...	2	82	6,823	...	6,800	...	2,482	690	...	150	...	600
Bijapur ...	1	...	...	...	Engaged in collecting capital.	...	...	...	...	...	...	...
Belgaum ...	4	309	47,222	...	43,568	...	10,710	...	577	39,471	...	14,727
Dhárwár ...	8	439	85,648	1,460	69,392	46	34,995	4,798	1,000	24,316	22,297	29,708
Ratnágiri ...	4	176	44,057	31	42,540	81	15,451	555	...	52,650	...	3,000
Larkana ...	1	39	2,490	...	2,080	...	1,410	...	...	738	...	...
Karáchi ...	1	...	...	...	Engaged in collecting capital.	...	...	...	...	...	...	...
Total, Unlimited ...	26	1,390	2,17,371	1,491	2,15,019	541	82,554	6,671	4,671	2,02,393	27,797	63,374

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

C. Agricultural Societies.

Sales of goods to members.	Purchase of members' products.	Cost of Management.	Share Capital paid up.	Loans and Deposits held at the end of the year from					Reserve Fund.	Working Capital.†	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.	
				Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.					On borrowings.	On lendings.
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
...	...	1,915	...	5,732	39,261	7,115	...	369	14,616	67,093	1,725	...	9	13½
...	...	578	...	8,360	3,600	...	...	...	8,363	16,813	675	...	...	...
9	...	998	...	9,275	2,844	...	4,675	1,660	5,839	23,778	258	...	6½	9½
...	...	39	...	4,519	1,725	...	...	...	273	6,510	823	...	6½	9½
...	...	73	15,900	2,513	200	785	...	53	1,044	20,495	49	...	...	...
...	...	81	...	459	250	100	...	...	89	698	36	...	6½	9½
150	...	10	...	55	625	...	...	...	...	690	113	...	7½	12½
...	...	319	...	6,291	5,794	200	5,321	8,937	8,685	23,128	254	...	7½	12½
152	...	3,243	15,900	37,198	63,709	8,200	9,996	6,009	20,233	1,60,305	3,541	...	...	...
...	...	34,735	8,08,333	9,30,460	11,06,696	41,910	...	...	94,230	20,81,529	87,410	...	9	15½
...	...	104	6,360	4,865	1,111	...	1,500	...	156	13,903	493	...	6½	9½
...	...	184	1,944	3,165	5,120	500	...	...	1,706	12,735	610	...	...	...
...	...	169	...	...	...	...	...	...	...	199	12	...	6½	9½
6,839	...	697	24,867	39,836	14,164	...	1,000	...	1,433	81,230	2,297	...	...	...
1	...	146	1,595	74	850	...	4,725	...	576	7,820	167	...	6½	9½
16,899	...	1,732	10,804	67,285	31,700	...	...	...	2,247	1,23,036	2,567	...	...	...
...	...	255	11,925	18,519	5,818	...	...	...	1,209	87,345	108	...	...	...
...	...	125	1,516	936	1,189	...	...	...	...	3,640	03	...	6½	12½
...	...	1,899	47,313	52,855	90,564	687	...	...	9,768	9,01,838	4,454	...	6	7½
...	...	1,899	26,981	16,814	66,931	57	3,419	...	4,800	1,18,502	2,909	...	...	...
120	...	4,065	55,001	2,23,701	7,918	...	...	151	22,209	8,09,068	13,581	...	...	...
...	...	597	11,765	7,344	16,420	...	...	...	9,166	87,605	39	...	...	...
147	...	11,423	2,62,644	4,82,665	2,23,577	45,793	15,175	...	79,077	11,00,921	40,614	...	...	...
115	91	2,321	43,198	49,656	69,888	9,000	...	...	10,667	1,94,406	5,178	...	...	...
...	...	171	2,917	1,600	5,910	...	...	961	640	12,048	870	6	6½	9½
...	...	459	10,013	2,612	...	...	...	...	1,071	13,006	529	...	6	9
...	...	65	120	50	2,175	...	805	86	598	4,268	39	...	4½	9½
2	...	159	3,085	...	...	...	...	...	...	8,065	123	...	...	...
...	...	39	1,833	...	...	...	...	...	...	1,238	94	...	...	...
13	...	1,029	7,268	11,448	15,273	1,400	...	...	790	20,159	427	...	...	...
25,445	91	62,084	13,39,060	19,34,170	16,85,189	92,847	26,124	1,168	2,33,453	63,19,001	1,63,309	...	...	...
25,597	91	65,327	13,54,980	19,71,368	17,39,968	1,01,047	36,120	7,177	2,62,776	64,72,456	1,66,860	...	...	...
61,065	...	794	3,492	3,729	4,577	3,523	4,000	3,126	5,626	27,173	449	...	...	...
...	...	39	...	280	300	...	...	400	...	90	15	...	6½	9½
934	979	91	...	280	1,650	10	2,500	1,397	746	6,573	154	...	...	...
8,554	105	162	...	1,070	...	...	1,871	500	847	4,228	67	...	...	...
77,940	...	1,233	...	6,870	4,568	7,978	...	4,037	3,574	27,117	6,570	...	...	...
80,048	...	1,840	...	29,377	8,058	19,501	4,250	6,964	7,671	70,841	4,305	...	...	...
50,310	...	1,558	...	3,759	10,828	1	2,973	2,223	5,222	26,202	1,050	...	6½	6½
...	...	82	...	733	...	...	...	650	...	1,353	60	...	6	11½
2,73,751	1,064	5,743	3,492	39,128	30,071	81,113	15,594	20,317	23,662	1,63,557	10,171	...	...	...

† For the purposes of this statement the working capital is taken to be the total of columns 17 to 23

STATEMENT
Operations of Non-

Classification.	Number of Societies.	Number of members.	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Individuals.	Of which overdue.*	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.
1	2	3	4	5	6	7	8	9	10	11	12	13
<i>Class II.—Limited.</i>			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Ahmedabad ...	2	145	412	...	624	...	705	5	...	1,805	...	2,730
Broach ...	4	92	...	...	...	...	...	...	1	2,700	1,000	1,200
Kaira ...	1	30	139	...	1,556	...	8,841	...	...	752	...	...
Surat ...	7	393	150	...	2,969	...	1,332	436	...	1,322	...	...
West Khandesh ...	2	153	4,010	...	2,306	...	3,448	310	...	60	...	...
Bombay ...	1	17	...	...	...	...	...	...	...	...	...	...
Nasik ...	1	47	577	...	1,487	...	1	...	...	241	...	...
Poona ...	3	477	13,738	...	7,339	...	6,342	...	...	4,669	...	6,325
Sholapur ...	2	225	10,202	...	17,299	...	14,110	1,747	...	1,040	...	...
Belgaum ...	1	...	...	...	...	...	8,348	...	...	...	...	...
Bijapur ...	1	141	7,887	...	5,858	...	11,834	...	...	1,860	...	...
Dhárwar ...	2	16	...	1,08,624	...	95,663	...	...	20,322	3,005	...	4,772
Kanara ...	1	...	...	...	...	...	Not working.	...	...	...	...	...
Ratnágiri ...	5	326	12,112	...	15,626	22	2,843	486	...	59,218	...	11,932
Total, Limited ...	34	2,087	57,317	1,08,624	55,164	95,665	48,804	2,984	20,323	56,752	1,000	26,960
Grand Total, Class II.	60	3,477	2,74,668	1,08,815	2,70,173	96,126	1,31,358	9,555	24,694	2,59,145	28,797	95,334
<i>Class IV.—Production and Sale, Limited.</i>												
Kanara ...	1	101	52,300	...	46,293	...	27,989	...	...	1,30,504	...	...
Grand Total, Class IV.	1	101	52,300	...	46,293	...	27,989	...	...	1,30,504	...	...
<i>Class VI.—Others, Limited.</i>												
Bombay ...	6	1,169	13,000	...	11,410	10,000	2,440	...	...	77,087	...	645
Thana ...	2	103	...	...	...	...	...	...	...	20,483	...	...
Grand Total, Class VI.	8	1,272	13,000	...	11,410	10,000	2,440	...	...	97,570	...	645
Non-Agricultural Societies, Bombay Presidency (including Sind). } Grand Total.	230	59,471	35,25,061	1,84,956	41,71,779	2,12,216	43,91,811	2,79,635	5,36,562	35,48,054	6,34,015	2,47,050
Do. for 1917-18.	215	60,796	41,79,693	88,675	44,02,262	99,640	39,33,237	2,19,651	1,96,097	20,39,548	2,46,713	2,91,110

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

C—concluded.

Agricultural Societies.

Sales of goods to members.	Purchase of members' products.	Cost of Management.	Share Capital paid up.	Loans and Deposits held at the end of the year from					Reserve Fund.	Working Capital.†	Profits and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.	
				Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.					On borrowings.	On lendings.
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
6,355	5,834	477	640	165	250	...	800	844	636	2,625	454	8	6	0½
17,642	6,204	119	2,837	1,035	1,824	...	1,000	...	108	6,804	623	...	...	...
2,561	...	41	...	2,000	12	...	...	1,777	1,326	5,174	238	...	...	...
9,392	1,619	568	8,188	...	950	...	604	...	400	10,320	99	...	6½	0½
...	...	107	...	260	...	...	...	...	8,749	4,009	166	...	...	...
...	...	...	613	...	...	...	...	...	...	613	...	...	...	...
4,003	...	114	1,440	...	599	...	...	...	253	2,309	132	...	...	...
18,831	...	1,923	7,818	5,277	6,861	723	...	...	2,900	23,070	13	...	...	...
5,432	5,685	430	3,996	1,409	6,647	...	...	738	1,559	14,349	845	...	...	...
...	...	146	1,000	...	...	5,000	...	...	...	6,000	...	...	...	...
...	...	181	7,820	610	2,065	...	...	...	644	11,130	1,001	...	...	...
70,426	...	...	6,600	900	3,068	...	3,817	2,000	4,823	20,708	678	...	...	...
16,826	1,800	481	8,352	9,313	6,832	4,567	Not working.	...	1,079	20,143	652	...	6½	0½
1,51,468	21,143	4,580	48,802	20,959	29,008	10,200	5,811	4,659	17,326	1,37,065	5,125	...	...	...
4,80,219	22,227	10,322	52,294	60,087	59,078	41,403	21,405	25,166	41,178	2,00,619	8,046 (Loss.)	...	...	...
...	1,24,031	1,508	2,549	16,770	14,399	...	...	...	4,873	20,501	1,763	6½	5	6½
...	1,24,031	1,508	2,549	16,770	14,399	...	...	...	4,873	20,501	1,763	...	...	...
...	...	9,169	1,50,785	1,43,261	95,042	2,130	...	...	1,820	2,03,038	14,681	5	6	...
...	...	226	2,964	14,833	5,700	...	...	...	...	23,407	1,811	...	...	...
...	...	9,305	1,53,749	1,58,094	1,00,742	2,130	...	...	1,820	4,16,535	16,028	...	...	...
4,55,816	1,46,349	86,552	15,64,572	22,06,319	19,19,208	1,44,580	57,525	82,343	2,10,647	22,29,104	1,70,549	...	...	...
8,04,278	1,73,570	76,955	19,48,227	16,49,325	14,47,606	61,152	44,982	31,592	2,37,205	48,40,029	1,81,629	...	...	...

† For the purposes of this statement the working capital is taken to be the total of columns 17 to 21.

STATEMENT D.
Operations of Unions.

District.	Number of Unions.	Number of Societies affiliated to Unions in column 2.	Total Number of individual Members in Societies affiliated.	Total working capital of affiliated Societies.	Expenditure in year.	Percentage of column 6 on column 5 (one place of decimals).	Number of Supervising Staff maintained by Unions.	Remarks.
1	2	3	4	5	6	7	8	9
				Rs.	Rs.			
Ahmedabad ...	2	12	1,168	53,053	95	0.17	2	
Broach ...	3	17	1,438	85,224	161	0.18	3	
Kaira ...	3	8	695	36,489	33	0.09	1	
Surat ...	2	9	477	45,111	63	0.13	2	
Ahmednagar ...	1	4	483	46,759	...	...	...
East Khândesh ...	2	17	1,091	99,601	...	...	...
Nâsik ...	3	16	1,028	1,32,253	258	0.19	3	
Poona ...	5	23	2,022	4,88,192	1,222	0.17	2	
Sâtâra ...	4	35	4,431	4,93,489	965	0.19	4	
Sholâpur ...	1	7	442	24,910	629	2.5	1	
Belgaum ...	6	32	4,391	3,24,742	802	0.24	4	
Bijapur ...	1	5	1,182	74,739	67	0.09	1	
Dhârwar ...	17	87	9,911	10,29,813	1,709	0.16	10	
Grand Total ...	50	272	28,759	29,34,375	6,004	0.2	33	

STATEMENT E.

Operations of Cattle Insurance Societies (Class V).

Classification.	Number of Societies.	Number of Members.	Amount of risk insured.	Premiums collected.	Supplementary contribution collected.	Number of animals.		Claims paid.	Cost of Management.	Funds in hand at end of year.	Amount of risk re-insured.	Amount of Premiums paid for re-insurance.	Remarks.
						Insured.	Lost.						
1	2	3	4	5	6	7	8	9	10	11	12	13	14
A.—CATTLE INSURANCE.													
I.—AGRICULTURE.													
Broach ...	3	180	8,975	176	...	56	...	134	70	315	...	...
Belgaum ...	1	72	930	18	...	20	1	27	...	...	...	...
Dhârwar ...	1	45	...	...	...	...	...	...	15	310	...	...
Grand Total ...	4	297	4,955	194	...	76	1	161	85	625	...	...

STATEMENT G.

CENTRAL BANKS—RECEIPTS AND DISBURSEMENTS.

Receipts.

Classification.	Share Receipts.	Receipts by Loans and Deposits from				Loans and deposits recovered from			Income realized.				Opening balance.	Grand total including the opening balance (columns 2 to 9, 13 and 14).
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.	Interest received.	Sale of goods to members.	Other items.	Total income of year (columns 10-12).		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1. The Bombay Central Co-operative Bank, Ltd....	Rs. 135	Rs. 17,38,995	Rs. 7,92,955	Rs. 42,65,336	Rs.	Rs. 1,70,000	Rs. 2,02,481	Rs. 23,89,053	Rs. 2,59,420	Rs.	Rs. 3,62,102	Rs. 6,21,522	Rs. 6,935	Rs. 1,01,87,412
2. The Broach District Central Co-operative Bank, Ltd.	2,900	1,50,884	.....	91,113	.....	12,649	.....	1,18,467	8,397	.....	415	8,812	10,608	3,95,431
3. The Surat District Co-operative Union, Ltd.	5,455	1,67,668	.....	14,083	.....	11,358	.....	1,13,107	13,117	.....	2,990	15,507	2,096	3,36,169
4. The Thana Central Co-operative Bank, Ltd.	900	44,887	.....	2,000	.....	.....	.....	19,875	2,720	.....	5,041	7,761	4,064	79,687
5. The Barshi Urban Co-operative Union, Ltd.	2,840	74,270	.....	.....	.....	42,923	.....	28,038	2,334	.....	69	9,393	37,533	1,95,905
6. The East Khandesh Central Co-operative Bank, Ltd.	7,990	62,262	1,10,000	.....	.....	.....	.....	1,94,045	13,159	.....	.....	13,159	714	3,58,200
7. The Ahmednagar Central Co-operative Bank, Ltd.	3,610	9,56,306	79,681	94,573	.....	2,14,499	.....	41,152	27,751	9	1,348	29,108	36,446	14,05,465
8. The Poona Central Co-operative Bank, Ltd.	5,900	71,193	.....	6,413	.....	.....	.....	40,983	2,993	.....	431	3,424	84	1,27,596
9. The Sholapur Central Co-operative Bank, Ltd.	18,610	24,250	.....	.....	.....	.....	.....	6,216	2,431	.....	1	2,432	4,676	59,184
10. The Karnatak Central Co-operative Bank, Ltd.	13,800	1,85,060	1,17,478	12,000	.....	.....	.....	4,71,066	2,362	43	64	2,403	65	8,11,928
11. The Belgaum Central Co-operative Bank, Ltd.	6,170	8,233	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	13,403
12. The Sind Central Co-operative Bank, Ltd.	65,560	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	65,560
Grand Total	1,32,160	35,01,189	11,00,114	44,25,473	.....	4,52,429	2,02,481	34,21,101	3,48,614	62	3,71,861	7,20,627	1,10,508	1,40,66,931

Disbursements.

Classification.	Share Capital withdrawn.	Loans and Deposits repaid to				Loans to			Expenses.						Closing Balance.	Grand total disbursements including closing balance (columns 16 to 23, 29 and 30.)	Remarks.
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.	Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and Contingencies.	Other items.	Total expenditure (columns 24 to 28).			
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
1. The Bombay Central Co-operative Bank, Ltd.	Rs.	Rs. 19,42,226	Rs. 6,44,698	Rs. 38,61,064	Rs.	Rs. 6,50,000	Rs. 2,06,964	Rs. 21,43,079	Rs. 8,164	Rs. 48,394	Rs. 59	Rs. 29,469	Rs. 3,00,552	Rs. 5,09,719	Rs. 1,045	Rs. 1,01,87,412	
2. The Broach District Central Co-operative Bank, Ltd.	700	1,36,262	.....	81,029	.....	.....	.....	94,573	2,23	2,453	1,500	1,004	159	8,429	12,326	3,95,431	
3. The Surat District Co-operative Union, Ltd. ....	.....	1,36,736	.....	2,511	.....	7,462	.....	1,27,925	5,779	3,479	.....	1,62	1,502	12,722	67,223	3,36,169	
4. The Thana Central Co-operative Bank, Ltd.	100	19,975	.....	6,500	.....	.....	.....	4,900	1,238	811	.....	243	2,222	5,700	79,687		
5. The Barshi Urban Co-operative Union, Ltd. ....	.....	47,391	.....	.....	203	45,830	.....	25,500	2,190	1,564	.....	1,212	1,791	10,734	64,436	1,95,905	
6. The East Khandesh Central Co-operative Bank, Ltd.	.....	20,123	1,10,000	.....	.....	.....	.....	1,50,250	1,536	2,154	86	503	104	7,507	700	3,58,200	
7. The Ahmednagar Central Co-operative Bank, Ltd.	605	8,81,603	84,621	22,513	.....	2,33,319	8,000	62,550	6,510	2,142	6,400	2,256	656	20,194	72,111	14,05,465	
8. The Poona Central Co-operative Bank, Ltd.	69	10,450	.....	.....	.....	.....	.....	1,03,770	2,129	194	62	329	446	3,220	10,168	1,27,596	
9. The Sholapur Central Co-operative Bank, Ltd.	50	.....	.....	.....	.....	.....	.....	4,400	.....	.....	.....	710	.....	510	11,734	59,184	
10. The Karnatak Central Co-operative Bank, Ltd. ....	.....	73,104	.....	.....	.....	.....	.....	6,37,722	6,500	1,548	90	1,025	630	9,533	177	8,11,928	
11. The Belgaum Central Co-operative Bank, Ltd. ....	.....	.....	.....	.....	.....	.....	.....	3,500	.....	.....	.....	44	2	46	9,577	13,403	
12. The Sind Central Co-operative Bank, Ltd. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	65,560	65,560	
Grand Total	1,315	32,63,209	9,26,277	39,31,227	203	9,26,610	3,04,964	35,44,621	1,21,523	63,006	10,606	22,312	4,07,743	8,42,526	4,22,810	1,40,66,931	

STATEMENT H.

Central Banks—Balance Sheet.

Classification.	Assets.								Liabilities.		
	Cash in hand and Bank.	Market value of investments.	Loans due by members (Individuals.)	Loans due by Banks and Societies.	Interest accrued to the Bank.	Present value of stock in hand.	Other items.	Total.	Loans and deposits from non-members and from members in an individual capacity.*	Loans and deposits from Provincial and Central Banks.	Loans and deposits from Societies.
1	2	3	4	5	6	7	8	9	10	11	12
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Central Co-operative Bank, Ltd.	63,045	66,792	4,80,000	28,31,280	88,608	782	41,043	35,90,649	14,49,380	7,70,219	4,28,337
2. The Broach District Central Co-operative Bank, Ltd.	73,366	4,910	7,482	53,300	7,465	—	1,608	1,47,029	69,735	—	15,296
3. The Surat District Co-operative Union, Ltd.	57,523	2,500	13,979	1,40,300	6,671	100	61	2,21,434	1,49,533	—	4,681
4. The Thana Central Co-operative Bank, Ltd.	5,760	—	—	53,625	1,970	—	—	61,355	31,897	—	2,000
5. The Barsi Urban Co-operative Union, Ltd.	64,438	3,650	60,318	19,735	—	256	95	1,38,492	1,00,727	—	—
6. The East Khandesh Central Co-operative Bank, Ltd.	700	—	—	1,59,511	2,107	65	—	1,62,403	97,761	10,000	—
7. The Ahmednagar Central Co-operative Bank, Ltd.	73,111	60,631	3,05,573	1,16,597	23,980	120	—	5,09,011	5,02,128	—	5,523
8. The Poona Central Co-operative Bank, Ltd.	10,166	—	—	1,12,243	4,344	117	—	1,26,870	97,728	—	8,613
9. The Sholapur Central Co-operative Bank, Ltd.	11,524	—	—	41,385	852	—	—	63,661	28,250	—	—
10. The Karnatak Central Co-operative Bank, Ltd.	179	3	—	3,23,078	11,624	104	600	3,40,536	1,05,416	94,478	67,000
11. The Belgaam Central Co-operative Bank, Ltd.	9,857	3	—	3,500	—	—	—	13,359	8,233	—	—
12. The Sind Central Co-operative Bank, Ltd.	65,550	—	—	—	—	—	—	65,550	—	—	—
Grand Total ...	4,52,819	1,58,488	3,57,351	38,59,452	1,47,121	1,564	43,404	55,20,199	26,40,668	8,74,697	5,31,350

Classification.	Liabilities—concl.										Remarks.
	Loans from Government.	Share capital paid up.	Interest due by the Bank.	Cost of management due.	Other items.	Reserve fund under section 33 of Act II of 1912.	Other funds, e.g., building funds, etc.	Other undistributed profits carried forward.	Total.	Profit and loss—(column 14, Profit and Loss Statement).	
1	13	14	15	16	17	18	19	20	21	22	
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1. The Bombay Central Co-operative Bank, Ltd.	—	6,99,940	49,888	3,879	4,912	40,554	98,263	1,290	85,46,661	43,888	
2. The Broach District Central Co-operative Bank, Ltd.	—	48,300	2,388	75	936	5,628	1,042	—	1,43,400	3,629	
3. The Surat District Co-operative Union, Ltd.	—	49,230	4,771	126	269	5,848	2,783	—	2,17,139	4,295	
4. The Thana Central Co-operative Bank, Ltd.	—	24,620	668	15	—	284	—	—	69,578	1,777	
5. The Barsi Urban Co-operative Union, Ltd.	—	24,650	8,845	101	—	3,862	1,776	—	1,34,861	3,631	
6. The East Khandesh Central Co-operative Bank, Ltd.	—	44,520	8,896	—	213	874	—	216	1,57,470	4,933	
7. The Ahmednagar Central Co-operative Bank, Ltd.	—	47,570	—	—	3,096	35,656	—	—	5,93,973	5,039	
8. The Poona Central Co-operative Bank, Ltd.	—	15,360	2,750	35	1	160	—	71	1,25,338	1,532	
9. The Sholapur Central Co-operative Bank, Ltd.	—	23,240	1,218	32	—	—	—	—	62,740	821	
10. The Karnatak Central Co-operative Bank, Ltd.	—	62,000	5,340	—	182	605	—	115	8,35,136	5,450	
11. The Belgaam Central Co-operative Bank, Ltd.	—	5,170	—	—	—	—	—	—	13,403	—44	
12. The Sind Central Co-operative Bank, Ltd.	—	65,550	—	—	—	—	—	—	65,550	—	
Grand Total ...	—	11,10,670	74,764	4,263	9,609	93,469	1,03,863	1,696	64,45,249	74,950	

* Debentures, where they exist, should be shown in this column.

STATEMENT I.
Central Banks—Profit and Loss Statement.

Classification.	Profit brought forward from last year.	Profit.					Loss.	
		Interest accrued.	By sale of goods to members.	By purchase and sale of members' products.	Other items.	Total.	Interest due.	Cost of management paid and due.
1	2	3	4	5	6	7	8	9
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Central Co-operative Bank, Ltd.	1,200	2,14,109	.....	800	223	2,14,623	1,06,046	23,736
2. The Broach District Central Co-operative Bank, Ltd.	.....	8,034	.....	.....	210	8,244	8,521	1,004
3. The Surat District Co-operative Union, Ltd.	.....	12,276	.....	.....	879	12,656	6,630	1,721
4. The Thana Central Co-operative Bank, Ltd.	1,104	8,342	.....	.....	102	8,444	1,424	913
5. The Barai Urban Co-operative Union, Ltd.	.....	9,234	4	.....	65	9,303	3,008	1,732
6. The East Khandesh Central Bank, Ltd.	216	13,916	.....	.....	.....	13,916	8,304	689
7. The Ahmednagar Central Co-operative Bank, Ltd.	.....	11,693	.....	.....	725	12,418	4,423	9,246
8. The Poona Central Co-operative Bank, Ltd.	.....	6,278	.....	.....	107	6,383	4,373	479
9. The Sholapur Central Co-operative Bank, Ltd.	.....	2,783	.....	.....	1	2,784	1,318	712
10. The Karnatak Central Co-operative Bank, Ltd.	116	15,372	.....	.....	65	15,377	9,418	970
11. The Belgaum Central Co-operative Bank, Ltd.	.....	.....	.....	.....	.....	.....	.....	44
12. The Sind Central Co-operative Bank, Ltd.	.....	.....	.....	.....	.....	.....	.....	.....
Total ...	2,725	2,97,529	4	800	1,876	9,00,709	1,48,271	39,662

Classification.	Loss—concd.				Not profit + or loss — (Column 12 of Balance Sheet)	Amount of column 7 actually received.	Amount of column 13 actually disbursed.	Remarks.
	Provision for bad and doubtful debts.	Depreciation of stock and buildings.	Other items.	Total.				
	10	11	12	13	14	15	16	17
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1. The Bombay Central Co-operative Bank, Ltd.	...	196	15,766	1,49,737	* 64,858	1,26,144	84,062	* Column 12 of Balance sheet plus Rs. 21,000 on account of ad interim dividend.
2. The Broach District Central Co-operative Bank, Ltd.	4,515	8,629	4,239	2,273	
3. The Surat District Co-operative Union, Ltd.	6	8,360	4,226	6,250	2,469	
4. The Thana Central Co-operative Bank, Ltd.	1,667	1,777	2,823	1,465	
5. The Barai Urban Co-operative Union, Ltd.	...	23	...	5,679	8,631	9,803	2,013	
6. The East Khandesh Central Co-operative Bank, Ltd.	8,962	4,033	11,808	5,066	
7. The Ahmednagar Central Co-operative Bank, Ltd.	...	18	639	7,330	5,038	12,418	7,350	
8. The Poona Central Co-operative Bank, Ltd.	...	6	89	4,861	1,532	1,068	1,377	
9. The Sholapur Central Co-operative Bank, Ltd.	...	4	...	1,964	821	2,423	714	
10. The Karnatak Central Co-operative Bank, Ltd.	...	79	...	10,487	5,450	4,567	5,147	
11. The Belgaum Central Co-operative Bank, Ltd.	44	— 44 (loss)	.....	44	
12. The Sind Central Co-operative Bank, Ltd.	
Total	...	332	16,493	2,03,759	95,950	1,82,023	1,13,222	

LIST OF DIVISIONAL, DISTRICT AND ASSISTANT HONORARY ORGANIZERS.

NORTHERN DIVISION.

Divisional Honorary Organizer :—Rdo Bahádur A. U. Malji, Broach.

District.	Name of Honorary Organizer proposed.	Head-Quarters.	Charge.	Name of Assistant Honorary Organizer proposed.	Head-Quarters.	Charge.
Surat	Durlabhji R. Desai.	Bulsár	Párdi. Bulsár. Chikli. Jalálpur.	Dayashankar V. Dhat.	Mándvi	Mándvi. Bárdoli.
	M. O. Vakil	Surat	Bárdoli. Mándvi.	Ranchodji K. Desai.	Paria	Párdi.
	Purshotam I. Patel.	Sonsek	Clphád. Chorási.	Manibhai H. Desai.	Atgam	Bulsár.
Broach	Pranvallabh das H. Banatwala.	Jambusar	Jambusar. Amod. Wágra.	Manibhai G. Desai.	Pipalgabhan	Chikli.
	Dinkarrao N. Desai, M.A., LL.B.	Broach	Broach. Ankleshwar. Hansot.	Mahomed Umarrji Munshi. Mahomed Ismailji.	Ialámpur	Jambusar.
Kaira	Chotalal Dwar-kadas Patel.	Traj	Mátar. Mehmedabad. Nadiád. Kapadwanj.	Alebbhai Ise Patel, B.A., LL.B.	Sanjali	Ankleshwar.
	Chunilal Pandya.	Borsad	Borsad. A'nand. Thásra.	Punjabhai Bhukandas. Chotabhai Jivabhai.	Broach	Broach.
Panch Maháls	Ráo Sáheb Man-vantrai J. Desai.	Kalol	Whole district.	Ahmadkhan Ballolkhan Pathan.	Wágra	Wágra, Amod.
Ahmedabad	.....	.....	.....	.....	Pithai	Kapadwanj.
	.....	.....	.....	.....	Borsad	Borsad, A'nand, Thásra.

Ahmedabad	.....	.....	.....	Desaibhai S. Patel.	Jamiatpur	North Daskroi.
	.....	.....	.....	Bhailal Patel.	Ahmedabad	South Daskroi.
	.....	.....	.....	Harilal Saheba.	Ahmedabad	City.

CENTRAL DIVISION.

Divisional Honorary Organizer :—R. M. Sane, Esq., Bársi.

Poona	Ráo Sáheb G. G. Kale.	Hadapsar	Haveli. Mával. Mulshi.	Moro S. Deshpande.	Walhe	Purandhar.
	N. M. Navale	Yewat	Indápur. Bhimthadi. Sirur. Dhond. Purandhar.	S. R. Sadavarte.	Chaskaman	Sirur and all Khed Taluka north of Khed.
Sátára	R. N. Rajadnya.	Aitawado Khurd.	Karád. Válva. Tásgaon. Vita. Pátan.	K. N. Apte	Chakar	All Khed Taluka south of Khed and Mával. Dhond Petha.
				Gangajirao J. Shitole. Raoji Sakhararam Patil. Bala J. Patil.	Patas	Junnar.
	W. G. Chirmule.	Sátára	Rest of district.	Yeshwant Bala Patil.	Karanjavade	Shirala Petha.
				Bhau Dada Kudle.	Peth	Valva Taluka, east of Belgaum Road and Khánápur Taluka. Tásgaon Taluka.
				Narayan Bhau Patil.	Dudhgaon	Valva Taluka west of Belgaum Road and Sátára Taluka. Khatáv Taluka.
Ganesh N. Kulkarni.	Yellur	Karád and Pátan.				
Vishnu J. Kulkarni.	Kasegaon					

District.	Name of Honorary Organizer proposed.	Head-Quarters.	Charge.	Name of Assistant Honorary Organizer proposed.	Head-Quarters.	Charge.
Nagar	Ganpatrao T. Mirikar.	Miri	Whole district.	Annaji Muk-taji Boruda.	Pitbardi	Pitbardi and Shovgaon.
				Ramchandra B. Rajhansa.	Sonai	Rithuri and Newasa.
				Ganpatsing R. Patil.	Pimplas	Kopergaon and Sangamner.
				Rangnath G. Amrito.	Nagar	Nagar and Shrigonda.
West Khándesh.	Hon'ble Mr. S. D. Garud.	Dhulia	Dhulia. Sindkheda. Shirpur.	Shankarrao Balwantrao Deshmukh.	Pimpalner	Sakri and Dhulia.
				Eknath D. Jamkhedkar.	Sindkheda	Sindkheda, Shirpur and Nandurbár.
East Khándesh.	V. D. Deshmukh.	Edlabad	Bhusawal. Yawal. Réver. Edlabad. Chopda. Jalgaon.	Yeshwant N. Deshpande.	Shendurni	Jámnér.
				G. S. Tase	Jalgaon	Jalgaon, Erandol and Jára.
Násik	Abdulrasak Abdulgani Deshmukh.	Páchora	Rest of District.	Shivram G. Salbardikar.	Salbardi	Edlabad and Réver.
				Shankar Y. Sontakke.	Bodwad	Dhusawal and Yawal.
				Rangnath B. Khot.	Vinchur	Nipbád and Chándor.
				Shripat Keshav Borate.	Dindori	Dindori and Násik.
Thána	V. K. Sanjanwala.	Umbargaon	Umbargaon. Dáhanu. Máhim. Wáda. Sháhápur. Murbád.	Shivaji Narayan Vengurlekar.	Pálghar	Máhim and Wáda.
				Bapu D. Rajwade.	Agashi	Dassain.
				Ramchandra M. Kaprekar.	Thána	Sálette and Kalyán.
				Krishnaji L. Datar.	Avas	Alibág.
Kolába	Ráo Sáheb V. M. Tendulkar.	Kokban	Whole District.	Ganesh A. Raykar.	Dhamansai	Roha and Nagothna.
				G. D. Wagholikar.	Dongaon	Sholápur.
Sholápur	V. S. Jog	Pandharpur	Máisiras. Pandharpur. Sóngola.	V. R. Panso	Mhaisgaon	Madha.
				N. P. Surnis	Pandharpur	Pandharpur, Sóngola and Máisiras.

SOUTHERN DIVISION.

Divisional Honorary Organizer :—Ráo Bahádur R. G. Naik, M.B.E., Belgaum.

Dhárwár	K. B. Ankalgi	Dhárwár	Dhárwár. Hubli. Kalghatgi.	Govindgoda K. Patil.	Hulkoti	Galag and Nurgund.
				V. B. Kulkarni.	Koliwad	Hubli.
S. S. Naik	Ranibennur	Ranibennur.	Kod. Hangal. Karajgi. Shiggaon.	S. C. Godhi	Dhárwár	Dhárwár.
				Mahmad G. Khudwand.	Navalgund	Navalgund.
				Laxman R. Jakli.	Jakli	Ron.
				L. H. Kulkarni.	Kengond	Karajgi.
				Basapa S. Kalkoti.	Kordur	Bankápur.

District.	Name of Honorary Organizer proposed.	Head-Quarters.	Charge.	Name of Assistant Honorary Organizer proposed.	Head-Quarters.	Charge.
Dhárwar— <i>contd</i>	M. S. Kulkarni	Gadag	Gadag. Mundargi. Ron. Navalgund. Nargund.			
Belgaum	Ráo Sáheb V. B. Kulkarni.	Kállol	Chikodi. Hukeri. Belgaum.	Mahadevg o w- da B. Patil.	Sattigeri	Murgod, Gokák and Belgaum.
	S. S. Mangsoli, B.A.	Athni	Athni.	G. J. Manoli	Saundatti	Parasgad.
	B. G. Subnis	Saundatti	Sampgaon. Murgod. Parasgad.			
Kánara	Ráo Sáheb G. R. Masur.	Kumtha	Honávar. Kumtha. Ankola. Kárwár.	G. S. Nadkarni.	Sadashivgad	Kárwár and Ankola.
	Ráo Sáheb P. N. Pandit.	Sirsi	Siddápur. Sirsi. Yellápur. Haliyál. Supa.			
Bijápur	Dhondopant B. Kale.	Bágalkot	Whole District.	Sangappa S. Angadi.	Dhannur	Hungund and Muddebihal.
Ratnágiri	R. G. Mainkar...	Khárepatan	Rájápur. Devgad. Málwan. Venguria.	A. G. Mainkar.	Khárepatan	Devgad.
	G. N. Gurjar	Ratnágiri	Rest of District.	Sakheram Kharade.	Málwan	Málwan.

STATEMENT K.

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

CENTRAL SOCIETIES.

1	2 Class of Societies, i.e. I, II, III, IV, V or VI.	3 Type of Society.	4 Number of Societies.	5 Number of members.		6 Number of Affiliated Societies.				7 Loans made to		8 Sale of goods to members.	9 Purchase of members products.	10 Cost of management.	11 Most usual dividend paid on shares.	12 Most usual rate of interest.		13 Loans due.		14 Share capital.	15 Loans and deposits from individuals and other sources.	16 Loans from Government.	17 Reserve and other funds.	18 Remarks.	
				Individuals.	Societies.	Central credit.	Agricultural credit.	Non-agricultural credit.	Others.	Individuals.	Societies.					On deposits.	On loans.	By individuals.	By Societies.						
bombay	...	1 Central Banks	...	12	4,289	804	2	738	53	13	Rs. 9,36,610	Rs. 33,48,965	Rs. 52	Rs. ...	Rs. 39,531	Per cent. 6 to 9½	Per cent. 4½ to 6½	Per cent. 6½ to 9½	Rs. 8,52,351	Rs. 83,59,452	Rs. 11,10,670	Rs. 26,40,868	Rs. ...	Rs. 1,97,332	

STATEMENT L.

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

AGRICULTURAL SOCIETIES.

BOMBAY: PRINTED AT THE GOVERNMENT CENTRAL PRESS.

Province.	Class of Societies, 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		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' deposits.	Loans from Government.	Reserve Fund.	Remarks.	
				Individuals.	Societies.	Central credit.	Agricultural credit.	Non-agricultural credit.	Others.	Individuals.	Banks and Societies.					On deposits.	On loans.	By individuals.	By Societies.						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
Bombay	I	Unlimited	1,990	1,48,255	...	...	...	...	...	Rs. 60,69,435	Rs. 92,094	1,470	116	1,06,676	...	6½ to 7½	9½	97,01,674	94,365	1,02,528	25,56,078	1,70,063	7,46,331	
	I	Limited	3	414	...	...	...	...	...	21,272	...	75	...	1,366	...	...	...	40,619	1,200	10,155	8,515	...	4,024	
	II	Unlimited	
	II	Limited	26	1,305	...	...	...	...	...	43,474	4,261	52,206	7,463	810	...	6½	9½	46,032	7,442	21,695	8,167	...	7,386	
	III	Unlimited	14	416	...	...	...	...	...	...	229	...	...	1,080	...	...	...	...	214	...	8	...	1,248	
	III	Limited	
	IV	Unlimited	17	642	...	...	...	...	...	23,672	560	15,716	21,703	1,966	...	6½	9½	14,239	504	4,090	3,970	2,700	5,976	
	IV	Limited	23	4,126	...	...	...	...	...	1,15,174	42,241	9,00,338	17,06,361	11,653	...	...	...	59,136	32,434	51,799	11,687	6,082	17,901	
	VI	Unlimited	
	VI	Limited	18	738	...	...	...	...	...	355	1,320	5,316	3,181	1,825	...	...	...	884	1,648	12,981	1,470	1,229	1,113	
		Grand Total	2,091	1,55,896	...	...	...	...	...	62,73,382	1,40,605	9,75,121	17,38,824	1,26,225	...	...	...	98,62,464	1,37,867	2,03,148	25,89,915	1,80,074	7,89,979	