

Annual administration report
(1928-29)

Bombay Co-operative societies.

TABLE OF CONTENTS

	Paras.	Page
I—Administration	2-4	1-3
Honorary Staff	5-8	3-5
Cost of Working	9	5-6
II—Summary of General Progress—		
The Season	10	6-7
General Progress of the Movement	11-18	7-11
III—Working of Societies—		
Resource Movement—		
(1) Agricultural—		
(a) Agricultural Credit Societies	19-48	11-26
(b) Agricultural Non-Credit Societies	49-66	27-36
(c) Unions	67	36-38
(2) The Provincial Co-operative Bank	68-74	33-42
(3) District Central Banks	75-79	42-47
(4) Non-Agricultural Credit Societies	80-82	47-49
IV—The Consumers' Movement	83	49-50
V—Housing Societies	84-87	50-52
VI—Producers' Movement—		
General	88-89	52-54
Weavers' Societies	90-92	54-55
VII—The Bombay Provincial Co-operative Institute	93-102	55-60
VIII—Miscellaneous—		
(i) Acts, Rules and Bye-laws	103	60
(ii) Arbitration	104	60-61
(iii) Liquidation	105	62
(iv) Criminal Offences	106	63
(v) Relations with Indian States	107	63
(vi) School Boys' Societies	108	63
IX—The Attitude of the Public	109	63-64
X—Conclusion	110-112	64-66
STATEMENTS		
Operations of Central Banks—A .. .. .	..	68-75
.. of Urban Banks—A(1) .. .. .	..	76-91
.. of Agricultural Societies—B .. .. .	..	92-111
.. of Non-Agricultural Societies—C .. .. .	..	112-127
.. of Unions—D .. .. .	..	128-129
.. of Cattle Insurance Societies—E .. .. .	..	130-131
.. of Resource, Consumers' and Producers'—F .. .. .	..	132-133
CENTRAL BANKS		
Receipts and Disbursements—G .. .. .	..	134-137
Balance Sheet—H .. .. .	..	138-141
Profit and Loss—I .. .. .	..	142-143
Central Non-Credit Societies—J .. .. .	..	144
ABSTRACT FOR THE INFORMATION OF THE INTERNATIONAL AGRICULTURAL INSTITUTE AT ROME		
Central Societies—K .. .. .	..	145
Agricultural Societies—L .. .. .	..	146-149
APPENDICES		
List of Honorary Workers—A .. .. .	..	151-154
List of Conferences and Training Classes—B .. .. .	..	155-160
Some Important Resolutions passed at the 16th Provincial Co-operative Conference—C .. .. .	..	161

APPENDIX "A"

1. Professor H. L. Kaji, Vice-President of the Provincial Co-operative Institute, Bombay.
2. Rao Bahadur S. S. Talmaki, Honorary Secretary of the Provincial Co-operative Institute, Bombay.
3. Mr. K. C. Desai, Honorary Joint Secretary of the Provincial Co-operative Institute, Bombay.
4. Mr. G. N. Sahasrabudhe, District Honorary Organiser, Co-operative Societies, Bombay.
5. Mr. Girdharlal D. Mehta, President of the Fort Co-operative Institute, Bombay.
6. Mr. P. R. Mulye, Propaganda Officer of the Provincial Co-operative Institute, Bombay.
7. Mr. M. A. Thakore, District Honorary Organiser, Co-operative Societies, Thana.
8. Khan Saheb G. A. D. Wasif, M.L.C., District Honorary Organiser, Co-operative Societies, Malegaon.
9. Rao Bahadur V. A. Gupte, President of the Nasik District Co-operative Institute.
10. Mr. G. K. Khemnar, Chairman of the Igatpuri Taluka Supervising Union.
11. Mr. J. Abbot, I.C.S., Collector of Dharwar.
12. Mr. V. H. Naik, M.A., Bar-at-Law, Collector of Bijapur.
13. Mr. S. B. Vaidya, B.A., Bar-at-Law, District Deputy Collector, Dharwar.
14. Mr. R. S. Hiremath, B.Ag., District Deputy Collector, Bijapur.
15. Mr. R. R. Divekar, District Deputy Collector, Karwar.
16. Mr. N. I. Kangle, B.Ag., Mamlatdar, Bankapur.
17. Mr. G. K. Gokhale, B.A., District Deputy Collector, Dharwar.
18. Mr. K. V. Koundinya, Mamlatdar, Honawar.
19. Mr. V. N. Sabahit, B.A., Mamlatdar, Karwar.
20. Mr. V. N. Jog, B.A., LL.B., M.L.C., Chairman, Southern Maratha Urban Co-operative Bank, Ltd., Dharwar.
21. Mr. M. M. Basrur, B.Ag., Manager, Karnatak Divisional Co-operative Institute, Dharwar.
22. Rao Bahadur K. R. Valvekar, Chairman, Hubli Urban Bank, Ltd., Hubli.
23. Rev. C. S. Rivington, Honorary Organiser, Betgeri Urban Bank.
24. Rao Saheb Veerappa Chavadi, Managing Director, Gadag Branch of the Karnatak Central Bank.
25. Mr. Siddangouda Hulkotli, Managing Director, Gadag Cotton Sale Society.
26. Rao Saheb C. S. Shirahatti, Managing Director, Hubli Co-operative Cotton Sale Society, Ltd.
27. Mr. Fakeerappa Laxmeshwar, President, Gadag Taluka Development Association, Gadag.
28. Mr. S. B. Hiremath, B.A., LL.B., Managing Director, Haveri Branch of the Karnatak Central Bank.
29. Dr. C. S. Patil, L.M. & S., Managing Director, Hubli Branch of the Karnatak Central Bank, Ltd.
30. Mr. M. S. Kulkarni, District Honorary Organiser, Co-operative Societies, Gadag.
31. Mr. Gurappa Tenginkai, Chairman, Gadag Ginning Society, Ltd.
32. Khan Saheb M. G. Khudavand, District Honorary Organiser, Co-operative Societies, Navalgund.
33. Mr. B. G. Patil, Taluka Honorary Organiser, Co-operative Societies, Ron.
34. Mr. S. S. Kubsad, Taluka Honorary Organiser, Co-operative Societies, Hirekerur.
35. Mr. H. A. Padki, Taluka Honorary Organiser, Co-operative Societies, Haveri.
36. Mr. S. P. Pandit, B.A., LL.B., Chairman, Kanara District Central Bank, Ltd., Sirsi.
37. Mr. V. S. Habbu, B.Ag., Honorary Secretary, Kanara District Co-operative Institute, Kumta.
38. Mr. N. S. Herlekar, B.A., Chairman, Karwar Consumers' Society, Ltd., Karwar.
39. Mr. G. G. Shastri, B.A., LL.B., Chairman, Salukatta Dam Construction and Irrigation Society, Kumta.
40. Mr. G. K. Hegde, District Honorary Organiser, Co-operative Societies, Hegde.
41. Mr. G. R. Habbu, Secretary, Indi Taluka Teachers' Society.
42. Mr. H. G. Patil, Taluka Honorary Organiser, Sulebhavi.
43. Mr. Shesappa Dhupad, Chairman of the Sulebhavi Co-operative Credit Society, Taluka Hungund.
44. Rao Saheb P. G. Halkatti, Chairman of the Bijapur Cotton Sale Society, Ltd.

45. Mr. S. S. Deshpande, B.A., Chairman of the Bijapur Government Officials' Society.
46. Rao Saheb Desaibhai Shankerbhai Patel, District Honorary Organiser, Co-operative Societies, Ahmedabad.
47. Mr. Shakrabhai D. Shah, Taluka Honorary Organiser, Co-operative Societies, Sarkhej.
48. Mr. Mahmudkhan Valikhan Munshi, Chairman of the Dholka People's Bank.
49. Rao Saheb T. S. Parik, Managing Director, Kaira District Central Co-operative Bank, Limited.
50. Mr. C. N. Mehta, B.A., LL.B., Chairman, Kaira District Branch of the Institute.
51. Mr. Chhotabhai D. Patel, District Honorary Organiser, Co-operative Societies, Traj.
52. Mr. C. M. Patel, Taluka Honorary Organiser, Co-operative Societies, Thasra.
53. Mr. A. B. Pathan, Taluka Honorary Organiser, Co-operative Societies, Borsad.
54. Khan Bahadur Mahmudmiya, District Honorary Organiser, Co-operative Societies, Godhra.
55. Mr. J. R. Vaidya, Taluka Honorary Organiser, Co-operative Societies, Kalol.
56. Mr. H. R. Thanki, District Honorary Organiser, Co-operative Societies, Ankleshvar.
57. Mr. P. J. Taleyarkhan, B.A., LL.B., Chairman, Surat District Branch of the Institute.
58. Mr. P. I. Patel, District Honorary Organiser, Co-operative Societies, Sonsek.
59. Rao Saheb P. H. Banatwala, District Honorary Organiser, Co-operative Societies, Jambusar.
60. Mr. C. M. Gandhi, B.A., LL.B., Chairman, Surat District Central Bank, Surat.
61. Rao Saheb V. C. Jadhav, B.A., District Honorary Organiser, Co-operative Societies, Surat.
62. Mr. B. B. Shroff, District Honorary Organiser, Co-operative Societies, Bulsar.
63. Mr. Pritamrai V. Desai, Honorary Secretary, Brahma Kshatriya Co-operative Housing Society, Ahmedabad.
64. Mr. C. A. Pandya, District Honorary Organiser, Co-operative Societies, Borsad.
65. Khan Bahadur Shaikh Mohammed Yakub, Collector of Nawabshah.
66. Wadero Allahdino, District Honorary Organiser, Durno, Taluka Mirpur Bathoro.
67. Kazi Nurulhaque, District Honorary Organiser, Sehwan, District Larkana.
68. Khan Saheb Mohammed Siddik Wagan, District Honorary Organiser, Wagan, District Larkana.
69. Kazi Ghulam Kadir, District Honorary Organiser, Madeji, District Sukkur.
70. Chaudri Ghulam Hyder, Taluka Honorary Organiser, Digri, District Thar Parkar.
71. Haji Khair Mohammed, Taluka Honorary Organiser, Mirpur Sakro, District Karachi.
72. Mr. Jamshed N. R. Mehta, Managing Director, Sind Central Co-operative Bank, Ltd., Karachi.
73. Khan Bahadur Shah Nawazkhan Bhutto, O.B.E., C.I.E., M.L.C., Chairman, District Central Co-operative Bank, Ltd., Larkana.
74. Khan Bahadur Mohammed Ayubkhan Khuhro, M.L.C., Chairman, Zamindari Co-operative Bank, Larkana.
75. Mr. Rijhumal P. Chandnani, Manager, District Central Co-operative Bank, Larkana.
76. Mr. Ram B. Motwani, Manager, Zamindari Co-operative Bank, Larkana.
77. Khan Bahadur Syed Ghulam Nabishah, Chairman, Zamindari Co-operative Bank, Mirpurkhas.
78. Khan Bahadur Jan Mohammed Khan, M.L.C., Chairman, Grain Sale Society, Shikarpur.
79. Shaikh Ghulam Mohammed, Retired Deputy Collector and Honorary Managing Director, Grain Sale Society, Jacobabad.
80. Rao Bahadur Pritamdas, Honorary Secretary, Sind Divisional Co-operative Institute, Hyderabad.
81. Mr. N. D. Malik, Director, Sind Central Co-operative Bank, Ltd., Karachi.
82. Wadero Mohammed Hayat Junejo, Zamindar, Taluka Sanghar, District Thar Parkar.
83. Khan Saheb Mohammed Bux, Deputy Collector, Mirpurkhas Division, District Thar Parkar.
84. Mr. N. M. Siddiki, Deputy Collector, Desert, District Thar Parkar.
85. Mr. Nur Mohammed, M.L.C., Chairman, District Central Co-operative Bank, Hyderabad.
86. Mr. Gurmukhsing, President, Taluka Development Association, Hyderabad.
87. Diwan Tekchand Hassa Singh, Director, District Central Co-operative Bank, Nawabshah.

88. Diwan Rochiram, Managing Director, District Central Co-operative Bank, Mirpurkhas.
89. Mr. Abdul Hamidkhan, Chairman, District Central Co-operative Bank, Sukkur.
90. Syed Hajan Shab, Chairman, Taluka Development Association, Shikarpur,
91. Mr. A. P. Chaugule, B.A., LL.B., Chairman, Belgaum District Central Bank, Limited.
92. Dr. V. M. Bakre, Honorary Secretary, Belgaum District Branch of the Institute.
93. Rao Bahadur M. L. Patil, District Honorary Organiser, Co-operative Societies, Bailhongal.
94. Mr. V. B. Desai, Taluka Honorary Organiser, Co-operative Societies, Murgod.
95. Mr. M. P. Patil, B.A., LL.B., Taluka Honorary Organiser, Co-operative Societies, Hukeri.
96. Mr. B. B. Podtar, B.A., LL.B., Chairman, Belgaum Pioneer Urban Bank.
97. Mr. S. P. Bali, Managing Committee Member of the Munavalli Agricultural Co-operative Credit Society.
98. Mr. S. M. Mali, B.A., LL.B., Chairman, Bailhongal Cotton Sale Society.
99. Mr. R. N. Rajadnya, District Honorary Organiser, Co-operative Societies, Kolhapur.
100. Mr. P. G. Ketkar, M.A., Senior Inspector, Bombay Provincial Co-operative Bank, Islampur Branch.
101. Mr. L. A. Phaltane, B.A., LL.B., Honorary Secretary, Satara District Branch of the Institute, Islampur.
102. Mr. Hari Appaji Sathe, President of the Peth Guaranteeing Union.
103. Mr. D. P. Patil, Chairman, Varna Valley Sale Union.
104. Mr. N. M. Chitnis, President, Borgaon Supervising Union.
105. Mr. Murarrao M. Patil, President, Tasgaon Taluka Supervising Union.
106. Mr. L. K. Kirloskar, Chairman, Redewadi Co-operative Credit Society.
107. Mr. Yeshwantrao B. Patil, Taluka Honorary Organiser, Peth.
108. Mr. V. N. Nalavade, Chairman, Shirala Co-operative Credit Society.
109. Mr. Ganpat Laxman Patil, Chairman, Kande Co-operative Credit Society.
110. Mr. P. G. Bhate, Chairman, Karad Urban Co-operative Bank.
111. Mr. A. A. Herwade, Supervisor, Tasgaon Taluka Union.
112. Mr. V. R. Majli, Chairman, Chikodi Co-operative Credit Society.
113. Mr. R. S. Nalavade, Chairman, Sankeshwar Sale Society.
114. Mr. D. K. Patil, B.A., LL.B., Chairman, Gokak Taluka Supervising Union.
115. Mr. R. R. Mahajan, President, Athni Taluka Development Association.
116. Khan Bahadur D. B. Cooper of Satara.
117. Mr. V. B. Patil, Taluka Honorary Organiser, Co-operative Societies, Bavdhan.
118. Mr. V. R. Pitre of Rajapur.
119. Mr. N. B. Rajawade, District Honorary Organiser, Co-operative Societies, Ratnagiri.
120. Mr. N. N. Patil, Taluka Honorary Organiser, Co-operative Societies, Panwel.
121. Professor G. C. Bhate, M.A., District Honorary Organiser, Mahad, District Kolaba.
122. Mr. M. Y. Patil, Taluka Honorary Organiser, Co-operative Societies, Wangi.
123. Mr. C. C. Bhikannavar, Chairman, Kittur Urban Co-operative Bank, Ltd.
124. Mr. M. Webb, I.C.S., Collector of Belgaum.
125. Rao Bahadur B. A. Palekar, District Deputy Collector, N. D., Belgaum.
126. Rao Bahadur S. S. Koimattur, District Deputy Collector, S. D., Belgaum and now Acting Collector of Belgaum.
127. Mr. J. P. Brander, I.C.S., Collector of Satara.
128. Mr. M. S. Sashital, District Deputy Collector.
129. Mr. S. A. Nadkarni, Mahalkari of Chandgad.
130. Mr. K. M. Joshi, Mamlatdar of Rajapur.
131. Khan Saheb A. A. Deshmukh, District Honorary Organiser, Co-operative Societies, Pachora.
132. Mr. M. G. Bhalerao, B.A., LL.B., Chairman, Amalner Taluka Supervising Union.
133. Mr. S. Y. Sontakke, District Honorary Organiser, Co-operative Societies, Bodwad.
134. Mr. Y. R. Deshmukh, Chairman, Bodwad Supervising Union.
135. Mr. Gulabbhai R. Desai, Chairman, Bhusawal Peoples' Bank.
136. Mr. P. M. Bildikar, Chairman, Pachora Land Mortgage Bank.
137. Mr. Ramnath Hirachand, Taluka Honorary Organiser, Co-operative Societies, Khedi.

138. Mr. K. T. Patil, Chairman, East Khandesh Branch of the Central Co-operative Institute.
139. Mr. G. K. Chitre, B.A., LL.B., Pleader, Jalgaon.
140. Mr. R. B. Wadekar, B.A., LL.B., Pleader, Jalgaon.
141. Mr. S. G. Virkar, B.A., Mamlatdar, Pachora.
142. Mr. R. T. Dev., B.A., Mamlatdar, Erandol.
143. Rao Bahadur D. R. Patil, M.L.C., Member, Bhusawal People's Bank.
144. Mr. Damu Anna Dalal of the Pratap Millhands' Co-operative Credit Society, Amalner.
145. Mr. R. K. Kulkarni, Chairman, Mhasve Supervising Union.
146. Mr. S. N. Chaudhari, Chairman, East Khandesh District Central Co-operative Bank, Jalgaon.
147. Mr. J. A. Madan, I.C.S., C.I.E., Collector of West Khandesh.
148. Mr. M. G. Bhonsale, M.L.C., Chairman, Sakri Taluka Supervising Union.
149. Rao Bahadur S. D. Garud, B.A., LL.B., Chairman, Khandesh Divisional Branch of the Central Co-operative Institute.
150. Mr. M. C. Kelkar, B.A., Chairman, West Khandesh District Branch of the Central Co-operative Institute.
151. Mr. V. V. Garud, B.A., Chairman, West Khandesh District Purchase and Sale Union.
152. Mr. B. R. Ransing, B.A., LL.B., Honorary Secretary, Dhulia Taluka Development Association.
153. Mr. Lahu Chimnaji Patil, Taluka Honorary Organiser, Co-operative Societies, Virdel.
154. Mr. S. R. Karanjikar, B.A., Mamlatdar, Shirpur.
155. Sardar R. S. Raool, Chairman, Sindkheda Taluka Development Association.
156. Mr. W. C. Tudor-Owen, I.C.S., Collector of Poona.
157. Mr. S. L. Apte, Managing Director of the Poona Central Co-operative Bank.
158. Mr. M. R. Tarkunde, Chairman, District Branch of the Institute, Poona.
159. Mr. D. N. Dunakhe, Chairman, Bavda Society.
160. Mr. Sahebrao B. Kakde, Chairman, Nimbut Society.
161. Mr. V. N. Kadhe, Taluka Honorary Organiser, Co-operative Societies, Khed.
162. Mr. M. D. Bhat, I.C.S., Assistant Collector, Sholapur.
163. Rao Saheb R. D. Mule, Mamlatdar, Sholapur.
164. Mr. G. D. Sathe, Chairman of the Madha Jagadamba Co-operative Society.
165. Mr. M. M. Gavane, LL.B., District Honorary Organiser, Co-operative Societies, Sholapur.
166. Mr. G. R. Sane, Chairman, Barsi Central Co-operative Bank.
167. Mr. D. M. Ghate, Chairman of the Barsi Supervising Union.
168. Rao Saheb E. P. Patil, Chairman of the Karmala Taluka Development Association.
169. Mr. B. K. Rashinkar, District Honorary Organiser, Co-operative Societies, Tembhurni.
170. Mr. K. R. Nevale, Chairman, Pandharpur Urban Bank.
171. Mr. M. D. Bhansali, I.C.S., Assistant Collector, Ahmednagar.
172. Rao Saheb V. A. Velankar, District Honorary Organiser, Co-operative Societies, Ahmednagar.
173. Rao Bahadur G. K. Chitale, B.A., LL.B., Chairman, Ahmednagar Bank.
174. Mr. T. G. Dhaneshwar, Honorary Secretary of the Nagar Branch of the Institute.

APPENDIX B

1928-1929

I.—Conferences

Division	Name of the Conference	Place	Date	Name of the President
Bombay	Thana and Bombay Suburban District Co-operative Conference.	Ville Parle	15th and 16th December 1928	Mr. G. K. Deodhar, M.A., C.I.E.
	Dadar District Co-operative Conference.	Dadar	23rd and 24th February 1929.	Honourable Mr. V. Ramdas Pantalu.
	Bombay Provincial Co-operative Conference.	Sir Cawasji Jahangir Hall.	2nd and 3rd March 1929.	Dr. Sir P. C. Roy.
Southern	Hungund Taluka Co-operative Conference.	Sulibhavi	30th April 1928.	Mr. C. B. Huli, B.A., Assistant Registrar, C.S., Dharwar.
	District Central and Urban Banks' Conference.	Kumta	10th May 1928..	Mr. V. S. Bhide, I.C.S., Registrar, C.S., B.P., Poona.
	Cattle Breeding Societies' Conference.	Sidenur	17th May 1928..	Mr. B. R. Tambakad, B.A., LL.B.
	Urban Banks' Conference.	Dharwar	23rd May 1928..	Mr. V. S. Bhide, I.C.S., Registrar, C.S., B.P., Poona.
	Hubli Taluka Co-operative Conference.	Hubli	24th May 1928..	Mr. V. S. Bhide, I.C.S., Registrar, C.S., B.P., Poona.
	Kanara District Co-operative Conference.	Kumta	28th and 29th October 1928.	Mr. D. V. Belvi, B.A., LL.B., M.L.A., Belgaum.
	Supervising Unions' Conference.	Dharwar	16th and 17th January 1929.	Mr. C. B. Huli, B.A., Assistant Registrar, C.S., Dharwar.
	Badami Taluka Co-operative Conference.	Badami	26th January 1929.	Mr. S. S. Salimath, B. Ag. Deputy Director of Agriculture, S. D., Dharwar.
Northern	Sixth Gujarat Divisional Co-operative Conference.	Surat	4th and 5th June 1928.	Rao Bahadur Govindbhai Hathibhai Desai, B.A., LL.B., Naib Dewan, Baroda State.
	Co-operative Supervising Unions' Conference.	Broach	31st December 1928.	Diwan Bahadur A. U., Malji.
	Matar Taluka Co-operative Conference.	Matar	9th January 1929.	Mr. A. Master, I.C.S., Collector, Kaira.
	District Central Co-operative Banks' Conference.	Broach	26th January 1929.	Mr. C. M. Gandhi, B.A., LL. B., Advocate, Surat.
	Borsad Taluka Co-operative Conference.	Borsad	29th March 1929.	Rev. Motipa, Missionary i/c Borsad Irish Presbyterian Mission.
Sind	Karachi District Co-operative Conference.	Mirpur Bathoro	18th December 1928.	Khan Bahadur Azimkhan, Deputy Registrar, C. S., Hyderabad.
	Larkana District Co-operative Conference.	Larkana	5th February 1929.	Khan Bahadur Shah Nawazkhan Bhutto, C.I.E., O.B.E., M.L.C., Chairman, District Central Co-operative Bank, Larkana.

I—Conferences—contd.

Division	Name of the Conference	Place	Date	Name of the President
Sind—contd. ..	Thar and Parkar District Co-operative Conference.	Mirpurkhas ..	17th February 1929.	Mr. V. S. Bhide, I.C.S., Registrar, C.S., B.P., Poona.
Belgaum	Belgaum District Co-operative Conference.	Gokak ..	4th April 1928..	Mr. M. Webb, I.C.S., Collector of Belgaum.
	Sangameshwar Taluka Co-operative Conference.	Sakharpa ..	13th and 14th April 1928.	Mr. D. J. Kulkarni, B.A., Head Master, Rajapur High School.
	Athni Taluka Co-operative Conference.	Ainapur ..	23th April 1928.	Mr. N. S. Lokur B.A., LL.B., District Judge.
	Sitara District Co-operative Conference.	Islampur ..	9th July 1928 ..	Mr. L. K. Kirloskar.
	Taggaon Taluka Co-operative Conference.	Kirloskarwadi ..	18th November 1928.	Chief of Aundh.
Khandesh ..	Khandesh Divisional Co-operative Conference.	Malegaon ..	7th and 8th April 1928.	The Honourable Mr. A. M. K. Dehlavi, President, Bombay Legislative Council.
	East Khandesh District Co-operative Conference.	Jalgaon ..	5th and 6th February 1929.	Mr. V. L. Mehta, B.A., Managing Director, Bombay Provincial Co-operative Bank.
	West Khandesh District Co-operative Conference.	Shirpur. ..	18th February 1929.	Mr. J. A. Madan, C.I.E., I.C.S., Collector, West Khandesh.
Central ..	The Poona District Co-operative Conference.	Poona ..	9th April 1928 ..	Rao Bahadur G. K. Chitale.
	The Maharashtra Divisional Co-operative Conference.	Do. ..	May 1928 ..	Mr. V. L. Mehta, B.A., Managing Director, Bombay Provincial Co-operative Bank.
	The Sholapur District Co-operative Conference.	Madha ..	2nd December 1928.	Rao Bahadur P. C. Patil, L. Ag., M.Sc., Professor of Agriculture.
	The Haveli Mawal Taluka Co-operative Conference.	Poona ..	24th February 1929.	Mr. B. M. Gupte, M.A., LL.B.
	Taluka Co-operative Conference.	Chamburdi ..	17th March 1929	Rao Saheb B. P. Vagholkar, Deputy Director of Agriculture, S.C.D., Poona.

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

Division	Place	Date	No. of candidates	
			Trained	Successful
Bombay	Sir Vithaldas Thackersey Hall, Bombay.	21st July to 30th July 1928.	70	14
	Sinnar	23rd September 1928.	50	No Examination.
	Igatpuri	29th October 1928 ..	5	2
Southern	Dharwar	July 1928 to March 1929.	45	17
	Badami	26th August 1928 ..	16	13
	Pijapur	16th February 1929 ..	14	12
	Hubli	18th to 24th February 1929.	21	No Examination held.
	Rançbennur	3rd March 1929 ..	14	Do.
	Ron	16th to 22nd March 1929.	29	Examination not held yet.
Northern	Ahmedabad	7th May 1928 ..	33	18
	Surat	1st July to 31st October 1928.	31	10
	Surat	1st November 1928 to 28th February 1929.	28.	4
Sind	Kambar	22nd to 31st March 1929.	15	7
	Hyderabad	23rd to 31st March 1929.	23	19
Belgaum	Ratnagiri	22nd to 29th April 1928.	40	20
	Belgaum	1st to 10th October 1928.	55	38
	Rajapur	6th to 17th February 1929.	28	21
	Koregaon	24th February to 11th March 1929.	45	Result not known.
Khandesh	Dhulia	29th September 1928.	24	15
	Jalgaon	14th to 20th January 1929.	36	18 had appeared for Examination. Result not out.
Central	Barsi	2nd to 12th August 1928.	42	17
	Poona	11th February to 13th March 1929.	30	Results not yet out.
	Nagar	25th February to 14th March 1929.	36	Do.

II-B—Training Classes for Managers, Managing Committee Members, Honorary Organisers, etc.

Division.	Place.	Date.	Number of societies represented.	Number of candidates.	
				Trained.	Successful.
Bombay	.. ..	None held during the year.			
Southern	Talkl	22nd April 1928	.. ..	30	..
	Banawashi	Do.	.. ..	100	..
	Kittur	23rd August 1928	.. ..	75	..
	Salkod	7th October 1928	.. ..	150	..
	Dhundashi	11th October 1928	.. ..	60	..
	Bankapur	13th October 1928	.. ..	45	..
	Ranebennur	21st October 1928	.. ..	65	..
	Chittargi	22nd October 1928	.. ..	50	..
	Kardi	15th December 1928	.. ..	50	..
	Ron	6th and 7th January 1929	.. ..	60	..
	Nidgundi	9th January 1929	.. ..	75	..
	Kaladgi	1st February 1929	.. ..	25	..
	Anagwadi	7th March 1929	.. ..	30	..
	Galagali	8th March 1929	.. ..	25	..
	Hallur	10th March 1929	.. ..	15	..
	Hungund	12th March 1929	.. ..	50	..
	Hire Asangi	Do.	.. ..	20	..
	Hire Otgeri	17th March 1929	.. ..	30	..
	Almatti	20th March 1929	.. ..	10	..
	Sindgi	30th March 1929	.. ..	20	..
Northern	Jambusar	1st April 1928	.. ..	40	..
	Kava	8th April 1928	.. ..	33	..
	Panoli	15th April 1928	.. ..	23	..
	Palej	22nd April 1928	.. ..	25	..
	Ahmedabad	Do.	.. 12	..	..
	Samaldevi	Do.	.. ..	25	..
	Sarbhon	29th April 1928	.. ..	..	..
	Abhetwa	6th May 1928	.. ..	15	..
	Pratappura	7th May 1928	.. ..	20	..
	Kaljini-Saraswani	25th May 1928	.. ..	15	..
	Surat	10th August 1928	.. ..	50	..
	Kanjri	19th August 1928	.. ..	25	..
	Kareli	2nd December 1928	.. ..	350	..
	Shahapore Nansad	27th December 1928	.. ..	15	..
	Nalotha	28th December 1928	.. ..	45	..
	Vankla	29th December 1928	.. ..	10	..
	Pahaj	13th January 1929	.. ..	27	..

II-B—Training Classes for Managers, Managing Committee Members, Honorary Organisers, etc.—contd.

Division.	Place.	Date.	Number of societies represented.	Number of candidates.	
				Trained.	Successful.
Northern—contd.	Pardi Idress	27th January 1929	..	50	..
	Dakor	10th February 1929	.. 10	..	..
	Mokal	Do.	..	15	..
	Thasra	27th February 1929	.. 5	..	..
	Kuwajar	27th March 1929	..	20	..
	Visalpur	31st March 1929	..	..	..
Sind	Mirpurkhas	10th July 1928	.. 5	27	..
	Phulhadyun	5th December 1928	.. 15	76	..
	Sindhri	10th February 1929	.. 9	50	..
	Shahdadkot	24th March 1929	.. 5	13	..
Belgaum	Peth	16th April 1928	..	35	..
	Vangi	22nd and 23rd September 1928	..	42	..
	Sbirala	6th October 1928	..	35	..
	Yemkanmardi	18th November 1928	..	20	..
	Kagwad	12th December 1928	..	30	..
	Kaujajgi	12th January 1929	..	20	..
	Sarkalwadi	16th January 1929	..	..	..
	Vathar	17th January 1929	..	7	..
	Satara Road	18th January 1929	..	33	..
	Koregaon	19th January 1929	..	19	..
	Dhamner	20th January 1929	..	46	..
	Itkare	24th January 1929	..	25	..
	Ankli	27th January 1929	..	35	..
	Aitavde	28th January 1929	..	35	..
	Bhoj	3rd February 1929	..	30	..
	Khandesh	Jalgaon	30th July 1928	.. 30	80	No examination was held.
Mhaswad		31st July 1928	.. 15	55	Do.
Neri Budruk		2nd August 1928	.. 10	65	Do.
Pahur		5th August 1928	.. 15	65	Do.
Jamner		8th August 1928	.. 20	35	Do.
Mhasawe		25th August 1928	.. 14	82	Do.
Dhulpimpri		27th August 1928	.. 14	60	Do.
Parola		29th August 1928	.. 17	51	Do.
Amalner		3rd September 1928	.. 32	62	Do.
Chopda		10th October 1928	.. 16	40	Do.
Hated Budruk		12th October 1928	.. 14	50	Do.

II-B—Training Classes for Managers, Managing Committee Members, Honorary Organisers, etc.—contd.

Division.	Place.	Date.	Number of societies represented.	Number of candidates.	
				Trained	Successful.
Khandesh— <i>contd.</i>	Nizampur	16th December 1928	6	169	No examination was held.
	Ner	19th January 1929	5	112	Do.
	Dhanora	31st January 1929	7	112	Do.
	Kahatool	2nd February 1929	6	109	Do.
	Ahilapur	19th February 1929	4	54	Do.
Central	Khed	18th and 19th June 1928	..	75	..
	Peth	16th July 1928	..	87	..
	Kuruli	31st July 1928	..	105	..
	Chas	30th August 1928	..	95	..
	Ehose	30th October 1928	..	96	..
	Shevgaon	9th December 1928	..	75	..
	Kharpudi Budruk	10th January 1929	..	190	..
	Kopargaon	16th and 17th January 1929	..	48	..
	Pimplas	18th and 19th January 1929	..	30	..
	Puntamba	20th and 21st January 1929	..	24	..
Avasari	1st February 1929	..	69	..	

APPENDIX C.

*Important Resolutions passed at the 16th Bombay Provincial Co-operative Conference.**Resolution No. IV.—Audit and Supervision charges.*

In view of the urgent necessity of providing efficient supervision of primary agricultural societies and the desirability of continuing the privilege of free audit in the present state of the movement, this Conference recommends to the Government that :—

(a) Free Audit should continue to be provided by Government as has been recommended by the recent Registrars' Conference held at Simla in October 1928.

(b) Simultaneously with the continuation of the privilege mentioned in (a) every primary agricultural society now enjoying free audit, so long as such free audit continues, should compulsorily contribute for supervision at the flat rate of half per cent. of its working capital and the supervision fees thus contributed by the said societies should be pooled together in one fund for each district and administered by a District Supervising Committee consisting of the Assistant Registrar of the Division, one representative of the District Branch of the Institute, one representative of the Supervising Unions of the District, and one representative of the Central Financing Agency if it contributes to the fund. The Registrar is further requested to organise a scheme for the creation of a Central Cadre of Supervisors in consultation with the Provincial Institute.

Resolution No. VII.—Purchase of articles by Rural Societies.

As regards Co-operative Purchase business, this Conference recommends that the Provincial Co-operative Institute should make investigations as regards articles to be purchased by the members of the rural societies through the District Co-operative Banks and select convenient centres for such business.

Resolution No. VIII.—Appointment of a Committee to enquire into indebtedness of agriculturists.

Resolved that this Conference is of considered opinion that Government should appoint a representative Committee with a non-official majority to enquire as to how far the Co-operative Movement has helped to solve the problem of indebtedness of agriculturists in this Presidency and to make suitable recommendations.

Resolution No. IX.—Utilization of surpluses in the Provincial and Central Banks.

(A) Resolved that a Committee consisting of the Registrar, the Vice-President of the Institute, the Managing Director of the Provincial Bank and representatives of Central Banks from each division be appointed to consider the question of utilisation of surpluses in the Provincial and Central Banks and make suitable recommendations for adoption. This Committee should consider *inter alia* the advisability of amending the model bye-laws of land mortgage societies so as to enable the District Central Banks to undertake the financing of land mortgage societies in their respective areas.

(B) A similar Committee of representatives of Urban Banks one from each division (treating Bombay as one division) be appointed for the same purpose.

Resolution No. X.—Rural Uplift Work.

Resolved that this Conference is of opinion that the Government of this Presidency should directly interest themselves in the work of rural uplift and should try the experiment on lines similar to those pursued by Mr. Brayne, the Deputy Commissioner of Gurgaon in the Punjab, through one or more Collectors specially chosen for the purpose; and that the Institute should inform Government that it and the non-official co-operators in the Presidency will give all possible help to make the experiment a success.

Report.

Co-operative Societies, Bombay
Presidency.

— on the working of, for the
year 1928-29.

GOVERNMENT OF BOMBAY.

REVENUE DEPARTMENT.

Resolution No. P. 53/17506.

Bombay Castle, 23rd January 1930.

Letter from the Registrar of Co-operative Societies (Mr. V. S. Bhide, I.C.S.) No. A.N.R. dated 3rd September 1929—Submitting the Report on the working of Co-operative Societies in the Bombay Presidency (including Sind) for the year ending 31st March 1929.

RESOLUTION.—The co-operative movement continued to make satisfactory progress during the year under report. The total number of societies increased from 5,330 to 5,472, while the total membership rose from 5,39,470 to 5,48,634. Working capital increased from Rs. 11,19,15,955 to Rs. 11,91,79,910. A particularly satisfactory feature of the year's report is the increase in the Reserve Fund of Rs. 10,02,147 as against Rs. 9,66,848 in the previous year.

2. The number of agricultural credit societies increased from 4,177 to 4,317, but the total membership fell from 2,63,493 to 2,62,369. Working capital also decreased from Rs. 3,52,93,523 to Rs. 3,49,84,553. The Reserve Fund, however, increased from Rs. 40,65,745 to Rs. 46,36,785. A stage has now been reached in the development of the movement when more attention should be devoted to the consolidation of the progress already made rather than to further expansion. The figures of the year's working of the agricultural credit societies give sufficient proof of the fact that the Co-operative Department is fully cognisant of its responsibilities in this connection. The decrease in the total membership was due to the cancellation of bad societies, and the reduction in working capital was the result of the tightening of control by the Provincial Co-operative and District Central Banks in the matter of finance. The increase in the Reserve Fund is all to the good.

3. The unauthorized arrears showed a welcome reduction from Rs. 1,05,18,439 to Rs. 95,79,380. Although the situation may be said to be showing signs of improvement, it still cannot be maintained that it is entirely under control. The reduction was not uniform throughout the Presidency. In fact, the percentages of unauthorized arrears in the Ahmednagar, Poona and Sholapur

districts increased from 70, 53 and 44 to 72, 62 and 49, respectively. Government, however, agree with the Registrar that the percentage figures are apt to create a somewhat misleading impression of the exact position. As contrasted with the previous year's figures the total outstandings both for the Poona and Ahmednagar districts showed decreases of about Rs. 60,000 and Rs. 17,000 respectively.

4. The policy of granting long term loans was continued during the year. Three Land Mortgage Banks at Dharwar, Broach and Pachora have already been registered and the first set of applications received from Pachora for loans is now being dealt with by the Provincial Bank. In addition to the starting of Land Mortgage Banks the Provincial Bank has devised a scheme for the extension of land mortgage facilities to areas where the organization of such banks is not possible for the present. Under this system the Provincial Bank will advance the loans on adequate security, will keep watch over the utilization of funds and will look after the punctual repayment of the instalments. In carrying out its duties under the scheme, however, the Bank will utilize the services of the local co-operative societies. It is hoped to start experiments under this scheme in the districts of West Khandesh and Satara. Government will watch with interest the results of this experiment.

5. Sind maintained its usual rate of progress. The number of agricultural societies rose from 844 to 913, the membership from 47,000 to 50,645 and the working capital from Rs. 1,70,06,000 to Rs. 1,91,83,000. The Reserve Fund also increased from Rs. 5,66,000 to Rs. 6,34,000. The three Zamindari Banks at Mirpurkhas, Larkana and Shikarpur maintained their high level of efficiency both as regards management and control. After a careful survey of their possibilities had been made two rectangulation survey societies were formed in the Sanghar Taluka of the Thar Parkar District. Government will watch with interest the results of this experiment started under the guidance of Khan Bahadur Azimkhan, the Deputy Registrar.

6. The problem of organizing agricultural non-credit societies on a sure foundation still presents special difficulties. Since such undertakings are in the nature of commercial enterprises, business knowledge is absolutely necessary for their success. But the members of a village society organized on such basis have generally no training and experience in business methods. Moreover, small societies such as Manure Societies, Implement Societies and the Agricultural Requisites Supply Societies which carry on business on a very small scale have little chance of success in an age of large-scale business. In these circumstances success can only be achieved by setting up organizations on the lines of the Purchase and Sale Unions which have recently been started in Khandesh.

7. The Provincial Co-operative Bank made satisfactory progress during the year. The number of shareholders increased from 1,926 to 2,113. Of these latter, co-operative societies numbered 1,375. The amount of share capital held by society shareholders increased from Rs. 4,37,200 to Rs. 4,48,750. The Bank is now mainly under the control of the co-operative societies. The non-withdrawable

long-term capital of the Bank including the amount raised by the issue of debentures amounted to Rs. 31,52,157 and the short-term capital to Rs. 1,52,94,329, the corresponding figures for the previous year being Rs. 30,23,713 and Rs. 1,37,97,186. The total resources commanded by the Bank have thus risen by Rs. 16½ lakhs, the share capital alone showing an increase of about Rs. 10,000.

8. The District Central Banks in Sind and Gujarat made good progress. The affairs of some of these banks in the Central and Southern Divisions, however, are far from satisfactory. The two banks at Nasik and Dharwar especially are in a bad condition. Government trust that the Registrar will continue to watch the developments of events both at the Nasik and Dharwar banks and will do everything in his power to restore their normal activities.

9. The number of housing societies rose from 52 to 56. Government are glad to note the improvement in the working of the housing societies in Bombay. Owing to the failure of the St. Joseph's Guild Housing Society at Ahmednagar to pay up the Government instalments in time Government have taken possession of the property of the society mortgaged to them.

10. The Bombay Provincial Co-operative Institute under the guidance of its new President, Sir Chunilal V. Mehta, continued its useful work. During the course of the year three co-operative schools were opened at Surat, Poona and Dharwar for the training of rural secretaries, urban secretaries, supervisors and bank inspectors. These schools are meeting a long felt want by providing continuous and systematic training in place of the short courses which formerly used to be given. By the appointment of propaganda officers the Institute is carrying co-operative propaganda into the villages.

11. Indigenous banking including co-operative banking is now the subject of close study by the Bombay Provincial Banking Enquiry Committee appointed during the year. Government will await with interest the Committee's report. Meanwhile they recognize that any considerable expansion of the co-operative movement is not feasible, and they consider that the aim of the Registrar and of all who are interested in co-operation should for the present be to consolidate the position already won.

By order of the Government of Bombay
(Transferred Departments),

G. K. JOSHI,
Under Secretary to Government.

[P. T. O.

CHECKED
2086-07

The Commissioner in Sind,
The Commissioners of Divisions,
The Settlement Commissioner and Director of Land Records,
The Registrar of Co-operative Societies,
All Collectors, including the Deputy Commissioner, Upper
Sind Frontier,
The Collector of Bombay,
The Director of Agriculture,
The Director of Industries,
The Director of Information and Labour Intelligence,
The Private Secretary to His Excellency the Governor,
The Accountant General,
The General Department,
The Finance Department,
The Secretary to the High Commissioner for India, London
(by letter).