

Annual administration report

(1928-29)

Bombay Co-operative societies.

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No. A.N.R. of 1929.

POONA I : September 3, 1929.

From

V. S. BHIDE, Esq., I.C.S., Bar.-at-Law,
Registrar, Co-operative Societies, Bombay Presidency,
Poona I ;

To

THE SECRETARY TO GOVERNMENT,
Revenue Department, Secretariat,
Fort, Bombay.

Subject.—Annual Administration Report (1928-29).

Sir,

I have the honour to submit the Annual Report on the working of the Co-operative Societies Act in the Bombay Presidency for the year ending 31st March 1929.

I.—ADMINISTRATION.

Gazetted Officers.

2. I held charge of the Department throughout the year and toured for 191 days. Special attention was paid to those areas and institutions which have been showing signs of marked deterioration and, generally speaking, touring was so arranged as to enable me to give more time and attention to those parts which are, from the co-operative point of view, rather promising.

The charges of the Assistant Registrars were slightly modified under G.R., R.D., No. 6768/24, dated 9th July 1928, as follows :—

Bombay Division	..	Bombay City, Thana and Nasik.
Belgaum Division	..	Belgaum, Satara, Ratnagiri and Kolaba.
Central Division	..	Poona, Sholapur and Nagar.
Khandesh Division	..	East and West Khandesh Districts.
Northern Division	..	The whole of Gujerat.
Southern Division	..	Dharwar, Bijapur and Kanara.
Sind	..	The whole of Sind.

The post of the Assistant Registrar in Sind was changed to that of Deputy Registrar in Sind under G.R., R.D., No. 522/28, dated 28th

November 1928, and Khan Bahadur Azimkhan was appointed to hold that post. The following powers were granted to him in addition to those delegated to other Assistant Registrars:—

Section 10.—Power to register agricultural credit societies with the model set of bye-laws without any changes. The borrowing limits under model bye-laws 3 and 41 should not exceed Rs. 5,000 and Rs. 500 respectively.

Mr. N. P. Bhagwat, Assistant Registrar, Belgaum, was on deputation to the Indore Darbar from 11th May 1928 to 31st August 1928 and on leave from 1st September 1928 to 30th November 1928. During this period Mr. A. G. Kotwal, Senior Auditor, officiated as Assistant Registrar, Belgaum. In other respects there were no changes in the charges held by the Assistant Registrars.

The charges of the Special Auditors continued to be the same as they were last year.

Other Staff.

3. The remaining sanctioned staff of the Department other than the clerical was as follows:—

- 44 Auditors.
- 19 Sub-Auditors.
- 9 Agricultural Organisers.
- 1 Industrial Organiser.
- 1 Weaving Inspector.
- 2 Assistant Weaving Inspectors.

Special Temporary Staff.

The Special Mamlatdar for Bhil Societies continued to work at Dohad. Half of the cost of this appointment was met by the Bombay Provincial Co-operative Bank and the other half by Government. Under G.R., R.D., No. 354-A, dated 19th October 1927, the post of the Special Mamlatdar has been continued till 30th June 1930.

Four temporary Special Sub-Auditors, two for Sind and two for Gujerat, with a clerk and peon for each, continued to work till the end of August 1928. These posts were created under G.R., R.D., No. 9629/24 of 20th February 1928.

The post of the Special Officer for Liquidation for the Poona District was continued and the period has now been extended by one year more. The number of societies placed in his charge was 22 on 31st March 1929 distributed as follows:—

Taluka Haveli 8; Khed 5; Purandhar 4; Mawal 2; Indapur 1;
 Dhond Peta 1; and Poona City 1.

The total amount of recoveries to be effected on the date of cancellation was Rs. 2,30,960. The total amount recovered up to the end of the

financial year was Rs. 56,824 as principal, Rs. 2,851 as interest and Rs. 4,498 as liquidation charges. The recoveries yet to be effected are Rs. 1,74,136. The total cost of establishment of the Special Officer up to the end of the financial year was Rs. 4,616 and it is expected that the cost will be adequately met by a levy of 5 per cent. as liquidation charges on the recoveries effected. The total liabilities to be met are only Rs. 1,18,473, and looking to the amount of Rs. 1,74,136 yet to be recovered, it is hoped that all the liabilities will be met fully. The Special Officer has now been invested with additional powers of a Mahalkari in certain talukas. As some more bad societies in the Poona District are likely to be cancelled hereafter and placed in charge of the Special Officer, this post will probably have to be continued for some years more.

A temporary establishment consisting of one Head-Karkun and one peon for the execution of arbitration and liquidation decrees was sanctioned till 31st July 1929 in the first instance in the Bhimthadi Taluka of the Poona District. The cost of the officer is to be met by a levy of one per cent. on the recoveries. The deficit, if any, is guaranteed by the Bombay Provincial Co-operative Bank. The amount of recoveries effected till the end of June was Rs. 81,509 and the Commissioner has been requested to extend the period of this temporary establishment till 31st March 1930. Similarly a Special Officer was appointed temporarily for the Nagar District for a period of three months from 24th January 1929 and the recoveries made by this officer were Rs. 21,000.

4. The post of the Deputy Registrar that was administratively sanctioned has not yet been actually created. I need not repeat here the arguments regarding the shortage of the superior staff which have been again and again brought to the notice of Government. Unless the superior staff is increased, it is practically impossible to undertake any further development in new directions.

Honorary Staff.

5. The number of Honorary Organisers during the year was as follows :—

- 1 Divisional Honorary Organiser in Gujarat.
- 55 District Honorary Organisers.
- 74 Taluka Honorary Organisers.

For some time past it has been the policy to reduce the number of Honorary Organisers so far, as it becomes possible for the Provincial Institute to employ more and more propaganda officers. The Institute, however, owing to its limited resources, has not been able to engage the services of more officers of its own and I do not see much chance of the work of the Honorary Organisers being taken over by the Institute for a long time to come. The Honorary Organisers are a most helpful band of workers and their services must continue to be utilized for several years to come. In fact, under present conditions, by a careful system

of regulating and co-ordinating their work it is possible to do much good to the Movement at a small cost and the Assistant Registrars have, therefore, been asked to parcel out the areas in their charges to the various Honorary Organisers in a very systematic manner and also carefully regulate their travelling by requesting the Organisers to visit particular areas in a particular season for specific purposes. The experience of the past three or four years makes it clear that the reduction of the number of Honorary Organisers is not practicable under present conditions and the attempt should now be definitely given up. If the Institute or any of its District Branches are able to appoint more propaganda officers, there is any amount of work for them and there need be no overlapping of any kind between these two agencies.

Other Helpers.

6. I have enumerated in a special appendix "A" the names of gentlemen whose work was particularly noticed by myself and the Assistant Registrars. The thanks of the Department are due to them for the selfless services rendered by them to the Movement.

By the death of Mr. B. F. Madon, its Chairman, the Bombay Provincial Co-operative Bank has lost the most valuable services of a great economist, an expert banker and a man with a first-hand knowledge of business matters. Apart from Banking, Mr. Madon used to take keen interest in co-operation as a means for the uplift of the poorer classes, and the Movement as a whole loses in him a most sympathetic friend and advisor.

Diwan Bahadur Malji continues to render signal service to the Movement both as an advisor and as an active worker. His intensive work in connection with the difficult problem in the Matar Taluka of the Kaira District deserves special mention. Recently the Diwan Bahadur has had to mourn the loss of his eldest son—Mr. Keshavlal A. Malji—who was also beginning to take great interest in co-operative activities, and co-operators all over the Presidency sympathize with the Diwan Bahadur in this grievous domestic calamity at his advanced age.

Mr. V. L. Mehta continues to be the Managing Director of the Provincial Co-operative Bank, and, as usual, his knowledge and experience is found to be of very great assistance in dealing with the various new problems that are arising in connection with the Movement. Mr. Mehta has now been appointed a Member of the Provincial Banking Committee and by virtue of his wise and sane advocacy the requirements of the Movement are sure to be powerfully brought to the notice of the Committee.

Mr. G. K. Devadhar retired from the presidentship of the Provincial Co-operative Institute in March 1929, but he continues to associate himself with co-operative activities and now as a Member of the Central Banking Committee he is in a position to render signal services to the Movement.

Prof. H. L. Kaji, Vice-President of the Institute, and Rao Bahadur S. S. Talmaki, Honorary Secretary, are discharging their duties with untiring zeal and devotion. Prof. Kaji continues to bear, most willingly, the brunt of the work in connection with all the activities of the Provincial Institute.

The Movement has been exceptionally fortunate this year in securing the help and guidance of Sir Chunilal Mehta in co-operative activities. After his retirement from the membership of the Bombay Government Sir Chunilal resumed his public activities and he has consented to work as the Chairman of the Provincial Bank and the President of the Provincial Co-operative Institute. By this association of Sir Chunilal with them, both these Institutions will gain enormously in prestige and his unique experience as a Member of the Bombay Government and as a public worker will be invaluable to the Movement during periods of stress and difficulty.

7. The title of "Rao Saheb" was conferred on Mr. Virappa Parappa Chavdi of Gadag during the year. Mr. Virappa has been rendering very useful services to the Movement in the Karnatic for a number of years past, and general satisfaction is expressed at this recognition of his valuable work.

8. The system of giving smaller rewards in the form of turbans, rings, etc., has been continued and it has served as a valuable stimulus to further beneficent activities.

Cost of Working.

9. The amount of money spent out of the public funds for the Co-operative Movement was as follows :—

	1928-29.	1927-28.
	Rs.	Rs.
Pay of Establishment	3,66,503	3,48,639
Travelling Allowance (officials and non-officials)	1,40,445	1,28,536
Grant to Bombay Central Co-operative Institute (inclusive of the Special Conference grant)	34,000	34,000
Special Grants to Co-operative Institutions :—		
Rs.		
Sale Societies ..	3,550	
Backward Societies ..	1,624	
Social Service League ..	1,000	
Supervising Unions ..	6,700	12,874
Contingencies	49,657	48,397
Total ..	6,03,479	5,73,211

Deduct—

	1928-29.	1927-28.
	Rs.	Rs.
Audit Fees	39,500	44,481*
* (Inclusive of recoveries of previous years)		
Amount recoverable from Banks and Societies	2,970	7,105
Amount recoverable from Indian State ..	....	1,256
Interest paid by the Bombay Provincial Bank on Current Account	5,994	4,638
Total ..	48,464	57,480
Grand Total ..	5,55,015	5,15,731

The increase has been Rs. 39,284 or 7·5 per cent. as compared with 5 per cent. for last year. The percentage of cost of the establishment to the Working Capital in the Movement was the same as that of last year, *viz.*, 0·46 as against 0·48 of 1926-27. The percentage is decreasing year by year and it is absolutely necessary that with the growth of the Movement additional funds should be placed at the disposal of this Department.

II.—SUMMARY OF GENERAL PROGRESS.

The Season.

10. Considering the Presidency as a whole, the season was only fair. Gujerat again was the worst sufferer and the sudden wave of frost in February 1929 almost completely destroyed the principal money crops like tobacco, cotton and tur in the Kaira and Ahmedabad districts. In the Deccan rains were timely and adequate and both the Kharif crops fared well, but in the Canal tracts of the Kopergaon Taluka and also in other scattered parts of the Deccan, crops suffered severely from the frost in January and February 1929. The result was particularly disastrous as regards the sugarcane crop in the Kopergaon area. The frost even destroyed the cotton and jowar crop which was tender owing to late sowing.

The agricultural season in Khandesh was fairly good throughout the Division, but again the unseasonable showers of March and April damaged the cotton and jowar crops heavily. Grasshoppers did considerable damage to the Kharif crops in the Nasik District and in Khandesh. On the whole, however, in Nasik and Khandesh the condition of the agriculturists has improved during the last three or four years.

In the Dharwar District the agricultural season was fairly good, but the unseasonable showers in March and April damaged the wheat and cotton crops. Murgod Mahal in the Belgaum District suffered from the grasshopper pest. In the Bijapur District the wind and rains in March and April were unfavourable to the cotton crop. On account of the untimely rains nearly half of the cotton was washed away. The ground-nut crop in Bijapur gave a good yield and the prices realised were also good. In the Kanara District the betelnut crop thrived well, though in some places it was attacked by Koleroga as usual. The sugarcane and garden crops were on the whole good. The crops in the above-ghat talukas of the Kanara District were, as usual, damaged to a certain extent by wild pigs, and in Yellapur and Karwar wild elephants also did their share of the damage.

In Sind the river rose by about the middle of May and maintained a fair level right up to the end of October. The crops this year were generally plentiful except in the cotton tracts of the Hyderabad, Thar and Parkar and Nawabshah districts where they suffered heavily owing to bollworm, storms and severe frost. In the Sukkur District also the high level lands suffered from drought. As compared with the previous year, however, the season may be considered to be favourable to the agriculturists in Sind.

The prices obtainable for food crops and for cotton ruled low and even when the crops were good, the cultivators did not benefit much as regards net returns in cash.

11. I give below a statement showing the general progress of the Movement in the Presidency during the year :—

Types of Societies.	Number of Societies.		Number of Members.	
	1927-28.	1928-29.	1927-28.	1928-29.
1	2	3	4	5
Central Banks	20	20	12,311	12,105
Agricultural Societies ..	4,434	4,568	336,259	338,412
Non-Agricultural Societies ..	769	776	190,900	198,117
Total ..	5,223	5,364	539,470	548,634
Unions	100	102	....	....
Insurance Societies ..	7	6	....	....
Total ..	107	108	....	....
Grand Total ..	5,330	5,472	539,470	548,634

Types of Societies	Working Capital.		Reserve Fund.	
	1927-28.	1928-29.	1927-28.	1928-29.
6	7	8	9	10
	Rs.	Rs.	Rs.	Rs.
Central Banks ..	4,01,27,543	4,34,54,693	8,95,901	10,05,558
Agricultural Societies	3,70,62,296	3,69,00,227	43,73,154	50,27,157
Non-Agricultural Societies.	3,47,26,116	3,88,24,990	17,83,890	20,22,377
Total	11,19,15,955	11,91,79,910	70,52,945	80,55,092
Unions ..	....	....	....	....
Insurance Societies ..	....	....	....	....
Total ..	....	....	....	....
Grand Total ..	11,19,15,955	11,91,79,910	70,52,945	80,55,092

12. The following figures give the comparative rate of progress during the last two years :—

	1928-29.	1927-28.
Increase in the number of Societies ..	142	239
Increase in the number of members ..	9,164	56,740
Increase in Working Capital	Rs. 73 lakhs =	Rs. 92 lakhs =
	6.5 per cent.	9 per cent.
Increase in Reserve Fund	Rs. 10,02,147	Rs. 9,66,848

A vigorous policy of weeding out improvident members from societies and cancelling bad societies was continued throughout the year, and it has naturally had its effect on the figures. I am not at all sorry that the rate of increase shows a considerable fall during the year. The decrease in the rate of new additions to membership is particularly marked as in many of the old societies, after the old overdues were recovered, the defaulting members were expelled. New societies again were registered very cautiously, only after very careful enquiry. In spite of these factors the working capital increased by nearly three-fourth of a crore and the amount of the additions to the Reserve Fund is substantially more than that recorded last year. The very satisfactory figures of increase of the Reserve Fund clearly show that the Movement is now recovering its lost tone.

As regards individual districts, Broach has societies in 47.9 per cent. of its villages, Dharwar comes next with 45.3, East Khandesh retains its third place as last year with a percentage of 38.3 and Kolaba retains the unenviable reputation of being the most backward district in point of co-operation with a percentage of only 3.1 of societies to villages.

Taking the presidency as a whole, 20·4 per cent. of the total number of villages have got co-operative societies. Last year the corresponding percentage was 19·5.

Surplus Funds.

13. A very important problem before the movement, at present, is that of the surplus funds in the Banks. As regards the Provincial Bank, nearly a crore of rupees are now invested in Government securities or kept in deposit with approved joint-stock banks. The Bank's position as an appex Bank compels it to accept deposits from the Urban and District Central Banks without any adequate field for the investment thereof. In the Canal areas of the Poona and Nagar districts the Bank cannot invest any more money, and activity in those parts has necessarily to be confined to the gradual reduction of the existing total commitments. Finance in the Bhil areas of the Panch Mahals must necessarily be very cautious. Under present conditions organisation of new societies cannot proceed very rapidly and the only districts with anything like normal conditions within the area of this Bank's operations are Satara and West Khandesh. The work of the Bank is very well appreciated by the people in both these districts and the principal methods by which safe investment for the surplus funds in these districts has been sought are:—

(1) Advances against gold and silver to members of societies, the Bank taking the primary responsibility in respect of the valuation and custody of the articles and also as regards recovery.

(2) Advances against produce deposited with the Bank. The development of Purchase and Sale Unions is very useful in this connection as they are able to absorb large amounts of the Bank's funds for periods of four to six months every year.

(3) Long-term advances to selected members of societies, the long-term and short-term accounts of societies being kept entirely separate subject to special conditions. I have some more remarks on this subject while discussing the question of old debt redemption. It is hoped that these measures will go part of the way towards a solution. But some time must elapse before the process of consolidation of the movement is complete and it becomes possible once more to invest larger sums within the movement itself. The case of the Provincial Bank has been mentioned, it being the most important and typical one which has received special consideration during the year. But the problem is common to many District Central and Urban Banks and they can very well try and expand their business on the lines which have been approved in the case of the Provincial Bank.

Agricultural Societies.

14. As regards agricultural societies, in the Deccan the number of societies remained practically the same as last year. The Belgaum and Satara Districts showed normal progress and in Gujerat new societies were registered principally in the Panch Mahals and Ahmedabad Districts.

In both the Districts, West and East Khandesh, progress was steady and in the Bombay Division a number of societies were registered in Thana, particularly in the Bhiwandi and Wada Talukas. As was seen during the last few years, Sind showed very satisfactory progress all round.

This year again there was a slight decrease in the number of agricultural non-credit societies and, as has already been pointed out in the last year's report, proper expansion on this side of the movement is dependent upon the provision of an adequate and well-qualified staff to provide the necessary stimulus, guidance and continuous supervision.

Urban Banking.

15. The progress of co-operative urban banking continues to be very satisfactory and the number of Urban Banks with a working capital of over Rs. 50,000 is now 70.

Supervising Unions.

16. The policy of increasing the number of Supervising Unions is being continued and some of the Guaranteeing Unions which were not doing good work were either converted to Supervising Unions or were cancelled. The efficiency of the Supervising Unions as a whole increased considerably and the number of societies that are being affiliated to Unions is also increasing. The Union of Urban Banks in Gujerat has begun its actual work of inspection and is in constant touch with the affiliated Banks and gives them the necessary guidance in the right direction.

Reserve Fund.

17. The following figures show the position as regards the accumulation of the Reserve Fund :—

	1928-29.	1927-28.
	Rs.	Rs.
Agricultural Credit Societies ..	46,36,785	40,65,745
District Central Banks ..	10,05,558	8,95,901
Urban and People's Banks ..	17,45,770	14,96,901

The Reserve Fund has increased by nearly 9½ lakhs (16·5 per cent.) and considering the general weeding out, both as regards societies and members that is at present taking place, the increase may be considered very satisfactory. The percentage of the Reserve Fund to the total working capital is 7·4 this year as against 6·3 last year.

Credit Facilities.

18. The whole question of banking in the urban and rural areas is now under the consideration of a strong Provincial Committee. Co-operative opinion is adequately represented on this Committee, and it is

hoped that, as a result of the Banking Enquiry, Co-operative Banking will receive a particular stimulus in the near future.

Normal credit statements are now being more systematically prepared and a large number of agriculturists is becoming acquainted with the use of modern credit instruments like cheques and hundies. The figures regarding remittances by cheques and hundies were as follows :—

	Received	Remitted	Total
	Rs.	Rs.	Rs.
1928-29 ..	5,41,42,320	3,87,67,536	9,29,09,856
1927-28 ..	5,05,04,960	4,19,48,512	9,24,53,472

Internal exchange business would have shown much more marked expansion but for the difficulties which have arisen with the Imperial Bank in connection with the free remittances of funds by co-operative societies. Here again much is expected from the labours of the Banking Enquiry Committee and I hope a satisfactory solution of the disabilities under which this business is conducted by co-operative societies at present will be suggested by the Committee.

III.—WORKING OF SOCIETIES.

A.—RESOURCE MOVEMENT.

(1) Agricultural.

(a) AGRICULTURAL CREDIT SOCIETIES.

General Statistics.

19. The following are the main details illustrating the progress of the agricultural primary credit societies :—

	1928-29	1927-28
Number of Societies ..	4,317	4,177
Membership ..	2,62,569	2,63,493
	Rs.	Rs.
Working Capital ..	3,49,84,553	3,52,93,523
Of which owned capital ..	1,39,05,863	1,30,19,185
	= 39 per cent.	= 36 per cent.
Reserve Fund ..	46,36,785	40,65,745
Members Deposits ..	75,06,505	74,09,134

General Policy and Summary of Progress.

20. The policy of consolidation and weeding out of the inefficient units was intensively followed throughout the year. The number of agricultural societies shows an increase of 140, but the membership and

the working capital show a slight reduction of 924 members and Rs. 3,08,970 respectively. This is due to the fact that some bad societies with heavy membership had to be cancelled and the new societies which were added to the list necessarily had a small number of members per society. The working capital shows a slight reduction because finance was very cautiously given both by the Provincial and District Central Banks. As regards the reserve fund, however, the position is very satisfactory and the reserve fund this year shows an increase of Rs. 5,71,000 or very nearly 5½ lakhs. Similarly members' deposits show an increase of just a little less than a lakh of rupees. New societies were very cautiously registered and the systematic campaign against the C and D class societies with a view to mend them or end them once for all was also in full swing.

21. With regard to the position of agricultural credit societies in the various divisions, the progress in Sind is separately described in another paragraph. In Gujerat the progress was steady except in the Matar Taluka and the number of agricultural societies increased by 19. In Khandesh there is an appreciable progress all round. The number of societies increased by 12 and there was an increase in membership by 212 and both the members' deposits and the reserve fund showed very substantial additions. The two Khandesh Districts offer the best field for further expansion in the future. In the Bombay Division, in the Thana District the work of weeding out bad societies and members is almost completed and 15 new societies were registered in the Bhiwandi and Wada Talukas. The Bhiwandi Taluka seems to be a promising field for further development. I am very thankful to Mr. Collins, the Collector of Thana, for taking keen interest in the development of the movement in the Thana District. In the Nasik District nearly 50 per cent. of the societies, both under the Bombay Provincial Bank and under the Nasik Bank, are in a bad condition. But the societies under the Provincial Bank are not now being further demoralised and systematic efforts to improve them are being made with the help of the Bank. But the position of the societies in charge of the Nasik Central Bank is disquieting and the weak position of the Bank does not hold out much prospect of speedy improvement. In the Central Division, in the Poona District, there was one cancellation and two registrations, and in the Ahmednagar District there was a net increase of seven societies during the year. The weeding out process will have to go on for a year more in the Central Division, but side by side with it, a certain amount of expansion in the best parts is also possible and a few new societies are being registered where the Bank and the Supervising Union have carefully prepared the ground. Reserve funds have also increased both in the Poona and Sholapur Districts. In the Belgaum Division there was a net increase of 12 societies and the Ghat Districts of Belgaum and Satara are both promising fields for further expansion. It is possible to organise more societies in the Belgaum District, especially in the western part comprising the Hukeri, Belgaum, Khanapur and Chikodi Talukas, but more workers are required for carrying on continuous propaganda. People are illiterate and one peculiar difficulty in this District is the

existence of bad factions among the masses and also among the leaders. The Gouds and Kulkarnis are very powerful in the Belgaum District and much progress cannot be accomplished without their hearty sympathy and co-operation. The Satara District, from many points of view, is an excellent field for further expansion and fortunately it is being financed by the Bombay Provincial Co-operative Bank which is ready wholeheartedly to encourage every form of new activity. As regards Ratnagiri and Kolaba, both these Districts continued to be very backward and though activity in these Districts has not been entirely given up, experience shows that much progress is not possible in these two districts, and under present conditions, the time and energy of the officers of this Department would be much more fruitfully employed in other promising fields. In the Southern Division the Dharwar District has got 473 societies and there is very little scope now for the organisation of more agricultural societies, since, almost all the villages having a population of 500 and above with a school, have got an agricultural credit society. There is a good deal of scope for expansion in the Bijapur District, but it is a famine district and experience so far is not very encouraging. Fresh development, therefore, must be very slow. In the Kanara District, though the number of agricultural credit societies (88 societies) appears to be rather small, more than 210 villages are served by them. Most of the societies in that District are group societies serving a good many hamlets surrounding the central village within the radius of 1 to 3 miles.

Membership.

22. The membership has decreased slightly and, as has been explained above, this is due to the cancellation of some societies with a big membership. The average membership per society has now decreased from 63 to 61, but as compared with some other provinces it is still very large. When new societies are registered more than 50 members are generally not allowed to be admitted. In the Southern Division the average membership is 80 per society; in the Belgaum Division, the average membership comes to 78 in the Satara District and as much as 113 in the Belgaum District. There is no doubt that societies with a small membership are much better administered, but when the number of societies thus becomes large with a small membership per society, the cost of administration and audit becomes proportionately higher and, therefore, the main difficulty in following this policy vigorously is the problem of getting an adequate number of auditors to audit the larger number of societies.

Working Capital and Adequate Finance.

23. The following figures show the working capital per member in some of the important districts :—

	1928-29.	1927-28.
Ahmedabad	89	88
Kaira	57	56
Broach and Surat	134	133

	1928-29.	1927-28.
East and West Khandesh	133	129
Satara and Sholapur	102	105
Dharwar	130	132
Thana, Ratnagiri and Kolaba	47	45
Sind	238	245

The preparation and use of the normal credit statements is being extended but the efficiency of the system depends upon the work turned out by the Bank Inspectors and the Supervisors in checking the statements. A good deal depends upon the efficient working of the Central Banks, and as the working of the supervising unions is now gradually being improved, there should be no difficulty about prompt and adequate finance to the deserving members and societies in the years to come. Special limits for big landowners are very promptly sanctioned and well-founded complaints about inadequate finance are not now very common.

Members' Deposits.

The following are figures per member for typical districts :—

	1928-29.	1927-28.
Broach	40·4	37·7
Kaira	10·7	10·8
East Khandesh	55·0	52·0
West Khandesh	44·0	42·0
Poona	43·4	45·8
Dharwar	30·0	29·1
Ratnagiri	15·0	15·4
Sind	73·0*	70·0*

* (Including Share Capital.)

Societies on the Share System.

25. Almost all the new societies are organised on the basis of the share system, and even the old societies are being advised to adopt the new byelaws whenever a suitable opportunity occurs. People are gradually realising that the share system is a very convenient method of providing a substantial amount of owned capital for the societies.

Non-members' Deposits.

26. Non-member deposits were Rs. 41,66,557 as compared with Rs. 40,11,112 last year. For primary agricultural societies the non-member deposit is not now a convenient and healthy means of supplying outside capital. It is inconvenient both for the society and for the depositor himself, in case the depositor happens to require his money back. The society quite often is not able to return it. It seems to me very desirable that almost the whole of the outside capital that the

societies require should be supplied to them in a carefully regulated manner by the District Central Banks. The Central Banks are now able to attract deposits in large amounts at low rates and they should be able to pass on the money to the societies at a correspondingly lower rate. Some bad societies are known to have abused the privilege of receiving non-member deposits by distributing the money so obtained to improvident people who did not deserve fresh finance. Non-member deposits are now everywhere discouraged and not many societies give a higher rate on deposits than 6 or 6½ per cent.

Arrears.

27. The position as regards arrears is given in the following table. In order to give a faithful picture of the situation I have separately analysed the figures for the areas which may be said to be normal areas from the point of view of the general character of monsoon and the development of co-operation up to this time. The figures for the backward and precarious tracts—including the areas under the Nira, Godavari and Pravara Canal systems—are grouped separately. The Konkan Districts of Ratnagiri and Kolaba, though they enjoy an assured rainfall, are making very little progress in co-operation and show a high proportion of overdues. They are, therefore, included in the same category. The table further gives separate figures for a few important districts and self contained geographical Divisions :—

	1928-29			1927-28.		
	Amount due for repayment	Unauthorised arrears	Percentage of unauthorised arrears	Amount due for repayment	Unauthorized arrears	Percentage of unauthorised arrears
	Rs.	Rs.		Rs.	Rs.	
Whole Province ..	3,18,63,723	95,79,380	30	3,17,78,699	1,05,18,439	33
Whole Province (excluding Sind).	2,59,45,565	88,90,304	34	2,62,37,744	99,24,284	37
* (I) Precarious and Backward Tracts.	77,01,312	45,61,910	59	82,48,717	46,13,339	55
† (II) Normal Areas.	2,36,96,021	48,82,457	20	2,30,86,798	56,36,154	24
East Khandesh ..	47,86,072	9,94,656	20	50,33,876	15,22,187	30
West Khandesh ..	25,59,964	4,44,498	17	23,55,011	6,06,535	25
Ahmednagar ..	10,71,892	7,81,035	72	11,34,124	7,98,125	70
Poona ..	33,90,742	21,27,109	62	38,98,634	21,87,683	56
Sholapur ..	11,17,482	5,49,986	49	12,28,070	5,11,418	44
Dharwar ..	40,25,414	11,21,741	27	33,57,986	9,13,359	27
Sind ..	59,18,158	6,89,076	12	55,40,955	5,94,155	10
Deccan (including Nasik).	1,49,90,403	55,12,185	36	1,61,77,117	66,92,998	41

* Comprising Kalra, Ahmedabad, Poona, Nagar, Sholapur, Bijapur, Ratnagiri and Kolaba.

† Comprising the whole of Sind and the Districts of Surat, Broach, Thana, West and East Khandesh, Satara, Belgaum, Dharwar, Kanara, Nasik, and Bombay Suburban.

28. There is a welcome reduction, though small (3 per cent.), in the total percentage of overdues. The reduction would have been still higher if the members of societies in the Ahmedabad, Kaira and other Districts in Gujerat, which suffered severely from frost in February, had received adequate and sympathetic consideration from the Banks and societies concerned.

29. For the Presidency proper the percentage has decreased from 33 to 30 and the percentage for the whole Province excluding Sind is 31 as against 37 last year. As stated in previous reports, the crops are not generally sold before 31st March and the prices of the produce are not realised. The figures at the end of March, therefore, are not a very reliable index of the real position and the question of changing the date of close of the "co-operative" year is again being examined and the opinions of officials and non-officials on the subject have been called for.

30. As regards individual districts, the higher percentage of overdues in the Ahmedabad and Kaira Districts is mainly due to timely extensions not being given by the Banks in their efforts to recover as much as possible, though the crops of the members had obviously suffered owing to the frost. It is hardly necessary to point out that such a policy does no good whatever. The cultivators naturally begin to complain of unsympathetic treatment and the only result of such unnecessary stringency is the transference of certain sums from the head of "authorized" to that of "unauthorized" arrears. Considering the special position of the Matar Taluka, the recoveries which amount to Rs. 43,752 out of the total outstanding of Rs. 1,33,276 cannot be said to be very unsatisfactory, especially since the frost in February very largely destroyed the crops. The percentage of overdues in this Taluka now stands at 67 per cent. and there is a prospect of a substantial reduction when certain arrangements which have recently been made as regards this tract begin to take effect. In the East and West Khandesh Districts in spite of the unsatisfactory nature of the season, and the low prices realised for the principal money crops, cotton and groundnut, the percentage of overdues has been very substantially reduced by nearly 10 per cent. in the East Khandesh District and by 8 per cent. in the West Khandesh District. These percentages now are 20 and 17 as compared with 30 and 25 of last year in the East and West Khandesh Districts respectively. This welcome reduction has been brought about by intensive efforts of both officials and non-officials, and generally the two Khandesh Districts offer a very promising field for further co-operative activities. Exact figures of recoveries after the close of the year are not yet available, but from the figures obtained from the Banks it is estimated that additional recoveries in April and May will be about Rs. 94,000 and Rs. 65,000 in the East and West Khandesh Districts respectively. In the Poona and Nagar Districts the percentage of overdues is 62 and 72 as compared with 56 and 70 of last year. The position as regards arrears in these two districts requires to be carefully analysed as the figures of mere percentages of arrears tend to create a somewhat misleading impression.

31. Considering the—

Dry Tracts

the overdue arrears in the non-canal societies in the Poona and Nagar Districts as on 31st March 1928 and 31st March 1929 were as under :—

	31st March 1928.	31st March 1929.
	Rs.	Rs.
Poona	7,27,935	6,50,554
Nagar	2,32,536	1,88,151

The Poona District shows a decrease of over Rs. 75,000 though there were no fresh cancellations of important societies. In the Ahmednagar District also the net arrears went down by about Rs. 45,000 but this figure does not indicate a real betterment of the position since part of this reduction is due to the cancellation of a few societies whose figures are excluded from the accounts. The improvement in the Poona District is real and the slight betterment of the position in the Nagar District is due to good seasons and the intensive work done by the inspectorial staff of the Bombay Provincial Co-operative Bank. Supervising unions also have now been organised and it is expected that the effect of constant and close supervision will clearly manifest itself within a year or two.

32. *Canal Societies.*—The canal tracts under three Canal systems of the Nira, Godavari and Pravara rivers now constitute a problem by themselves and in order to appreciate the situation properly the only factor which should be taken into consideration is the gradual net reduction in the total commitments in these areas. The following figures give the position as it stood on 31st March 1929 and on the corresponding date last year :—

	Outstandings on 31st March 1928.	During 1928-29		Outstandings on 31st March 1929.
		Advances.	Recoveries.	
	Rs.	Rs.	Rs.	Rs.
Nira Valley	20,91,600	1,47,996	2,95,323	19,45,249
Godavari	3,52,971	43,437	79,036	3,17,083
Pravara	3,60,200	19,979	53,046	3,27,501

It will be seen from these figures that the proportion of fresh advances to recoveries is 1 : 2 in all the three areas. The excess of recoveries over fresh advances amounts to Rs. 1,50,000 in the case of the Nira Valley system, Rs. 36,000 in the case of the Godavari System and Rs. 33,000 under the Pravara Canal. These sums do not include the amounts of interest recovered. In other words, the commitments in the three Canal areas have now been reduced by more than two lakhs, and considering the present difficulties under which sugarcane is cultivated, these results, I think, indicate that the problem in the Canal areas is being gradually but successfully dealt with. Recoveries in the Godavari and Pravara Canal areas would have been even better but for the unusual frost in February which severely reduced the yield of sugarcane and added to the already existing enormous difficulties of the cultivators.

33. Considered as a whole, it may be said that the Agricultural Credit Movement in the Poona and Nagar Districts has now turned the most difficult corner, particularly in Poona. With close supervision through the supervising unions and with better co-ordination of the activities of the supervisors, the Bank Inspectors and the official Auditors, it is hoped that gradual but very steady progress might be made in these two Districts. The arrears in the Sholapur District have increased. The percentage has gone from 44 to 49 per cent. The Sangola and Mal-siras Talukas are principally responsible for this. In the Sholapur District, in particular, the activities of an organisation called "The People's Own Provident Fund and Insurance Company" which offered to give loans to people on fantastic conditions at a ridiculously low rate of 1 per cent. per annum have considerably hampered the recovery work of the co-operative societies. The ignorant cultivators were easily entrapped, and it has been estimated that in the three talukas of the Sholapur District about Rs. 30,000 have been paid by members of co-operative societies as advances with their applications for loans from this Company. Needless to say, very few members actually got loans and even of those who got something a very small number used the loan for discharging their liabilities to the co-operative societies. The Department wrote to Government about this Company. I am glad that the attention of Government has again been drawn to this matter by certain questions which have recently been asked in the Legislative Council.

34. Now taking stock of the position of the societies as a whole, it may be noted that out of 4,317 agricultural credit societies as many as 1,647 have no overdue arrears. There are 490 societies with arrears of less than 10 per cent. Thus there are 2,137—nearly 50 per cent. of the societies with arrears of less than 10 per cent., that is to say, almost with a negligible figure of arrears. Again the societies in which the arrears are very heavy are concentrated in particular districts. The following statement gives the details according to the percentage of overdues in each of the Co-operative Divisions :—

Division	Total Number of Agricultural Credit Societies	Number of Societies having no arrears	Number of Societies having arrears				
			Up to 5 per cent.	6 to 10 per cent.	11 to 25 per cent.	26 to 50 per cent.	Above 50 per cent.
Northern Division ..	700	266	26	25	53	74	256
Khandesh Division ..	788	410	38	31	53	58	198
Bombay Division ..	272	112	15	5	17	22	101
Central Division ..	457	64	19	17	47	63	247
Bergaum Division ..	489	101	46	35	53	76	143
Southern Division ..	734	146	98	60	143	94	193
Sind	877	548	35	40	92	82	80
Total ..	4,317	1,647	277	213	488	469	1,223

It might be stated, therefore, that the main structure of the Co-operative Movement is quite sound and the bad societies are concentrated in a few districts which are either notoriously liable to famine or where, as in the Canal areas, a sort of widespread calamity has overtaken the agriculturists as regards their principal crop. Even in these latter areas, however, the position is gradually being improved and as stated in the last year's report, in all the agricultural societies the liabilities are amply covered by the assets and so far there has been no instance of recourse having been taken to enforce the unlimited liability of members.

Audit Classification.

35. The following figures show the audit classification of primary agricultural credit societies :—

	A	B	C	D	Not classed.
1928-29 ..	247	2,761	925	160	176
1927-28 ..	264	2,859	799	137	118

A stricter classification has been brought into force and consequently the number of societies in A and B class has decreased and the number of C and D class shows an increase. The not-classed societies are those which are either not working or have been newly registered after July.

Land Mortgage Banks and Long-term Business.

36. The policy of granting long-term loans under the existing rules was continued. Since the establishment of the land mortgage banks the whole business, whether done through the Central Banks or through the land mortgage banks proper, must clearly be organised more or less on the same lines. 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. There are, however, many promising areas in other districts where a substantial portion of the surplus long-term capital of the Banks could be profitably employed in this business and would also incidentally help the regulation of current finance by redeeming the old debts of at least the better class cultivators who have got adequate security to offer. It has been very often represented to me in many districts that one great factor which creates overdues in the current agricultural finance is the existence of the old debts and that when the sowkars bring pressure to bear on their debtors, the society members have an inevitable temptation to apply at least a portion of the short-term advance received from the societies towards the payment of their old debts to the sowkar. It is impossible to verify thoroughly the truth of these assertions except by detailed economic enquiry, but it is very desirable that long-term loans should be made available to the good cultivators in a systematic manner and this business should be kept entirely separate from the ordinary current finance. With this end in view a set of new rules

has been devised in consultation with the Provincial Bank and the experiment will be tried in the West Khandesh and Satara Districts through the agency of that Bank. The main principles of the long-term business will be :—

(a) Complete separation of the accounts of long-term and short-term finance ;

(b) All the preliminary enquiries and preparation will be made by the Bank itself through its own staff, a certain amount of assistance, of course, being given by the society concerned ;

(c) Loans will be given to the individual members through the society on the specific security of the property approved by the Bank and the documents passed by the borrower in favour of the society will be duly assigned by the latter to the Bank ;

(d) The Bank will watch over the utilisation of the funds and the punctual repayment of their instalments through its own staff and if defaults occur, prompt action will be taken by the Bank against the security and such defaults, if any, will not affect the society's ordinary credit for current agricultural purposes.

37. A glaring defect of the arrangement at present in existence was that if some of long-term borrowers made default in payment of their instalments, the credit of the whole society was likely to be stopped, thus inflicting undeserved punishment on the ordinary innocent borrowers who had nothing to do with long-term loans. It was also seen that as regards this long-term business, the Banks are naturally inclined to place a large amount of reliance on the corporate liability of the society and even when defaults occur, the necessary disciplinary action against the defaulters was left to the society. It is hardly necessary to say that with the existing weak administration of the village societies matters became worse and worse. Under the new arrangement, therefore, responsibility for firm action in case of defaults has been specifically thrown on the Bank and the Bank has also been advised that the corporate liability of the society will come in only in the last resort when every other mode of recovering the long-term loan has been exhausted. This arrangement, moreover, is being tried experimentally through the Provincial Bank which has got plenty of experience of this type of work and which is also doing the land mortgage bank business proper. This new scheme, in fact, is nothing more than an extension of land mortgage facilities to areas where such societies have not been organised at present, and the results of this experiment will be watched with very keen interest.

Bhil Societies.

38. There are 78 Bhil Societies in the Panch Mahals and 11 in the Khandesh Division. In Khandesh the work of specially supervising these societies and of helping the secretaries in the account work is entrusted to a supervisor whose cost is met from a special grant from Government and help from the Institute. In the Panch Mahals the post of the Special Mamlatdar to guide these societies is continued. Half the cost of this

officer is met by the Bombay Provincial Co-operative Bank as in previous years. The figures for these societies are as follows:—

	No. of Societies	Members	Working capital	Reserve Fund
			Rs.	Rs.
Panch Mahals	78	3,806	1,41,683	23,293
Khandesh	11	410	38,447	9,575
	89	4,216	1,80,130	32,868

In Khandesh the new experiment of taking on mortgage the standing crops has proved a great success and with the additional facility of selling their agricultural produce and purchasing their requisites through the Nandurbar Branch of the Bombay Provincial Co-operative Bank, an appreciable improvement is seen in the working of the majority of these societies. Notwithstanding the damage to the Rabi and late Kharif crops by hail-storm and the cold wave, 8 societies have cleared off their overdues to the Bank and the members of these will now get adequate fresh finance. All these societies have now agreed to accept the share system bye-laws and the work of revising the old bye-laws is earnestly taken in hand.

In the Panch Mahals also under proper guidance, the Bhils of Dohad and Jhalod have sold their produce of the value of nearly Rs. 78,000 at the current market rates to the selected merchants to whom they have been directed instead of disposing of their produce to the wayside petty dalals and traders. They are also found to be remembering the amount of their deposits in the societies and the interest they earned over it. This shows that the value of saving is being gradually brought home to them.

Tagavi.

39. The amount of tagavi placed at the disposal of the Provincial Bank was Rs. 3,50,000 and out of this a sum of Rs. 50,097 only was utilized for the following purposes:—

	Rs.
Tals	1,000
Wells and watering channels	21,992
Embankments	1,200
Improvement and levelling of lands ..	10,980
Oil Engine and Installation	1,500
Fencing, purchase and setting up of <i>Rahats</i>	10,425
	<hr/>
	50,097

Progress in Sind.

40. The number of agricultural societies in Sind rose from 844 to 913, the membership became 50,645 as against 47,000 and the working

capital Rs. 1,91,83,000 as against Rs. 1,70,06,000. One principal activity during the year related to the distribution of loans sanctioned for house-reconstruction purposes after the disastrous floods of 1927, and subsequent supervision over the proper utilization of the funds provided. The total amount thus distributed as reconstruction loans was Rs. 4,82,000 and a considerable amount of time and attention had to be devoted to this part of the work.

41. As regards the general progress of the Movement by districts, the districts of Hyderabad, Larkana and Thar Parkar are now almost saturated with all forms of co-operative societies as will be seen from the following figures :—

District.	Percentage of societies to villages.	Average membership per every 1,000 of population.	Average working capital per member.
Hyderabad	.. 30·7	21·2	292
Larkana	.. 25·9	11·2	235
Thar Parkar	.. 21·1	13·9	308

A good awakening has also taken place in the Nawabshah District. The talukas in the Karachi District that have remained undeveloped up to this time are those of Jati, Shah Bundar, Ghorabari and Mirpur Sakro. They constitute a fertile field for co-operative activities, but owing to their long distances from the Railway stations up to this time they were comparatively inaccessible and no intensive work could be undertaken in them. At present, however, these talukas are being gradually opened by motor traffic and some development is now being undertaken in the Jati and Shah Bundar talukas. Jati and Shah Bundar were affiliated to the Bathoro Supervising Union and a new Taluka Honorary Organiser has also been secured. As a result 22 new societies have been organised in these 4 talukas and there is a great demand for more and more societies. This demand will be gradually satisfied after careful enquiry.

Altogether during the year 75 new societies were registered in Sind. The progress is most marked in the Karachi and Hyderabad districts and the number of societies in Karachi have gone up from 86 to 107 this year. The Hyderabad District showed a spontaneous growth of 27 new societies during the year and 5 thereafter, 7 of these were House Reconstruction Societies, 6 Urban Credit Societies, 3 Agricultural Sale Societies and the remaining 16 Agricultural Credit Societies.

42. The following is the analysis of the working capital including the Zamindari Banks :—

Owned Capital.		Rs.	Percentage.
Share capital	.. ..	16,78,344	25·0
Members' deposit	.. ..	2,62,008	3·9
Reserve Fund	.. ..	6,34,578	9·4
		<hr/>	<hr/>
		25,74,930	38·3

Outside Capital.		Rs.	Percentage.
Non-members' deposit	.. ..	5,53,448	8·2
Societies	.. ..	5,799	·1
Central Banks	.. ..	34,91,702	51·9
Government Loan	.. ..	99,271	1·5
		41,50,220	61·7

The working capital of the Movement in Sind has risen from Rs. 64,53,947 to Rs. 67,25,152, giving a net increase of Rs. 2,71,205. From the table of figures given above it will be seen that the owned capital of members has slightly increased by ·4 per cent. and now forms 38·3 per cent. of the total working capital. The share capital is the principal item of the owned capital and works out to Rs. 16,78,344 or, in other words, it forms 25 per cent. of the total working capital. It has increased by 1·5 per cent. over the figure for last year.

As regards the outside capital, the bulk of it, *i.e.*, nearly Rs. 34,91,702 has been contributed by the Banks and it amounts to about 51·9 per cent. of the total capital. The loans taken from the Banks this year show a decrease of 5·6 per cent. which is due to the fact that some of the societies have now accumulated sufficient share capital and reserve fund of their own and they are now less and less dependent on the Banks. This is a very healthy sign and in this connection the well-known saying of Mr. Wolff may be recalled that "A society borrowing from a bank is like a patient in a hospital". The Reserve Fund has also increased substantially from Rs. 5,66,000 to 6,34,000. On the whole, therefore, it will be seen that as regards owned capital the Movement in Sind discloses a very satisfactory position.

43. The Zamindari Banks are doing very good work. The extent of their business is indicated by the following figures :—

	Share Capital,		Working Capital,	
	(1928-29)	(1927-28)	(1928-29)	(1927-28)
	Rs.	Rs.	Rs.	Rs.
Mirpurkhas	1,49,750	1,46,400	4,78,327	4,81,521
Larkana	81,850	67,200	4,22,134	2,88,137
Shikarpur	26,900	.....	56,432	.....

The Zamindari Bank of Shikarpur registered last year commenced its work during the year with an initial share capital of Rs. 26,900. From the figures given above it will be seen that very good all-round progress has been maintained and all the three Banks employed very efficient and well-paid staff. The big Zamindars very keenly appreciate the benefits conferred by these Banks. The standard of recovery of dues

in the Zamindari Banks is very good and out of Rs. 1,55,550 due for recovery from members of the Larkana Zamindari Bank Rs. 1,31,159 or 84 per cent. were actually collected during the year. Extensions were given for Rs. 14,900 and only Rs. 9,491 remained as overdue arrears on 31st March. This amount was further reduced to Rs. 6,300 only two months later. Thus the amount of overdues on 31st May constitutes only 4 per cent. of the total outstanding. The Mirpurkhas Zamindari Bank also transacted a large volume of business during the year and advanced loans to the extent of Rs. 5,54,913. Recoveries amounted to 71·5 per cent. of the total outstanding. For the success of the Larkana Zamindari Bank credit is chiefly due to Khan Bahadur Mahomed Ayoob Khan Khuhro, M.L.C., Chairman, and Mr. Ram B. Motwani, Manager. The Mirpurkhas Zamindari Bank is also being efficiently supervised by Khan Bahadur Sayed Ghulam Nabi Shah, M.L.C., its Chairman.

44. The number of agricultural non-credit societies is 36 as compared with 31 last year. During the year six new societies were registered and one was cancelled. These 36 societies comprise the following types:—

Sale Societies	..	..	..	9
Seed and Implement Societies	..	..	..	9
Supply Society	..	..	..	1
Taluka Development Associations	..	..	..	15
Rectangulation Survey Societies	..	..	..	2
				—
				36

The membership of these societies rose by 437 and is now 7,946 as against 7,509 last year. The working capital is Rs. 2,93,330 as against Rs. 2,57,544 last year, giving an increase of Rs. 35,786. Sale societies are the most important type of these societies. The successful organisation of sale work requires very skilful and efficient handling, and a good deal of business capacity and experience. It is not easy to secure workers with these qualifications and considerable intensive propaganda was carried on for the past few years with a view to the organisation of sale and supply societies. As was to be expected, there is now an appreciable demand for sale societies in those areas where the credit movement is well established. During the year 3 new sale societies were organised in the Hyderabad District (at Badin, Talhar and Mathi) and one in Jacobabad with the assistance of Mr. Thadani, Special Organiser for sale societies, appointed by the Sind Central Bank. The total number of these sale societies is now 9 as against 5 last year and they are distributed in the various districts as follows:—

Hyderabad	..	..	..	..	4
Karachi	..	..	..	..	1
Sukkur	..	..	..	..	1
Larkana	..	..	..	..	2
Upper Sind Frontier	..	..	..	..	1

The Shikarpur Grain Sale Society did the largest business during the year and disposed of 44,987 maunds of different kinds of grain (paddy, wheat, jwar, bajri) and realized a commission of Rs. 3,937 on the sales. The total value of sales effected was Rs. 1,75,643. It had 204 members on its role with a paid-up share capital of Rs. 23,450. This Society obtained a cash credit of Rs. 50,000 from the District Central Bank, Sukkur, and was drawing upon it when necessary. The Society has secured A class in Audit since its registration and is doing excellent work under the able chairmanship of Khan Bahadur Jan Mahomed Khan, M.L.C. The Malir Sale Society disposed of 16,000 maunds of potato and other vegetables and earned a commission of Rs. 9,925. The Larkana Sale Society sold 21,878 maunds of paddy and earned a profit of Rs. 1,556. The Tando Allahyar Sale Society also did good work during the year. It disposed of 6,418 maunds of cotton, til-seed and bajri and earned a commission of Rs. 425. The Society also supplied 3,535 maunds of agricultural requisites to its constituents worth Rs. 19,240. The newly registered sale societies of Badin, Talhar and Matli and at Jacobabad did a fair amount of business. Through the instrumentality of these sale societies the members are able to sell their produce at fair prices and obtain correct weighments. The facility of obtaining an advance of 60 per cent. of the cash value of the produce also increases their popularity and usefulness among the people. Efforts will be made to start two or more institutions during the current year.

Shaikh Ghulam Mahomed, retired Deputy Collector and Managing Director, rendered very valuable assistance in connection with the organisation of the sale society at Jacobabad. Seth Haji Mahomed, District Honorary Organiser, Tando Allahyar, is very ably and efficiently managing the Tando Allahyar Sale Society. As regards Seed Societies, they have now outlived their usefulness and recent experience has shown that the supply and sale societies which perform the combined function of supplying agricultural requisites and also disposing of the agricultural produce are more suitable than societies which undertake only the supply of seed. In the future, therefore, efforts will be made to expand and develop the sale and supply societies.

45. As regards Taluka Development Associations, the total number remained the same as last year, *viz.*, 15. All the Taluka Development Associations are admirably fulfilling the function assigned to them. Through their agency selected varieties of seeds have been introduced and popularized among the zamindars. Modern methods of farming have been taught to the people and improved implements have been popularized and sold. With regard to their activities, the following chief items may be mentioned :—

(a) Popularization and distribution of seed, *e.g.*, Pusa 12 wheat, N. R. cotton, A. T. wheat No. 8, Berseem seed, etc.

(b) Sale of implements, such as Egyptian ploughs, Meston ploughs, Chatauga ploughs, bullock screw water lifts, etc.

(c) Methods of farming—(1) The drill system of cotton cultivation was experimented upon in 15 selected plots in Middle Sind and the

results demonstrated. (2) The uses of reduced seed rate and dry ploughing were also shown to the people. Similarly the Associations at Shikarpur, Sukkur, Larkana and Kambar, arranged to have motor tractor demonstrations through the Agricultural Department. Tractor demonstrations were accordingly carried out for nearly a month during April and May 1928.

Similar demonstrations were organised in Middle Sind. The uses of the machine are noted with appreciation by the people and some of the big zamindars like Khan Bahadur Khuhro, M.L.C., will probably buy tractors of their own, while the small zamindars will combine and purchase a tractor jointly. It is anticipated that the motor tractor will play an important part under post-barrage conditions. During the year the Kambar Taluka Development Association also organised a big seed and cattle show on the 6th February 1929. The Show was attended by about 1,500 people and the winners were awarded prizes and certificates.

46. *Rectangulation Survey*.—After a good deal of consideration two rectangulation survey societies were formed in the Sanghar Taluka of the Thar and Parkar District. The work was completed just after the close of the year. The settlement and readjustments of boundaries of private holdings involved complicated questions of law and finance, and they have been tactfully dealt with by Khan Bahadur Azimkhan. The results of this new experiment will be watched with interest.

47. As regards supervision, almost all the primary societies in Sind come under supervision either at the hands of a regular supervising union or taluka development association. Last year there were 12 Supervising Unions in Sind and 2 more were organised during the year, thus bringing the total number at the end of the year to 14. The Khipro and Bathoro Unions maintained two supervisors each, while the remaining 12 have employed one supervisor per union. The 11 Taluka Development Associations also maintain 11 supervisors and in addition to this staff 13 inspectors are maintained by the various Banks. Thus the total strength of the non-official inspecting and supervising agency in Sind amounts to 40.

Out of 877 agricultural credit societies in Sind 765 come under the supervision either of an union or a taluka development association. There are only 112 societies which remain outside and even these are receiving careful attention from the local organisers.

A District Supervision Board for controlling and systematizing the work of supervisors has been formed for all districts in Sind. Since these Boards have begun to function only very recently, the full details of their work will appear in the next year's report.

48. As has been more than once mentioned in previous reports, the remarkable success of the Movement in Sind is due to the personal influence and enthusiasm of the Deputy Registrar, Khan Bahadur Azimkhan, and it is hoped that the Movement in Sind will show still more remarkable success in the years to come.

(b) AGRICULTURAL NON-CREDIT SOCIETIES.

General Conditions.

49. As stated last year the development of non-credit agricultural organisation presents special difficulties. Most of these undertakings, particularly sale societies, are of the nature of commercial enterprises and the usual risks borne by ordinary traders must also be borne by the co-operative societies. In contrast with individual business the societies have to depend on the corporate guidance of Committees which, in competitive business, is always a disadvantage. A good deal has to be left to the manager or the managing director of the concern and there are instances where such societies have been managed simply as one-man concerns. Close supervision over the manager is naturally difficult and everything depends upon the skill, ability and reliability of individual managing directors. As an example, taking the case of auction sales *vs.* sales by private agreement, auction sales are theoretically the best and they are resorted to wherever possible. But often times, private contract gives better prices and has to be resorted to in the interests of the cultivators themselves. All these matters have, however, to be left to the judgment of one man or at the most a small Committee of 2 or 3 men, and these must be men who command general confidence amongst the cultivators and are also able to bring into play good business ability in the discharge of their duties.

During the year special attention was paid to the organisation of Purchase and Sale Unions with membership confined only to societies. The advantage is that dalals and middlemen who are often found to try and capture the machine, particularly in the Karnatic, are excluded ; but then the societies by themselves are unable to put up enough share capital and the sale union is always handicapped by a perpetual shortage of finance. If cash sales were the rule in our markets, a sale society or purchase and sale union would hardly require any capital at all since it only sells the produce of its members on commission. Thus, for example, at Kumta, the Arecanut Society is able to sell only for cash and it needs practically no finance. But in most market places all over the Presidency credit sales prevail, and the merchants pay for the produce bought after a period of from 7 days to a month (or even more in some cases). The cultivators, however, must be paid at least 60 to 75 per cent. of the value on the spot and the society is, therefore, required to have a large amount of money under its command. This type of business is best conducted, I think, under the Branches of the Central Banks, as for instance in the West Khandesh District, with the help and assistance of the Provincial Bank. The Bank then gets an opportunity of utilizing its funds for a period of about 4 to 6 months on the security of the produce and the sale union also gets the necessary finance at reasonable rates. Experience shows that the very close association and assistance of the Bank are necessary in order to conduct this business successfully. The financing authority, in fact, should take a large share of the control and the best arrangement would be for the Bank to lend its staff to the Union for a part of the year. There are 4 Purchase and

Sale Unions at present working in the Presidency, most of them in conjunction with the Bombay Provincial Bank, but they are all of them faced with the great problem of the overhead charges. If the Bank lends the staff for the period of the season, the Union will have to pay their salaries only for a portion of the year and thus a good deal of saving will be effected. I would place this suggestion before other progressive Central Banks like the Poona Bank which has got a number of depots and godowns in the District.

50. As pointed out in the last year's report, a certain amount of risk is inevitable in sale business; but for each of the market places where the co-operative sale union or shop or sale society exists, an attempt should be made to exactly define and have a record of the market custom, so that no running account is allowed to the merchants. The market custom is usually ascertainable with definiteness and the Society should make it a point to make the merchant pay exactly according to the market custom. If he fails to act up to the agreed custom, his name should be put up at once as a defaulter. In this way the public opinion of the merchant community will be brought to bear on the delinquency of the defaulter and the risk for the society will be considerably minimised. In addition to this, of course, the Society might protect itself by appointing a responsible Managing Director who takes the risk upon himself (for a consideration) and also by keeping a confidential list of people to whom only the society would be willing to sell. I have dwelt on this subject somewhat at length because experience shows that the small supply or sale societies do not prosper. There are a number of small societies like the manure societies, implement societies and agricultural requisite supply societies in the various divisions, but most of them are now languishing and when a suitable opportunity occurs, their business could, I think, be more profitably taken up by the Purchase and Sale Unions working in close association with the Central Banks, which latter should also provide the necessary staff of accountants and managers for the season. As far as I can see, the Central Bank is the only agency which can pick up the best shop managers and exercise the proper degree of control over them, and since the Central Bank is the financing authority, it is also but proper that it should have a considerable share in the detailed management of the Union. As actually tested by experience, the Warna Valley Union, Malegaon Vibhag Purchase and Sale Union and the Dhulia Union are working very well, and the only problem that faces these Unions at present is the reduction of the overhead charges. As the business increases, the losses due to this item will also be proportionately reduced. Another difficulty in connection with the agricultural non-credit work is the difficulty of maintaining the enthusiasm and the loyalty of the members. When a new institution is started, people are enthusiastic enough, but after a time even trifling concessions given by competing merchants and dalals are enough to destroy the sense of loyalty. Non-credit societies, therefore, must necessarily be prepared to face this incessant competition from the trade and here again, the necessity of more and more agricultural organisers becomes apparent. By

constant visits and propaganda the people have to be kept loyal to the organisations which have been started for their own benefit. Another problem before the non-credit organisation is the necessity of working in close co-ordination with the credit societies. In order to attract more business the sale societies are often tempted to follow the methods of the ordinary dealer and I have very often received requests from such organisations to allow them to finance people on the security of their standing crops, but it is obvious that such business is extremely risky since the sale society has really no efficient machinery to see that the crop on the security of which the advance is made would really be brought to the sale society. Losses have already occurred in sale societies in this type of business and the only solution of the difficulty is that the sale societies and the credit societies should work in absolutely close harmony. If a sufficient staff of agricultural organisers is forthcoming, the necessary degree of cohesion and co-ordination between these branches of the co-operative machinery could be maintained and no cultivator could have a reasonable complaint about not getting the necessary finance for the raising of his crops during the various stages of its growth.

51. When a network of purchase and sale unions with an area of operations extending over a whole district becomes an accomplished fact, almost all the supply work at present done by the various small agricultural requisite supply societies could be taken over by these unions, and judging from the experience of Khandesh, this seems to be the best agency both for the sale of agricultural produce and the supply of agricultural requisites.

52. Other types of non-credit work such as fencing societies, joint cultivation societies, bunding or irrigation societies, paddy storage societies are comparatively easier to organise and manage, but close supervision over their work is very necessary and agricultural organisers who are ordinarily graduates of agriculture able to give the necessary kind of skilled advice are naturally the best officers to organize and supervise this type of institutions.

Societies for the sale of Agricultural Produce.

53. The most important of agricultural non-credit societies continue to be those for the sale of the produce of the agriculturists. There are 59 such societies and they are classified according to the produce sold as follows :—

Cotton	28
Gul	2
Tobacco	1
Chillies	1
Paddy	10
Onion	1
Miscellaneous Produce	12
Purchase and Sale Unions	4

Cotton Sale Societies.

54. *Southern Division.*—Out of the 7 cotton sale societies the Gadag and Hubli Societies are the biggest. The Gadag Society worked smoothly during the year and its relations with the local dalals and buyers continue to be cordial. The Society has extended its reserved area to 11,000 acres as against 8,000 acres of last year. But for the late and untimely rains both the quality and quantity would have been much higher. During the year it received 6,000 *dokras* and 5 public auction sales for the improved varieties of cotton were held. It distributed 764,360 lbs. of seed for sowing purposes and 276,495 lbs. for feeding purposes and realised Rs. 45,462. The Society sold during the year 54,230 maunds of cotton for Rs. 8,89,123 as against 39,918 maunds for Rs. 5,84,683 last year. It is expected that during this season the Society will sell in all about 20,000 *dokras* of cotton. Rao Saheb Virappa Chavadi, the Chairman, Mr. Shiddangouda Patil, Managing Director, and Mr. Shetti, Manager, have all been working very zealously for the Society. The Hubli Cotton Sale Society continued to work very efficiently, and under its able Managing Director, Rao Saheb Shirhatti, continues to show good progress. It sold 53,573 maunds of cotton of the value of Rs. 7,35,473 as against 82,248 maunds of the value of Rs. 10,57,762 of last year. The fall in the quantity sold is entirely due to the fact that the cotton season this year began very late, while last year it began very early. The Society hopes to sell about 20,000 *dokras* before the season closes. The Society held one auction sale but owing to the peculiar conditions of the cotton trade it is not always advantageous to have auction sales. Very often better prices are obtained by private treaty. The Society distributed 887,001 lbs. of seed for sowing purposes and realised Rs. 43,567. (This amount includes the price for the sale of 217,119 lbs. for feeding purposes.)

The Haveri Society did not work very smoothly as it is involved in party factions and attempt is being made to save it from cancellation by converting into a sale union. In the Bijapur District there are two cotton sale societies, one at Bijapur and the other at Bagalkot. Both these societies cover the whole district between them.

In the Belgaum District the cotton sale societies supplied good seed to members and also financed them through the credit societies and advanced money on the deposit of goods. In the supply of pure cotton seed the Bail-Hongal Cotton Sale Society has done very good service. It is also getting the produce graded and is able to get good prices for the graded produce.

Seed Business.

55. The distribution of the improved cotton seed is done satisfactorily by the Gadag and Hubli Cotton Sale Societies. The Gadag Sale Society has a reserved area of 11,000 acres and the Hubli Society 5,000 acres for multiplying Gadag No. I (Upland) and Dharwar No. I cottons evolved by the Agricultural Department. The whole area of the cotton tract in the Dharwar District is covered by the improved varieties, which is

no small achievement. Had it not been for these two societies, so much area would never have been covered. These societies also supply seed to the Bijapur and Belgaum Districts.

As regards seed business in the Karnatic, it is not a very profitable concern for the sale societies and they have been advised to reduce their commitments in this respect and agree to sell seed only to members of the societies when indents are received from them.

As regards other divisions, there are small seed societies working with varying degrees of success, but the whole business now requires overhauling and concentration and the best type of agency for this purpose would seem to be the Purchase and Sale Union working in close association with the financing Bank. Supply and sales work can thus be centralized and as the organisation of more and more Unions proceeds apace, the seed and implement societies will hand over their work to the Unions.

56. *Gujerat*.—The Hansot Cotton Sale Society in the Broach District and Thasra Society in the Kaira District did well, but the Surat District stands first in Gujerat in point of the organisation, management and development of the sale business. The societies in the Surat District sold cotton lint and cotton seed of the aggregate value of Rs. 19,41,511 during the period ending 31st December 1928, and earned a commission of Rs. 10,294. The season as a whole was not very favourable to the cotton business since the frost damaged the crops to a considerable extent and the market for cotton remained very dull. The result of these unfavourable conditions was that the societies in the Surat District and the Hansot Cotton Sale Society had a balance of 2,200 bales unsold. It is very satisfactory to record that the cotton sale societies in Gujerat have combined together to rent an office near the Surat Railway Station and engaged a salesman to sell their cotton who is expected to remain constantly in touch with the market. This fact also indicates incidentally the business capacity of the Gujerati agriculturist and his ability to withstand the temporary vicissitudes of the trade.

57. *Khandesh*.—The only sale society doing good work is the Pachora Cotton Sale Society. It is expected that the Dhulia cotton market will actually commence work during the next season. The purchase and sale work will henceforward be transferred to the Unions recently started at Jalgaon and Dhulia and even the Pachora Society intends to extend its operations to the whole of the Taluka and get its bye-laws changed into those of a Purchase and Sale Society, so that it can undertake the sale of other produce in addition to cotton and also do supply work.

Other Sale Societies.

58. In the Central Division non-credit co-operation is practically confined to sale and supply, there being 5 sale societies. The decrease in the sale business of the Nira Canal Purchase and Sale Union is due to the fact that fresh finance in the Baramati area is practically stopped, and therefore, gul is not received from members of societies

as before. In the Sholapur District the position of the Kurduwadi Purchase and Sale Union got stronger during the year. The Union sold cotton, Jawar and other agricultural produce worth Rs. 1,38,439. The Sale Society at Barsi met with difficulties owing to the boycott of local merchants: It did a small business to the extent of Rs. 1,232 as against nil last year. In the Belgaum Division only the sale societies are flourishing. The Warna Vally Sale Union, the Bail-Hongal Cotton Sale Society, the Sankeshwar Sale Society and the Nipani Tobacco Sale Society did good work. The Warna Vally Sale Union has two Shops, one at Kolhapur and the other at Sangli, and opened a third one at Islampur. The three shops in all did business of the value of Rs. 2,35,093 and earned a commission of Rs. 4,658. The Shops at Kolhapur and Sangli worked at a loss while the Islampur Shop made a profit, the losses being more or less due to heavy establishment charges incurred in the slack season. The Ratnagiri Mango Sale Society practically did no work and is declining for want of local support.

The Byadgi Chilly Sale Society is now working very satisfactorily. It sold 5,297 maunds of chillies of the value of Rs. 39,640 as against 2,175 maunds for Rs. 18,711 of last year. The Society has tried the experiment of auction sales and it was beginning to succeed very well but it excited the opposition of the local dalals and the experiment had to be given up. Sales are now being done through the private contract. Unfortunately the Co-operative Sale Societies are not yet in a position to impose their will on the market. The Alur Paddy Sale Society fell a prey to party factions and the society's business suffered, but it is being converted into a sale union. The Kumta Arecanut Sale Society is doing well. It sold arecanut, pepper, cardamum, etc., of the value of Rs. 2,16,620 as against Rs. 1,67,937 of last year. Here also the Society had to meet the hostility of one influential dalal, but owing to the loyalty of the people and the intensive propaganda work done by the District Honorary Organiser, Mr. Hegde, in the villages, the Society is progressing very satisfactorily. Since its business is done in cash, it hardly requires any capital.

Purchase and Sale Unions.

59. During the year a new type of organisation of purchase and sale was started in the Khandesh Division. Its area of operations is the whole District. One such Union was organised for the West Khandesh and another for the Jalgaon Taluka of the East Khandesh District. The West Khandesh Union was registered in September 1928 and actually started work from 1st November 1928. In the beginning work was started only at Shirpur and Dhulia where the ground had already been well prepared. Very great credit is due to Mr. V. V. Garud, Chairman of the Union, who laid a sound foundation for this type of work by his untiring zeal and devotion to duty. The Provincial Bank also did its utmost in providing special financial facilities and lending two of its experienced hands. The services of Mr. Bhole, Agricultural Organiser, were placed at the disposal of the Shirpur Branch of the Union, and

as the result of its intensive work the Union could sell cotton and other produce worth Rs. 4,42,632 and secure a commission of Rs. 5,073 till the end of the financial year. The Union has also undertaken supply work and disposed of seed worth about Rs. 38,000. The supply of domestic requirements was undertaken at Shirpur after the end of the year and has proved a great success, and is even having an effect on the rates charged by the local Kachhi merchants. The second Union at Jalgaon was started rather late in the year and a large business could not be secured but it received valuable assistance from Mr. Salunke the energetic fieldman of the Jalgaon Taluka Development Association, and did business worth about one lakh and earned a commission of Rs. 646.

The Malegaon Vibhag Purchase and Sale Union sold cotton and other produce worth Rs. 1,76,579. In addition to the above societies the Nasik Central Co-operative Bank sold produce of the members worth about Rs. 30,000 through its Shop at Lasalgaon. There is good scope for the development of paddy-stocking and sale societies for the rice tracts in the Konkan.

Manure and Implement Societies.

60. The business done by the supply societies is nominal and decreasing year by year. One village is too small as a unit of operations for such business and this type of societies will now have to be gradually wound up. The business can be much better done through the agency of the Taluka Development Associations, Bank Branches or the Purchase and Sale Unions.

The best work is done by the Pathardi Implements Society which earned a commission of Rs. 1,954 as compared with Rs. 945 during the previous year. The Nagar Societies are being run with the help of the Revenue Department. Most of the clientele of these societies consists of non-members. The Kapuskhed Implement Society is doing good work, and its success is due to the efforts of co-operators like Hari Appaji Sathe.

There were 34 machinery and implement societies with implements of the value of Rs. 23,914. Implements were sold and the amount of commission on hire realised was Rs. 5,019. This type of activity is well developed in the Southern Division which has 21 such societies. They stock ploughs, points, chains, nuts, cane-crushers, Poona pans, grass-cutters and hand-pumps, etc. Within their limited scope these societies are doing very well but this type of business is now becoming more and more risky owing to the progressive fall in the value of implements. A safe policy for the societies to follow would be to sell the implements only on indent.

Land Improvement Societies.

61. There were ten such societies in the Presidency with 448 members. The total area included in the schemes is 1,883 acres of which 1,207 acres were improved at a cost of Rs. 17,672. Government gave a loan of

Rs. 1,016 to the societies. The Southern Division leads in this type of activity and has six such societies with 333 members and an area of 1,147 acres improved at a cost of over Rs. 16,000. The Yelavagi Waddars' Land Improvement Society is the best society of its type. During the year the putting up of dams is almost completed and out of 210 acres of the Society's land 170 acres are now fit for cultivation. Members' deposits in the Society are increasing and they amount to Rs. 1,118. The Maharajpeth Joint Cultivation Society has suffered a great loss by the death of its able Manager. The Society has increased its membership to 58 and all the new members are cultivators. Owing to the untimely rains the Society's accumulated loss now amounts to Rs. 1,540. The Salukatta Dam Construction Society built a pukka dam at a cost of Rs. 5,643 and brought 125 acres under cultivation.

62. There are 14 Fencing Societies in the Presidency with a membership of 727. A total length of about 25 miles wall and wire fencing has been put up at a total cost of Rs. 46,397. The Southern Division shows the best development in this respect. It has 12 societies with a membership of 636. Nine of these are in the Dharwar District and three in the Kanara District. The total area under the schemes is 8,436 acres and 36,943 yards of fencing has been put up at a cost of Rs. 38,714. The Kelwa Fencing Society in the Palghar Taluka has completed the fencing of the fields of its members. There is plenty of scope for such societies in the Dharwar and Kanara Districts, but they require close supervision from the Agricultural Organisers. A Supervising Union for the fencing societies has now been organised and it is hoped that the work of the fencing societies will be properly supervised. Wire fencing is found to be more effective than stone walls and in all future organisations a wire fence will be used.

Cattle Breeding Societies.

63. There were 15 cattle breeding societies of which 11 are in the Southern Division. The total number of breeding bulls kept is 14. The number of cows was 535 and the number of calves born was 180. The Dharwar District shows the best progress particularly in the Mallad tract, where the societies are very successful, and of these the Sidenur Cattle Breeding Society is the best one. It has now got 116 cows and two premium bulls. Thirty-seven calves were born during the year and they are a good progeny. The Society's grazing area is 265 acres which is now cleared of the useless shrubs. As a result of the influence of these societies the village bulls were castrated in order to avoid chances of bad breeding, and the people are also realizing the benefits of inoculating the animals when cattle disease breaks out. Castration of animals by the improved methods is also becoming more popular.

As regards cattle insurance, there is not much scope for improvement. There are only five cattle insurance societies in Gujerat of which the Borbhatha Society covered a risk of Rs. 5,020. It collected Rs. 251 by way of premium and paid claims to the extent of Rs. 53. The Society received a Government grant of Rs. 50, which is to be adjusted during the next year.

Power Pump and Ginning Societies

64. The Anklav Power Pump suffered damage to its pipes and well during the floods. The damage, however, was repaired in March 1929 and the Society afterwards worked nearly 73 hours and supplied water to the village tank and two acres of the land of the members. In order to meet the increasing pressure of work the Sonsek Ginning Society added six more gins to the existing number during the current year and ginned 53,556 Bengali maunds of kapas during the year ending 31st March 1929 and earned ginning charges to the extent of Rs. 25,710. Its expenses for the period ending 31st March were Rs. 13,585. The Kareli Implement Society ginned 5,032 maunds during the current season and earned ginning charges Rs. 3,062 against its current expenses of Rs. 1,192 during the period ending 31st March 1929.

Co-operative Dairies

65. There were seven co-operative dairies in the Presidency with 303 milking cattle. They sold 235,166 seers of milk of the value of Rs. 49,381 and earned a profit of Rs. 2,884. Two dairies in the Belgaum Division did well. The Belgaum Dairy Society has now improved and that at Malvan sold 28,394 seers of milk and realized Rs. 7,099. The dairy business can be more successfully organised if the municipalities in the urban areas take interest in the work and give facilities for building cattle sheds and loans at low rates of interest, if possible. Such assistance would be most welcome and the municipality would then also be discharging its duties as regards the supply of pure milk to the people.

Taluka Development Associations.

66. There were 78 Associations in the whole Presidency with a membership of 54,316 individuals and 579 societies. The expenditure of all these Associations on agricultural propaganda was nearly a lakh of rupees. The Khandesh Division shows the best development as regards these Associations. The 17 associations in Khandesh had a membership of 33,497 individuals and 168 societies and spent Rs. 30,000 during the year. In the Southern Division also the 11 Associations had a membership of over 4,000 individuals and spent nearly 22,000. Similarly the Associations in the Belgaum Division are doing well. As regards particular associations those in the Khandesh Districts are rich bodies with large capital funds and some of them, e.g., Dhulia and Pachora, are also doing the supervision of societies. Experience, however, shows that supervision work is much better done by separate supervising unions since there is a danger of the co-operators' funds being used for non-co-operative work. The existing arrangements, however, need not be interfered with where the work is really being well done, as for example, at Dhulia and Pachora.

The Anti-Famine Institute at Bijapur is practically a development association for the whole District. It has got branches in all the talukas and petas and has collected a subscription of Rs. 31,300 and erected a building called the "Anti-Famine Hall" costing over Rs. 30,000. This Institute is doing good work in connection with the introduction

of improved implements, distribution of seed, poultry farming and cattle breeding. The Institute is managed entirely by the agency of the Revenue Department with the Collector at its head. It is an interesting experiment but the efficacy and usefulness of it will evidently depend on the amount of interest taken by the Collector in the work. At present under the guidance of its enthusiastic Collector, Mr. V. H. Naik, the Institute is doing very useful work.

The following table shows the number of Taluka Development Associations in each of the Divisions together with their members, both individuals and societies :—

Division	Number of Associations	Members	
		Societies	Individuals
Northern	2	....	112
Khandesh	17	168	33,497
Bombay	9	....	6,452
Central	5	115	322
Belgaum	19	131	4,071
Southern	11	165	4,151
Sind	15	....	5,711
Total for 1928-29 ..	78	579	54,316
Total for 1927-28 ..	77	523	54,282

As regards fresh registration of Taluka Development Associations, owing to the financial stringency, no new associations are being registered except with the special sanction of Government.

(c) UNIONS.

67. The total number of Unions on 31st March 1929 was 101 and they were distributed as follows :—

Division	Supervising Unions	Guaranteeing Unions	Total
Bombay Division	4	1	5
Northern	11	....	11
Khandesh	9	1	10
Central	9	9	18
Southern	17	12	29
Belgaum	10	4	14
Sind	13	1	14
Total for 1928-29 ..	73	28	101
Total for 1927-28 ..	68	32	100

The policy of increasing the number of supervising unions is being continued and some of the guaranteeing unions which were not doing any good work were either converted into supervising unions or cancelled. Out of 4,317 agricultural societies, as many as 2,079 have been affiliated to the various supervising unions and are thus receiving the benefit of supervision. In the Dharwar District there are 12 supervising unions and 12 guaranteeing unions. All the guaranteeing unions except those at Hulkoti, Mulgund and Navalgund are simply awaiting cancellation. This work in some cases is delayed owing to their previous financial commitments to the District or Provincial Banks. Almost all the talukas in the Dharwar District have got supervising unions and out of 436 societies as many as 350 are affiliated to their respective supervising unions. The problem of supervision cannot be satisfactorily dealt with unless provision is made for a compulsory levy for this purpose from the constituent societies. This subject was very thoroughly and carefully discussed at the last Provincial Co-operative Conference held in Bombay in March 1929 and the Principle of a compulsory levy and the pooling of the supervision fees district by district has also been approved by the Conference. Proposals bearing on this subject and also on the connected subject of Audit Fees, if any, have been submitted to Government, and Government orders in the matter are still awaited. When these are received, I trust it will be possible to deal with the problem comprehensively on sound lines.

In the Ratnagiri and Kolaba Districts the societies are too much scattered and it has not been possible to organise supervising unions in them. Sangameshwar Taluka in the Ratnagiri District and Alibag Taluka in the Kolaba District have a sufficient number of societies to justify formation of a supervising union in each, but the leaders are unwilling to pay any fees, and further action must await the determination of general policy in the matter. In Khandesh there are now 9 supervising unions and only one guaranteeing union. The guaranteeing union has ceased to function and is being cancelled. In Gujerat there are 12 supervising unions out of which 5 are in the Surat District. A Union for the supervision of Urban Banks in Gujerat began its actual work of inspection of the affiliated Banks during the year under the guidance of its Chairman, Diwan Bahadur Malji, and Vice-Chairman, Rao Saheb Jadav. It has engaged a qualified Supervisor who is a B.Com. of the Bombay University. The Union is thus in constant touch with the affiliated Banks and gives them the necessary guidance in the right direction. Attempts are being made to organise similar supervising unions for Urban Societies in other linguistic divisions of the Presidency.

The efficiency of the supervising unions as a whole increased considerably and the number of societies that are being affiliated to these Unions is also increasing. The District Supervising Union Boards are now functioning. The supervising unions have been asked to accept byelaws giving control of the Supervisors to the District Supervising Union Boards. Some of the Unions naturally show reluctance to submit to the control of the District Boards, firstly because except in the case

of new Unions the necessary provision for the exercise of such control does not exist in the byelaws and secondly, there is no direct representation of the Unions on the District Boards. The Board now consists of the Assistant Registrar of the Division, a representative of the Co-operative Institute and a representative of the financing institution. As regards the representation of Unions on the District Board, in accordance with the Resolution of the Provincial Co-operative Conference, steps have already been taken to provide the necessary representation, and when Government orders on the subject are received, it is hoped that the District Supervising Union Boards will command general respect and will be able to discharge their functions in an efficient manner.

(2) The Provincial Co-operative Bank.

68. The following table shows the present position of the Bank and the progress made during the year :—

—	1928-29.		1927-28.	
	Rs.	Rs.	Rs.	Rs.
Shareholders ..	....	2,113	....	1,926
Share Capital held by Individuals ..	8,25,600	....	8,27,400	....
Share Capital held by Societies ..	4,48,750	12,74,350	4,37,200	12,64,600
Working C a p i t a l (Long-term) ..	31,52,157	....	30,23,713	....
Working C a p i t a l (Short-term) ..	1,52,94,329	1,84,46,486	1,37,97,186	1,68,20,899
Reserve Fund ..	94,929	94,929	92,929	92,929
Reserve Fund for Doubtful Debts ..	1,30,000	1,30,000	1,15,000	1,15,000
Sinking Fund ..	3,39,125	3,39,125	3,10,074	3,10,074
Deposits—Individual Societies and Banks ..	53,78,057	....	48,61,194	....
	91,74,564	1,45,52,621	82,07,344	1,30,68,538

It will be seen that at the end of the year the number of shareholders has increased by 187. Out of a total of 2,113 shareholders individuals numbered 738 and co-operative societies 1,375. Of these latter 16 were Central Banks and 46 Urban Banks. The value of shares held by the individuals was Rs. 8,25,600 and by the co-operative societies Rs. 4,48,750. The Central Banks held shares of the value of Rs. 1,65,200 and the Urban Banks of the value of Rs. 1,44,000. From these figures it will be seen that the Bank is now preponderatingly 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 16½ lakhs, the

share capital alone showing an increase of about Rs. 10,000. The market value of the Bank's shares during the year was Rs. 67 (for an original share of Rs. 50) and the premium of Rs. 10 per share realized last year on the issue of the new shares was credited to the Reserve Fund which now stands at Rs. 94,929. In addition to the Reserve Fund proper, the Bank maintains a sinking fund of Rs. 3,39,125 and a reserve for doubtful debts amounting to Rs. 1,30,000. These two funds really form a sort of reserve fund, but owing to the special circumstances attending the issue of the debentures and the Agreement with the Secretary of State a separate sinking fund has had to be created. For all practical purposes, however, all these three funds constitute a very strong reserve of Rs. 5,64,054, though the reserve fund specifically so-called amounts to only about Rs. 95,000. During the year the Bank made a net profit of Rs. 1,29,975 and paid dividends at the rate of 8 per cent. on the paid-up share capital. Owing to the very serious drop in the value of Government Securities towards the end of the year, the Bank suffered a diminution in the value of its investments to the extent of nearly Rs. 70,000, but owing to its strong position it was able to write off the whole loss from the year's profits. A very satisfactory feature of the year was the recovery of a large portion of overdue interest and this has enabled the Bank to meet the heavy depreciation in its investments without being compelled to reduce the rate of dividends to shareholders.

The deposits may be classified as follows :—

	Rs.
Fixed	1,05,15,784
Current	29,12,015
Savings	11,24,822

The total deposits held by the Branches at the end of the year stood at Rs. 26,47,144, representing an increase of Rs. 7,85,932 over the previous year's figure. The branches are thus able to tap the local resources. The rate of interest for one year deposit was $4\frac{1}{2}$ both for societies and individuals.

69. As has already been mentioned in the last year's report, 3 Land Mortgage Societies have been registered at Broach, Dharwar and Pachora respectively. The Valuation Officers, lent by Government, have been appointed and the first batch of applications for loans has now been received from Pachora by the Bank and is being dealt with. During the year Government bought the Bank's debentures of the value of 2 lakhs at 88 per cent. and a sum of Rs. 1,76,000 was received by the Bank in respect of them. The debentures bonds will be issued to Government in the course of the current year. The Debenture Trust Deed to secure the new series of Debentures has been approved by Government, executed and registered. As regards the rates of interest for the long-term loans, after a good deal

of discussion between the Registrar and the Bank, it was decided that the money approximately raised at about 5 per cent. should be passed on to the societies and borrowing members at 7 per cent., the margin of 2 per cent. being utilized for expenses of the Land mortgage Department of the Bank and Land Mortgage Societies.

70. There was no change in the area of operations of the Bank except that the Sholapur District Central Bank took over the financing of a group of three Unions in the Kurduwadi tract. Three new Branches as shown in the margin were opened during the year and the total number of branches is now 22. The Bank finances a total of 1,182 societies through the Head Office and the Branches and has engaged a staff of 30 Inspectors of whom 9 are part-time Inspectors. The Bank further contributes one-half share of the pay of the Special Mamlatdar at Dohad. For the purpose of inspection and development the areas served by the Bank can be divided into six zones as under :—

- (1) Satara ;
- (2) Poona-Sholapur ;
- (3) Nagar-Nasik ;
- (4) Khandesh (including Parola in East Khandesh) ;
- (5) Gujerat ; and
- (6) the Konkan.

All these zones excepting Gujerat, where the business of the Bank is comparatively inconsiderable, are placed in charge of Senior Inspectors who are full-time touring officers. The Bank has a very well developed organisation to look after the societies under its charge and the Inspectors and the subordinates are always willing to help in conducting the various training classes organized by the Institute.

71. The rate of interest for primary societies continued to be $7\frac{1}{2}$ and 8 per cent. and the concessional rate was allowed to societies which fulfilled the conditions as to punctual repayment. The number of societies which could take advantage of the lower rate was 141 and the total amount outstanding from these was Rs. 9,41,411. The question of a further reduction in the rate of interest is under consideration at present.

72. The opening of new Branches means some additional expenditure to the Bank in the initial stages, but such expenditure is thoroughly justifiable since it facilitates the development of the area, brings about an improvement in the working of the societies and also enables the Bank to secure the confidence of the societies to a better degree by rendering services which they very much appreciate. These are all very important gains both from the point of view of the Bank and the societies.

A special cheque form for savings bank withdrawals was introduced during the year. This obviates the necessity for fixing one anna stamp on withdrawal slips.

Arrears

73. Figures showing the collections and outstandings of the Bank are as follows :—

	Total outstandings	Amount due for repayment	Unauthorized arrears	Percentage of unauthorized arrears to amount due for collection
	Rs.	Rs.	Rs.	Rs.
1928-29	70,80,483	66,86,500	30,34,083	45·0
1927-28	75,85,493	73,34,980	24,10,058	33·0

The figure of overdues rose considerably during the year and stood at Rs. 30,34,083. It is satisfactory to note, however, that the figure for overdue interest was brought down from Rs. 1,71,097 to Rs. 1,29,897, that is to say, a sum of over Rs. 41,000 of overdue interest was recovered during the year. Extensions were given only after careful inquiry and in deserving cases. I have discussed the question of overdues very fully in the previous paragraphs and as stated above, the position of the Canal areas in the Poona and Nagar districts is a peculiar one and the figures relating to these areas must receive special consideration. As Sir Lalubhai Samaldas put it at the time of the General Meeting of the Bank this year, "It is an agricultural crisis that has overtaken the growers of this rich commercial crop—similar to the one we have in the financial, commercial and industrial world—and the utmost patience, tact and caution are required to deal with the situation. I have every hope that if all goes well, the Co-operative Movement will weather this crisis successfully." The apparent heavy increase in the figure of overdues is due to the way in which these figures are shown in the books of the Bank. The Bank is at present simply engaged in recovering as much as it can out of the total dues, and since the whole Movement in these tracts is practically in a state of suspended animation, it really matters very little how these figures are dealt with in the accounts. Practically no fresh finance is given and taking the results as a whole, as has been pointed out above, when discussing the question of overdues, the total, commitments in the Canal areas have been reduced by about Rs. 2 lakhs. When one comes to think of it, this reduction is really a very satisfactory feature and by following the same cautious, sympathetic and tactful policy the Bank will, in course of time, be able to recover all its dues with a reasonable amount of interest. In accordance with the Registrar's detailed suggestions made after his visit to this tract in December the Bank has taken very prompt steps. The terms on which fresh finance was made available were slightly liberalized and authority was granted to the Senior Inspector in charge to give the loans in urgent cases in anticipation of approval subject to certain conditions. A special staff of clerks and peons was also engaged to watch the disposal of the members' crops and to stimulate recoveries. Arrangements were made to check and revise the documents obtained by societies from members. Similar arrangements were made in the Godavari and Pravara Canal areas and further assistance was derived from the appointment of a

Special Recovery Officer in the Nagar District to expedite the execution of the awards against members. The Supervising Unions at Baramati, Belapur and Kopergaon are all of them now under Supervising Officers lent by the Department and the working of the Unions has markedly improved since their services were lent. Barring these Canal areas and a small portion of the Dharwar District which is still under the Provincial Bank, the figures of arrears under other Branches show no increase; on the contrary, the figures have gone down considerably in some of the Khandesh and Satara Branches.

74. In conclusion, I may say a few words about the general management of the Bank and the generous assistance given by it to all forms of new co-operative activity. As regards the management at the Head Office and the organisation of the Branch Offices and the inspecting field staff, the Bank continues to be a model institution, and I can only wish that other District Central Banks will follow its enlightened lead in this matter. One can hardly praise too highly the remarkable work done by the Managing Director, Mr. V. L. Mehta, at the Head Office in Bombay. The Bank's relations with the Department and unofficial bodies like the Institute, the Central Banks, the Societies, and the people in general are very cordial, and the Bank displays a true co-operative spirit in generously giving assistance for co-operative propaganda and help to new institutions in the initial stages. The Bank thus gives a contribution of Rs. 1,600 to the Provincial Institute in Bombay and in addition a sum of Rs. 500 to the West Khandesh Branch. It contributes liberally to the expenses of the Advisory Committees organized at the Branches in order to ascertain the point of view of the local co-operators, and also gives grants to Purchase and Sale and Supervising Unions. During the year the Bank spent Rs. 9,094 in this manner amounting to about 7 per cent. of the year's net profit. The Bank has further very fittingly emphasized the worldwide character of the Co-operative Movement by contributing Rs. 100 to the Earthquake Relief Fund started by the Bulgarian Co-operative Alliance.

(3) District Central Banks

General

75. The number of District Central Banks was 19, the same as last year. The general progress of these institutions can be seen from the following comparative figures:—

		<i>Main Statistics</i>	
		1928-29	1927-28
		Rs.	Rs.
Share Capital	.. ..	29,05,674	27,04,560
Working Capital	.. ..	2,65,58,230	2,47,52,361
Reserve Fund	.. ..	4,41,502	3,77,848
Deposits	.. ..	2,18,42,352	2,00,15,940
Profits	.. ..	3,89,199	3,73,125
Loans due from Societies	.. ..	1,57,60,831	1,70,25,315
Arrears	.. ..	27,03,196	32,32,253
Percentage of arrears	.. ..	19.7	18.9
Cost of management	.. ..	2,50,890	2,16,161

There was an increase of about two lakhs in share capital and 18 lakhs in working capital. Deposits showed an increase of over 18 lakhs and profits went up by about Rs. 26,000. It is clear from these figures that the District Central Banks show a very satisfactory progress all round.

76. As regards the working of the Banks in the various Divisions, all the 7 Banks in Sind continued to be very well managed, the Larkana and Sind Central Banks being model institutions of the kind. All of them are receiving large deposits and taking advantage of this situation to reduce the rates on deposits. The Sind Central Bank functions as the apex Bank for the Province of Sind and has been authorized, therefore, as a special case, to incur outside liabilities up to 10 times the share capital *plus* reserve fund (instead of the usual 8 times). All the Central Banks entertain a well-paid and trained staff of Managers, Accountants and Inspectors. The Sind Central Bank has opened a new Branch at Halla and Mirpur Bathoro and the Larkana Bank has likewise opened a branch at Kambar and the Hyderabad Bank at Tando Allahyar. These Branches are also preparing the ground for the development of sale and supply societies. The Banks in Sind are very happy in securing the services of veteran co-operators, leading businessmen, big landowners and Members of the Legislative Council and Assembly for their directorates. All of them secured A class at the last audit and their relations with the Deputy Registrar and the Department are very close and harmonious.

In Gujerat the Dascroi Banking Union is being very efficiently managed under the capable guidance of Rao Saheb Desaibhai and rendered very useful assistance to the housing societies. It has also now paid off the Flood Relief loan taken by it. The Surat Bank prospers under the guidance of Mr. C. M. Gandhi and is able to attract deposits at the lowest rates in Gujerat. It has got two Branches, one at Bulsar and the other at Chikhli. The Bank has engaged 5 Inspectors and its total cost of working comes to 1 to 2 per cent. of the working capital. The Broach Bank is also doing very well under the guidance of the veteran co-operator Diwan Bahadur Malji, and has got three Branches with an agency at Jambusar. During the year all the Banks have followed a progressive policy and proved to be of very great assistance to the affiliated societies. The Dohad Branch of the Provincial Bank devoted itself to the work of financing and supervising the Bhil societies in consultation with the Special Mamlatdar. As regards advances against produce, the rate of interest was reduced from 9 to $7\frac{1}{2}$ per cent. and this reduction will, it is believed, attract groundnut and cotton in large quantities next year and develop the sale business in the western Mahals.

In Khandesh the East Khandesh Central Bank opened two new Branches at Chalisgaon and Dharangaon. As a result of continuous pressure from the Department some progress has also been made with regard to improving the staff, both at the Head Office and the Branches. Attempts are also made to improve the calibre of the inspectorate and

a scheme of Provident Fund for the benefit of the Bank's employees has been introduced. I cannot, however, say that persons with adequate qualifications have been engaged. For the same salary men with very good qualifications even from the backward classes can now be secured, but the Bank has been following the policy of engaging men with poor attainments and then trying to correct the deficiency by sending them to the various training classes. The services of a Senior Inspector have now been lent by the Department and a competent hand has been placed at the disposal of the Bank. Regular rules for further financing the societies were framed in consultation with the Department and it is hoped that as the result of these measures the working of this Bank will show more and more improvement.

In the Bombay Division there is only one District Central Bank at Nasik with 5 talukas in its charge. The working of this Bank is unsatisfactory, its resources are inadequate, and all efforts to increase the share capital have so far proved unsuccessful. For a long time past the Bank has been exceeding the limit of permissible liabilities and the societies in charge of the Bank are in a demoralized condition. The staff engaged by the Bank is incompetent and very serious irregularities were recently noticed in the working of the Lasalgaon Branch. The inefficient working and the management of the Bank produce a demoralizing effect on the societies and the whole Movement in these 5 talukas is in the grip of a vicious circle. I would advise the Board of Directors of this Bank to face the situation squarely and make up their mind as to the future of the Bank. Perhaps, it would be better to hand over the area to the Bombay Provincial Co-operative Bank. The condition of the societies in the talukas under the Provincial Bank provides a marked contrast to that of the societies under the Nasik Bank. I trust the Board of the Nasik Bank will show enough courage even to adopt this last step if more substantial improvement cannot be shown in the near future.

In the Central Division the Barsi Bank enforces discipline in an exemplary manner and there are no unauthorized arrears. Within its comparatively limited area it continues to function both as an Urban and Central Bank. Its business with individuals is much larger than that with societies and perhaps later on it might be induced to function only as an Urban Bank. This is, however, a question for the future. The Sholapur Bank is improving but the Bank is still in need of well-informed banking advice. During this year the Bank granted no extensions at all even in deserving cases, and the only result of this has been that the overdue figure has unnecessarily gone up from Rs. 20,316 to Rs. 48,625. The Sholapur Bank strengthened its inspectorial staff and opened a branch at Kurduwadi. In the Poona Bank the unauthorized arrears have been reduced from Rs. 3,97,000 to Rs. 1,37,494. These figures showing improvement are very striking and the Poona Bank is one of the best managed and progressive District Central Banks in the Presidency. It opened one more Branch at Khed bringing the total number of its branches to 3. Similarly it opened

3 more depôts at Talegaon-Dhamdhera, Patas and at Nana Peth (Poona) bringing the total number of depôts to 8. The depôts are intended to be a temporary measure for preparing the ground for the organisation of sale societies by enabling individuals to store goods and obtain advances against them from the Bank.

In the Belgaum Division there is one District Central Bank at Belgaum. This Bank has a branch at Bail-Hongal and the Nipani Branch has been abolished during the year. The working of the Belgaum District Central Bank, I am afraid, is not progressive enough. The Bank employs a meagre inspectorial staff and the Inspectors are not properly controlled in their work. The Bank is not pulling its proper weight in the consolidation and development of the movement in the District. The deposit business of the Bank, however, is well regulated and by replacing dearer liabilities by cheaper ones the Bank has been able to earn a good profit with a comparatively small working capital. But the general spirit underlying the working of the Bank is not very healthy and the motive for getting higher dividends seems to be dominant in the minds of the Board of Directors. The societies are charged unreasonably high penal interest at $12\frac{1}{2}$ per cent. and it is to be hoped that in the ensuing year the Bank will look at things from a broad co-operative point of view and adopt a progressive and sympathetic attitude towards its constituent societies.

In the Southern Division there are three District Central Banks, the biggest of them being the Karnatic Central Bank at Dharwar. This Bank continues to be the fighting ground for local factions and in spite of its large working capital of Rs. 35,02,643 and large profits (Rs. 59,616), I am constrained to say that, as at present conducted, the Bank is almost a hindrance rather than a help to the Movement. Even during the current year the General Meeting has not passed smoothly and apparently at the present moment there are two rival managing boards simultaneously in existence elected by the rival groups of members. For the third time during the last 3 or 4 years the General Meeting of this Bank has resulted in an impasse of this kind. The Bank continues to employ, in spite of repeated advice and warnings from the Department, unreliable men as Inspectors and as a result of their misleading advice, stands to lose a considerable amount by way of bad debts. One particular Inspector who has been clearly found to be dishonest was removed recently only when a threat to withdraw the certificate to hold Municipal deposits was given to the Bank. In short, this Bank has become a great source of anxiety and unless conditions improve rapidly during the next few months, I am afraid some drastic action will have to be taken by Government. The working of the Bijapur Central Bank is moderately fair. The Bank has a poor area (co-operatively speaking) under its charge, and naturally there is some difficulty about the profitable employment of its surplus funds. The Kanara District Central Bank continues to be a model institution under the enlightened and able guidance of its Chairman, Mr. S. P. Pandit. The Bank keeps itself in close touch with its affiliated societies and is able to attract plenty of

deposits at the low rates of 4 to $4\frac{1}{2}$ per cent. The lending rate to societies might very well be reduced to 7 or $7\frac{1}{2}$ per cent., and it is expected that the Bank will take this step during the current year. The Bank has two Branches, one at Kumta and the other at Honawar and employs one Inspector.

77. The remarks that I made as regards the qualifications of the Banks' staff last year more or less hold good even this year. The cost of management of the Banks has increased by nearly Rs. 34,000 from Rs. 2,16,161 to Rs. 2,50,890. There is no doubt that during the last two years the Banks have been spending substantially larger amounts on management, but owing to the methods of selecting the staff that are followed one doubts whether full value for the additional expenditure is obtained in the shape of better services.

78. In fact, one cannot fail to be struck by the disastrous policy of isolation which is at present being followed by the District Central Banks. Each Bank tries to recruit its own staff and, in these days of widespread unemployment among the educated classes there is no wonder that service under the Banks forms a very valuable item of patronage, and there are innumerable disputes and quarrels arising from the way the patronage is exercised. Although a most efficient and well-managed apex Bank is at the head of the Movement, very little attempt is made by the individual District Central Banks to profit by the advice and experience of the Provincial Bank. The Provincial Bank has no statutory right of inspection of the constituent Banks and only in the few cases where a Bank depends on the financial assistance of the Provincial Bank does it become possible for the latter to impose any kind of conditions as regards the standard of working. During the last two or three years an annual Conference of Central Banks is being convened under the auspices of the Provincial Bank, and it was decided at the last year's Conference that some sort of a constitution for the Conference should also be drawn up. I would suggest that this is an excellent opportunity for bringing about a greater degree of cohesion and co-ordination in the working of the separate Central Banks and I would strongly advise the constituent Central Banks to evolve a scheme for the recruitment and training of the Banks' staff under the guidance of the Provincial Bank. The Provincial Bank already renders some such service when the District Banks send some of their employees for training, but there is no regular machinery for this purpose and it will be very desirable, therefore, to create a small organisation which will give the necessary help. It is possible to create a sort of federation of the central banks, but it is hardly advisable to add to the number of intermediate institutions when a most efficient Provincial Bank is already there, on whose Board the Central Banks themselves have ample representation. I do not propose to go into details but perhaps a small committee attached to the Provincial Bank's own organisation could very well discharge the functions I have indicated and enable the District Central Banks in the mofussil to obtain the services of really qualified men, make the necessary arrangements for their practical training and incidentally remove the question of recruitment

of the Banks' staff from the purview of the local directorates and thus remove one fruitful source of quarrels and factions.

79. The percentage of arrears in the case of all Central Banks excluding the Provincial Bank, is 19·7 compared with 18·9 of last year.

(4) Non-Agricultural Credit Societies

80. The number of non-agricultural credit societies rose from 516 to 535. The societies of this type can be roughly divided into 4 classes as follows :—

- (1) Urban Banks.
- (2) Salary-earners Societies.
- (3) Communal Societies.
- (4) Miscellaneous.

The number of full-fledged Urban Banks rose to 70 as against 68 of last year. The following table shows the general progress of this type of societies :—

	1928-29	1927-28
	Rs.	Rs.
Working Capital—		
Urban Banks of Rs. 50,000 and over	2,48,93,189	2,17,81,914
Other Banks and Societies	42,78,339	40,09,919
Members	1,74,820	1,67,087
Share Capital	63,78,446	56,25,912
Reserve Fund	17,45,770	14,96,901

The share capital shows an increase of Rs. 7,52,534 and the Reserve Fund has increased by nearly 3 lakhs. Urban banking in this Presidency is now very well developed and even small towns other than taluka towns now enjoy the benefits of banking facilities through the Urban Banks.

81. The percentage of arrears in the non-agricultural societies as a whole was 11·4 as compared with 11·1 of last year. The percentage in the case of non-agricultural credit societies is 11·3 as compared with 11·1 of last year, and in the case of urban banks the percentage is 9·7 as compared with 9·2 of last year. As was noticed last year, heavy arrears occur in a comparatively small number of banks, *e.g.*, there are 12 banks with arrears of 29·8 per cent. Some of these Banks with heavy arrears are :—

Name of the Bank	Amount in arrears	Percentage
	Rs.	
Namdeo Agency	1,14,000	49·2
Byadgi Urban	78,227	49·0
Nagar District Urban	1,76,322	41·3
Kumta Urban	52,836	37·1
Salsette Catholic	41,920	36·4
Belgaum Pioneer	2,20,863	32·2
Bhavsar Agency	20,657	28·7

Name of the Bank	Amount in arrears		Percentage
		Rs.	
Satara Namdeo	19,142	28·4	
Karwar Urban	39,740	27·5	
Betgeri Urban	54,705	22·5	
Dharwar Urban	1,25,350	19·5	
Southern Maratha	1,20,219	19·0	

Every attempt is made to improve the working of these Banks and if we separate the figures of these comparatively unsatisfactory institutions, the percentage of arrears in the much larger number of the remaining 58 Banks only comes to about 4·7.

82. As regards the working of the individual Urban Banks and societies, in Sind 7 more non-agricultural credit societies were registered during the year. The Mercantile Co-operative Bank of Karachi, though newly started, is showing very good progress, and it is probably the best institution of its kind in Sind. In the case of the Mirpurkhas District Police Society the whole of the capital is contributed by the members themselves. The Communal Banks of the Khudabadi Amils of Hyderabad and Karachi and the Bhaiband Bank of Hyderabad are very well managed, as both these communities are highly advanced and enlightened. Three Communal Urban Societies have been organised for the *Hindus* of Badin, Talhar and Tando Allahyar. The Urban Banks as a whole in Sind are becoming very popular with all classes of people. They possess adequate capital for the needs of their constituents and it is found that they are the best agency for reviving and developing the small trade and the industry of the country. In the Bombay Division the Urban Banks and societies are showing steady, continuous progress. Nearly six-sevenths of the working capital consists of the members' deposits and the share capital. From the point of view of encouraging thrift a remarkable measure of success has been achieved in the Bombay Division and the societies have enabled the members of ordinary means to lay by nearly a crore of rupees by way of share capital and deposits. In the Bombay Division the overdues have been reduced from 5 per cent. to 4 per cent. on the total outstandings, and out of 166 societies 90 societies show no overdues. On the whole, the working of this type of societies in Bombay has been greatly improved and societies requiring close personal supervision and direction are now very few. Some of the debt redemption societies in Bombay were cancelled during the year and it might be definitely stated that the experiment of relieving the labouring classes from their debts by long-term loans has definitely failed. The working of the urban societies in Gujerat continues to be very good. The Surat People's Co-operative Bank is a very successful institution of this type and Rao Saheb Jadhav deserves great credit for the development of the urban movement in Gujerat. A Supervising Union for urban societies has already been registered and similar attempts are being encouraged in other Divisions. The Urban Movement in Khandesh is also progressing rapidly and one very satisfactory feature is that the mill-hand societies

organised for the workers of the Pratap Mills at Amalner are model institutions. Most of them have employed competent staff and been able to command deposits at low rates. In the Central Division the Namdeo Co-operative Bank had to be cancelled during the year but the Pandharpur Urban Bank has markedly improved, and credit for this satisfactory state of affairs is due to Mr. Newale, the Chairman, and Mr. Surnis, the Manager. The Nagar Urban Bank continues to progress under the direction of Rao Bahadur Chitale, but its overdues have been increased from Rs. 1,37,000 to Rs. 1,76,000 and it is hoped that stringent steps will be taken by Rao Bahadur Chitale to reduce the overdues. The Urban Credit Movement is working on sound lines in the Central Division, and there is not a single society in the D class and only 9 are in C class and even these C class societies are capable of rapid improvement. In the Belgaum Division the Belgaum Pioneer Bank is the biggest of all and though its working is on the whole satisfactory, overdues show no sign of abatement. A large amount of this Bank's money is more or less locked up in loans on the security of house property and the Bank is gradually trying to reduce its commitments in this respect. In the Southern Division the progress is steady and the working capital rose by nearly 5 lakhs as compared with last year. The Hubli Urban Bank under the guidance of the veteran co-operator Rao Bahadur Walvekar, continues to be very ably managed. Other Banks like the Dharwar Urban, the Southern Maratha Urban are also doing well and the Banks in the Kanara District like the Sirsi Urban Bank, the Kumta Urban Bank are also showing satisfactory progress. As already stated, a Supervising Union for Urban Banks has been created for Gujerat. The necessity of similar Unions or Federations in other parts is very keenly felt and one such Union for each of the linguistic divisions would add very materially to the strength of the Urban Banking Movement in the various Divisions. The constituent Banks may agree to pay a certain subscription and the Unions would maintain a qualified and experienced staff of Inspectors or Supervising Officers who would give continuous detailed advice and guidance to the constituent Banks. A time has also come now for each Urban Bank to systematise and overhaul its recovery work, so that not more than a very small number of cases should go to the Civil Court or the Revenue Department for recovery. Overdues in Urban Banks can only be reduced when the methods of finance are carefully adjusted to the requirements of the borrower and vigilant supervision through paid staff must also be exercised over the utilization of the money. I trust all the Urban Banks and societies will now take up this idea and evolve their own supervising machinery in the near future. For the last few years the Provincial Bank has been calling a Conference of the Central and Urban Banks, and I trust the next year's Conference will try and determine the future lines of advance and unification.

IV.—THE CONSUMERS' MOVEMENT.

83. The number of societies has been further reduced from 38 to 35. Out of these 35 also, 4 are non-working and are being recommended for

cancellation. The following stores have, however, worked satisfactorily. In Bombay the B. B. & C. I. Railway Stores had a total sale of Rs. 1,35,000 with a profit of Rs. 4,158. The Telegraph Consumers' Stores had a sale of Rs. 65,902 with a profit of Rs. 3,343. The Government House Co-operative Stores with a membership of 324 has made a good beginning with the total sales of Rs. 52,804. The profit earned was Rs. 1,098. The South Indian Stores worked well during the year. The three College Stores also continued good work with a total sale of Rs. 21,379. The profit was Rs. 1,802 as compared with Rs. 1,550 of last year. The College Stores develop among the students a sense of responsibility, capacity for organisation and a spirit of brotherhood, which will stand them well in any career they may follow after leaving their College.

In Gujerat the Bulsar Railway Co-operative Association with its loyal band of 221 members and a working capital of Rs. 26,354 had a total sale of Rs. 75,390 and a net profit of Rs. 3,878, as against a profit of Rs. 3,383 of last year.

Of the four societies in the Southern Division only one is working at Karwar. It was able to sell goods worth Rs. 23,436 and earned a profit of Rs. 703 during the year. In Sind a new store was registered towards the close of the year for the Municipal sweepers of Karachi. The only consumers' society that kept working during the year was the Hyderabad Amils Store at Karachi. The value of its sales during the year aggregated Rs. 38,220, wherefrom the society earned a net profit of Rs. 230 only. It has 80 members on roll with a share capital of Rs. 4,647.

The reasons for the failure of this side of the Movement have been described in detail in the last report and need no repetition here.

V.—HOUSING SOCIETIES.

84. The number of housing societies rose from 52 to 56 and the following are the main statistics :—

			1928-29	1927-28
Number of members	..	..	5,654	6,260
Share capital	..	..	Rs. 17,41,276	Rs. 15,75,188
Working capital	..	..	„ 88,21,286	„ 79,23,984
Reserve Fund	..	..	„ 1,25,234	„ 1,15,372
Government Loan	..	..	„ 30,15,086	„ 29,78,517

85. There was on the whole appreciable improvement in the working and morale of the housing societies in Bombay. Excepting in the case of the Vasant Theosophical Society the internal dissensions have almost disappeared. The long-standing disputes in the Kanara Goud Saraswat, the Saraswat Suburban and the Bombay Catholic Societies were settled during the year and they are now working smoothly, and all societies

are exerting to stabilize their position. In the societies organised on the tenant-co-partnership system the problem of vacancies continues to be serious. The Rent Act was abolished over a year ago, but the industrial and commercial life of Bombay is faced with a period of unprecedented depression and owing to lack of opportunities for employment in Bombay, the small tenements of the societies are not very much in demand.

86. With the addition of Muslim Housing Society at Karachi the number of societies of this class in Sind is 11, 9 being in the town of Karachi and 2 in Hyderabad. The Karachi Parsi Housing Society was the first in Sind to commence its building operations and it has now almost completed its work. This Society is in many respects an ideal housing colony and the other societies also are trying to follow in its footsteps. Of the remaining, only 4 societies in Karachi have commenced building operations. Out of the 13 societies of this class in Gujerat, 12 are in Ahmedabad. I am glad to note that the Brahma-Kshatriya Housing Society completed the buildings of all its members soon after the close of the year. In spite of the disastrous floods last year which retarded the building programme to a great extent, the Society has now been able to finish all its buildings. The whole credit is due to the energetic work done by its secretary, Mr. P. V. Desai, and its Chairman, Mr. Shivprasad A. Thakore. The Jain Co-operative Housing Society has built 8 houses. The Bharatniwas and the New Brahma-Kshatriya Societies have not been able to show progress on account of the difficulties as regards the compulsory acquisition of the necessary plots of lands.

In the Central Division the Saraswat Brahmin Society at Poona continued its construction work and added seven more buildings to the six already constructed last year, thus bringing the total to 13. The affairs of the St. Joseph's Guild Housing Society at Ahmednagar continued to be unsatisfactory. The management of the Society has now passed into the hands of a rival party. In spite of the efforts of the present Managing Committee, the faction which was in power formerly does not pay the arrears of rent, etc. On the other hand, old defaulters belonging to the party now in power are clearing off their arrears. In spite of difficulties, the management of the Society did, with considerable efforts, manage to pay up the Government instalment falling due on 29th March 1928 before the end of the year under report. Efforts made for a compromise acceptable to both the factions failed and the situation is rather difficult. It will have to be handled with great care, tact and firmness. Proposals to enter into possession of the property of the Society mortgaged to Government have been submitted and final orders of Government in the matter are awaited.

Out of the four societies in the Southern Division 2 at Dharwar, *viz.*, the Saraswat and Raddi Housing Societies, are working well.

House-Reconstruction Societies.

87. As the people from Thar and Parkar District preferred to take loan from the Revenue Department, the sum of Rs. 81,335 (the amount

of the sanctioned loan) was surrendered to Government and the 13 societies in that District were cancelled. Ten more societies were registered during the year, 7 in the Hyderabad District and 3 in the Ahmedabad District. The total number of reconstruction societies on 31st March 1929 was as follows :—

Ahmedabad District	..	..	25
Hyderabad District	..	..	25
			50

The following amounts were advanced :—

District				Before 31st March 1928.	From 1st April 1928 to 31st March 1929.	Total.
				Rs.	Rs.	Rs.
Ahmedabad	..	..	..	56,210	89,455	1,45,665
Hyderabad	..	..	..	2,63,640	1,50,690	4,14,330
			Total	3,19,850	2,40,145	5,59,995

The following amounts were repaid to Government during the year ending 31st March 1929 :—

			Rs.
Ahmedabad District	..	..	9,520
Hyderabad District	..	..	10,000
			19,520

The amount of loan sanctioned by Government was credited in the current account of the various reconstruction societies with the respective District Central Banks and the same was advanced to them in instalments as the work progressed. Special care was taken to see that the loans were actually utilized for the purpose for which they had been granted. All the societies completed their work of reconstruction or repairs during the year and the special staff appointed to look after these societies was withdrawn in the middle of the year.

VI.—PRODUCERS' MOVEMENT.

General.

88. Owing to the cancellation of some of the non-working societies, the number of Producers' Societies was 27 as compared with 30 of last

year. Weavers' societies are being dealt with separately. The following are the main figures :—

—	Number of societies.	Number of members.	Share capital.	Working capital.	Value of articles produced.	Loss on the year's working.
			Rs.	Rs.	Rs.	Rs.
1928-29 ..	27	992	27,996	2,17,826	2,65,762	2,623
1927-28 ..	30	1,244	48,404	2,25,745	3,32,833	13,287

Except a few individual societies almost all societies worked at a loss. The total loss is Rs. 2,623 as compared with last year's loss of Rs. 13,287. The total working capital and the articles produced are also decreasing, as regards the working of individual societies, the Twashta Kasar Society of Poona was not being managed properly and was incurring losses from year to year. The Society had, therefore, to be cancelled during the year. The Satara Copper and Brass Industry-developing Society which was for some time faced by very adverse circumstances due to the slump of the market for the finished articles was able to make some profit on the business during the year. The profit earned was Rs. 1,501. In spite of adverse circumstances, the members of this Society continue to display a commendable spirit of loyalty to the cause of Co-operation. The Nadiad Leather Workers' Society has shown no signs of revival of its affairs. The Dharwar Machigars Society continued to be well-managed. It sold raw materials worth Rs. 17,509. The Society has built its office at a cost of Rs. 2,500. About Rs. 2,000 were collected as subscriptions from outsiders. Government gave timber worth Rs. 400 free of cost for its building. The foundation-stone of its building was laid by the Honourable Mr. Jadhav. The Sanikatta Salt Owners Society sold salt worth Rs. 2,21,202. The Society can manufacture more salt but the market is very dull at present.

The Honawar Coir Makers' Society could not sell coir of more than Rs. 1,365 value as the market was dull throughout the year. The Society's position will improve if it secures a good buyer in Bombay. The Hukeri Labourers' Society is a clear example of what labourers can achieve by means of co-operation. There are 40 members most of whom belong to the depressed classes. The Society gives advances and adjusts the same with the wages when the work is done. The Society was able to secure big contracts during the year which helped the Society to earn good profits. The profit for the year was Rs. 1,900. It will be distributed as bonus among members. A Government loan of Rs. 600 was given to this Society during the year.

Of the four societies in Bombay the Sahakari Manoranjan Mandal Society, which gives public performances of vernacular plays with the help of a band of amateur actors is the only Society of its kind.

89. As remarked in the last year's report, the producers' societies have met with worse failure than even consumers' stores, and their failure

is mainly due, either to the inefficiency of management or the absence of any real spirit of joint effort or co-operative production. There are many difficulties in pushing on the Producers' Movement. It is not very difficult to organize societies, but to keep up the initial enthusiasm and foster a proper sense of loyalty to the workers' own organization are most difficult tasks and there is little chance of this aspect of the movement developing properly until the organization of co-operative credit becomes firmly established among the industrial producers. A very persistent campaign of propaganda and education by capable workers is the first step. It requires a great amount of moral effort and courage for them to make a determination to work and act up to that determination.

Weavers Societies.

90. The following are the main statistics of Weavers' Societies:—

	Societies.	Members.	Working capital.	Sales.	Profit.
			Rs.	Rs.	Rs.
1928-29 ..	55	2,539	2,63,722	2,27,514	9,641
1927-28 ..	59	3,154	3,24,668	2,14,540	9,955

The number of societies decreased from 59 to 55, as some of the mis-managed societies had to be cancelled during the year. The total sales increased from Rs. 2,14,000 to Rs. 2,27,000. The experiment of selling the finished product through Branches of the Provincial Co-operative Bank was not found to be very successful and as an alternative the societies themselves arranged to get small lots and sold through other societies to the consumers direct who are members of co-operative societies. The value of the finished goods thus sold was Rs. 14,772. This method is now being encouraged as the primary producer is thus brought into direct relations with the consumer.

91. As regards progress in individual societies, the Momins Weavers' Society at Bhiwandi progressed well and showed an increase in the share capital. The sales rose from Rs. 22,163 to Rs. 31,909. The Momins are conservative by nature and are slow to adopt new ideas, but the Society has now passed the stage of initial difficulties and its business is increasing steadily. The Society experienced some competition from the local shop-keepers, but withstood it successfully and succeeded in reducing the prices all-round in the market. The Ramania Weavers' Society at Dharangaon in East Khandesh has also done good work. The Hebsur Weavers' Society sold raw materials of the value of Rs. 31,750 and made a profit of Rs. 1,483. The Jartar Weaving Industry Developing Society has begun its work during the year and the Poona Central Co-operative Bank has allowed the Society a maximum credit to the extent of Rs. 10,000 on the security of raw materials and finished articles. Of the remaining societies those which did good work were at

Sangola in the Sholapur District, Bail-Hongal, Kittur and Gokak in the Belgaum District, Pathardi in the Nagar District. At Malpur-Kasara in West Khandesh a new society was started to help the mahar weavers, and it is doing well.

The Southern Division Weavers' Union of Hubli has sold raw materials worth Rs. 23,695 and made a profit of Rs. 1,912. The Union could not offer favourable rates to the societies as its capital is limited and its sales are poor. The Weavers' Central Union at Sholapur also was not able to supply yarn to weavers' societies at a price cheaper than those of ordinary merchants. The reason appears to be that it had a limited capital and could not purchase different kinds of yarns in sufficient quantities at wholesale prices. To remedy the situation, steps are being taken to amalgamate this Union with the Sholapur Weavers' Urban Society, which has a fairly large working capital that would be of great use to the Union for improving its business.

92. The problems of weavers are mainly those of working capital, credit, purchase and sale. In the weavers' societies the functions of (1) credit and (2) purchase and sale are combined. They provide credit for working capital and in the old societies, also for other purposes. The societies are purchasing yarn and stocking it for sale at their own risk. Some societies are also advancing loans on the mortgage of finished products.

The chief difficulty experienced in connection with the working of weavers' societies is the problem of maintaining their sense of loyalty to the organizations created for their own benefit. The great need of the weavers is an efficient purchase and sale organisation which will supply them yarn and other materials at competitive wholesale rates and will also arrange to sell the finished goods. Purchase and Sale Unions for this purpose would help the weavers to a great extent, but the members break away from their Union on the slightest pretext and the sawkars and dealers find no difficulty in maintaining their hold over the weavers and exploiting them for their selfish ends. A systematic campaign of co-operative education must be carried on among weavers, and pending the creation of a strong "will to co-operate", I am afraid no marked progress in this type of activity can be expected.

VII.—THE BOMBAY PROVINCIAL CO-OPERATIVE INSTITUTE.

93. The membership of the Institute at the end of the year stood at 5,671 of which 4,776 were societies and 895 individuals. The Institute realised Rs. 30,902 by way of subscriptions from the societies and individuals.

The Annual General Meeting of the Institute was held in Bombay on 26th August 1928. Mr. G. K. Devadhar, owing to his other preoccupations, did not offer himself for re-election and the Institute was fortunate in securing Sir Chunilal V. Mehta as President. Sir Chunilal was accordingly elected President and the Meeting expressed its appreciation of Mr. Devadhar's services by electing him an Honorary Fellow of the Institute. Sir Chunilal, the new President, has been taking very keen interest in the development of the Institute.

94. The Registrar met the representatives of the Institute on two occasions to discuss certain important questions. He also attended two regular meetings of the Executive Committee. Further he attended two sessions of the Provincial Co-operative Council and the Annual General Meeting.

On the occasion of the Registrars' Conference held in Simla in September 1928 the Honourable Mr. V. Ramdas Pantulu convened a Conference of the Provincial Co-operative Institutes at Simla and the Bombay Institute was represented at this Conference by Sir Lalubhai Samaldas and Mr. V. L. Mehta. Sir Lalubhai presided over this Conference and it has framed a scheme of an All-India Co-operative Federation or Association. This scheme with some modifications was accepted by the Executive Committee of the Provincial Co-operative Council.

95. *Co-operative Schools.*—The regular co-operative schools mentioned in the last year's report were actually opened on the 1st July 1928 at Surat, Poona and Dharwar. The schools have organised courses of training for (1) rural secretaries, (2) urban secretaries, (3) supervisors and (4) bank inspectors, the medium of instruction being the local vernacular. Mr. C. M. Gandhi, B.A., LL.B., Mr. S. S. Baswanal, M.A. and Mr. G. K. Bhopatkar, worked as Principals of the three schools at Surat, Dharwar and Poona respectively. The expenditure of these 3 schools amounted to Rs. 5,000. The Institute had earmarked Rs. 3,000 for this purpose last year and the Central Co-operative banks between them contributed Rs. 1,860. The Principals were paid Rs. 400 each as honorarium and the lecturers Rs. 360 each. At the end of the year the number of successful candidates in the various courses was as follows :—

Examinations.		Number of successful candidates.	
		October 1928.	March 1929.
1. Co-operative	Certificate Examination	14	..
2. Rural Secretaries	" "	31	44
3. " (Junior)	" "	20	21
4. Urban Secretaries'	" "	1	4
5. " (Junior)	" "	1	1
6. Urban Banks' Secretaries	" "	..	14
7. Bank Inspectors'	" "	..	7
8. Supervisors' Diploma Examination	" "	..	13

It is hoped that the schools have met a long-felt want by providing continuous systematic training in place of the short courses which formerly used to be given. The cost, however, has been considerable. It is proposed to continue the schools next year, and hoped that the Board's appeal for funds from various Co-operative Banks will meet with a generous response.

Vernacular Literature.—Professor Kaji's "Primer of Co-operation" has been translated into Gujarati, Marathi and Kanarese, but the provision of vernacular literature is still very inadequate at present and it is hoped that experienced co-operators with leisure will take up this work and supply the longfelt want.

Journals.—The Bombay Co-operative Quarterly and the Sahakari Mitra continued to be published from the Head Office while the Sindhi, Gujarati and Kanarese journals were published by the respective divisional branches.

Conferences

96. *The 16th Provincial Co-operative Conference.*—The Provincial Co-operative Conference was held on the 3rd March 1929 under the distinguished presidentship of Dr. Sir P. C. Ray. It was inaugurated by His Excellency the Governor, Sir Frederick Sykes, and owing to the unavoidable absence of Sir Chunilal Mehta, the Vice-President welcomed the delegates. The next day, the Honourable Mr. B. V. Jadhav, the Minister for Co-operation, addressed the Conference. At the end of the day a Garden Party was arranged on the terrace of the Institute Building. Some of the important resolutions passed at the Conference are published separately as an appendix.

With regard to the work of conferences in general, I may add a few friendly remarks. A large number of conferences, as usual were held this year in the talukas and the districts and they served a good purpose by way of propaganda. A large number of resolutions are also passed at the conferences and I would suggest some businesslike way of dealing with the resolutions. Nearly 70 or 80 per cent. of the resolutions ask for some sort of help from Government. The resolutions are duly passed on to the Registrar through the Assistant Registrars and the Department thus receives a very large number of resolutions of this type, and it naturally becomes impossible to give adequate consideration to every one of them. There is practically no attempt at coordinating the various suggestions and picking out those which are particularly urgent and which deserve special consideration. All conferences are now held under the auspices of the Institute and I would suggest that the Institute might appoint a small committee every year to deal with this subject. All the resolutions passed at the various conferences should, in the first instance, be examined by this Committee and the order of urgency may be determined. The reasons underlying the particular suggestion may also be fully given and then the selected resolutions may be forwarded to the Department or to other Institutions whom they concern. This Committee may examine all the resolutions carefully and only forward a few of the most important and urgent ones to the Registrar for his consideration. The present financial condition of the Presidency is well-known to everybody and nothing whatever is gained by sending a large number of resolutions to the Registrar or Government asking for financial help of various kinds. If only a few carefully considered proposals are submitted, it may be possible to take them up seriously. Under present conditions, I am afraid resolutions are passed rather

lightheartedly, and if, as is inevitable, they are more or less unattended to, they only provide arguments for those who would like to say that nothing is done in pursuance of the resolutions passed. Everyone will agree that this is not a satisfactory state of things and the Head Office of the Institute should make a proper arrangement for examining the various resolutions and forwarding only the most urgent ones to the Department or the Institutions concerned.

97. *Propaganda Officers.*—As pointed out in the last year's report, the Institute has been continuing the policy of appointing propaganda officers for districts. At present there are 8 propaganda officers employed, 3 Divisional Officers for Bombay, Gujerat and Khandesh and 5 District Officers for Poona, Ahmednagar, Satara, Sholapur and Ratnagiri. Later on, at the suggestion of the President, the Executive Committee decided that all the officers, whether in the Division or the District, should work in a small area of one or two talukas only in an intensive manner and, if possible, should concentrate their attention on the group of 5 to 10 villages so as to be able to show some tangible work. This policy has not yet been actively put into operation.

98. *Work of the Branches.*—The branches are trying to do as much as possible within the limit of their resources. Their principal activity consists of organizing Managing Committee classes and small conferences. They are generally hampered by lack of funds. The Gujerat Branch pushed on with vigour the work of reviving the societies in Matar Taluka of the Kaira District. The Panch Mahals District Branch with the help of its Propaganda Officer is trying to organize a housing society in Godhra. The Broach Branch reconstructed the Kareli Ginning Factory which had been ruined by the floods. It organized visits of societies by its Managing Committees and 30 societies were thus visited. The Surat and the Poona District Branches and the Karnatic Divisional Branch did the preliminary work in connection with the starting of the co-operative schools. The Girgaon District Branch has established two Committees of Ladies to propagate the Co-operative Movement among their sisters. The Maharashtra Ladies' Committee organized three lectures. As there is already a co-operative society of Maharashtra ladies, it may well serve as a starting point of the Committee's activities. The Gujerati Ladies' Committee has also tried to start a Co-operative Store for ladies and share capital to the extent of Rs. 500 has already been collected. It is hoped that ladies will succeed where men have failed. The Nasik District Branch started on the Co-operators' Day a Co-operators' Club and Library, Rao Saheb R. V. Vandekar having made a donation of Rs. 50 for the purpose. The best thanks of the Institute are due to him. The West Khandesh Branch has been doing most excellent work, but during the year under report Mr. V. V. Garud was wholly engaged with the organisation of the Purchase and Sale Union at Dhulia and Mr. M. C. Kelkar, retired Deputy Collector, is continuing Mr. Garud's work with the same vigour and enthusiasm. The West Khandesh Branch is one of the best District Branches in the Presidency. Its Propaganda Officer visited 50 societies and delivered 40 magic lantern lectures. The Belgaum Branch also continues to work

enthusiastically under the guidance of Mr. V. N. Bakre. The Kanara Branch of the Institute at Kumta is doing most excellent work and it is probably the best Branch at present in the Presidency. A visit to the Kumta Branch of the Institute is an education in itself and by constant and systematic attention the Kanara Branch has effected improvement in 11 societies raising 5 from B to A class and 6 from C to B class. It made investigations in the villages of Antarvalli, Uppinpattan, Murur and Kallabhe with a view to find out if the supply of foodstuffs and cattle fodder, could be co-operatively organized. Very great credit is due to Mr. S. P. Pandit, the President, and Mr. Habbu, the Secretary of this Branch. The District Branches at Kolaba, Karachi and Thana practically did no work. The Kolaba District Branch lost its Secretary by the death of Mr. S. G. Deshpande, B.A., LL.B., and the activities of this Branch were then practically paralysed.

The Honourable Mr. B. V. Jadhav, Minister for Co-operation, visited the Institute and had a free discussion with the Executive Committee on problems confronting the Movement. Rao Bahadur V. Krishnama-chari, Dewan of Baroda State, and the Honourable Mr. Ramdas Pantulu, President of the Madras Provincial Co-operative Union, also paid visits to the Institute.

99. *Finances of the Institute.*—The great problem before the Institute is that of the finance. Taking the figures of the Head Office it will be seen that the total annual income of the Central Office amounted to just a little over Rs. 48,000. Of this Rs. 34,000 constitute the Government grant including Rs. 4,000 the portion of Conference grant, and only Rs. 8,438 are received by the Head Office from the subscriptions from individuals and societies. Under present conditions of financial stringency it seems very improbable that the Government grant would be increased in the near future and the only possible way of increasing the resources is to enlist more individual members. At a recent meeting of the Provincial Co-operative Council, after the close of the year, the annual subscription for individuals has been reduced from Rs. 5 to Rs. 3, and it is earnestly hoped that this reduction of subscription will have a very striking effect in producing an increase of membership. Leaving aside outsiders for the present even if the people who are already connected with the co-operative activities such as Directors of the Banks, Chairmen and Managing Committee members of societies, Honorary Organisers, officers from the Department, Liquidators and Arbitrators and many others, make up their mind to become members of their respective Branches in their individual capacity, a very large amount of money could be easily collected and most fruitfully spent not only in furthering the cause of the Movement in general, but in establishing the position and prestige of the Institute itself. Unfortunately the Institute finds itself in the grip of a vicious circle. For lack of funds no substantial work, especially work of a kind which would appeal to the mass of the rural and urban co-operators can be done and on the other hand, funds cannot be secured unless the influence and prestige of the Institute in the Movement is correspondingly enhanced. But a beginning must be made somewhere and I am suggesting one way by

which more funds could be secured without throwing any undue burden on the societies which are already called upon to pay subscriptions for diverse objects in connection with the Movement.

100. As regards Divisional Branches those of them which were not doing much work are rightly being abolished. Thus the Divisional Branch for Khandesh has been abolished at the end of the financial year. During the year under report it held a very successful Divisional Conference at Malegaon under the presidentship of Mr. A. M. K. Dehlavi, the President of the Legislative Council. I might, however, put in a word on behalf of those Divisional Branches which are doing useful work. One such Branch there is at Dharwar and it is doing very well with the assistance of its able Secretary, Mr. B. M. Basrur. It is not necessary to do away with a branch where useful results are being shown simply because it happens to be a Divisional Branch.

101. As regards the building account of the Institute, efforts are being made to get some concessions from Government as regards the ground rent and also in other directions. I hope these efforts will bring some relief to the finances of the Institute.

102. In conclusion, I might say that the Institute and its Branches are trying to do the best with their very limited resources. It is easy to find fault and to point out deficiencies, but the surprise is that so much is being done and attempted under such unpromising conditions. If more workers and more money are forthcoming, there is practically no limit to the good work which can be done under the auspices of the Institute. Professor Kaji and Rao Babadur Talmaki deserve great credit for the efficiency with which the daily increasing work of the Institute is being dealt with.

VIII.—MISCELLANEOUS.

(i) *Acts, Rules and Bye-laws.*

103. The new Rule 37-A regarding the payment of remuneration to village officers for collection of dues on arbitration awards was issued during the year. A set of model bye-laws for better-living societies was also issued towards the end of the year.

(ii) *Arbitration.*

104. The total number of arbitration cases filed during the year was 12,133. The number of cases pending from the previous year was 3,248 and, therefore, at the beginning of the year 15,381 cases awaited disposal. 9,864 cases out of these were disposed of, leaving the balance of 5,517. There was an extremely large number of cases filed in the Khandesh Division, the total being 3,656. Similarly in the Southern Division 1,835 new cases were filed and in the Belgaum Division 1,495. The number of cases for Sind also is somewhat high, *viz.*, 1,632. During the process of consolidation the work in connection with arbitration must continue to increase for some time. It also tends to become more complex and

difficult and quite often arbitrators are now-a-days required to face complicated questions both of law and fact. The policy of gazetting certain persons as Registrar's nominees for specific areas was continued and this practice has been of much use in systematizing arbitrators' work. The arbitrators are also paid according to the following scale :—

For a claim of Rs. 100 or part thereof	Rs. 2-0-0.
Between Rs. 100 and Rs. 200	.. Rs. 2 per cent.
Over Rs. 200	.. Rs. 4 for the first Rs. 200 and for every Rs. 100 in excess of Rs. 200 or part thereof Re. 1 per cent.

A flat rate of As. 8 for each case for clerical expenses and other incidental charges is allowed.

When awards are executed through the Revenue Department, provision is also made for payment to the village officers at a rate of 1 per cent. on the recoveries actually made by them. This system of payment tends to stimulate the expeditious disposal of arbitration work, though there is nothing to prevent societies from utilizing the services of honorary workers where they are willing to work without any remuneration.

As regards the execution of decrees passed by arbitrators, societies naturally prefer to get them executed through the Collector and the Mamlatdar. Everything possible is done to expedite recovery but societies must also remember that execution of arbitrators' awards is now throwing an inordinate amount of work on the taluka establishment. Some Collectors have already represented that this means a very large addition to their proper work and where it is absolutely essential, arrangements are made to give the necessary help to the Mamlatdar by the appointment of Extra Head Karkuns or Clerks. Recovery by such coercive process must, however, be regarded by the societies as an exceptional matter, and though under present conditions in order to get rid of old arrears, execution through the Revenue officers is freely allowed, the Managing Committees of societies must make a serious effort to reach a natural equilibrium in this respect and must so readjust their methods of business as not to allow more than a very small proportion of recovery cases to go to the Revenue Department. I lay particular stress on this because there is undoubtedly a tendency in some quarters to admit uneconomic members, to give loans recklessly without proper enquiry, and when the inevitable defaults occur refer cases wholesale to arbitration and then blame the Revenue authorities for delay in execution. In this connection I have to convey my thanks to Mr. Tudor-Owen, Collector of Poona, and to Mr. Madan, Collector of West Khandesh and later of Sholapur, for the great help rendered by them in the prompt execution of awards and for the interest generally taken in the development of the Co-operative Movement. I would also mention particularly the work done by Mr. W. B. Joshi, Mamlatdar of Taluka Bhimthadi, who displayed great zeal in recovering the societies' dues.

(iii) *Liquidation.*

105. The number of societies in liquidation at the beginning of the year was 358. 145 societies were cancelled during the year, the corresponding figure for last year being 113. The increase in the number of cancellations is due to the policy of definitely cancelling the societies where there is no hope of getting them improved. The liquidation of 46 societies was completed during the year and at the end of the year there is a balance of 457 liquidated societies awaiting completion of liquidation. Last year the corresponding figure was 353. The following statement shows how the surplus assets of cancelled societies were disposed of:—

For Educational Purposes	For Objects of Public utility	Donation to the Institute	For Charitable objects	Total
Rs.	Rs.	Rs.	Rs.	Rs.
350	1,582	1,065	657	3,654

The total assets of societies now in liquidation are Rs. 15,00,781 and the total liabilities amount to Rs. 13,74,625. Towards the end of the year an attempt has been made to pool together the surplus assets of liquidated societies for each district and keep them as a deposit under the control of a Committee and allow the disposal only of the interest realized. It is hoped that a substantial portion of the surplus assets will thus be conserved for future use and will not be frittered away for miscellaneous objects of local charity. The aim is to utilize all these funds strictly for co-operative purposes as far as possible and their pooling together will necessarily help their systematic disposal in this manner.

As will be seen from the figures, over 450 societies are awaiting completion of liquidation. This kind of work is becoming more and more complex and involves difficult points of law and fact. With a view to expeditious disposal it has become necessary in almost every case to entrust the work to the Auditors of this Department and with this addition to his work the Auditor naturally is not able to complete the full number of audits in a year, viz., 100 to 110, which ordinarily he is expected to do. If a small number of Auditors are specially employed for liquidation work only, they will gradually become fully conversant with the special difficulties of this work and be able to dispose of it with promptitude. In order to make the liquidation work self-supporting, the societies will, I am afraid, be required to contribute. At present they pay at the rate of 5 per cent. but if this rate is found to be insufficient, it may have to be increased. It is also advisable to have special liquidators appointed in places where there is a large volume of liquidation work awaiting disposal. For all these incidental expenses the defaulting members must, in justice, be compelled to pay. In other words, what I mean is that the arbitration and liquidation work must be made self-supporting and the societies themselves should help in organizing a suitable qualified machinery for speedy disposal and be prepared to pay for it. In some cases at least it is possible to execute the decrees through

the Civil Courts, and societies may very well try and see if this method does not sometimes give better results than recovery through Revenue officers.

(iv) *Criminal Offences.*

106. The number of criminal prosecutions during the year was seven as compared with 23 last year. As usual, these cases were in respect of misappropriation of societies' funds or of criminal breach of trust and the amount involved was Rs. 24,929-1-5. In three cases the accused were convicted and the remaining four cases are pending. I may allude again to what I said last year with regard to the necessity of bringing the force of strong public opinion to bear on the conduct of people who are responsible for such misdeeds. Side by side with the operation of a healthy public opinion, possible opportunities for committing frauds must also be reduced to the lowest possible limit and this can only be brought about by constant and vigilant inspection and supervision by the official and non-official agencies. As compared with last year's figures, the number of cases shows a marked decline and the amount involved also shows a reduction of nearly Rs. 2,000.

(v) *Relations with Indian States.*

107. The relations with Indian States continue to be friendly. The Auditor whose services were placed at the disposal of the Sangli Darbar has now reverted to the regular line. The Phaltan State Bank continued to enjoy a cash credit of rupees six lakhs from the Provincial Bank.

(vi) *School Boys' Societies.*

108. There were during the year 625 School Boys' Societies as compared with 503 of last year. They were distributed as follows:—

	1928-29	1927-28
	Rs.	Rs.
Bombay Division	76	66
Northern Division	96	87
Central Division	324	251
Southern Division	62	41
Sind	67	58
	<hr/>	<hr/>
	625	503
	<hr/>	<hr/>

These are not registered bodies under the Co-operative Societies Act, but they are formed for the purpose of instilling into the minds of young students the aims and ideals of the Co-operative Movement at an early age.

IX.—THE ATTITUDE OF THE PUBLIC.

109. The relations of the Department with the public continue to be cordial. Most of the members of Local Boards, Municipalities and Legislative Council show interest in the Movement and many of them are actively

connected with the day-to-day administration of various co-operative institutions. This is particularly the case in Sind and their association with these institutions serves to maintain a very healthy tone in the standard of administration. The Movement continues to provide a common platform for workers of all shades of opinion who are interested in the well-being of the small agriculturist and the urban worker and businessman. There is a strong temptation sometimes to take advantage of the Movement for communal and factious purposes, but so far this tendency has been fairly well kept under check and if the various co-operative institutions which now work in isolation are federated into larger units, as I have suggested in several places in the foregoing paragraphs, the institutions will be kept free from undesirable local influences while retaining the essential measure of autonomy. I trust co-operators will seriously take up this problem of the question of co-ordinating the activities of the isolated units as there is a very great danger at present of even good institutions deteriorating in their working owing to quite trivial local and personal factors.

X.—CONCLUSION.

110. The policy of consolidation is being followed and the consequent increase in the number of cancellations, references to arbitration and liquidation work has been a necessary concomitant of this policy. As a result of these measures the Movement is gradually recovering its tone and particularly in parts of the Poona, Satara and Dharwar Districts a large number of improvident members and weak societies have been eliminated. The Movement is becoming more and more complex every year and even simple things now cause a large amount of correspondence; the routine work of the Department has enormously increased and the existing staff has probably reached the limit of its capacity to handle ordinary duties, and further expansion can only take place *pari passu* with the increase of the staff. I need hardly say that it has all along been the policy in this Presidency to democratize the Movement and in the course of my remarks under various sections, I have advocated the creation of central co-ordinating agencies like Federations, so that the Movement may become self-regulating and self-sufficient and democratic in the real sense of the term. The increase of the official staff that is being asked for is not with a view to bring more and more official pressure and control to bear on the work of the organisations but simply with a view to deal efficiently with the statutory duties which have to be performed by the Departmental officers. For all additional work the unofficial institutions should create their own supervision and controlling staff, but this part of the work has sometimes to be undertaken at present by official agency simply because there are no other wholtime workers available. Owing to the financial stringency there is very little likelihood of much additional staff being provided by Government and the necessary paid staff must now be provided by the unofficial federations and such other central agencies.

111. This progressive centralization of the non-official institutions necessarily implies the pooling of their resources. In this connection I would draw particular attention to the last paragraph of the Honourable Mr. Ramdas Pantulu's speech at the Second All-India Provincial Banks' Conference held at Simla in September 1928. Says the Honourable Mr. Pantulu,* "The real trouble comes from influential local co-operators who in matters of organisation of the Movement on a provincial or a national scale, stand for the unco-operative doctrine of "each for each" Speaking for myself, I am in favour of the higher staff of the central banks also such as the Secretaries, Cashiers and Managers being put on a provincial cadre and recruited and controlled by a central organization which is responsible to the central banks. It will be no small gain to the country from a wider standpoint to have a plentiful supply of men who are trained in the technique of banking." It will be recalled that at the last Co-operative Conference in Bombay held in March 1929 an attempt was made to get the approval of the Conference for a scheme regarding the creation of a central supervisors' cadre and even in the Bombay Presidency at the time of the Conference we had an exhibition of the "unco-operative doctrine of each for each." But at least one forward step has been taken and the Conference recommends the pooling of the resources of the Supervising Unions district by district. Even this is no small gain and I can only hope that the mature advice, not of an official, but of a veteran independent co-operator like Mr. Pantulu, will be seriously taken to heart in this Presidency and attempts will be made to bring about the reorganisation of the non-official co-operative services which will give us strong cadres of paid workers thoroughly trained in the technique of their own special spheres of work.

112. The Department has received loyal and willing help from the subordinates of every rank. All the Assistant Registrars in particular have had to work strenuously under very difficult conditions and to cope with the enormous increase in the work in connection with the arbitration and liquidation. Every one of them asked for an increase in the number of clerks and auditors under him, but such assistance has had to be simply refused. All of them, however, loyally worked in the interests of the Movement. In the Registrar's office Rao Bahadur G. H. Desai has been most efficiently managing the office and if only an Office Superintendent were provided to deal with the increasing routine work, Rao Bahadur Desai's long and mature experience of the Department and the Movement could be far more fruitfully utilized in working out the higher and more important problems that confront the Movement. Officers of Government, of course, have to do what work falls to their lot, but it is a great pity that the great knowledge and experience of Rao Bahadur Desai should simply be expended in doing a large amount of the less important purely routine work. Mr. D. G. Limaye, the Head Clerk in the Registrar's Office, has had to do heavy work and bear greater responsibility without any corresponding clerical assistance. Messrs. Shah,

Bhagwat, Patwardhan and Huli have all worked with zeal and devotion. I have already alluded to the unique position which Khan Bahadur Azimkhan occupies in the Movement in Sind. The Special Auditors also have been helping the big Urban and Central Banks with their expert advice in banking and accountancy. The Auditors and the clerical staff have also been loyally carrying out the duties assigned to them.

I have the honour to be,

Sir,

Your most obedient servant,

V. S. BHIDE,

Registrar.

STATEMENT A

STATEMENT
Operations of

Classification	Number of Members		Number of affiliated Societies holding shares in Central Banks				Loans made during the year to	
	Individuals	Societies	Central Credit	Agricultural Credit	Non-Agricultural Credit	Others	Individuals	Banks and Societies
1	2	3	4	5	6	7	8	9
1. The Bombay Provincial Co-operative Bank, Limited.	738	1,375	16	1,313	46	...	Rs. 1,71,25,000	Ra. 95,50,443
2. The Broach District Central Co-operative Bank, Limited.	348	193	...	165	15	13	96,588	30,04,155
3. The Surat District Central Co-operative Bank, Limited.	890	194	...	163	17	14	45,612	25,87,513
4. The Barsi Central Co-operative Bank, Limited.	587	42	...	40	2	...	91,505	19,100
5. The Sholapur District Central Co-operative Bank, Limited.	184	134	...	115	17	2	.....	1,90,480
6. The East Khandesh District Central Co-operative Bank, Limited.	333	513	...	495	12	6	.....	1,13,43,302
7. The Nasik District Central Co-operative Bank, Limited.	297	168	...	156	7	5	6,93,679	19,77,636
8. The Poona District Central Co-operative Bank, Limited.	1,556	195	...	158	37	...	2,05,450	13,82,900
9. The Karnatak District Central Co-operative Bank, Limited.	290	557	...	500	42	15	8,44,095	1,18,30,239
10. The Belgaum District Central Co-operative Bank, Limited.	310	209	...	182	25	2	5,990	35,93,757
11. The Bijapur District Central Co-operative Bank, Limited.	237	196	...	168	24	4	875	2,96,556
12. The Sind Central Co-operative Bank, Limited.	151	420	5	391	11	13	11,225	14,27,938
13. The Nawabshah District Central Co-operative Bank, Limited.	76	116	...	116	...	...	.....	12,33,906
14. The Larkana District Central Co-operative Bank, Limited.	325	197	...	195	1	1	20,769	6,35,165

A.

Central Banks.

Receipts from Loans and Deposits repaid during the year by		Loans due by		Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Central Banks	Primary Societies		
10	11	12	13	14	15	16	17	18
Rs. 1,65,66,000	Rs. 1,07,55,263	Rs.	Rs. 73,64,021	Rs. 2,02,39,241	Rs. 1,84,32,000	Rs. 5,64,09,457	...	...
1,16,942	26,43,314	2,624	13,41,601	31,98,527	2,16,839	8,75,031	...	...
63,610	26,31,653	85,909	6,40,543	40,41,086	...	14,39,500	1,607	...
66,948	24,034	1,17,665	26,059	5,78,863	...	.....	...	...
...	1,60,468	.....	2,53,436	11,90,034	...	.....	...	...
...	1,07,08,197	.....	26,70,711	44,84,439	9,04,500	15,04,489	...	...
7,06,643	19,26,184	20,166	5,05,421	16,64,832	18,17,615	.....	...	...
1,93,951	12,97,563	42,991	11,51,370	1,01,92,149	9,40,000	15,25,190	...	...
7,23,994	1,16,58,363	1,98,695	23,73,500	36,79,410	47,267	22,05,406	...	...
6,303	38,32,240	12,064	11,45,298	21,94,261	3,547	7,44,425	...	...
1,880	3,20,991	80	6,40,770	12,70,891	...	1,61,664	...	...
...	17,58,314	11,225	13,67,184	42,77,936	39,96,064	33,97,230	...	...
...	12,77,463	.....	4,59,151	10,68,893	1,63,092	.....	...	...
14,094	8,32,425	13,800	7,66,294	19,17,103	10,000	28,75,568	...	...

STATEMENT
Operations of

Classification	Cost of management	Share Capital paid up	Loans and Deposits held at the end of the year from			
			Individuals	Societies	Provincial or Central Banks	Government
1	19	20	21	22	23	24
1. The Bombay Provincial Co-operative Bank, Limited.	Rs. 2,17,401	Rs. 12,74,350	Rs. 50,84,315	Rs. 94,68,308	Rs. ...	Rs. 5,06,437
2. The Broach District Central Co-operative Bank, Limited.	14,073	2,08,600	10,07,934	79,385	2,19,582	—
3. The Surat District Central Co-operative Bank, Limited.	17,092	1,89,160	15,68,644	1,37,959	...	—
4. The Barsi Central Co-operative Bank, Limited.	4,140	59,730	4,04,497	...	...	—
5. The Sholapur District Central Co-operative Bank, Limited.	5,069	53,530	6,59,909	66,977	7,500	...
6. The East Khandesh District Central Co-operative Bank, Limited.	27,064	4,47,100	22,19,141	4,16,610	10,300	...
7. The Nasik District Central Co-operative Bank, Limited.	7,544	44,130	4,76,353	...	1,38,413	...
8. The Poona District Central Co-operative Bank, Limited.	43,018	2,61,580	22,43,011	2,16,558	...	...
9. The Karnatak District Central Co-operative Bank, Limited.	31,344	4,28,854	26,03,188	3,11,017	95,584	...
10. The Belgaum District Central Co-operative Bank, Limited.	10,245	1,73,800	9,75,975	63,858	71,827	...
11. The Bijapur District Central Co-operative Bank, Limited.	9,496	1,06,000	8,03,370	51,320	12,900	...
12. The Sind Central Co-operative Bank, Limited.	25,710	2,70,950	22,84,138	4,97,841	3,80,982	...
13. The Nawabshah District Central Co-operative Bank, Limited.	7,283	71,700	4,51,578	...	4,528	...
14. The Larkana District Central Co-operative Bank, Limited.	9,791	1,64,100	9,97,067	3,05,610	1,250	...

* For the purposes of this statement the working capital

A—contd.

Central Banks—contd.

Reserve Fund 25	Working Capital* 26	Profit and Loss of the year 27	Usual dividend paid on shares 28	Most usual Rate of Interest		Uncalled and subscribed Share Capital 31
				On borrowings 29	On lendings 30	
Rs. 5,64,053	Rs. 1,68,96,463	Rs. 1,13,175	Per cent. 8	Per cent. 2 to 6	Per cent. 7 to 8	Rs.
36,047	15,51,758	25,531	7½	1½ to 5½	7 to 7½	.....
34,402	19,30,195	33,967	7	2 to 4½	6½ to 9	.....
26,601	4,90,828	8,555	9½	4 to 6	7 to 9½	.....
12,000	7,99,916	9,424	7	2 to 5	7 to 8	.....
75,039	31,68,190	57,420	8	2 to 7	8	.....
5,555	6,64,451	5,347	9½	2 to 6	7½	.....
38,193	27,59,643	30,874	7	1½ to 5½	6½ to 8	.....
64,000	35,02,643	59,616	6 to 8½	2 to 7	8	.....
25,476	13,10,936	31,046	9	2½ to 5½	7½ to 8	.....
19,153	9,90,043	11,909	7	2 to 6½	7½ to 8	.....
42,000	34,75,911	38,533	6½	2 to 5½	6 to 8	.....
8,410	5,36,016	4,029	6	4½ to 6½	8	.....
21,000	14,89,027	20,564	6	2 to 6	8	.....

is taken to be the total of Columns 20 to 25.

STATEMENT

Classification	Number of Members		Number of affiliated Societies holding shares in Central Banks				Loans made during the year to	
	Individuals	Societies	Central Credit	Agricultural Credit	Non-Agricultural Credit	Others	Individuals	Banks and Societies
1	2	3	4	5	6	7	8	9
15. The Kanara District Central Co-operative Bank, Limited.	41	101	...	79	14	8	Bs.	Rs. 2,06,873
16. The Kaira District Central Co-operative Bank, Limited.	32	137	...	136	...	1	.....	1,37,953
17. The Hyderabad District Central Co-operative Bank, Limited.	127	196	...	192	4	...	12,500	67,42,729
18. The Sukkur District Central Co-operative Bank, Limited.	154	95	...	89	6	...	3,100	3,07,266
19. The Thar and Parkar District Central Co-operative Bank, Limited.	201	104	...	102	1	1	.....	5,17,374
20. The Daskroi Banking Union, Limited, Ahmedabad.	...	57	...	50	3	4	.....	96,347
Grand Total ...	6,936	5,199	21	4,805	234	89	1,91,56,388	5,69,51,702
Total for 1927-28 ...	7,333	4,978	21	4,618	262	83	57,66,336	4,26,24,116

A—contd.

Receipts from Loans and Deposits repaid during the year by		Loans due by		Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Central Banks	Primary Societies		
10	11	12	13	14	15	16	17	18
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
...	2,05,517	.....	1,44,345	2,35,706	22,340	2,44,518	34	...
...	1,16,915	.....	4,01,201	3,00,775	3,91,436	93,177	7	...
14,500	68,99,546	.....	7,12,237	20,90,364	5,000	17,49,134	...	...
1,500	1,97,101	3,100	3,65,034	9,26,386	8,925	.....	...	...
...	3,89,976	.....	5,83,931	8,94,337	3,03,070	7,69,801	...	...
...	75,239	.....	1,72,745	1,81,248	...	16,54,341	...	...
1,74,97,865	5,77,54,866	5,08,319	2,31,24,852	6,46,46,484	2,72,61,701	7,56,48,931	1,648	...
54,02,477	4,83,75,193	4,62,777	2,47,23,516	5,19,31,145	1,73,61,428	6,49,25,999	71	...

STATEMENT

Classification 1	Cost of management 19	Share Capital paid up 20	Loans and Deposits held at the end of the year from			
			Individuals 21	Societies 22	Provincial or Central Banks 23	Government 24
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
15. The Kanara District Central Co-operative Bank, Limited.	2,778	42,000	2,53,347	68,081	7,340	...
16. The Kaira District Central Co-operative Bank, Limited.	4,814	59,000	1,13,608	48,265	1,98,138	...
17. The Hyderabad District Central Co-operative Bank, Limited.	13,528	1,52,110	10,76,409	1,15,967	4,800	...
18. The Sukkur District Central Co-operative Bank, Limited.	6,601	57,900	5,75,375	7,364	25,614	...
19. The Thar and Parkar District Central Co-operative Bank, Limited.	7,071	97,000	3,96,768	46,350	1,90,841	...
20. The Daskroi Banking Union, Limited, Ahmedabad.	4,230	19,230	62,301	2,37,217	...	...
Grand Total ...	4,68,291	41,80,024	2,42,55,948	1,21,99,027	13,68,699	5,05,437
Total for 1927-28 ...	4,35,385	39,69,160	2,23,98,139	1,07,54,990	16,54,013	4,55,340

* For the purposes of the statement the working capital

A—contd.

Reserve Fund 25	Working Capital * 26	Profit and Loss of the year 27	Usual dividend paid on shares 28	Most usual Rate of Interest		Uncalled and subscribed Share Capital 31
				On borrowings 29	On lendings 30	
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
7,220	3,77,968	4,453	7	6½	8	.....
6,503	4,25,513	8,483	6	2 to 7	5 to 8	.....
10,158	13,59,444	18,221	6	2½ to 5½	8	.....
4,274	6,70,527	9,330	5	2 to 7½	8	.....
4,205	7,35,184	8,105	6	4½ to 6½	8	.....
1,270	3,20,018	3,773	6½	2 to 5	7½	.....
10,06,558	4,34,54,693	5,02,374	.....	.....	.....	.....
8,95,901	4,01,27,543	5,04,978	.....	.....	.....	.....

is taken to be the total of Columns 20 to 25.

STATEMENT

Operations of

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
T	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
1. G. I. P. Railway Employees' Co-operative Credit Society.	14,939	33,16,330	1,20,000	25,82,841	2,20,000
2. B. B. & C. I. Railway Employees' Co-operative Credit Society.	22,148	31,15,958	.....	31,32,731	.....
3. Chandraseniya Kayastha Prabhu Co-operative Bank, Bombay.	1,479	87,091	.....	58,277	.....
4. Cosmos Co-operative Credit Society, Poona.	1,495	1,54,941	.....	1,65,124	.....
5. East Khandesh Government Servants' Co-operative Credit Society.	1,724	2,90,203	.....	2,37,898	.....
6. Dharwar Urban Co-operative Bank.	3,702	1,78,173	.....	1,59,093	.....
7. Southern Maratha Co-operative Bank, Dharwar.	3,285	3,30,099	.....	3,00,875	.....
8. Betegeri Urban Co-operative Bank.	2,625	63,444	.....	85,477	.....
9. Hubli Urban Co-operative Bank.	2,228	9,30,755	42,000	9,67,647	.....
10. Belgaum Pioneer Urban Co-operative Bank.	4,041	8,77,048	.....	8,79,917	.....
11. Raddi Communal Co-operative Bank.	1,568	1,07,225	.....	60,419	.....
12. Sirsi Urban Co-operative Bank.	829	1,36,669	.....	1,19,294	.....
13. Kunta Urban Co-operative Bank.	974	1,08,085	.....	95,886	.....
14. Karwar Urban Co-operative Bank.	930	1,50,202	.....	1,65,060	.....
15. Pandharpur Urban Co-operative Bank.	875	37,619	.....	40,804	.....
16. Shamrao Vithal Urban Co-operative Bank.	1,940	9,23,225	1,74,680	9,13,323	1,84,056
17. Salsette Catholic Co-operative Credit Society.	1,061	.....	.....	.....	.....
18. Bhavasar Kshatriya Co-operative Commission Agency, Limited.	178	1,24,327	.....	1,31,323	.....
19. Namdeo Co-operative Agency, Limited, Bombay.	333	24,35,767	5,59,805	24,36,347	5,65,633

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

A (1).

Non-Agricultural Societies.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies.			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
37,32,006	-	3,30,000	10,31,962	.....	.....	...	...	57,923
26,47,468	..	...	3,03,381	1,11,193	.....	...	...	59,260
1,11,461	...	...	1,54,420	5,650	.....	...	...	2,909
2,28,255	18,437	...	1,24,605	.....	.....	...	...	1,398
4,01,718	11,734	...	2,43,475	.....	.....	...	...	3,323
6,43,059	1,25,350	...	7,73,607	.....	83,800	...	...	7,684
6,31,316	1,20,319	...	6,29,664	45,000	35,301	...	...	8,675
2,42,518	54,705	...	1,11,010	.....	.....	...	...	2,642
4,22,020	44,469	44,134	7,55,596	.....	1,27,634	...	...	8,734
6,85,021	2,20,563	...	8,71,314	.....	2,84,318	...	...	9,493
4,47,495	80,373	...	3,69,896	.....	7,493	...	...	6,410
2,41,477	34,861	...	1,17,300	.....	.....	16	...	4,947
1,42,622	52,836	...	2,80,243	3,12,371	.....	8	...	2,032
1,44,356	39,740	...	4,73,504	1,02,907	12,938	...	...	3,531
41,882	10,573	...	1,85,116	.....	.....	...	...	2,308
4,66,976	53,554	1,07,203	14,12,249	42,151	1,00,430	...	...	18,812
1,14,990	41,970	...	.....	.....	.....	...	...	1,453
71,971	20,657	...	1,33,963	79,379	.....	...	...	3,713
2,31,674	1,14,000	21,514	10,33,508	22,32,535	.....	...	...	10,916

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

STATEMENT
Operations of

Classification 1	Share Capital paid 17	Loans and Deposits held at the end of the year from				
		Members 18	Non-members 19	Societies 20	Provincial or Central Banks 21	Government 22
		Rs.	Rs.	Rs.	Rs.	Rs.
1. G. I. P. Railway Employees' Co-operative Credit Society.	7,90,070	28,27,675	.....	.....	.....	.....
2. B. B. & C. I. Railway Employees' Co-operative Credit Society.	4,70,490	24,25,785	.....	.....	1,11,193	.....
3. Chandraseniya Kayastha Prabhu Co-operative Bank, Bombay.	18,195	46,368	65,317	.....	5,660	.....
4. Cosmos Co-operative Credit Society, Poona.	38,580	1,08,042	1,55,800	.....	.....	.....
5. East Khandesh Government Servants' Co-operative Credit Society.	49,753	4,45,933	66,053	.....	.....	.....
6. Dharwar Urban Co-operative Bank.	57,308	4,80,711	1,10,000	25,000	38,833	.....
7. Southern Maratha Co-operative Bank, Dharwar.	1,01,348	3,00,811	3,62,642	25,312	45,000	.....
8. Betegeri Urban Co-operative Bank.	86,229	54,316	1,54,323	.....	.....	.....
9. Hubli Urban Co-operative Bank.	1,09,860	2,98,765	2,84,065	44,947	.....	.....
10. Belgaum Pioneer Urban Co-operative Bank.	78,738	6,32,533	2,03,174	24,142	.....	.....
11. Raddi Communal Co-operative Bank.	53,820	66,978	3,32,569	.....	.....	.....
12. Sirsi Urban Co-operative Bank.	26,295	69,734	1,59,689	.....	6,606	.....
13. Kumta Urban Co-operative Bank.	14,610	52,040	1,52,872	.....	.....	.....
14. Karwar Urban Co-operative Bank.	25,286	1,19,612	85,361	12,608	3,180	.....
15. Pandharpur Urban Co-operative Bank.	22,230	10,291	75,239	.....	.....	.....
16. Shamrao Vithal Urban Co-operative Bank.	80,739	5,78,369	3,35,933	10,309	.....	.....
17. Salsette Catholic Co-operative Credit Society.	22,372	95,780	.....	.....	.....	.....
18. Bhavasar Kshatriya Co-operative Commission Agency, Limited.	23,150	4,196	12,382	10	17,786	.....
19. Namdeo Co-operative Agency, Limited, Bombay.	89,125	48,948	59,806	14,853	22,739	.....

* For the purposes of this statement the working

A (1)—contd.

Non-Agricultural Societies—contd.

Reserve Fund 23	Working Capital* 24	Profit and loss for the year 25	Usual dividend paid on shares 26	Most usual Rate of Interest	
				On borrowings 27	On lendings 28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
1,97,339	38,15,084	94,022	10	5	8
1,44,484	31,61,952	67,520	10	5½	5
12,116	1,47,666	3,998	6½	6½	9
13,133	3,15,555	5,522	7½	4½ to 6½	7½
8,491	5,70,230	6,152	9	4 to 6	7½
34,290	7,46,142	9,019	9½	6	10½
60,950	8,96,063	14,795	9	6	9½
35,861	8,30,729	11,824	9½	6½	9½
48,895	7,86,532	24,503	7½	5 to 6½	7½ to 12½
71,634	10,10,221	17,718	9½	5½ to 6	9½
20,006	4,73,373	9,420	9½	6	9½
29,306	2,91,630	6,806	10	2½ to 6½	9½
20,257	2,39,779	5,901	7½	2½ to 5	9½
28,937	2,74,984	6,811	9½	5	9½
7,119	1,15,879	3,813	7½	6 to 7½	12½
1,08,750	11,14,105	12,905	6½	4½	5½ to 12½
2,344	1,20,496	814	6	5½	9
5,462	63,006	3,634	6½	6½	9½
19,750	2,65,221	8,042	6½	6	8½ to 9½

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

STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
20. Postal Employees' Co-operative Credit Society.	5,874	4,82,384	.....	4,33,250	.....
21. Dhulia Urban Co-operative Bank, Ltd.	1,562	5,01,995	.....	4,42,960	.....
22. Hyderabad Amil's Co-operative Bank, Ltd.	619	3,21,975	.....	2,91,718	.....
23. Khudabadi Amil's Co-operative Bank, Ltd., Hyderabad.	1,401	11,43,962	.....	10,59,823	.....
24. Pratap Millhands' Co-operative Credit Society, Limited	621	1,18,676	.....	1,01,911	.....
25. Surat People's Co-operative Bank.	773	2,14,570	.....	.....	.....
26. Kittur Urban Co-operative Bank.	838	75,570	.....	68,575	.....
27. Khanapur Urban Co-operative Bank, Ltd.	605	37,542	.....	39,385	.....
28. Central Telegraph Office Co-operative Credit Society.	709	3,28,068	.....	2,97,846	.....
29. Honavar Havyak Co-operative Bank.	799	85,905	.....	60,821	.....
30. Gadag Co-operative Urban Bank.	732	47,535	.....	42,961	.....
31. Kalyan People's Co-operative Bank.	75	1,77,873	.....	2,13,624	.....
32. Ankola Urban Co-operative Bank.	895	1,09,563	.....	1,04,061	.....
33. Ankleshwar Urban Co-operative Bank.	317	38,254	.....	46,523	.....
34. Bombay City Police Co-operative Credit Society.	2,570	3,13,824	.....	3,25,993	.....
35. Namdeo Co-operative Bank, Ltd., Satara.	241	1,45,434	6,99,992	1,51,389	6,88,176
36. Gokak Co-operative Urban Bank, Ltd.	794	2,39,390	.....	2,09,312	.....
37. Honavar Co-operative Urban Bank, Ltd.	351	83,258	.....	79,179	.....
38. Byadgi Urban Co-operative Bank.	373	67,010	.....	60,059	.....
39. West Khandesh Government Servants' Co-operative Society.	766	72,584	.....	64,996	.....

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

A (1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
4,15,756	...	...	2,62,665	.....	.....	...	...	13,010
2,75,970	3,443	1,40,453	9,48,626	.....	.....	...	...	3,135
3,00,505	6,775	...	5,88,963	.....	1,89,661	...	...	1,464
1,37,710	...	...	10,30,123	.....	.....	...	...	6,108
1,42,921	782	18,204	1,14,693	28,000	...	...	...	2,275
2,16,532	25,819	...	42,29,410	.....	.....	...	...	7,780
1,18,453	16,420	...	1,03,318	.....	.....	...	...	1,591
82,236	29,081	...	13,929	.....	.....	...	...	1,368
2,16,813	3,913	...	55,279	.....	.....	...	...	3,663
1,37,711	19,626	...	53,463	8,000	.....	1	...	798
1,46,006	24,338	...	26,026	.....	.....	...	...	1,393
1,49,152	5,830	...	24,200	1,17,195	.....	...	...	2,580
1,34,327	33,696	...	2,58,261	.....	.....	...	...	2,052
38,404	16,541	...	4,91,439	.....	.....	...	...	1,944
2,51,787	...	...	17,535	.....	.....	...	...	6,618
67,265	19,142	23,495	1,25,475	.....	13,454	...	...	2,272
1,72,935	24,397	...	6,10,572	5,74,980	.....	...	...	1,733
1,05,118	27,330	...	2,01,981	.....	.....	...	...	756
1,59,545	78,227	...	1,54,218	16,050	.....	...	...	2,029
76,365	2,378	58,461	37,968	.....	.....	...	...	1,250

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

STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
1	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
20. Postal Employees' Co-operative Credit Society.	1,85,432	1,88,565	26,675	.....	9,617	.....
21. Dhulia Urban Co-operative Bank, Ltd.	70,550	1,39,521	2,08,454	.....	.....	.....
22. Hyderabad Amil's Co-operative Bank, Ltd.	64,319	3,91,549	.....	19,698	.....	.....
23. Khudabadi Amil's Co-operative Bank, Ltd., Hyderabad.	1,10,655	9,58,689	.....	.....	.....	.....
24. Pratap Millhands' Co-operative Credit Society, Limited.	18,005	1,08,799	19,502	.....	11,995	.....
25. Surat People's Co-operative Bank.	94,650	8,41,321	.....	.....	.....	.....
26. Kittur Urban Co-operative Bank.	70,170	25,837	.....	.....	.....	.....
27. Khanapur Urban Co-operative Bank, Ltd.	16,710	8,789	49,489	.....	.....	.....
28. Central Telegraph Office Co-operative Credit Society.	43,440	1,70,324	2,000	.....	.....	.....
29. Honawar Havyak Co-operative Bank.	12,350	29,946	79,324	.....	.....	.....
30. Gadag Co-operative Urban Bank.	39,040	45,898	51,673	.....	.....	.....
31. Kalyan People's Co-operative Bank.	24,500	.....	13,100	10	1,11,522	.....
32. Ankola Urban Co-operative Bank.	14,610	52,040	1,52,872	.....	.....	.....
33. Ankleshwar Urban Co-operative Bank.	17,520	87,883	24,069	.....	.....	.....
34. Bombay City Police Co-operative Credit Society.	2,50,836	18,035	.....	.....	.....	.....
35. Namdeo Co-operative Bank, Ltd., Satara.	18,455	3,733	75,297	12,274	.....	.....
36. Gokak Co-operative Urban Bank, Ltd.	22,830	86,108	23,399	.....	41,308	.....
37. Honavar Co-operative Urban Bank, Ltd.	15,895	69,015	67,399	.....	.....	.....
38. Byadgi Urban Co-operative Bank.	28,305	22,387	86,114	.....	15,121	.....
39. West Khandesh Government Servants' Co-operative Society.	13,507	1,15,155	900	.....	.....	.....

* For the purposes of this statement the working capital

A (1)—contd.

Reserve Fund 23	Working Capital * 24	Profit and loss for the year 25	Usual dividend paid on shares 26	Most usual Rate of Interest	
				On borrowings 27	On lendings 28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
37,085	4,47,374	21,790	8½	4	9½
12,595	4,31,120	8,975	9	6	5½
15,062	4,90,728	10,381	6½	4½ to 5	8
22,359	10,91,703	30,231	9	8½	7 to 9½
8,910	1,67,211	4,144	10	4½ to 5	9½
15,046	9,51,017	21,783	8	4½	8
20,333	1,16,390	9,118	9½	5 to 6½	9½
7,484	77,473	9,074	7½	6½ to 7	9½
14,560	2,30,324	9,681	6½	4½	7½ to 9½
13,153	1,34,773	4,806	6½	6 to 9½	9½
9,496	1,46,107	5,575	9	6½	9½
4,157	1,53,289	3,595	9	6½	10
20,257	2,39,779	5,901	7½	2½ to 5	9½
4,740	1,34,212	3,278	7	1½ to 6	8½
15,451	2,84,322	17,307	.....	.....	9½
4,876	1,14,635	2,308	7½	6½ to 6½	9½
17,866	1,91,411	6,058	9½	6½	12½
7,867	1,60,176	3,366	9	4½ to 5	9½
5,049	1,56,976	2,606	8	6½	9½
1,712	1,31,274	1,945	10	4 to 5	7½

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

STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
40. Jambusar People's Co-operative Bank, Ltd.	388	20,776	.....	30,859	.....
41. Broach Urban Co-operative Bank, Ltd.	502	95,362	.....	81,015	.....
42. Nasik Government Servants' Co-operative Credit Society.	1,034	44,620	.....	48,139	.....
43. Peoples' Industrial Co-operative Bank, Ltd., Bhiwandi.	24	59,829	.....	32,321	.....
44. Karachi Co-operative Urban Bank.	2,556	1,15,796	.....	97,342	.....
45. Mazgaon Dock's Employees' Co-operative Credit Society, Ltd.	889	1,21,833	.....	1,09,032	.....
46. Ahmednagar Revenue and Registration Co-operative Credit Society, Ltd.	653	60,340	.....	50,667	.....
47. Ahmednagar Vernacular Teachers' Co-operative Credit Society.	793	77,027	.....	61,624	.....
48. Godhra City Co-operative Bank, Ltd.	262	66,342	.....	55,326	.....
49. Rander People's Co-operative Bank, Ltd.	246	1,04,569	.....	1,30,928	.....
50. Military Accounts No. 1 Co-operative Credit Society, Ltd., Poona.	505	91,068	.....	73,860	.....
51. Pandharpur People's Co-operative Bank, Ltd.	355	29,150	.....	18,067	.....
52. Amalner Urban Co-operative Bank, Limited.	440	1,53,030	.....	1,13,261	.....
53. Bhusaval People's Urban Co-operative Bank.	236	1,88,587	.....	1,58,377	.....
54. Bijapur District Government Officials' Co-operative Credit Society.	326	73,664	.....	67,103	.....

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

A (1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
34,352	10,827	..	5,03,192	.....	.....	..	..	2,499
1,11,023	41,023	..	1,31,999	23,729	.....	..	..	1,957
74,471	..	..	900	.....	.....	..	..	2,376
1,00,007	..	..	4,643	39,440	.....	..	..	600
1,17,824	20,000	..	5,49,347	.....	.....	..	..	5,955
80,463	1,363	..	20,049	.....	.....	..	..	360
59,870	2,222	..	6,184	5,000	.. ..	..	..	1,017
89,955	3,377	..	33,406	11,250	.....	..	..	1,593
87,053	16,325	..	8,48,822	.....	40,193	..	..	1,827
80,074	30,325	..	4,92,490	.....	.....	..	..	1,911
96,284	5,470	..	29,862	.....	.....	..	..	1,024
62,275	8,211	..	1,09,443	13,000	.....	..	..	1,299
1,20,338	5,458	1,15,761	5,25,839	.....	.....	..	..	1,492
1,15,069	..	..	10,10,745	1,84,582	.....	..	..	2,325
66,558	..	..	10,936	275	.....	..	..	1,207

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

STATEMENT

Classification 1	Share Capital paid 17	Loans and Deposits held at the end of the year from				
		Members 18	Non-members 19	Societies 20	Provincial or Central Banks 21	Government 22
		Rs.	Rs.	Rs.	Rs.	Rs.
40. Jambusar People's Co-operative Bank, Ltd.	11,045	76,083	42,352	6,309	.....	.....
41. Broach Urban Co-operative Bank, Ltd.	23,360	72,754	15,793	.....	.....	.....
42. Nasik Government Servants' Co-operative Credit Society.	77,936	.....	5,386	.....	.....	.....
43. People's Industrial Co-operative Bank, Ltd., Bhiwandi.	12,250	3,245	.....	.....	87,788	.....
44. Karachi Co-operative Urban Bank.	50,850	83,100	.....	.....	.....	.....
45. Mazgaon Dock's Employees' Co-operative Credit Society, Ltd.	86,330	21,196	.....	.....	.....	.....
46. Ahmednagar Revenue and Registration Co-operative Credit Society, Ltd.	51,591	4,866	.....	.....	5,000	.....
47. Ahmednagar Vernacular Teachers' Co-operative Credit Society.	16,970	51,904	20,186	.....	.....	.....
48. Godhra City Co-operative Bank, Ltd.	23,300	71,882	25,372	11,155	.....	.....
49. Rander People's Co-operative Bank, Ltd.	17,600	90,149	.....	.....	.....	.....
50. Military Accounts No. 1 Co-operative Credit Society, Ltd., Poona.	26,066	40,838	18,392	.....	.....	.....
51. Pandharpur People's Co-operative Bank, Ltd.	13,570	7,165	42,063	.....	13,000	.....
52. Amalner Urban Co-operative Bank, Ltd.	43,470	1,97,129	.....	.....	.....	.....
53. Bhusaval People's Urban Co-operative Bank.	47,550	60,310	36,134	112	.....	.....
54. Bijapur District Government Officials' Co-operative Credit Society.	34,450	30,489	354	.....	.....	.....

* For the purposes of this statement the working capital

A (1)—*contd.*

Reserve Fund 23	Working Capital * 24	Profit and loss for the year 25	Usual dividend paid on share 26	Most usual Rate of Interest	
				On borrowings 27	On lendings 28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
4,622	1,39,411	390	6½	2½ to 5	9
3,671	1,21,578	4,115	6	2½ to 5	9
3,538	86,910	4,896	3½	4½	9½
300	1,03,583	3,626	3½	.....	8
2,345	1,36,295	3,218	.....	.....	.....
5,025	1,12,550	7,513	5	4½	9½
3,518	65,005	1,733	8½	6½	9½
3,745	92,805	2,585	8½	6	9½
2,471	1,34,180	3,684	6	3 to 5	9½
2,761	1,10,510	4,392	6 to 8	2½ to 6	9
4,578	89,374	2,586	7	5½	7½
7,590	83,388	2,511	9	6 to 7½	12½
2,156	2,42,755	8,350	9½	3½ to 6½	10½
1,678	1,45,784	5,584	.....	6	9½
4,377	69,670	4,343	9½	5½	9½

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

STATEMENT

Classification 1	Number of Societies 2	Number of Members 3	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals 4	Banks and Societies 5	Individuals 6	Banks and Societies 7
			Rs.	Rs.	Rs.	Rs.
55. Khudabadi Bhaiband Co-operative Society, Ltd.	424	1,81,040	.....	11,223	.....
56. Mercantile Co-operative Bank, Ltd.	850	7,13,199	.....	5,30,057	.....
57. Nagar District Co-operative Urban Bank.	2,025	33,025	47,909	36,498	50,453
58. Bulsar People's Co-operative Bank, Ltd.	180	27,048	.....	26,424	.....
59. Bombay Daxini Brahmins' Co-operative Credit Society, Ltd.	1,187	50,190	.....	52,118	.....
60. Bombay Port Trust Employees' Co-operative Credit Society, Ltd.	2,308	2,11,436	.....	1,35,001	.....
61. Government Central Press Employees' Co-operative Credit Society, Ltd.	579	74,259	.....	79,939	.....
62. North Kanara Gaud Saraswat Co-operative Credit Society, Ltd.	332	.....	.....	.....	.....
63. Saraswat Co-operative Banking Society, Ltd.	430	15,885	.....	15,663	.....
64. Jain Vidyotejak Sahakari Mandal, Ltd.	214	6,416	.....	.....	.....
65. Deorukh Brahmins' Co-operative Credit Society, Ltd.	82	14,400	.....	11,241	.....
66. Lalubhai Samaldas People's Bank.	734	80,930	.....	35,092	.....
67. Zorastrian Co-operative Bank.	502	1,46,229	.....	29,519	.....
68. Mirpurkhas District Police Co-operative Credit Society.	554	43,570	.....	23,410	.....
69. Athni Shri Murgendra Co-operative Credit Bank.	79	24,250	.....	22,647	.....
70. Ahmednagar Postal Division Co-operative Credit Society.	481	38,810	.....	43,629	.....
Grand Total	107,335	1,99,33,210	16,44,386	1,78,97,889	17,06,378

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

A (1)—concl'd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,26,662	...	...	1,55,926	.....	.....	...	...	1,046
3,12,816	7,324	...	74,60,055	.....	.....	...	...	7,569
4,26,144	1,76,322	36,912	1,64,815	.....	.....	...	...	5,652
46,775	7,703	...	1,89,826	.....	.....	...	...	487
41,274	2,337	...	77,057	.....	.....	...	...	1,428
2,23,360	...	...	24,500	.....	.....	...	...	2,381
36,812	1,188	...	1,023	.....	.....	...	..	1,115
38,476	...	...	.....	.....	.....	...	..	166
22,879	...	...	51,574	.....	.....	...	...	320
6,416	...	...	.....	.....	.....	...	...	365
55,576	16,740	...	13,799	.....	.....	...	...	287
68,731	2,727	...	1,41,367	24,789	.....	...	...	2,346
1,16,710	...	...	2,33,905	46,066	.....	...	...	3,659
42,819	2,598	...	.....	.....	.....	...	...	301
39,307	1,250	...	23,199	8,000	.....	...	...	767
35,685	128	...	15,898	6,850	.....	...	...	692
1,79,20,743	17,43,997	8,96,137	3,12,53,248	40,33,402	8,75,222	25	...	3,36,525

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

STATEMENT

Classification 1	Share Capital paid 17	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
		15	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
55. Khudabadi Bhaiband Co-operative Society, Ltd.	35,230	1,34,736	199	.....	.....	.....
56. Mercantile Co-oper- ative Bank, Ltd.	71,795	3,67,311	.....	.....	.....	.....
57. Nagar District Co- operative Urban Bank.	91,290	4,62,505	2,35,169	49,955	.....	.....
58. Bulsar People's Co- operative Bank, Ltd.	10,300	47,226	37,685	.....	.....	.....
59. Bombay Daxini Brahmins' Co- operative Credit Society, Ltd.	29,749	41,712	858	.....	.....	.....
60. Bombay Port Trust Employees' Co- operative Credit Society, Ltd.	1,81,589	24,500	111	.....	.....	.....
61. Government Central Press Employees' Co-operative Credit Society, Ltd.	45,770	1,544	.....	.....	.....	.....
62. North Kanara Gaud Saraswat Co-oper- ative Credit Society, Ltd.	6,601	55,049	.....	.....	.....	.....
63. Saraswat Co-oper- ative Banking Society, Ltd.	16,367	18,832	11,503	.....	.....	.....
64. Jain Vidyotejak Sahakari Mandal, Ltd.	54,890	.....	.....	.....	.....	.....
65. Deorukh Brahmins' Co-operative Credit Society, Ltd.	5,500	10,098	40,363	.....	.....	.....
66. Lalubhai Samaldas People's Bank.	17,598	36,382	.....	.....	16,785	.....
67. Zoroastrian Co-oper- ative Bank.	77,395	34,276	349	.....	46,066	.....
68. Mirpurkhas District Police Co-operative Credit Society.	46,997	820	.....	.....	.....	.....
69. Athni Shri Murgen- dra Co-operative Credit Bank.	13,825	3,747	19,302	.....	13,000	.....
70. Ahmednagar Postal Division Co-oper- ative Credit Society.	11,470	26,066	14,294	.....	.....	.....
Grand Total ...	45,48,731	1,40,91,519	40,62,267	2,55,694	6,22,199	.....

* For the purposes of this statement the working capital

A (1)—concl'd.

Reserve Fund 23	Working Capital* 24	Profit and loss for the year 25	Usual dividend paid on shares 26	Most usual Rate of Interest	
				On borrowings 27	On lendings 28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
819	1,70,964	4,882	.....	.....	.....
175	4,39,281	4,528	.....	.....	.....
1,00,611	9,29,530	13,805	9	4½ to 6	7½ to 9½
959	96,170	1,722	7	2 to 5	9
3,860	76,179	2,769	5	4	9½
2,029	2,08,229	14,796	6½	5	9½
5,207	52,521	3,414	2½	.....	9½
2,840	64,490	798	.....	.....	9½
3,378	50,080	1,608	6½	4½	9½
546	55,436	2,352	3	.....	4½
3,985	69,946	2,797	6½	6½	7½
1,615	72,380	-372	6½	5½	9½
144	1,58,230	1,206	.....	4½	9
2,567	50,384	1,398	.....	.....	.....
1,455	51,329	10	9½	6½	9½
2,962	54,792	2,075	9	4½	9½
13,12,779	2,46,93,169	6,12,460	.....	.....	.....

taken to be the total of Columns 17 to 23.

STATEMENT
Operations of Agricul

Classification 1	Number of Societies 2	Number of members 3	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals 4	Banks and Societies 5	Individuals 6	Banks and Societies 7
<i>Class I—Credit, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
Ahmedabad ...	84	5,525	1,66,854	.....	1,38,202	2,701
Broach ...	166	9,969	6,25,114	6,059	4,08,294	.....
Kaira ...	137	11,714	1,60,058	144	1,84,700	1,090
Panch Maháls ...	135	7,619	1,58,578	1,341	1,97,854	1,805
Surat ...	158	9,014	4,03,788	2,856	4,14,582	3,156
Thána ...	64	5,144	1,98,823	2,200	1,48,573	2,300
Ahmednagar ...	117	4,660	1,69,540	266	2,25,268	1,982
East Khándesh ...	525	28,805	31,36,293	2,29,922	31,04,488	1,89,094
West Khándesh ...	263	12,471	17,82,017	6,07,708	17,21,432	6,03,281
Násik ...	209	8,500	7,16,597	.....	5,84,991	.....
Poona ...	180	13,362	6,22,969	.....	8,36,879	.....
Sátára ...	223	17,518	7,62,942	6,24,137	9,57,444	5,80,350
Sholápur ...	157	11,657	4,42,720	.....	5,02,154	875
Belgaum ...	184	20,856	9,53,469	869	9,21,734	859
Bijápur ...	173	12,286	4,22,991	.. ..	4,43,449	.....
Dhárwár ...	472	39,485	18,06,504	.....	19,42,907	4,799
Kánara ...	87	9,406	5,68,335	.....	5,06,415	.....
Kolába ...	39	2,036	31,352	.....	19,824	.....
Ratnágiri ...	43	3,926	73,781	1,051	73,850	3,566
Hyderabad ...	236	7,456	6,97,856	.....	7,35,831	.....
Nawábsháh ...	117	3,655	3,76,255	.....	3,33,708	.....
Karáchi ...	76	2,791	5,62,320	66,199	4,89,021	29,254
Lárkána ...	177	5,607	8,06,633	.....	8,32,754	.....
Sukkur ...	88	2,540	2,17,253	.....	2,02,961	.....
Thar and Párker ...	168	4,733	6,24,858	.....	6,47,790	.....
Upper Sind Frontier ...	12	327	14,452	.....	14,870	.....
Total, Unlimited ...	4,309	2,61,262	1,65,02,351	15,42,752	1,65,89,975	14,24,122

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

B.

tural Societies.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
4,37,768	2,71,187	2,110	41,356	98,117	.....	.....	.....
13,08,754	1,65,682	3,613	1,67,256	3,79,479	9,676	.....	.....
5,41,048	3,19,932	7,307	36,655	1,06,182	1,481	.....	.....
3,44,663	1,35,013	809	27,139	1,59,782	3,446	.....	.....
11,30,828	3,45,795	1,414	1,28,487	2,30,767	80	.....	.....
2,56,056	63,334	.....	46,647	78,536	502	.....	.....
9,11,354	7,43,507	77	15,270	2,65,926	247	.....	.....
31,91,646	9,87,399	74,569	2,75,624	23,19,746	45	11,418	18,248
16,26,565	4,44,467	14,432	97,843	12,10,154	2,42,804	.....	.....
11,28,645	3,72,170	.....	60,158	6,17,117	.....	.....	.....
32,28,503	21,25,419	713	1,22,524	4,30,685	4,405	.....	.....
15,24,766	5,42,168	1,13,356	1,60,221	5,26,622	24,653	.....	.....
10,73,525	5,34,542	1,825	1,09,223	1,99,428	3,704	.....	.....
19,51,455	6,09,951	.....	1,79,794	3,90,475	5,658	.....	.....
11,08,675	4,43,947	.....	52,829	2,33,845	819	.....	.....
46,01,474	9,01,384	14,941	3,22,062	9,58,627	19,197	90	.....
7,40,649	1,31,646	.....	1,58,027	1,02,506	670	187	.....
49,201	22,308	.....	1,999	15,489	.....	.....	.....
1,70,290	71,497	7,686	20,450	1,044	.....	.....	.....
14,54,761	2,11,756	.....	12,709	5,62,329	.....	.....	.....
5,38,968	73,377	1,255	6,865	2,87,650	.....	.....	.....
6,19,655	37,198	33,971	36,518	3,58,948	.....	.....	.....
9,57,989	1,17,814	.....	21,029	6,10,875	.....	.....	.....
4,70,404	39,996	.....	10,724	1,59,934	.....	.....	.....
10,25,253	71,777	3,467	1,818	4,70,339	5,542	.....	.....
30,241	3,097	.....	.....	6,961	.....	.....	.....
3,04,23,136	96,76,263	3,08,445	21,13,227	1,07,21,563	3,22,929	11,695	18,248

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

STATEMENT

Classification	Cost of Management	Share Capital paid	Loans and Deposits held at the end		
			Members	Non-members	Societies
			18	19	20
1	16	17	18	19	20
<i>Class I—Credit, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Ahmedabad ...	6,222	4,681	90,292	1,17,417	3,407
Broach ...	20,891	14,543	4,15,897	1,67,232	3,614
Kaira ...	12,637	21,804	1,16,628	97,599	2,122
Panch Mahals ...	8,167	529	1,26,384	23,911	809
Surat ...	13,195	.....	2,15,867	2,84,598	2,232
Thana ...	3,703	4,747	58,270	90,654	529
Ahmednagar ...	20,612	4,615	1,26,084	13,523	615
East Khandesh ...	62,356	755	15,91,831	55,172	47,871
West Khandesh ...	30,267	1,730	5,48,597	28,241	450
Nasik ...	15,233	800	2,39,925	20,866	6,058
Poona ...	43,117	1,035	5,93,100	4,25,596	9,614
Satara ...	38,336	969	5,09,001	2,85,649	18,260
Sholapur ...	26,499	.....	2,92,410	3,47,733	1,825
Belgaum ...	32,468	.....	5,19,850	3,35,963	7,069
Bijapur ...	20,414	3,620	2,24,824	1,21,501	2,203
Dharwar ...	89,914	4,915	11,91,021	7,43,436	46,268
Kanara ...	12,281	.....	2,86,746	3,29,261	1,100
Kolaba ...	929	3,298	18,034	4,972	.....
Ratnagiri ...	3,841	928	57,016	69,237	604
Hyderabad ...	27,631	4,71,380	13,591	3,735	.....
Nawabshah ...	6,501	1,72,097	14,250	7,488	2,692
Karachi ...	10,583	1,34,663	3,603	54,950	.....
Larkana ...	12,524	2,84,507	13,347	104	50
Sukkur ...	5,012	95,342	7,333	6,588	.....
Thar and Parker ...	10,787	2,54,954	9,389	22,560	3,057
Upper Sind Frontier ...	162	6,901	984	.....	.....
Total, Unlimited ...	5,39,280	14,88,813	72,84,274	36,58,036	1,60,459

* For the purposes of this statement the working capital

B—contd.

of the year from		Reserve Fund	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
Provincial or Central Banks	Government					On borrowings	On lendings
21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
2,03,710	6,244	67,104	4,92,855	4,056	.....	4½ to 6½	9½ to 12½
7,09,184	2,987	1,58,919	14,72,426	37,615	.....	4½ to 6½	9½ to 10½
3,27,281	5,661	70,489	6,41,784	10,099	.....	6 to 9	9½ to 12½
1,65,464	1,306	48,901	3,67,304	16,122	.....	6½ to 8	10½ to 12½
5,73,995	9,118	1,52,599	12,38,409	4,310	.....	6½	6½ to 12½
76,829	.....	45,917	2,75,946	11,717	.....	6½	9½
7,27,303	3,402	1,30,225	10,05,767	5,842	.....	6½	9½ to 12½
14,53,641	2,841	5,52,846	37,04,957	90,633	.....	.....	.....
8,23,052	2,390	2,79,441	16,83,901	+ 74,754	.....	.....	.....
8,42,367	478	1,00,060	12,10,564	19,364	.....	6½	9½
20,46,412	595	5,86,646	36,62,998	66,657	.....	6½ to 7½	9½ to 12½
6,61,778	838	2,53,521	17,30,016	17,200	.....	6½	9½ to 10½
2,75,916	702	2,93,200	12,11,786	57,811	.....	6½ to 7½	12½
9,65,551	.....	2,63,556	20,91,989	62,086	.....	6½	9½ to 12½
6,19,339	2,935	1,92,336	11,66,753	31,263	.....	6½	9½ to 12½
24,98,426	3,913	6,49,146	51,37,125	98,568	.....	6½	9½ to 12½
1,10,139	.....	86,161	8,13,407	22,787	.....	6½	9½ to 12½
12,530	.....	14,311	53,145	546	.....	6½	9½ to 12½
24,499	514	39,434	1,92,232	3,158	.....	6½	9½ to 12½
10,52,720	29,467	1,51,957	17,22,880	20,837	.....	8	10½
2,80,267	1,960	1,35,098	6,13,852	13,644	.....	.....	.....
4,14,653	14,500	55,002	6,77,371	22,238	.....	.....	.....
6,84,281	2,476	1,05,590	10,90,355	30,007	.....	.....	.....
2,93,371	3,964	90,174	4,96,772	8,856	.....	.....	.....
7,32,399	46,904	63,534	11,32,798	20,768	.....	.....	.....
17,165	.....	9,183	34,233	269	.....	.....	.....
1,65,91,272	1,43,396	45,95,380	3,39,21,630	7,51,207	.....	.....	.....

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

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Class I—Credit, Limited.</i>			Rs.	Rs.	Rs.	Rs.
Sholapur	2	334	8,370	---	14,351	---
Dharwar	1	---	---	Work	not commenced.	---
Kanara	1	512	22,975	---	15,762	---
Brosch	1	319	---	---	---	---
Larkana	1	79	1,45,000	---	1,31,159	---
Sukkur	1	39	42,500	---	---	---
Yar and Parkar	1	254	3,43,422	---	3,38,329	---
Total, Limited	8	1,307	5,58,067	---	5,51,801	---
Grand Total, Class I, Unlimited and Limited.	4,317	962,929	1,70,61,386	15,42,752	1,71,61,776	14,24,122
<i>Class II—Purchase, Purchase and Sale, Unlimited.</i>						
East Khandesh	2	62	475	---	90	---
Nasik	4	120	2,797	---	949	---
Poona	1	121	120	---	65	---
Bijapur	1	23	---	---	---	---
Dharwar	1	353	---	---	---	---
Total, Unlimited	9	769	2,712	---	1,024	---
<i>Class II—Purchase, Purchase and Sale, Limited.</i>						
Kaira	1	15	454	---	628	---
Thana	4	447	6,500	2,700	15,413	---
Ahmednagar	3	305	---	---	---	---
West Khandesh	1	40	76	---	356	---
Nasik	4	337	25,319	---	34,935	---
Poona	2	113	---	---	---	---
Satara	6	223	935	1,135	2,354	290
Sholapur	3	113	---	---	51	---
Bijapur	1	48	---	---	---	---
Dharwar	14	718	455	---	1,446	---
Belgaum	4	90	3,586	---	1,630	---

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
51,077	13,705	.....	40,483	.....	1	.....	.....
19,557	5,461	.....	9,327	.....	.....	3	.....
1,22,237	9,491	.....	8,05,620	150	.....	.....	.....
42,300	.....	.....	44,675	.....	.....	.....	.....
4,24,375	1,23,114	.....	3,13,732	1,12,358	.....	.....	.....
6,59,576	1,51,771	.....	12,06,837	1,12,508	1	3	.....
3,10,82,712	98,28,034	3,08,445	33,20,064	1,08,34,071	3,22,930	11,698	18,248
701	193	.....	593	.....	.....	476	.....
2,367	269	.....	.....	1,350	.....	.....	.....
1,535	1,535	.....	.....	.....	.....	.....	.....
114	114	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	5,823	.....
4,717	2,111	.....	593	1,350	.....	6,299	.....
2,254	2,254	.....	230	.....	.....	.....	.....
12,063	15,023	2,700	731	5,160	5,861	946	.....
436	.....	.....	33	.....	.....	485	1,133
107	31	.....	.....	.....	.....	.....	.....
1,267	.....	.....	30,231	1,36,322	.....	2,973	3,701
155	155	8,415	.....	.....	4,075	11,385	7,370
1,524	383	2,348	400	.....	.....	1,354	464
533	528	.....	52	.....	629	66	808
.....
702	.....	.....	3,782	.....	1,200	7,600	160
2,862	.....	.....	.....	1,000	.....	3,454	3,135

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

STATEMENT

Classification	Cost of Management	Share Capital paid	Loans and Deposits held at the end		
			Members	Non-members	Societies
1	16	17	18	19	20
<i>Class I—Credit, Limited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Sholapur ...	1,317	7,720	11,456	33,679	10
Dharwar ...	...	...	Work not commenced.	...	...
Kanara ...	339	5,990	11,263	11,772	...
Brosch ...	89	1,550	...	46	...
Larkana ...	4,385	81,850	1,07,873	2,16,743	...
Sukkur ...	658	26,900	113	29,419	...
Thar and Parker ...	5,876	1,49,750	91,527	2,12,857	...
Total, Limited ...	12,664	2,73,760	2,22,231	5,08,521	10
Grand Total, Class I, Unlimited and Limited.	5,51,944	17,62,573	75,06,505	41,66,557	1,60,469
<i>Class II—Purchase, Purchase and Sale, Unlimited.</i>					
East Khandesh ...	25	.....	510	72	.....
Nasik ...	20	1,980	208	100	.....
Poona ...	65	.....	.....	.....	.....
Bijapur ...	.....	.....	220	70	.....
Dharwar ...	.....	.....	.....	.....	.....
Total, Unlimited ...	339	1,980	938	242	.....
<i>Class II—Purchase, Purchase and Sale, Limited.</i>					
Kaira ...	869	2,500	230	.....	2,000
Thana ...	1,249	12,975	276	2,149	2,549
Ahmednagar ...	813	7,895	69	869	.....
West Khandesh ...	130	940	.....	.....	331
Nasik ...	2,689	27,506	.....	5,359	3,770
Poona ...	109	1,645	.....	.....	.....
Satara ...	67	2,425	2	250	370
Sholapur ...	69	1,655	.....	1,982	200
Bijapur ...	4	335	138	.....	.....
Dharwar ...	399	7,850	210	1,920	759
Belgaum ...	128	2,891	166	.....	.....

* For the purposes of this statement the working capital

B—contd.

of the year from		Reserve Fund	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
Provincial or Central Banks	Government					On borrowings	On lendings
21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
.....	12,535	70,400	2,283	6½	6½ to 7½	9½
.....	4,860	33,894	1,613	.....	.....	.....
150	1,746	1,465	.....	7	.....
15,163	1,510	4,22,134	6,725	.....	.....	.....
.....	56,432	-184	.....	.....	.....
1,693	22,500	4,78,327	19,360	6½	6½	9½
16,996	41,405	10,62,923	31,262	.....	.....	.....
1,66,08,268	1,43,396	46,36,785	3,49,84,553	7,82,519	.....	.....	.....
.....	364	946	5	.....	.....	.....
1,345	788	4,421	-77	.....	6½	9½
.....	1,587	1,567	115	.....	.....	6 to 12½
.....	194	414	-58	.....	.....	.....
.....	3,431	3,431	264	.....	.....	.....
1,345	6,274	10,779	249	.....	.....	.....
663	7,500	.....	12,893	5,656	.....	8	.....
890	11,343	29,572	3,778	6½	6	9½
.....	5,619	14,452	1,359	9	4	.....
888	403	481	3,043	-102	.....	.....	.....
25,462	62,097	7,377	.....	8	9
.....	6,111	7,756	789	10	.....	.....
.....	1,118	4,102	912	.....	6½	9½
.....	391	3,528	244	.....	.....	.....
.....	52	525	21	.....	.....	.....
.....	3,124	13,863	-7	.....	.....	.....
1,000	508	4,565	243	.....	.....	9½

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

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Class II—Purchase, Purchase and Sale, Limited—contd.</i>			Rs.	Rs.	Rs.	Rs.
Kanara ...	1	16	.....	.....	.....	.....
Hyderabad ...	1	20	.....	.....	.....	.....
Total, Limited ...	45	2,385	37,746	3,838	46,983	290
Grand Total, Class II, Unlimited and Limited.	54	3,134	40,459	3,838	48,007	290
<i>Class III—Production, Unlimited</i>						
Thana ...	2	90	26	.....	96	.....
Dhárwár ...	10	303	1,602	.....	194	.....
Belgaum, ...	2	76	.....	.....	.....	.....
Kanara ...	1	14	.....	.....	.....	.....
Total, Unlimited ...	15	483	1,628	.....	220	.....
<i>Class III—Production, Limited</i>						
Kolábe ...	1	31	.....	.....	.....	.....
Total, Limited ...	1	31	.....	.....	.....	.....
Grand Total, Class III, Unlimited and Limited	16	514	1,628	.....	220	.....

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
.....
.....	350	.....	.....	.....	.....	.....
58,903	19,274	13,813	35,509	1,42,382	11,765	27,663	16,771
33,630	21,365	13,813	36,102	1,43,732	11,765	33,962	16,771
.....	146	.....	.....	.....	.....
1,406
.....
.....
1,406	146	.....	.....	.....	.....
.....
.....
.....
1,408	146	.....	.....	.....	.....

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

STATEMENT

Classification	Cost of Management	Share Capital paid	Loans and Deposits held at the end		
			Members	Non-members	Societies
1	16	17	18	19	20
<i>Class II—Purchase, Purchase and Sale, Limited—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Kanara ...	2	940	.....	.....	.....
Hyderabad ...	.....	350	.....	.....	.....
Total, Limited ...	6,448	69,907	1,091	11,829	9,916
Grand Total, Class II, Unlimited and Limited,	6,777	71,887	2,029	12,071	9,916
<i>Class III—Production, Unlimited</i>					
Thana ...	395	.....	587	101	.....
Dhárwár ..	2,106	.....	.....	.....	750
Belgaum ...	427	.....	.....	.....	.....
Kanara ...	50	.....	.....	.....	.....
Total, Unlimited ...	2,978	.....	587	101	750
<i>Class III—Production, Limited</i>					
Kolaba ...	.....	.....	.....	.....	.....
Total, Limited ...	.....	.....	.....	.....	.....
Grand Total, Class III, Unlimited and Limited	2,978	.....	587	101	750

* For the purposes of this statement the working capital

B—contd.

of the year from		Reserve Fund	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
Provincial or Central Banks	Government					On borrowings	On lendings
21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
.....	.. ..	81	1,021	69	.....	.....	.....
.....	.....	.....	350	.....	.....	.....	.....
26,993	7,903	28,828	1,57,767	20,339	.....	.....	.....
29,638	7,903	35,102	1,68,546	20,588	.....	.....	.....
.....	.....	623	1,310	-730	.....	6½	.....
.....	1,700	5,287	7,737	-536	.....	.....	.....
.....	.....	853	853	147	.....	.....	.....
.....	.....	222	222	-8	.....	.....	.....
.....	1,700	6,984	10,122	-1,127	.....	.....	.....
.....	116	1,197	1,313	.....	.....	.....	.....
.....	116	1,197	1,313	.....	.....	.....	.....
.....	1,616	8,181	11,435	-1,127	.....	.....	.....

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

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Class IV—Production and Sale, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
Kaira ...	2	51	230	.....	312	175
West Khândesh ...	1	45	6,535	.....	6,063	.....
Ratnâgiri ...	1	16	2,256	.....	2,532	.....
Total, Unlimited ...	4	112	9,021	.....	8,907	175
<i>Class IV—Production and Sale, Limited.</i>						
Kaira ...	1	115	2,33,894	27,947	2,29,964	6,500
Broach ...	6	333	1,88,163	.....	1,70,608	.....
Surat ...	13	2,667	18,88,415	27,940	18,83,344	30,944
East Khândesh ...	3	312	53,807	.....	48,895	.....
West Khandesh ...	1	146	2,87,822	87,784	1,65,323	86,360
Poona ...	3	108	537	.....	996	.....
Satara ...	2	158	2,64,135	.....	2,52,859	162
Sholapur ...	3	266	9,410	.....	4,920	.....
Bijâpur ...	3	458	7,424	981	6,366	2,313
Dhârwar ...	10	6,986	18,32,843	1,000	17,25,332	.....
Belgaum ...	6	657	12,336	11,963	17,097	10,043
Kanara ...	4	621	7,780	.....	8,535	.....
Ratnagiri ...	1	18	.....	.....	.....	.....
Kolaba ...	2	16	728	.....	7,538	.....
Hyderabad ...	4	1,051	38,432	.....	5,335	.....
Nawabshah ...	2	68	.....	.....	.....	.....
Karachi ...	2	285	4	.....	53,883	.....
Sukkur ...	3	249	99,953	.....	89,524	.....
Larkana ...	4	467	30,862	.....	30,682	.....
Thar and Parkar ...	2	70	5,023	.....	5,883	.....
Upper Sind Frontier ...	1	25	243	.....	.....	.....
Total, Limited ...	76	15,076	49,61,811	1,57,615	47,07,084	1,36,321
Grand Total, Class IV—Unlimited and Limited.	80	15,188	49,70,832	1,57,615	47,15,991	1,36,496

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' produce
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
4,469	4,419	.....	883	53	.....	.....	.....
4,042	.....	.....	730	.....	.....	.....	.....
1,965	.....	.....	7,086	.....	.....	.....	6,655
10,476	4,419	.....	8,699	53	.....	.....	6,655
10,605	.....	13,500	36,301	27,947	.....	.....	2,42,642
18,077	32	.....	2,21,659	20,332	610	.....	.....
24,979	3,519	.....	1,57,456	7,59,971	26,774	.....	.....
7,025	1,234	.....	4,030	15,190	.....	4,000	.....
1,22,499	.....	1,424	44,921	4,66,119	.....	.....	.....
21,375	.....	.....	3,15,984	.....	.....	.....	1,67,665
11,290	15	73	.....	24,752	.....	2,35,093	2,33,687
7,098	504	.....	.....	.....	.....	1,232	1,210
6,518	2,243	1,192	.....	91,591	.....	14,059	8,034
2,24,753	7,062	1,000	42,719	1,71,237	46,169	97,032	5,242
21,005	10,823	2,212	933	63,300	.....	60,059	32,791
1,436	.....	.....	6,135	21,600	.....	1,304	.....
.....
1,227	499	.....	.....	1,478	.....	.....	.....
33,097	.....	482	11,475	53,000	.....	.....	.....
1,407	.....	.....	50	.....	.....	.....	.....
39,532	.....	31,002	.....	8,324	40,110	.....	.....
80,308	1,456	.....	35,069	42,094	.....	.....	.....
16,624	379	.....	1,668	15,550	.....	.....	.....
11,000	.....	.....	.....	4,000	100	.....	.....
243	.....	.....	238	.....	.....	.....	.....
6,60,298	27,771	50,885	8,78,633	17,36,485	1,13,763	4,12,779	6,91,271
6,70,774	32,190	50,885	8,87,337	17,36,538	1,13,763	4,12,779	6,97,926

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

STATEMENT

Classification	Cost of Management	Share Capital paid	Loans and Deposits held at the end		
			Members	Non-members	Societies
1	16	17	18	19	20
<i>Class IV—Production and Sale, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Kaira ...	99	.....	1,087	1,576	.....
West Khandesh ...	977	.....	1,604	.....	.....
Ratnagiri ...	554	450	2,510	29	.....
Total, Unlimited ...	1,630	450	5,201	1,605	.....
<i>Class IV—Production and Sale, Limited.</i>					
Kaira ...	1,632	5,160	10,147	.....	.....
Broach ...	2,630	35,030	6,739	13,839	992
Surat ...	60,859	1,06,483	17,190	23,345	10,740
East Khandesh ...	1,368	8,173	.....	6,211	.....
West Khandesh ...	3,320	28,550	25,921	.....	.....
Poona ...	10,526	44,560	2,631	23,558	.....
Satara ...	6,831	8,300	7	5	1,436
Sholapur ...	1,785	10,540	86	897	.....
Bijapur ...	3,348	9,096	13,473	561	2,688
Dharwar ...	28,880	1,09,029	8,951	3,137	43,911
Belgaum ...	5,877	12,505	1,457	503	1,457
Kanara ...	3,460	5,566	2,723	5,270	.....
Ratnagiri ...	.....	110	2	.....	.....
Kolaba ...	97	1,050	.....	.....	.....
Hyderabad ...	2,067	9,845	1,425	.....	.....
Nawabshah ...	.....	350	742	.....	.....
Karachi ...	1,623	5,462	.....	11,517	15,877
Sukkur ...	3,455	25,120	15,000	27,267	.....
Larkana ...	871	7,060	1,023	.....	140
Thar and Parkar ...	15	3,663	.....	.....	100
Upper Sind Frontier ...	794	4,925	238	.....	.....
Total, Limited ...	1,39,378	4,40,567	1,07,685	1,16,709	77,371
Grand Total, Class IV—Unlimited and Limited.	1,41,008	4,41,017	1,12,886	1,18,314	77,371

* For the purposes of this statement the working capital

B—contd.

the year from		Reserve Fund	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
Provincial or Central Banks	Government					On borrowings	On lendings
21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
1,739	.....	324	4,726	137	.....	6½	10½ to 12½
.....	414	2,892	4,910	608	.....	.....	.....
.....	244	2,666	5,899	-1,017	.....	6½	9½
1,739	658	5,892	15,535	-272	.....	.....	.....
.....	.....	427	15,734	564	.....	6	9½
20,320	1,947	1,774	80,631	-5,168	6½	6	9½
5,720	.....	13,970	1,77,378	38,428	5½ to 9	6 to 7½	9½
425	.....	5,548	20,357	1,239	.....	.....	.....
1,18,286	.....	.....	1,72,757	3,769	.....	.....	.....
8,386	.....	5,163	84,298	-2,470	.....	.....	.....
25,772	.....	269	35,789	2,007	.....	6½	9½
1,679	.....	1,920	15,122	-119	.....	.....	.....
.....	2,802	2,497	31,117	1,434	.....	.....	.....
50,989	.....	89,624	3,05,641	7,934	.....	.....	.....
80,019	.....	14,412	1,10,382	1,043	.....	6½	9½
21,600	.....	3,915	39,674	2,234	.....	.....	.....
.....	.....	.....	112	-112	.....	6½	9½
82	.....	1	1,133	96	.....	.....	12½
36,848	.....	984	49,102	-569	.....	.....	.....
365	295	237	1,999	.....	.....	.....	.....
60,167	.....	17,932	1,10,955	-5,801	.....	.....	.....
23,166	.....	4,242	94,815	3,005	.....	.....	.....
11,877	.....	-1,353	18,747	1,556	.....	.....	.....
5,480	1,000	1,967	12,210	467	.....	.....	.....
.....	.....	.....	5,163	-562	.....	.....	.....
4,71,201	6,044	1,63,529	13,83,106	48,964	.....	.....	.....
4,72,940	6,702	1,69,411	13,92,641	48,692	.....	.....	.....

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

STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Class VI—Other Forms, Unlimited</i>			Rs.	Rs.	Rs.	Rs.
West Khandesh ...	1	81	...	...	...	...
Thana ...	1	11	835	200	...	200
Dharwar ...	10	727	101	...	2,476	...
Kanara ...	6	347	...	...	1,572	...
Total, Unlimited ...	18	1,166	936	200	4,048	200
<i>Class VI—Other Forms, Limited</i>						
Kaira ...	2	112	...	...	...	475
Thana ...	5	2,198	305	600	334	725
East Khandesh ...	10	18,857	...	4,823	...	8,470
West Khandesh ...	7	14,809	...	13,978	137	7,460
Nasik ...	5	5,512	...	...	...	...
Poona ...	3	200	740	5,132	1,593	5,019
Satara ...	10	605	2,781	4,428	3,041	3,036
Sholapur ...	2	196	716	...	545	...
Bijapur ...	3	1,663	...	...	...	...
Dharwar ...	7	1,555	68	...	316	...
Belgaum ...	4	986	...	...	25	...
Kanara ...	3	1,076	858	...	329	...
Kolaba ...	1	186	...	...	...	...
Ratnagiri ...	4	2,151	...	600	...	200
Hyderabad ...	4	2,853	...	...	...	...
Nawabshah ...	1	601	...	...	...	...
Sukkur ...	4	740	...	...	...	...
Larkana ...	2	1,005	...	...	...	...
Karachi ...	1	74	...	...	...	...
Thar and Parkar ...	6	462	...	...	...	...
Total, Limited ...	83	55,941	5,468	29,561	6,320	25,385
Grand Total, Class VI—Unlimited and Limited.	101	57,007	6,404	29,761	10,368	25,565
Grand Total of all Agricultural Societies in the Bombay Presidency, during 1928-29.	4,568	338,412	2,20,60,711	17,33,966	2,19,16,362	15,86,493
Do. 1927-1928 ...	4,434	336,259	1,88,93,146	11,80,812	1,83,96,667	13,19,533

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...	...	955	...	...	...	...	...
835	860	...	...	...
14,428	2,269	...	1	...	...	...	...
9,435	2,898	...	...	...	...
24,698	2,269	955	2,899	860	...	..	...
...	68	234
127	242	...	...	...	...
210	...	8,308	883	...	...	11,499	185
4,101	...	20,561	106	...	...	1,409	..
...
570	...	1,109	...	...	...	1,531	...
1,110	...	3,253	1,778	...	...	1,313	2,405
315	256	...	3	1,466	1,071
...	2,000	...	36,728	...
4	1,473	...	...	692	...
...	75	...	...	932	518
3,430	541	...	...	...	...
...
...	...	400	...	...	...	...	...
...
...
...
...
...
9,867	...	33,631	4,854	2,000	3	55,638	4,413
34,565	2,269	34,586	7,753	2,860	3	55,638	4,413
3,18,23,079	96,83,878	4,07,729	42,51,402	1,27,17,201	4,48,461	5,14,077	7,37,368
3,26,60,993	1,09,17,999	2,59,696	42,10,258	1,20,59,035	2,63,598	3,96,513	7,73,958

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

STATEMENT

Classification	Cost of Management	Share Capital paid	Loans and Deposits held at the end		
			Members	Non-members	Societies
1	16	17	18	19	20
<i>Class VI—Other Forms, Unlimited</i>	Rs.	Rs.	Rs.	Rs.	Rs.
West Khandesh ...	79	...	1,900	.....	...
Thana ...	5	195	...	.....	...
Dharwar ...	547	12,408	1,118	90	...
Kanara ...	399	2,889	655	2,571	57
Total, Unlimited	1,030	15,492	2,573	2,591	57
<i>Class VI—Other Forms, Limited</i>					
Kaira ...	2,508	...	...	.....	...
Thana ...	1,796	1,080	59,403	7,791	...
East Khandesh ...	16,977	...	219	10,162	...
West Khandesh ...	12,728	...	...	138	...
Nasik ...	4,961	...	...	.....	...
Poona ...	2,290	...	4,000	2,202	...
Satara ...	9,136	...	...	1,635	...
Sholapur ...	2,901	...	64	177	4
Bijapur ...	6,602	...	20	1,514	...
Dharwar ...	6,614	5,870	4,717	450	531
Belgaum ...	4,011	...	1,244	1,531	...
Kanara ...	1,314	2,344	1,012	.....	...
Kolaba ...	512	...	...	.....	...
Batnagiri ...	2,678	...	...	.....	...
Hyderabad ...	...	...	...	.....	...
Nawabshah ...	...	...	...	.....	...
Sukkur ...	...	...	...	.....	...
Larkana ...	...	...	...	.....	...
Karachi ...	...	...	...	.....	...
Thar and Parkar ...	...	...	...	.....	...
Total, Limited	74,328	9,294	69,679	25,900	535
Grand Total, Class VI—Unlimited and Limited.	75,358	24,786	72,552	28,491	592
Grand Total of all Agricultural Societies in the Bombay Presidency, during 1928-29.	7,78,065	23,00,263	76,94,559	43,25,534	2,49,098
Do. 1927-1928 ...	6,52,302	20,51,524	75,93,947	41,37,276	2,34,746

* For the purposes of this statement the working capital

B—concl'd.

of the year from		Reserve Fund	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
Provincial or Central Banks	Government					On borrowings	On lendings
21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
4,320	...	...	5,520	...	...	...	...
660	...	...	855	...	...	...	...
12,036	900	235	26,717	-1,250	...	...	...
2,000	8,550	2,596	19,218	1,477	...	...	...
19,016	9,450	2,831	52,310	228	...	...	...
...	...	14,771	14,771	1,416	...	...	4 to 6½
...	...	3,360	70,634	8,861	...	...	...
...	1,723	80,278	92,381	18,814	...	...	...
...	198	38,753	39,019	8,430	...	...	...
...	...	...	...	19,841	...	...	...
...	...	3,744	9,946	-300	...	...	...
...	...	2,117	3,752	7,861	...	...	...
...	...	750	995	643	...	...	...
2,000	...	54	3,888	1,78,793	...	...	...
...	...	16,487	28,055	1,367	...	...	...
...	...	12,521	15,296	-38	...	...	...
637	...	1,762	5,755	397	...	...	...
...	...	100	100	975	...	...	...
...	...	150	150	6,652	...	...	...
...
...
...
...
...
...
2,637	1,850	1,74,847	2,84,742	2,48,712	...	...	...
21,653	11,300	1,77,678	3,37,052	22,48,940	...	...	...
1,71,32,499	1,71,117	50,27,157	3,69,00,227	10,99,562	...	...	...
1,85,41,178	1,20,471	43,73,154	3,70,62,296	4,67,779	...	...	...

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	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class I—Credit, Unlimited.</i>				
1. Bombay	4	132	632	...
2. Kolába	1	68	.....	...
3. Ratnágiri	2	118	7,775	...
4. Ahmednagar	2	91	715	...
5. Ahmedabad	1	65	660	...
6. Poona	2	140	1,912	...
7. Sátára	3	153	7,773	555
8. Sholápur	3	70	6,513	...
9. Kánara	4	416	14,200	...
Total, Class I, Unlimited ...	22	1,253	40,180	555
<i>Class I—Credit, Limited.</i>				
1. Bombay	166	72,726	1,24,39,148	8,61,485
2. Thána	26	3,775	3,78,102	...
3. Kolába	6	1,055	52,660	...
4. Ratnágiri	11	1,850	71,070	...
5. Ahmednagar	14	6,161	3,14,429	47,909
6. Ahmedabad	10	1,238	87,613	...
7. Kaira	9	1,661	47,467	...
8. Panch Mahals	7	1,167	1,17,594	...
9. Broach	17	2,655	2,76,139	...
10. Surat	13	2,657	4,21,928	...
11. East Khándesh	11	4,960	8,42,551	14,87,239
12. West Khándesh	12	3,518	6,40,770	17,85,656
13. Násik	11	2,126	1,00,363	...
14. Poona	29	8,052	7,22,435	...
15. Sátára	13	2,368	4,15,945	9,44,264
16. Sholápur	13	2,989	1,89,858	...

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

C.
Agricultural Societies.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,060	...	16,696	...	3,419	...	...	...
...	...	1,374	1,274	...	...	...	...
7,151	...	10,736	3,107	...	835	...	...
1,696	70	6,779	6,064	15	3,564	...	...
567	...	1,008	638	...	63	...	...
2,157	...	4,566	3,233	...	552	...	...
6,382	878	24,204	2,575	391	334	...	...
7,519	...	4,778	1,925	...	553	2,600	...
12,645	...	13,131	1,334	...	8,089	300	...
39,177	948	73,172	20,155	3,825	13,990	2,900	...
1,13,02,319	9,75,272	95,02,157	3,90,363	4,70,962	53,36,468	25,52,329	1,15,539
8,82,039	700	5,18,779	81,374	...	58,605	1,81,664	375
50,057	...	32,486	2,166	...	5,526	310	25
69,623	...	75,518	19,652	...	16,545	75	...
3,12,077	50,453	7,29,169	2,05,737	36,912	17,49,328	46,644	473
75,743	...	54,584	175	...	14,418	4,850	...
54,088	...	85,618	13,122	...	8,303	2,467	2,684
1,12,768	...	1,39,670	16,876	...	9,94,976	2,127	41,155
2,67,481	...	2,98,308	74,673	...	11,84,044	48,552	1,000
5,63,023	5,000	4,05,236	41,746	...	49,45,145	59,788	5,000
7,12,636	13,92,227	8,63,201	13,749	1,43,715	19,39,602	2,29,482	...
5,90,800	17,65,459	4,07,856	21,639	2,48,957	10,02,053	5,800	...
92,971	...	1,21,986	2,859	...	9,817	8,685	...
6,85,618	...	6,30,533	60,093	...	3,72,095	3,22,226	449
4,34,761	9,21,614	2,28,640	47,334	41,293	3,31,338	17,191	1,38,083
1,82,318	...	2,06,349	23,108	...	3,25,841	23,840	...

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

STATEMENT

Classification	Sales of goods to members	Purchase of members' products	Cost of management	Share Capital paid
1	14	15	16	17
<i>Class I—Credit, Unlimited.</i>				
	Rs.	Rs.	Rs.	Rs.
1. Bombay	396	1,608
2. Kolába
3. Ratnágiri	204	...
4. Ahmednagar	103	680
5. Ahmedabad	56	...
6. Poona	56	...
7. Sátára	184	19,000
8. Sholápur	164	685
9. Kánara	7	...	433	...
Total, Class I, Unlimited ...	7	...	1,656	21,973
<i>Class I—Credit, Limited.</i>				
1. Bombay	2,08,784	28,02,049
2. Thána	31,909	...	7,817	1,07,663
3. Kolaba	549	20,439
4. Ratnagiri	1,661	32,380
5. Ahmednagar	10,938	9,21,949
6. Ahmedabad	491	37,709
7. Kaira	1,647	48,595
8. Panch Mahals	2,676	57,961
9. Broach	8,560	1,27,504
10. Surat	10,683	1,69,342
11. East Khándesh	11,604	1,84,994
12. West Khándesh	5,518	1,14,793
13. Násik	4,438	1,18,919
14. Poona	7,332	1,71,502
15. Sátára	4,519	72,895
16. Sholápur	5,889	87,367

* For the purposes of this statement the working

C—contd.

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
18	19	20	21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
422	7,629	500	...	...	11,415	21,574	221	...	...	10 $\frac{1}{2}$
53	522	...	...	...	704	1,279	+10	...	7 $\frac{1}{2}$	12 $\frac{1}{2}$
2,352	4,656	...	...	...	3,451	10,459	+354	...	6 $\frac{1}{2}$	9 $\frac{3}{4}$
4,157	1,722	70	1,550	...	925	9,104	-125	...	6 $\frac{1}{2}$	9 $\frac{1}{2}$
205	...	...	...	...	802	1,007	+25	...	6	9 $\frac{1}{2}$
3,073	425	...	...	...	1,457	4,965	+44	...	6 $\frac{1}{2}$	12 $\frac{1}{2}$
951	150	...	...	...	5,463	25,569	+1,397	6	6 $\frac{1}{2}$	9 $\frac{3}{4}$ to 10 $\frac{1}{2}$
1,799	...	...	2,350	...	1,691	6,425	+250	...	6 $\frac{1}{2}$	12 $\frac{1}{2}$
7,853	4,763	755	300	...	3,558	17,229	950	...	...	...
20,865	19,867	1,325	4,100	...	29,501	97,631	+2,466	...	...	...
68,19,257	5,92,051	39,101	2,35,068	...	6,95,968	1,11,83,564	3,17,295	6 $\frac{1}{2}$	6	12 $\frac{1}{2}$
1,27,602	79,972	1,216	2,01,297	1,000	22,216	5,40,966	20,454	6 $\frac{1}{2}$	6 $\frac{1}{2}$	9 $\frac{3}{4}$
4,665	3,039	175	310	...	2,236	30,924	+1,872	...	7 $\frac{1}{2}$	12 $\frac{1}{2}$
9,097	42,871	75	...	...	14,038	98,461	+3,582	...	6 $\frac{1}{2}$	9 $\frac{3}{4}$
5,50,569	2,97,012	60,169	17,751	...	1,35,950	12,73,400	+25,333	5 to 9 $\frac{1}{2}$	3 to 7 $\frac{1}{2}$	9 $\frac{1}{2}$
15,726	12,408	...	4,850	...	2,463	73,151	+4,474	6 to 7 $\frac{1}{2}$	6	9 $\frac{1}{2}$
18,015	16,343	855	5,865	...	13,273	1,02,966	+4,014	3 to 6 $\frac{1}{2}$	3 to 8	9 $\frac{3}{4}$ to 12 $\frac{1}{2}$
64,506	36,635	12,117	327	...	6,225	1,98,073	+7,060	5 $\frac{1}{2}$ to 6 $\frac{1}{2}$	4 to 6 $\frac{1}{2}$	6 to 9 $\frac{3}{4}$
9,90,309	96,010	5,309	7,104	...	26,625	5,52,761	+13,858	6 to 7	1 $\frac{1}{2}$ to 6	8 $\frac{1}{2}$ to 9
10,32,641	13,251	5,000	3,452	...	22,057	12,35,763	31,003	3 $\frac{1}{2}$ to 9	2 $\frac{1}{2}$ to 7 $\frac{1}{2}$	8 to 12 $\frac{1}{2}$
8,65,137	1,26,723	112	21,912	...	24,432	12,33,310	+27,811	...	...	...
2,71,792	2,12,452	4,000	6,489	4,000	18,562	6,32,118	+14,514	...	...	...
7,647	6,113	...	4,202	...	10,394	1,47,275	8,676	6 $\frac{1}{2}$	6 $\frac{1}{2}$	9 $\frac{3}{4}$
2,31,315	2,80,460	...	54,961	...	51,304	7,99,442	+21,592	6 $\frac{1}{2}$ to 7 $\frac{1}{2}$	6 $\frac{1}{2}$ to 8	9 $\frac{3}{4}$
62,516	1,47,054	13,177	7,401	...	20,270	3,23,293	11,394	6 to 7	3 $\frac{1}{2}$ to 7	9 $\frac{1}{2}$ to 12 $\frac{1}{2}$
28,337	1,44,735	...	24,000	...	25,265	3,09,764	+12,258	7 to 9	6 $\frac{1}{2}$ to 7 $\frac{1}{2}$	12 $\frac{1}{2}$

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	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class I—Credit, Limited—contd.</i>			Rs.	Rs.
17. Bijápur	27	4,329	4,16,370	...
18. Dhárwár	48	22,695	23,26,345	42,000
19. Belgaum	26	9,339	14,55,384	...
20. Kánara	14	7,360	7,58,233	...
21. Hyderabad	8	2,687	13,66,899	...
22. Nawábsháh	2	68	9,421	...
23. Karáchi	12	6,114	12,99,724	...
24. Sukkur	4	577	28,612	...
25. Lárkána	2	532	23,786	...
26. Thár and Párkar	2	458	58,591	...
27. Upper Sind Frontier	1	450	17,519	...
Total, Class I, Limited ...	513	173,567	2,48,78,885	51,68,553
Grand Total, Class I, Unlimited and Limited.	535	174,820	2,49,19,065	51,69,108
<i>Class II—Purchase and Sale, Unlimited</i> ... ..	...	...	...	...
<i>Class II—Purchase and Sale, Limited.</i>				
1. Bombay	13	3,406	...	...
2. Thana	6	784	878	...
3. Ratnagiri	1	115	...	...
4. Ahmedabad	2	320	...	...
5. Panch Mahals	1	Not	started	work
6. Broach	1	78	3,044	...
7. Surat	3	385	1,721	...
8. Násik	1	47	27,843	...
9. Poona	2	20	875	...

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

C--contd.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
8,96,856	...	4,06,820	80,272	...	1,05,905	35,295	11,125
22,49,173	622	32,01,751	6,33,709	46,975	30,21,948	1,40,810	2,56,151
14,20,914	...	13,34,528	3,31,859	...	16,76,651	5,93,680	2,87,708
7,24,566	...	9,16,423	2,41,635	...	13,13,984	4,23,778	12,938
11,06,512	...	2,97,653	56,521	...	11,86,578	...	1,000
9,510	...	12,196	...	...	...	...	...
10,37,096	...	8,44,990	40,845	...	86,18,794	8,473	1,69,661
26,133	...	28,293	2,309	...	9,380	7,139	1,850
20,776	...	26,941	1,750	...	7,261	10,328	...
36,097	...	59,888	2,593	...	600	12,000	...
13,152	...	9,724	...	...	...	...	...
2,30,29,006	51,11,347	2,14,37,297	24,15,971	9,88,834	3,42,25,205	47,37,533	10,45,216
2,30,68,183	51,12,295	2,15,10,469	24,36,126	9,92,659	3,42,39,195	47,40,433	10,45,216
...
...	...	43,627	...	...	11,871	...	...
879	...	4,703	1,431	...	...	...	...
...	2,254	...	...
...	2,250	250	...	...
during the year.							
3,304	...	118	...	...	7,269	4,058	...
1,251	...	4,814	...	...	23,100	20,672	...
27,894	...	10,634	...	...	61,141	2,859	...
408	...	1,074	...	...	...	...	...

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

STATEMENT

Classification	Sales of goods to members	Purchase of members' products	Cost of Management	Share Capital paid
1	14	15	16	17
<i>Class I—Credit, Limited—contd.</i>				
	Ks.	Rs.	Rs.	Rs.
17. Bijápur ... ..	...	...	8,627	2,05,727
18. Dhárwar	74	...	49,735	7,22,061
19. Belgaum ... ..	...	...	19,244	3,37,668
20. Kanára	44	...	16,972	1,73,667
21. Hyderabad ... ..	...	...	8,194	1,77,545
22. Nawábshah ... ..	...	...	115	12,986
23. Karáchi ... ..	...	...	17,081	2,47,128
24. Sukkur ... ..	...	...	744	23,639
25. Larkana ... ..	...	...	793	26,660
26. Thár and Párkar ... ..	...	...	517	52,557
27. Upper Sind Frontier ... ..	...	...	132	10,794
Total, Class I, Limited ...	33,027	...	4,14,360	63,56,473
Grand Total, Class I, Unlimited and Limited.	32,034	...	4,16,016	63,78,446
<i>Class II—Purchase and Sale, Unlimited ...</i>	...	...	...	...
<i>Class II—Purchase and Sale, Limited.</i>				
1. Bombay	3,81,178	3,48,707	24,769	49,356
2. Thana	1,277	...	422	9,525
3. Ratnágiri	2,465	...	348	1,740
4. Ahmedabad	6,720	6,234	142	2,896
5. Panch Mahals ... ..	...	...	Not started	work
6. Broach	3,484	...	341	3,060
7. Surat	91,902	10,968	5,706	17,043
8. Násik	41,243	46,019	545	4,470
9. Poona	5,413	5,288	448	1,300

* For the purposes of this statement the working

C—contd.

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
18	19	20	21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
96,975	93,958	1,875	21,675	664	48,744	4,69,638	28,954	...	...	...
13,89,187	14,86,866	99,660	1,48,193	...	2,62,392	41,08,359	1,04,803	...	...	...
8,00,961	3,30,900	25,567	88,156	...	1,33,428	17,16,080	+ 51,209	4½ to 9½	6½	9½ to 10½
4,22,785	6,69,154	12,606	9,786	...	1,18,216	14,06,216	37,504	...	...	...
10,96,267	199	1,000	...	...	28,284	13,03,295	44,531	...	...	...
1,050	...	...	3,000	...	1,158	18,194	1,048	...	...	...
8,74,994	10,048	19,698	6,437	...	24,774	11,83,079	24,168	...	...	...
16	4,865	200	3,422	...	2,524	34,766	1,127	...	...	...
4,768	...	...	7,436	...	1,384	40,248	1,144	...	...	...
1,081	1,200	...	8,987	...	3,466	67,311	2,612	...	...	...
...	...	...	...	...	566	11,450	820	...	...	...
1,51,06,837	47,04,499	2,92,014	8,92,121	5,684	17,16,269	2,90,73,897	8,23,240	...	...	...
1,51,27,702	47,24,366	2,93,339	8,96,221	5,684	17,45,770	2,91,71,528	8,25,706	...	...	...
...
150	25,125	...	...	...	12,389	87,050	12,288	6½	...	...
425	190	700	...	...	2,194	13,034	-34	6½	6½	9½
698	1,241	...	...	...	...	3,679	-579	...	7½	...
852	353	...	...	...	353	4,454	+374	7	6	9½
during the year.										
5,934	1,325	...	657	...	14	10,990	+37	3½	...	5½ to 6
531	2,650	...	...	...	7,744	27,968	+4,943	5 to 6½	...	9
1,012	4,874	...	6,100	...	268	16,724	-169	...	6½	9½
...	211	...	...	...	3,326	4,837	+49	6½	...	...

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	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class II—Purchase and Sale, Limited—contd.</i>				
10. Sholápur	1	108	10,283	530
11. Dhárwár	3	34	.....	.....
12. Kánara	1	132	4,932	.....
13. Karáchi	2	80	.....	.....
Total, Class II, Limited ...	37	5,504	49,575	530
Grand Total, Class II, Unlimited and Limited	37	5,504	49,575	530
<i>Class IV—Production and Sale, Unlimited.</i>				
1. Ratnágiri	5	202	4,370	38
2. Ahmednagar	2	38	2,610	.....
3. Ahmedabad	1	35	364	.....
4. Panch Mahals	1	14	347	.....
5. Poona	2	43	2,390	.....
6. Sátára	2	46	.....	.....
7. Sholápur	4	255	20,716	.....
8. Bijápur	2	61	3,249	.....
9. East Khandesh	5	243	33,209	11,206
10. West Khandesh	3	222	3,376	1,198
11. Násik	5	104	4,660	.....
12. Dharwar	9	493	29,086	.....
13. Belgaum	5	214	15,538	.....
14. Hyderabad	2	73	17,805	.....
15. Karachi	1	35	1,725	.....
16. Sukkur	1	32	4,174	.....
17. Larkana	1	30	8,678	.....
Total, Class IV, Unlimited ...	51	2,140	1,52,297	12,442

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

C—contd.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
9,301	1,252	5,274	1,918	1,304	1,908	...	...
12	.....	166	...	...	...	...	...
10,513	.....	2,243	...	...	4,587	12,433	4,398
...
53,562	1,252	72,653	3,349	3,554	1,12,380	40,022	4,398
53,562	1,252	72,653	3,349	3,554	1,12,380	40,022	4,398
5,023	.....	16,737	11,467	65	1,283	...	...
1,599	.. ..	2,148	1,660	...	150	1,600	...
333	.....	1,112	746	...	...	...	...
309	.....	402	65	...	355	189	...
2,486	.....	4,012	2,607	...	472	1,605	...
488	.....	321	...	...	...	...	...
20,120	.....	11,811	6,566	...	20,318	...	...
3,714	.....	3,599	2,276	...	1,658	...	...
33,754	10,663	24,950	11,968	546	2,481	16,208	...
4,290	895	3,816	1,594	508	115	458	...
8,710	.....	18,394	10,506	...	100	2,900	...
37,923	.....	27,227	10,242	...	12,333	...	14,981
22,744	.....	9,775	3,345	...	33,626	...	...
18,558	.....	13,081	...	...	769	5,137	...
2,601	.....	5,211	1,119	...	93	1,683	...
3,490	.....	4,548	..	...	687	3,700	...
7,959	.....	3,569	...	...	262	2,000	...
1,74,101	11,578	1,51,603	64,153	1,119	74,692	35,480	14,981

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

STATEMENT

Classification	Sales of goods to member	Purchase of members' products	Cost of Management	Share Capital paid
1	14	15	16	17
<i>Class II—Purchase and Sale, Limited—contd.</i>				
	Rs.	Rs.	Rs.	Rs.
10. Sholápur	10,813	10,605	242	4,695
11. Dharwár ... ..	...	...	...	720
12. Kánara	23,437	...	578	1,700
13. Karáchi ... ..	...	...	2,063	4,647
Total, Class II, Limited ...	5,67,937	4,27,721	35,604	1,01,182
Grand Total, Class II, Unlimited and Limited	5,67,937	4,27,721	35,604	1,01,182
<i>Class IV—Production and Sale, Unlimited.</i>				
1. Raónágiri	671	...	1,274	...
2. Ahmednagar ... ..	...	...	89	...
3. Ahmedabad ... ..	...	...	49	...
4. Panch Mahals ... ..	...	...	6	...
5. Poona ... ..	...	...	94	...
6. Sátára ... ..	...	...	45	...
7. Sholapur	21,743	13,461	820	...
8. Bijapur	4,667	4,463	33	...
9. East Khandesh	8,158	1,085	608	...
10. West Khandesh	1,553	1,565	165	...
11. Násik ... ..	...	...	236	...
12. Dharwar	48,231	9,889	3,378	...
13. Belgaum	44,170	15,510	1,334	...
14. Hyderabad ... ..	...	...	208	680
15. Karachi ... ..	...	...	129	...
16. Sukkur ... ..	...	...	54	...
17. Larkana ... ..	...	...	80	...
Total, Class IV, Unlimited ...	1,29,193	44,993	8,552	680

* For the purposes of this statement the working

C—contd.

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
18	19	20	21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
179	611	...	2,000	...	217	7,702	+135	6	6½	9½
...	...	...	...	...	25	745	-43	...	...	...
2,310	1,618	...	925	...	...	6,553	+703	...	...	...
...	...	...	...	...	1,202	5,849	229	...	...	...
12,091	33,198	700	9,682	...	27,732	1,89,585	17,933	...	...	...
12,091	33,198	700	9,682	...	27,732	1,89,585	17,933	...	...	...
3,150	7,503	...	1,714	470	6,599	19,436	-361	...	6½	9½
689	...	...	1,600	...	247	2,536	+140	...	6½	12½
175	250	...	...	...	781	1,206	+111	...	6	9½
109	...	...	179	...	51	339	+63	...	6½	12½
2,547	...	...	2,112	132	573	5,364	-17	...	6½	12½
294	...	...	...	...	71	365	-42	...	6½	10½
2,765	4,456	1,003	1,000	1,915	4,090	15,231	-1,529	...	6½ to 7	9½ to 12½
1,090	1,319	...	...	1,507	1,048	4,964	+402	...	...	...
12,985	490	5	15,594	3,646	1,770	34,490	-2	...	...	...
397	...	...	10	...	6,368	6,775	+409	...	...	...
6,070	...	...	8,954	1,703	2,425	19,152	1,132	...	6½	10½
17,256	5,839	10,241	500	2,034	14,630	50,500	+364	...	...	...
5,984	2,116	2,251	600	1,222	6,743	18,916	1,064	...	6½	12½
5,777	...	...	8,907	...	731	16,095	519	...	...	...
1,240	...	...	2,802	...	1,494	5,536	166	...	...	...
1,352	310	...	2,801	...	668	5,131	-218	...	...	...
1,272	...	...	2,000	...	1,089	4,361	-189	...	...	...
63,152	22,233	13,502	48,773	12,629	49,378	2,10,397	1,994	...	...	...

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	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class IV—Production and Sale, Limited.</i>				
			Rs.	Rs.
1. Bombay	4	338	301	...
2. Thána	1	14	...	...
3. Ahmednagar	2	209	14,980	...
4. Kaira	1	12	...	...
5. Broach	1	25	1,350	...
6. Poona	2	17	4,306	...
7. Sátára	1	65	...	461
8. Sholápur	3	228	378	...
9. Dhárwár	9	215	46,869	...
10. Belgaum	1	40	5,366	...
11. Kánara	4	243	56,202	...
12. Nawabshah	2	45	...	...
13. Karáchi	1	24	...	...
Total, Class IV, Limited ...	33	1,475	1,29,652	461
Grand Total, Class IV, Unlimited and Limited ...	83	3,615	2,81,949	12,903
<i>Class VI—Others, Unlimited</i>				
<i>Class VI—Others, Limited</i>				
1. Bombay	18	9,376	68,336	...
2. Thána	12	1,653	54,809	32,685
3. Ahmednagar	1	42	...	...
4. Ahmedabad	37	762	1,50,243	15
5. Broach	1	57	318	...
6. East Khandesh	1	22	...	Not
7. West Khandesh	1	22	...	...
8. Poona	3	185	43,588	...
9. Sholapur	2	71	...	...
10. Dhárwár	9	250	...	...
11. Hyderabad	27	871	3,74,990	...
12. Karachi	9	879	1,46,417	95,376
Total, Class VI, Limited ...	121	14,178	8,28,699	1,28,076
Total, Class VI, Unlimited and Limited ...	121	14,178	8,28,699	1,28,076
Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1928-29 ...	776	198,117	2,60,79,288	53,10,617
Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1927-28 ...	769	190,900	2,61,65,040	17,83,789

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

C—concl'd.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...	...	493	...	...	1,003	...	...
...
18,866	...	13,454	3,387	...	38,247	21,937	...
...	...	1,632	1,632	...	...	...	...
2,929	...	481	331	...	165	...	...
1,493	...	2,814	...	3	...	...	...
...	239	...	...	266	23,038	5,715	9,115
1,879	...	10,586	10,586	...	409	...	...
46,682	451	29,954	9,341	...	71,327	6,000	767
2,829	...	4,790	...	...	2,981	500	...
46,514	...	39,290	360	...	1,33,269	500	...
300	...	2,672	...	...	...	...	...
...
1,21,791	690	1,06,166	25,637	259	2,70,439	34,652	9,862
2,95,892	12,268	2,57,769	89,790	1,378	3,45,331	70,132	24,863
...
46,132	...	2,99,745	...	64,360	99,668	...	578
24,632	32,255	1,73,302	...	...	1,85,235	...	63,647
...
53,491	...	1,44,672	...	...	2,46,268	15,750	...
136	...	224	...	...	29,825	14,635	18,057
commenced work.	...	...	...	...	...	...	...
...	...	...	...	...	203	...	...
5,870	...	84,824	...	...	8,915	30,392	...
...	...	...	...	...	91	...	...
8,770	...	66,784	...	...	48,495	...	...
996	...	3,73,994	...	18,750	...	...	...
12,535	96,334	3,81,914	...	71,276	48,748	...	...
1,57,562	1,27,489	15,24,459	...	1,54,386	6,67,448	60,977	82,282
1,57,562	1,27,489	15,24,459	...	1,54,386	6,67,448	60,977	82,282
2,35,75,199	52,53,304	2,33,65,350	25,29,265	11,51,977	2,53,64,354	49,11,564	11,56,759
2,33,42,904	32,98,315	2,17,46,576	24,29,866	8,80,558	2,32,59,148	64,04,685	8,38,563

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

STATEMENT

Classification	Sales of goods to members	Purchase of members' products	Cost of Management	Share Capital paid
1	14	15	16	17
<i>Class IV—Production and Sale, Limited.</i>				
	Rs.	Rs.	Rs.	Rs.
1. Bombay	8,150	4,095	1,528	12,708
2. Thana ... ..	...	...	...	260
3. Ahmednagar	20,023	19,009	1,373	4,935
4. Kaira ... ..	...	...	...	500
5. Broach ... ..	...	...	38	525
6. Poona	1,362	2,163	110	565
7. Sātāra	37,450	33,197	1,786	7,465
8. Sholāpur	500	408	343	5,269
9. Dhārwar	69,406	56,019	4,136	20,461
10. Belgaum ... ..	...	...	179	695
11. Kanāra	3	...	3,277	9,222
12. Nawabshah ... ..	...	...	...	738
13. Karāchi ... ..	...	...	...	342
Total, Class IV, Limited ...	1,26,893	1,14,903	12,770	63,625
Grand Total, Class IV, Unlimited and Limited ...	2,56,066	1,60,896	21,322	64,306
<i>Class VII—Others, Unlimited</i>				
<i>Class VI—Others, Limited</i>				
1. Bombay ... ..	...	...	75,029	8,07,473
2. Thana ... ..	...	...	12,568	5,59,530
3. Ahmednagar ... ..	...	...	363	7,235
4. Ahmedabad ... ..	...	...	13,168	2,22,660
5. Broach ... ..	...	...	505	6,005
6. East Khandesh ... ..	...	...	...	Not
7. West Khandesh ... ..	...	...	288	...
8. Poona ... ..	...	...	1,400	36,165
9. Sholapur ... ..	...	...	16	8,500
10. Dharwar ... ..	...	...	3,626	45,575
11. Hyderabad ... ..	...	...	2,368	53,099
12. Karachi ... ..	...	...	5,108	1,85,504
Total, Class VI, Limited ...	...	...	1,14,459	19,31,686
Total, Class VI, Unlimited and Limited ...	...	...	1,14,459	19,31,686
Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1928-29 ...	8,56,057	6,88,617	5,37,401	84,75,619
Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1927-28 ...	8,56,417	2,35,668	6,07,209	74,89,336

* For the purposes of this statement the working

C—concl'd.

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	Monthly rate of interest	
Members	Non-members	Societies	Provincial or Central Banks	Government					On borrowings	On lendings
18	19	20	21	22	23	24	25	26	27	28
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
4,234	263	5,000	...	1,300	569	24,014	-1,723	...	...	18½
...	...	...	...	...	...	260	-34	...	6½	...
73	2,221	936	5,397	1,019	6,596	21,220	-145	...	6½	12½
...	17	...	1,462	472	...	2,451	-597	...	8	...
165	753	...	...	...	47	1,490	+89	...	9½	...
...	27	...	3,159	...	...	3,751	-32	...	6½	9½
2,298	10,155	...	12,107	13,544	1,167	46,746	-3,478	...	...	...
609	51	636	722	...	6,430	13,717	+430	...	...	...
4,450	7,581	764	3,195	2,843	12,583	51,877	+1,246	...	...	...
255	140	100	500	600	217	2,407	+1,900	...	...	...
46,718	23,823	...	500	...	15,110	1,01,373	-243	...	...	...
128	...	...	2,100	...	63	3,029	...	...	...	...
679	1,429	...	3	...	...	2,453	-22	...	...	...
59,609	52,460	7,436	29,145	19,771	42,743	2,74,768	-2,609	...	...	...
1,22,761	74,743	20,938	77,918	32,400	92,120	4,85,185	-615	...	...	...
...
2,65,218	3,62,221	3,914	2,08,576	10,83,510	59,182	27,90,094	9,215	4	6	6½
6,89,829	56,209	...	...	13,77,550	61,354	27,44,572	-2,691	...	5½	7
...	...	...	2,100	40,670	696	50,601	+5,102	...	...	...
4,78,568	14,766	...	15,750	4,31,450	90	11,63,284	+8,344	...	5	6
11,349	19,155	15,580	4,007	...	1,083	57,184	+139	...	...	5½ to 6
commented work.	53	...	...	...	...	203	-203	...	...	...
53	150	...	...	...	3,506	2,01,603	+2	...	5 to 6	24 to 7½
21,095	119	...	1,40,918	...	67	8,567	+47	...	...	...
...	...	...	...	...	8,379	7,64,351	+103	...	...	...
5,01,526	99,367	530	59,823	49,151	961	4,60,394	5,406	...	...	...
6,913	1,360	...	...	3,98,121	...	...	...	...	...	...
1,12,469	65,052	...	...	3,53,082	21,532	7,37,639	9,602	...	...	...
20,87,120	6,18,399	20,024	4,31,174	37,33,534	1,56,755	89,78,692	35,066	...	...	...
20,87,120	6,18,399	20,024	4,31,174	37,33,534	1,56,755	89,78,692	35,066	...	...	...
1,73,49,674	54,57,706	3,35,001	14,11,995	37,71,618	20,22,377	3,88,24,990	6,78,090	...	...	...
1,53,46,925	52,22,677	3,71,698	11,60,596	33,50,992	17,63,890	3,47,26,116	+7,90,159	...	...	...

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

STATEMENT
Operations of

District	Number of Unions	Number of Societies affiliated to Unions in Column 2	Total Number of individual Members in Societies affiliated
1	2	3	4
Kaira	3	87	7,893
Panch Mahals	1	26	1,762
Broach	4	139	8,188
Surat	4	79	6,589
Thana	1	15	2,990
East Khandesh	8	169	9,773
West Khandesh	2	68	3,210
Násik	4	69	1,579
Ahmednagar	3	61	2,449
Poona	10	110	8,007
Sátára	8	145	12,247
Sholápur	5	84	6,877
Bijapur	4	88	6,014
Dhárwar	24	414	34,426
Belgaum	6	101	12,488
Kanara	1	19	2,190
Hyderabad	2	77	2,571
Nawábshah	3	89	1,809
Sukkur	2	27	1,002
Larkana	3	59	1,686
Karachi	2	27	1,245
Thar and Parkar	2	117	3,288
Grand Total	102	2,079	1,38,283

D

Unions for the year 1928-29.

Total working capital of affiliated Societies	Expenditure in year	Percentage of column 6 on column 5 (one place of decimals)	Number of Supervising Staff maintained by Unions	Remarks
5	6	7	8	9
Rs.	Rs.			
4,07,968	3,131	0.7	3	
1,12,423	570	0.5	1	
12,55,962	5,980	0.4	7	
21,84,292	4,987	0.2	4	
1,60,916	2	1.3	.....	Not started work.
13,09,061	3,819	0.3	11	
3,54,681	4,261	1.2	2	
2,30,590	2,050	0.8	2	
8,43,538	5,947	0.7	3	
26,36,675	11,094	0.4	7	
12,97,169	6,457	0.5	8	
6,80,714	1,691	0.3	4	
6,26,587	2,581	0.4	4	
41,53,301	19,110	0.4	24	
12,88,825	5,029	0.4	6	
1,54,931	850	0.5	1	
6,02,886	2,183	0.4	2	
4,43,924	1,844	0.4	3	
2,04,249	1,138	0.6	2	
3,47,669	2,143	0.6	3	
2,43,988	2,136	0.8	2	
7,89,052	2,705	0.3	4	
2,03,50,406	89,733	0.4	103	

STATEMENT
Operations of

District	Number of Unions	Number of Societies affiliated to Unions in Column 2	Total Number of individual Members in Societies affiliated
1	2	3	4
Kaira	3	87	7,893
Panch Mahals	1	25	1,762
Broach	4	139	8,188
Surat	4	79	6,589
Thana	1	15	2,990
East Khandesh	8	189	9,773
West Khandesh	2	68	3,210
Násik	4	59	1,579
Ahmednagar	3	61	2,449
Poona	10	110	8,007
Sátára	8	145	12,247
Sholápur	5	84	6,877
Bijapur	4	88	6,014
Dhárwar	24	414	34,426
Belgaum	6	101	12,488
Kanara	1	19	2,190
Hyderabad	2	77	2,571
Nawábshah	3	89	1,809
Sukkur	2	27	1,002
Larkana	3	59	1,686
Karachi	2	27	1,245
Thar and Parkar	2	117	3,288
Grand Total	102	2,079	1,38,283

D

Unions for the year 1928-29.

Total working capital of affiliated Societies	Expenditure in year	Percentage of column 6 on column 5 (one place of decimals)	Number of Supervising Staff maintained by Unions	Remarks
5	6	7	8	9
Rs.	Rs.			
4,07,968	3,131	0.7	3	
1,12,428	570	0.5	1	
12,55,962	5,980	0.4	7	
21,84,292	4,987	0.2	4	
1,60,916	2	1.3	.....	Not started work.
13,09,061	3,819	0.3	11	
3,54,681	4,281	1.2	2	
2,30,590	2,050	0.8	2	
8,48,538	5,947	0.7	3	
26,36,675	11,094	0.4	7	
12,97,169	6,457	0.5	8	
6,80,714	1,691	0.3	4	
6,26,587	2,581	0.4	4	
41,53,301	19,110	0.4	24	
12,88,825	5,029	0.4	6	
1,54,931	850	0.5	1	
6,08,886	2,183	0.4	2	
4,48,924	1,844	0.4	3	
2,04,249	1,138	0.6	2	
3,47,669	2,148	0.6	3	
2,48,988	2,136	0.8	2	
7,89,052	2,705	0.3	4	
2,03,50,406	89,733	0.4	103	

STATEMENT
Operations of Cattle Insurance

Classification	Number of Soci- ties	Number of Mem- bers	Amount of risk insured	Premia collected
1	2	3	4	5
			Rs.	Rs.
Ahmedabad	3	151	...	...
Kaira	1	44	...	...
Broach	1	274	5,020	251
Poona	1	...	Not working.	
Grand Total ...	6	469	5,020	251

E.

Societies (Class V) for the year 1928-29.

Supplementary contribution collected	Number of animals		Claims paid	Cost of Manage- ment	Funds in hand at end of year	Amount of risk re-insured	Amount of pre- mia paid for re- insurance	Remarks
	Insured	Lost						
6	7	8	9	10	11	12	13	14
Rs.			Rs.	Rs.	Rs.	Rs.	Rs.	
...	...	..	...	...	309	...	...	Not working.
...	...	...	...	...	153	...	...
...	88	2	53	92	854	...	...
				Not working.				
...	88	2	53	92	1,316	...	...

STATEMENT F

Operations of Resource, Consumers' and Producers' Societies

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
Resource Societies ...	5,107	524,823	Rs. 6,61,54,536	Rs. 6,38,84,776	Rs. 6,24,82,190	Rs. 6,44,53,654
Consumers' Societies ...	158	19,682	8,78,274	1,28,606	9,11,124	1,28,741
Producers' Societies ...	99	4,129	2,83,577	12,903	2,96,112	12,268
Grand Total ...	5,364	548,634	6,73,16,387	6,40,26,285	6,29,89,426	6,45,94,663

Classification	Loans due by			Loans and Deposits received during the year from		
	Individuals	Of which overdue	Banks and Societies	Individuals	Central Banks	Primary Societies
1	8	9	10	11	12	13
Resource Societies ...	Rs. 5,38,40,459	Rs. 1,23,20,004	Rs. 2,45,25,240	Rs. 10,31,36,935	Rs. 4,47,19,335	Rs. 7,71,42,608
Consumers' Societies ...	15,97,112	3,349	1,57,940	7,79,828	1,00,999	86,680
Producers' Societies ...	2,59,177	89,790	1,378	3,45,477	70,132	24,863
Grand Total ...	5,56,96,748	1,24,13,143	2,46,84,568	10,42,62,240	4,48,90,466	7,72,54,151

STATEMENT F—*contd.*

Classification	Sale of goods to members	Purchase of members' products	Cost of management	Share Capital paid	Loans and Deposits held at the end of the year from		
					Members	Non-members	Societies
1	14	15	16	17	18	19	20
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Resource Societies ...	5,47,759	7,37,358	16,60,394	1,28,58,733	4,70,77,622	90,49,799	1,26,80,714
Consumers' Societies ...	5,67,937	4,27,721	1,50,063	20,32,868	20,99,211	6,56,597	20,724
Producers' Societies ...	2,56,086	1,60,896	23,300	64,305	1,23,343	74,844	21,688
Grand Total ...	13,71,782	13,25,975	18,33,757	1,49,55,906	4,93,00,181	97,81,240	1,27,23,126

Classification	Loans and Deposits held at the end of the year from— <i>contd.</i>		Reserve Fund	Working Capital	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
	Provincial or Central Banks	Government					On borrowings	On lendings
1	21	22	23	24	25	26	27	28
	Rs.	Rs.	Rs.	Rs.	Rs.			
Resource Societies ...	1,93,97,419	6,80,422	77,70,304	10,95,15,013	24,28,769	...	...	...
Consumers' Societies ...	4,40,856	37,33,534	1,84,487	91,68,277	52,999	...	...	...
Producers' Societies ...	77,918	34,216	1,00,301	4,96,620	-1,742	...	...	..
Grand Total ...	1,99,16,193	44,48,172	80,55,092	11,91,79,910	24,80,026	...	...	...

STATEMENT
CENTRAL BANKS—RECEIPTS

Re

Classification 1	Share receipts 2	Receipts by Loans and Deposits from			
		Non-members and members in an individual capacity 3	Provincial and Central Banks 4	Societies 5	Government and other items 6
	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	9,750	2,02,39,241	1,84,32,000	5,64,09,457	50,097
2. The Broach District Central Co-operative Bank, Ltd.	15,100	31,98,527	2,16,839	8,75,031	.....
3. The Surat District Central Co-operative Bank, Ltd.	4,940	40,41,086	.....	14,39,500	.....
4. The Barsi Central Co-operative Bank, Ltd.	2,260	5,78,863	.....	.....	.....
5. The Sholapur District Central Co-operative Bank, Ltd.	6,175	11,90,034	.....	.....	.....
6. The East Khandesh District Central Co-operative Bank, Ltd.	27,200	44,84,439	9,04,500	15,04,489	.....
7. The Nasik District Central Co-operative Bank, Ltd.	8,100	16,64,839	18,17,615	.....	.....
8. The Poona District Central Co-operative Bank, Ltd.	31,215	1,01,92,149	9,40,000	15,25,190	94,91,943
9. The Karnatak District Central Co-operative Bank, Ltd.	20,349	36,79,410	47,267	22,05,406	.....
10. The Belgaum District Central Co-operative Bank, Ltd.	8,450	21,94,264	3,547	7,44,425	.....
11. The Bijapur District Central Co-operative Bank, Ltd.	13,400	12,70,891	.....	1,61,664	.....
12. The Sind Central Co-operative Bank, Ltd.	29,750	42,77,936	39,96,064	33,97,230	40,94,821
13. The Nawabshah District Central Co-operative Bank, Ltd.	14,000	10,88,893	1,63,092	.....	9,87,199
14. The Larkana District Central Co-operative Bank, Ltd.	6,800	19,17,103	10,006	28,75,568	.....
15. The Kanara District Central Co-operative Bank, Ltd.	700	2,35,706	22,340	2,44,518	.....
16. The Kaira District Central Co-operative Bank, Ltd.	5,850	3,00,775	3,91,436	93,177	.....
17. The Hyderabad District Central Co-operative Bank, Ltd.	20,600	20,90,364	5,000	17,49,134	15,29,435
18. The Sukkur District Central Co-operative Bank, Ltd.	3,150	9,26,386	8,925	.....	.....
19. The Thar and Parkar District Central Co-operative Bank, Limited.	14,200	8,94,337	3,03,070	7,69,801	.....
20. The Daskroi Banking Union, Ltd.	3,050	1,81,248	.....	16,54,341	.....
Grand Total ...	2,45,039	6,46,46,464	2,72,61,701	7,56,48,931	1,61,53,495

G

AND DISBURSEMENTS

Receipts

Loans and Deposits recovered from			Income realized				Opening balance	Grand total including the opening balance (columns 2 to 9, 13 and 14)
Individual members	Provincial and Central Banks	Societies	Interest received	Sale of goods to members	Other items	Total income of year (columns 10-12)		
7	8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,55,86,000	11,18,669	96,36,694 Sundries 5,29,55,183	9,88,135	.....	17,745	10,05,880	6,48,416	17,60,91,287
1,16,942	20,83,995	5,59,318	1,11,255	.....	73,592	1,89,847	2,39,046	74,94,646
63,610	14,95,000	11,36,853	1,50,255	1,607	1,49,212	3,01,074	1,01,402	85,83,465
68,948	.....	24,034	25,701	.....	780	26,481	3,20,350	10,20,936
.....	.....	1,60,468	39,183	.....	896	40,079	3,72,851	17,69,607
.....	82,25,668	24,82,529	2,70,026	.....	1,84,364	4,54,390	76,271	1,81,59,486
7,06,643	17,03,946	2,22,238	49,810	.....	39,284	89,094	13,345	62,25,813
1,93,951	.....	12,97,563	2,28,171	.....	13,364	2,41,535	3,25,438	2,42,38,984
7,23,994	1,00,67,739	15,90,624	2,76,567	.....	680	2,77,247	1,29,235	1,67,41,271
6,303	32,70,149	5,62,091	1,24,758	.....	13,932	1,38,690	71,343	69,99,262
1,380	.....	3,20,991	72,198	.....	28,786	1,00,984	1,76,389	20,45,699
.....	7,90,660	9,67,554	3,07,806	.....	1,795	3,09,601	8,07,152	1,86,70,768
.....	7,29,786	5,47,677	51,180	.....	735	51,915	20,053	36,02,615
14,094	73,820	7,58,605	98,995	.....	57,527	1,51,522	1,55,536	59,63,054
.....	.....	2,05,517	22,943	34	8,118	31,095	2,26,741	9,66,617
.....	.....	1,60,915	37,289	7	75,531	1,12,827	13,763	10,78,743
14,500	63,70,642	5,28,904	1,25,066	.....	696	1,25,762	13,990	1,24,48,331
1,500	.....	1,97,101	40,528	.....	74,112	1,14,640	1,45,273	13,96,980
.....	.....	3,89,976	63,095	.....	1,331	64,426	3,10,453	27,46,263
.....	.....	75,239	20,331	.....	2,362	22,693	2,45,769	21,82,340
1,74,97,865	3,59,29,976	7,47,80,074	30,98,292	1,648	7,49,842	38,49,782	44,12,821	32,04,26,167

STATEMENT
CENTRAL BANKS—RECEIPTS
Disburse

Classification	Share capital with-drawn	Loans and Deposits repaid to				Loans	
		Non-mem- bers and members in an individual capacity	Provincial and Central Banks	Societies	Government and other items	Indivi- dual mem- bers	Provin- cial and Central Banks
1	16	17	18.	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Pro- vincial Co-ope- rative Bank, Ltd.	...	2,07,71,199	4,24,35,366	3,04,59,699	...	1,71,25,000	10,45,000
2. The Broach Dis- trict Central Co- operative Bank, Ltd.	...	31,59,636	29,090	9,27,236	...	96,588	23,98,264
3. The Surat District Central Co-ope- rative Bank, Ltd.	...	39,30,989	.....	13,65,103	...	45,612	17,03,938
4. The Barsi Central Co-operative Bank, Ltd.	...	5,26,638	.....	.....	...	91,505	...
5. The Sholapur Dis- trict Central Co- operative Bank, Ltd.	1,100	10,02,821	500	.....	83,769	...	...
6. The East Khan- desh District Central Co-operative Bank, Ltd.	...	40,15,276	9,12,400	13,73,896	...	...	69,31,448
7. The Nasik District Central Co-ope- rative Bank, Ltd.	50	16,47,764	17,29,308	.....	...	6,93,679	17,05,366
8. The Poona District Central Co-ope- rative Bank, Ltd.	...	1,04,29,487	9,40,000	14,43,208	95,19,477	2,05,450	...
9. The Karnatak Dis- trict Central Co- operative Bank, Ltd.	100	34,89,768	73,031	21,69,517	...	8,44,095	1,05,25,496
10. The Belgaum Dis- trict Central Co- operative Bank, Ltd.	5,900	23,12,491	14,607	9,16,890	...	5,990	30,48,350
11. The Bijapur Dis- trict Central Co- operative Bank, Ltd.	1,800	11,63,896	1,800	1,40,725	...	875	...
12. The Sind Central Co-operative Bank, Ltd.	150	39,44,756	42,81,273	33,06,362	48,48,624	11,225	5,99,469
13. The Nawabshah District Central Co- operative Bank, Ltd.	16,600	9,22,475	2,97,779	.....	9,83,559	...	8,13,750
14. The Larkana Dis- trict Central Co- operative Bank, Ltd.	...	19,59,824	1,60,410	27,48,188	50,000	20,769	...
15. The Kanara Dis- trict Central Co- operative Bank, Ltd.	300	2,39,482	15,000	2,39,525	...	...	...
16. The Kaira District Central Co-ope- rative Bank, Ltd.	1,000	3,07,618	4,05,585	93,529	...	...	...
17. The Hyderabad District Central Co- operative Bank, Ltd.	25	21,03,397	200	17,21,761	17,32,953	12,500	62,35,217
18. The Sukkur Dis- trict Central Co- operative Bank, Ltd.	650	7,73,137	9,390	.....	...	3,100	...
19. The Thar and Par- kar District Central Co-operative Bank, Ltd.	6,600	8,09,355	3,49,485	8,73,470	...	...	...
20. The Daskroi Bank- ing Union, Ltd.	..	1,86,674	.....	17,28,722	...	...	...
Grand Total	...	34,176	6,37,56,613	5,16,45,274	4,95,07,831	1,72,18,389	1,91,56,388
							3,70,06,288

G—contd.

AND DISBURSEMENTS—contd.
ments

to	Expenses						Closing balance	Grand total disbursements including closing balance (columns 16 to 23, 29 and 30)	Remarks	
	Societies	Interest paid on loans and deposits 24	Dividend and bonus paid 25	Stock bought 26	Establishment and contingencies 27	Other items 28				Total expenditure (columns 24 to 28) 29
23	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	32	
	85,05,443	9,44,854	1,03,157	...	2,25,329	...	12,78,340	6,05,705	17,60,91,287	
Sundries	5,38,65,535									
	6,05,691	81,753	14,325	937	14,046	1,30,658	2,41,719	36,222	74,94,646	
	8,83,575	97,901	13,652	1,92,539	22,374	2,15,940	5,42,425	1,11,822	85,83,465	
	19,100	12,651	5,766	...	3,691	318	22,426	3,61,267	10,20,936	
	1,90,480	22,225	3,209	...	5,070	...	30,504	4,60,433	17,69,607	
	24,11,854	1,79,798	33,157	2,153	27,064	1,70,560	4,12,732	1,11,880	1,81,59,486	
	2,72,270	39,032	3,056	254	7,544	1,03,119	1,53,005	24,371	62,25,813	
	13,82,900	1,25,377	15,770	3,160	44,232	6,366	1,94,925	1,23,537	2,42,38,984	
	13,04,743	1,44,294	28,479	810	32,472	1,964	2,08,019	1,26,452	1,87,41,271	
	5,45,407	84,844	15,634	...	10,245	14,948	1,25,671	24,056	69,99,262	
	2,96,556	42,157	6,257	790	9,280	25,588	84,072	3,56,045	20,45,699	
	8,28,539	2,48,163	15,496	...	25,710	4,725	2,94,094	5,56,286	1,86,70,768	
	4,20,156	44,774	5,381	163	7,417	6	57,741	90,555	36,02,615	
	6,35,165	69,130	13,413	498	9,916	60,946	1,43,903	2,44,795	69,63,054	
	2,06,878	16,550	3,135	34	2,778	7,745	30,242	2,35,190	9,66,617	
	1,37,958	24,056	3,067	1	4,814	65,497	97,435	35,618	10,78,743	
	5,07,512	90,582	7,065	174	10,719	725	1,09,336	25,430	1,24,48,331	
	2,07,266	23,274	3,000	2	6,791	68,227	1,01,294	3,02,143	13,96,980	
	5,17,374	35,582	4,449	900	6,611	3,331	50,873	79,106	27,46,263	
	96,347	14,153	1,317	...	4,230	936	20,636	1,49,961	21,82,340	
	7,38,40,949	23,31,150	3,03,785	2,02,435	4,80,404	8,81,619	41,99,393	40,60,874	32,04,26,167	

STATEMENT
Central Banks—

Classification	Assets				
	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
1	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	55,01,582	52,31,994	.....	73,64,021	2,15,021
2. The Broach District Central Co-operative Bank, Ltd.	36,222	2,04,348	2,624	13,41,601	15,246
3. The Surat District Central Co-operative Bank, Ltd.	1,11,823	5,43,917	85,909	6,80,543	.....
4. The Barsi Central Co-operative Bank, Ltd.	3,61,267	2,950	1,17,665	26,059	.....
5. The Sholapur District Central Co-operative Bank, Ltd.	4,60,433	1,02,275	.....	2,53,436	18,057
6. The East Khandesh District Central Co-operative Bank, Ltd.	5,06,892	1,10,773	.....	26,70,711	25,199
7. The Nasik District Central Co-operative Bank, Ltd.	84,890	51,935	20,166	5,05,421	1,430
8. The Poona District Central Co-operative Bank, Ltd.	1,23,537	14,93,933	42,991	11,51,370	33,436
9. The Karnatak District Central Co-operative Bank, Ltd.	8,21,500	2,22,930	1,98,695	23,73,500	91,746
10. The Belgaum District Central Co-operative Bank, Ltd.	74,345	5,000	12,064	11,45,298	32,451
11. The Bijapur District Central Co-operative Bank, Ltd.	3,56,045	16,125	80	6,40,770	40,026
12. The Sind Central Co-operative Bank, Ltd.	5,56,286	16,13,000	11,225	13,67,184	60,206
13. The Nawabshah District Central Co-operative Bank, Ltd.	90,555	8,350	.....	4,59,151	10,524
14. The Larkana District Central Co-operative Bank, Ltd.	2,44,795	1,13,300	13,800	7,66,294	.....
15. The Kanara District Central Co-operative Bank, Ltd.	2,35,190	9,534	.....	1,44,345	8,134
16. The Kaira District Central Co-operative Bank, Ltd.	35,618	600	.....	4,01,201	.....
17. The Hyderabad District Central Co-operative Bank, Ltd.	6,53,905	31,150	.....	7,12,237	15,990
18. The Sukkur District Central Co-operative Bank, Ltd.	3,02,143	8,550	3,100	3,65,034	14,058
19. The Thar and Parkar District Central Co-operative Bank, Ltd.	1,54,201	10,400	.....	5,83,931	9,506
20. The Daskroi Banking Union, Ltd.	1,49,961	1,200	.....	1,72,745	1,263
Total ...	1,08,61,190	97,82,164	5,08,319	2,31,24,852	5,92,638

H

Balance Sheet

			Liabilities		
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
7	8	9	10	11	12
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
15,941	2,31,103	1,85,59,662	50,84,315	.....	94,68,308
2,765	1,857	16,04,583	10,07,934	2,19,582	79,395
3,538	5,49,544	19,75,274	15,68,644	.....	1,37,989
727	7,268	5,15,936	4,04,497	.....	.....
1,794	448	8,36,483	6,59,909	7,500	66,977
3,814	19,328	33,36,717	22,19,141	10,300	4,16,610
.....	17,067	6,60,909	4,76,353	1,38,413	.....
13,466	8,247	28,66,980	22,43,011	.....	2,16,858
6,772	6,738	37,21,881	26,03,188	95,584	3,11,017
3,500	1,34,249	14,06,907	9,75,975	71,827	63,858
1,946	1,156	10,56,148	8,02,370	12,200	51,320
8,616	38,752	36,50,269	22,84,138	3,80,992	4,97,841
500	.....	5,69,080	4,51,578	4,328	.....
1,628	4,26,354	15,66,371	9,97,067	1,250	3,05,610
1,200	.....	3,98,403	2,53,347	7,340	68,081
221	304	4,37,944	1,13,608	1,98,138	48,265
2,220	9,000	14,24,502	10,76,409	4,800	1,15,967
1,450	.....	6,94,335	5,75,375	25,614	7,364
1,440	.....	7,59,778	3,96,788	1,90,841	46,350
555	1,092	3,26,821	62,301	.....	2,37,217
67,313	14,52,507	4,63,68,983	2,42,55,948	13,68,699	1,21,39,027

STATEMENT

Classification	Liabi			
	Loans from Government	Share capital paid up	Interest due by the Bank	Cost of management due
	13	14	15	16
1	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	5,05,437	12,74,350	2,16,618	.....
2. The Broach District Central Co-operative Bank, Ltd.	2,08,800	15,024	200
3. The Surat District Central Co-operative Bank, Ltd.	1,89,160	1,523	.....
4. The Barsi Central Co-operative Bank, Ltd.	69,730	13,192	273
5. The Sholapur District Central Co-operative Bank, Ltd.	63,530	19,254	.....
6. The East Khandesh District Central Co-operative Bank, Ltd.	4,47,100	62,111	.....
7. The Nasik District Central Co-operative Bank, Ltd.	44,130	6,615	.....
8. The Poona District Central Co-operative Bank, Ltd.	2,61,680	18,738	3,521
9. The Karnatak District Central Co-operative Bank, Ltd.	4,28,854	1,31,303	250
10. The Belgaum District Central Co-operative Bank, Ltd.	1,73,800	67,773	52
11. The Bijapur District Central Co-operative Bank, Ltd.	1,05,000	27,624	223
12. The Sind Central Co-operative Bank, Ltd.	2,70,950	62,791	.....
13. The Nawabshah District Central Co-operative Bank, Ltd.	71,700	13,779	25
14. The Larkana District Central Co-operative Bank, Ltd.	1,64,100	.....	.....
15. The Kanara District Central Co-operative Bank, Ltd.	42,000	13,685	.....
16. The Kaira District Central Co-operative Bank, Ltd.	69,000	.....	.....
17. The Hyderabad District Central Co-operative Bank, Ltd.	1,52,110	30,978	2,170
18. The Sukkur District Central Co-operative Bank, Ltd.	57,900	10,110	.....
19. The Thar and Parkar District Central Co-operative Bank, Ltd.	97,000	14,164	500
20. The Daskroi Banking Union, Ltd.	19,230	1,995	.....
Total ...	5,05,437	41,80,024	7,17,207	7,214

H—contd.

lities—contd.

Other items 17	Reserve fund under section 38 of Act II of 1912 18	Other funds, e.g., building funds, etc. 19	Other undistributed profits carried forward 20	Total 21	Profit + and loss—(column 14, Profit and Loss Statement) 22	Remarks 23
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
13,21,386	94,929	4,69,124	12,019	1,84,46,486	1,13,176	
68	36,047	11,619	383	15,79,052	25,531	
6,860	34,402	2,729	.....	19,41,307	33,967	
846	26,801	2,313	.....	5,07,381	8,555	
1,160	12,000	814	5,915	8,27,059	9,424	
8,909	75,039	37,000	3,087	32,79,297	57,420	
2,250	5,555	1,212	1,084	6,75,562	5,347	
27,242	38,193	22,086	4,877	28,36,106	30,874	
11,068	64,000	16,000	1,011	36,62,265	69,616	
372	25,476	6,728	.....	13,75,861	31,046	
2,582	19,153	10,902	12,865	10,44,229	11,909	
29,065	42,000	42,954	996	36,11,737	38,532	
10,431	8,410	2,500	2,300	5,65,051	4,029	
37,760	21,000	19,000	.....	15,45,787	20,584	
14	7,220	2,172	91	3,93,950	4,453	
357	6,502	3,507	84	4,29,461	8,483	
10,759	9,758	3,300	30	14,06,281	18,221	
2,368	4,274	2,000	.....	6,85,005	9,330	
1,825	4,205	.....	.....	7,51,673	8,105	
489	1,270	543	3	3,23,048	3,773	
14,75,821	5,36,034	6,66,502	44,695	4,58,86,608	5,02,375	

STATEMENT
Central Banks—Profit

Classification 1	Profit brought forward from last year 2	Profit					Total 7
		Interest accrued 3	By sale of goods to members 4	By purchase and sale of members' products 5	Other items 6		
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1. The Bombay Provincial Co-operative Bank, Ltd.	33,874	11,58,694	.....	...	17,856	11,76,550
2. The Broach District Central Co-operative Bank, Ltd.	68	15,246	.....	...	98,981	1,14,227
3. The Surat District Central Co-operative Bank, Ltd.	...	1,30,664	.....	...	1,552	1,32,216
4. The Barsi Central Co-operative Bank, Ltd.	...	25,701	.....	...	779	26,480
5. The Sholapur District Central Co-operative Bank, Ltd.	...	38,161	.....	...	346	38,507
6. The East Khandesh District Central Co-operative Bank, Ltd.	3,087	2,99,842	.....	...	1,920	3,01,762
7. The Nasik District Central Co-operative Bank, Ltd.	1,034	48,201	.....	...	2,039	50,240
8. The Poona District Central Co-operative Bank, Ltd.	4,877	1,90,569	.....	...	13,625	2,04,194
9. The Karnatak District Central Co-operative Bank, Ltd.	1,011	91,746	.....	...	1,61,523	2,53,269
10. The Belgaum District Central Co-operative Bank, Ltd.	...	32,451	.....	...	74,076	1,06,527
11. The Bijapur District Central Co-operative Bank, Ltd.	12,865	40,026	.....	...	25,811	65,837
12. The Sind Central Co-operative Bank, Ltd.	996	2,01,701	.....	...	1,795	2,03,496
13. The Nawabshah District Central Co-operative Bank, Ltd.	...	10,525	.....	...	31,393	41,918
14. The Larkana District Central Co-operative Bank, Ltd.	72	1,00,273	.....	...	728	1,01,073
15. The Kanara District Central Co-operative Bank, Ltd.	91	23,051	34	...	374	23,459	
16. The Kaira District Central Co-operative Bank Ltd.	84	37,289	.....	...	64	37,353
17. The Hyderabad District Central Co-operative Bank, Ltd.	30	98,969	.....	...	693	99,662
18. The Sukkur District Central Co-operative Bank, Ltd.	129	39,862	.....	...	635	40,626
19. The Thar and Parkar District Central Co-operative Bank, Ltd.	237	49,030	.....	...	1,331	50,598
20. The Daskroi Banking Union, Ltd.	3	20,331	.....	..	1,825	22,156
Total ...	58,458	26,52,332	34	...	4,37,346	30,90,150	

I.
and Loss Statement.

Loss						Net profit + or loss (Column 22 of Balance Sheet)	Amount of column 7 actually received	Amount of column 13 actually disbursed	Remarks
Interest due	Cost of management paid and due	Provision for bad and doubtful debts	Depreciation of stock and buildings	Other items	Total				
8	9	10	11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
8,08,572	2,17,401	...	5,002	15,600	10,46,575	1,29,975	9,61,590	8,29,958	
15,024	14,073	...	...	69,599	88,696	25,531	98,961	73,442	
78,309	17,092	...	229	2,619	98,249	33,967	82,144	69,638	
19,716	4,140	...	70	...	17,925	8,555	26,480	4,523	
23,514	5,069	...	200	500	29,083	9,424	20,410	9,829	
9,16,822	27,064	...	319	137	2,44,342	57,420	2,76,563	1,82,231	
36,953	7,544	...	137	259	44,893	5,347	60,240	38,278	
1,23,015	43,018	...	1,184	6,103	1,73,320	30,874	1,76,466	1,52,300	
1,31,303	31,344	...	1,396	29,610	1,93,653	59,616	1,62,534	62,100	
56,427	10,245	...	319	8,490	75,481	31,046	74,076	19,054	
27,624	9,496	...	196	16,612	53,928	11,909	25,811	26,304	
1,34,529	25,710	...	341	4,384	1,64,964	38,532	1,44,287	1,02,173	
13,779	7,282	...	48	16,780	37,889	4,029	41,918	37,889	
66,772	9,791	1,000	496	2,430	80,489	20,584	69,592	47,706	
16,094	2,778	...	134	...	19,006	4,453	15,325	5,321	
24,066	4,814	...	...	...	28,870	8,483	34,554	28,870	
65,187	13,528	...	1,523	1,203	81,441	18,221	65,410	59,139	
23,986	6,601	...	413	296	31,296	9,330	26,433	21,187	
34,002	7,071	880	110	430	42,493	8,105	41,056	33,634	
14,153	4,230	...	...	...	18,383	3,773	10,723	12,159	
19,23,836	4,68,291	1,880	12,117	1,64,852	25,70,976	5,19,174	24,04,533	18,15,735	

STATEMENT J.

*Supplementary Table for Central Non-Credit Societies,
for the year ending 31st March 1929.*

Classification	Cost of management	On Society's Account				On Commission			
		Sale of goods to		Purchase of produce from		Sale of goods to		Purchase of produce from	
		Members	Non-members	Members	Non-members	Members	Non-members	Members	Non-members
1	2	3	4	5	6	7	8	9	10
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
The Bombay Provincial Co-operative Bank, Ltd., Bombay.	10,367	31,921	31,975	...	37,428	1,250	2,36,231	2,50,405	1,77,876
Total ...	10,367	31,921	31,975	...	37,428	1,250	2,36,231	2,50,405	1,77,876

STATEMENT K.

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

CENTRAL SOCIETIES—1928-29.

Province	Class	Type of Societies	Number of societies	Number of members		Number of affiliated Societies			Loans made to		
				Individuals	Societies	Central Banks	Agricultural credit	Non-agricultural credit	Others	Individuals	Banks and Societies
1	2	3	4	5	6	7	8	9	10	11	12
Bombay ...	I	Central Banks.	20	6,906	5,199	21	4,805	284	99	Rs. 1,91,55,388	Rs. 5,69,81,702

Province	Class	Type of Societies	Sale of goods to members	Purchase of members' product	Cost of management	Most usual dividend paid on shares	Loans due by	
							Individuals	Societies
1	2	3	13	14	15	16	17	18
Bombay ...	I	Central Banks.	Rs. 1,648	Es.	Rs. 4,68,291	Per cent. 6 to 9 & 2	Rs. 5,08,319	Rs. 2,31,24,852

Province	Class	Type of Societies	Share capital	Loans and deposits from individuals and others	Loans from Government	Reserve and other funds	Most usual rate of interest		Remarks
							On deposits	On loans	
1	2	3	19	20	21	22	23	24	25
Bombay ...	I	Central Banks.	Rs. 41,50,024	Rs. 16,75,57,116	Rs. 5,05,437	Rs. 10,05,558	Per cent. 2 to 7½	Per cent. 5 to 9 & 2/3	

STATEMENT
Abstract for the information of the
AGRICULTURAL

Province	Class of Societies, I, II, III, IV and VI	Type of Society	Number of Societies	Number of members		Number of affiliated Societies				
				Individuals	Societies	Central credit	Agricultural credit	Non-agricultural credit	Others	
1	2	3	4	5	6	7	8	9	10	
Bombay	I	Unlimited	...	4,309	261,262	...	...	...	...
		Limited	...	8	1,907	...	...	...	...
	II	Unlimited	...	9	749	...	...	...	...
		Limited	...	45	2,385	...	...	...	...
	III	Unlimited	...	15	483	...	...	...	...
		Limited	...	1	31	...	...	...	...
	IV	Unlimited	...	4	112	...	...	...	...
		Limited	...	76	15,076	...	...	...	...
	VI	Unlimited	...	18	1,166	...	...	...	...
		Limited	...	83	55,841	...	...	...	...
			Grand Total	...	4,568	338,412

L.

International Agricultural Institute at Rome.

SOCIETIES—1928-29.

Loans made to		Sale of goods to members	Purchase of members' products	Cost of management	Most usual dividend paid on shares
Individuals	Banks and Societies				
11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.
1,65,02,351	15,42,752	11,695	18,248	5,39,280	.....
5,59,037	.....	3	.....	12,664	6½ to 6½
2,713	.....	6,299	.....	399	.....
37,746	3,838	27,663	16,771	6,448	6½ to 10
1,628	.....	.....	.....	2,978	.....
...
9,021	.....	.....	6,655	1,630	.....
49,61,811	1,67,615	4,12,779	6,91,271	1,39,378	.....
936	200	.....	.....	1,030	.....
5,468	29,561	55,638	4,413	74,328	.....
2,20,80,711	17,33,966	5,14,077	7,37,358	7,78,065	.....

STATEMENT

Province	Class of Societies, I, II, III, IV and VI	Type of Society	Most usual rate of interest		Loans due by		
			On deposits	On loans	Individuals	Societies	
1	2	3	17	18	19	20	
Bombay	I	Unlimited	4½ to 9	6½ to 12½	3,04,23,136	3,08,445	
		Limited	6½ to 7	9½	6,59,576	.....
	II	Unlimited	6½	6 to 12½	4,717	.....
		Limited	4 to 8	9 to 9½	28,903	13,813	
	III	Unlimited	6½	.....	1,408	.....
		Limited	.....	.....	.....	.....
	IV	Unlimited	6½	9½ to 12½	10,476	.....
		Limited	.....	.....	6,60,298	50,885
	VI	Unlimited	.....	.....	24,698	955
		Limited	.....	.....	9,867	33,631
			Grand Total	3,18,23,079	4,07,729

L—contd.

Share capital 21	Members' deposits 22	Loans from Government 23	Reserve Fund 24	Remarks 25
Rs.	Rs.	Rs.	Rs.	
14,88,813	72,84,274	1,43,396	45,95,380	
2,73,760	2,22,231	.....	41,405	
1,980	938	.....	6,274	
69,907	1,091	7,903	28,828	
.....	587	1,700	6,984	
.....	.....	116	1,197	
450	5,201	658	5,882	
4,40,567	1,07,685	6,044	1,63,529	
15,492	2,873	9,450	2,881	
9,294	69,679	1,850	1,74,847	
23,00,263	76,94,559	1,71,117	50,27,167	

STATEMENT

Province	Class of Societies, I, II, III, IV and VI	Type of Society	Most usual rate of interest		Loans due by	
			On deposits	On loans	Individuals	Societies
1	2	3	17	18	19	20
Bombay	I	Unlimited ...	4½ to 9	6¾ to 12½	3,04,23,136	3,08,445
		Limited ...	6½ to 7	9¾	6,59,576	.....
	II	Unlimited ...	6½	6 to 12½	4,717	.....
		Limited ...	4 to 8	9 to 9¾	28,903	13,813
	III	Unlimited ...	6½	.....	1,408	.....
		Limited ...	.....	.....	.....	.....
	IV	Unlimited ...	6½	9¾ to 12½	10,476	... ..
		Limited ...	.....	.....	6,60,298	50,885
	VI	Unlimited ...	.....	.....	24,698	955
		Limited ...	.....	.....	9,867	33,631
			Grand Total	3,18,23,079	4,07,729

L—contd.

Share capital 21	Members' deposits 22	Loans from Government 23	Reserve Fund 24	Remarks 25
Rs.	Rs.	Rs.	Rs.	
14,88,813	72,84,274	1,43,396	45,95,380	
2,73,760	2,22,231	.....	41,405	
1,980	938	.....	6,274	
69,907	1,091	7,903	28,828	
.....	• 587	1,700	6,984	
.....	.....	116	1,197	
450	5,201	658	5,882	
4,40,587	1,07,685	6,044	1,63,529	
15,492	2,873	9,450	2,831	
9,294	69,679	1,850	1,74,847	
23,00,263	76,94,559	1,71,117	50,27,157	

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. Mahmadvhan 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 Mahmadiya, 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 known. not
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	..
	Kaujalgli	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.

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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).