

Annual Administration report on the
working of Co-operative Societies in the
Bombay Presidency. 1935

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APPENDIX A.

Bombay.

1. Sir Chunilal V. Mehta, K.C.S.I., M.A., LL.B., J.P., Chairman, Bombay Provincial Co-operative Bank, and President of the Bombay Provincial Co-operative Institute.
2. Mr. V. L. Mehta, B.A., Managing Director, Bombay Provincial Co-operative Bank.
3. Professor V. G. Kale, M.A., Vice-President of the Bombay Provincial Co-operative Institute.
4. Professor H. L. Kaji, M.A., B.Sc., I.E.S., J.P., Chairman of the Bombay Co-operative Insurance Society.
5. Rao Bahadur S. K. Bole, M.L.C., District Honorary Organiser, Co-operative Societies, Bombay City.
6. Dr. J. S. Nerurker, L.M.S., D.P.H., Health Officer of the Bombay Municipal Corporation.

Ahmedabad.

7. Rao Saheb Desaibhai Shankerbhai Patel, District Honorary Organiser, C. S., Jamiatpur, and Managing Director, Dascroi Banking Union.
8. Mr. Sakrabhai Dahyabhai Shah, Taluka Honorary Organiser, C. S., Sarkhej.
9. Mr. Mohmadkhan Valikhan Munshi, President, Dholka People's Co-operative Bank, and Director, Dascroi Co-operative Banking Union.
10. Mr. Pritamrai Vrajrai Desai, B.A., S.T.C.D., Managing Director, Ahmedabad People's Co-operative Bank, and District Honorary Organiser, Co-operative Housing Societies, Ahmedabad.
11. Mr. Pandurao B. Desai, B.A., LL.B., Honorary Secretary, Ahmedabad District Branch of the Institute.

Kaira.

12. Diwan Bahadur Chimanlal Narayan Mehta, B.A., LL.B., Chairman of the Advisory Board of the Kaira District Central Co-operative Bank Ltd., Nadiad.
13. Rev. M. W. Leatty, B.A., Chairman, Borsad Taluka Co-operative Supervising Union, and Chairman, Kaira District Co-operative Land Mortgage Bank.
14. Rao Saheb Bhagwandas Girdhardas Desai, B.A., LL.B., M.L.C., Chairman, Northern Talukas Co-operative Supervising Union.
15. Rao Saheb Chhotalal Dwarkadas Patel, District Honorary Organiser, C. S., Traj.
16. Mr. Vadilal Mctilal Shah, Pleader and District Honorary Organiser, C. S., Borsad.
17. Mr. Mirsaheb Jamalmiya Kadri, Taluka Honorary Organiser, C. S., Nadiad.

Panch Mahals.

18. Mr. Amulakhrai Bhavrao Desai, Chairman, Godhra City Co-operative Bank.
19. Mr. Bhailal Tulcidas Patel, B.A., LL.B., President, Panch Mahals Branch of the Institute.
20. Mr. Gordhandas Maganlal Kamodia, B.A., LL.B., District Honorary Organiser, C. S., Godhra.
21. Mr. M. J. Mehta, Managing Director, Kalol Urban Co-operative Bank Ltd., Kalol.
22. Mr. Keshavlal Maganlal Talati, B.A., Chairman, Halol Taluka Co-operative Supervising Union.

Broach.

23. Diwan Bahadur A. U. Malji, Divisional Honorary Organiser, C. S., N. D., Broach.
24. Rao Saheb Pranvallabhdas H. Banatwalla, District Honorary Organiser, C. S., Jambusar.
25. Mr. Hiralal Ratanram Thanki, B.A., LL.B., District Honorary Organiser, C. S., Ankleshwar.
26. Mr. Thakorlal Harkisondas Mehta, Chairman, Broach District Co-operative Bank Ltd.
27. Mr. Yashvantrao Rajaram Joshi, B. Ag., Taluka Honorary Organiser, C. S., Sajod.
28. Khan Saheb Musebhai Husen Patel, Chairman, Wagra Taluka Co-operative Supervising Union.

Surat.

29. Diwan Bahadur Chunilal Maneklal Gandhi, B.A., LL.B., Chairman, Surat District Co-operative Bank Ltd.
30. Rao Saheb Vandrayan Chhotalal Jadhav, B.A., Managing Director, Surat People's Co-operative Bank.
31. Rao Saheb Bhagwandas Brijbhukandas Shroff, District Honorary Organiser, C. S., Bulsar.
32. Sardar Khan Bahadur Vikaji Pirojshaw Bhiladwala, Chairman, Pardi People's Co-operative Bank.
33. Mr. Purshottam Itcharam Patel, District Honorary Organiser, C. S., Sonsak.
34. Mr. Chimanlal Dahyabhai Clerke, B.A., LL.B., Vice-Chairman, Surat District Co-operative Bank.
35. Mr. Nanabbhai Lalbhai Vakil, District Honorary Organiser, C. S., Surat.
36. Mr. Balubhai Kalidas Patel, Chairman, Farmers' Co-operative Ginning and Pressing Society, Surat.

Thana.

37. Mr. D. W. Raut, District Honorary Organiser, C. S., Bassein.

Ahmednagar.

38. Rao Saheb V. A. Velankar, Chairman of the Nagar District Police Co-operative Credit Society.
39. Mr. R. M. Bhagwat, Chairman of the Rahuri Taluka Fruit Sale Society.
40. Mr. Kamalkhan Gulabkhan, President of the Nagar-Newasa Supervising Union.
41. Mr. K. D. Kale, Honorary Organiser, C. S., Nagar.
42. Mr. Babulal Mutha, Chairman of the Pathardi Implements Society.
43. Mr. P. K. Bhapkar, President of Nagar District Co-operative Institute.

East Khandesh.

44. Mr. L. T. Gholap, I.C.S., Collector, East Khandesh District, Jalgaon.
45. Rao Bahadur K. R. B. Bhadrapur, M.A., District Deputy Collector.
46. Mr. M. L. Rasal, B.A., Mamlatdar, Taloda.
47. Mr. S. Y. Sontakke, District Honorary Organiser, C. S., Bodwad.
48. Mr. H. S. Khare, Pleader and Chairman, Bhusawal People's Co-operative Bank Ltd., Bhusawal.
49. Mr. K. T. Patil, Taluka Honorary Organiser, C. S., Jalgaon.
50. Mr. V. S. Sawant, B.A., LL.B., Vice-Chairman of East Khandesh District Central Co-operative Bank Ltd., Jalgaon.
51. Sardar Raje R. R. Deshmukh, Chairman of the Rawer Peoples' Co-operative Bank Ltd., Rawer.
52. Mr. P. S. Patil, B.A., LL.B., Chairman of the East Khandesh District Central Bank Ltd., Jalgaon.
53. Mr. G. K. Patil, District Honorary Organiser, C. S., Amode.
54. Mr. D. T. Chaudhary, B.A., LL.B., President of the Bhusawal Taluka Development Association.
55. Khan Bahadur A. A. Deshmukh, District Honorary Organiser, C. S., Pachora.
56. Sardar G. Y. Dixit, Chairman of the Shendurni Co-operative Credit Society.
57. Mr. J. B. Tamboli, Honorary Worker in the Amalner Urban Bank Ltd.
58. Mr. B. K. Bharucha, President, Amalner Taluka Co-operative Supervising Union.
59. Rao Bahadur V. S. Patil, M.L.C., District Honorary Organiser, C. S., Dharagir.
60. Mr. Daulat Sampat Patil, President, Parola Taluka Co-operative Supervising Union, Parola.
61. Mr. R. Y. Sonawane, Managing Director, East Khandesh District Central Co-operative Bank Ltd., Jalgaon.

West Khandesh.

62. Mr. Namdeorao Patil Dhadne, M.L.C., District Honorary Organiser, C. S., Dhulia.
63. Mr. V. V. Garud, B.A., District Honorary Organiser, C. S., Dhulia.
64. Mr. Uttamrao Bhilajirao Deshmukh, President, West Khandesh District Co-operative Institute, Dhulia.
65. Mr. Damodar Ganpat Patil, Taluka Honorary Organiser, C. S., Patan.
66. Mr. Pauladsing Ambar Patil, Chairman, Ahilapur Co-operative Credit Society.
67. Mr. Lakadu Ramji Bhangare, President of Nandurbar Taluka Supervising Union, Nandurbar.
68. Mr. Mahomed Umarsaheb Burhansaheb Inamdar, Chairman of Nandurbar Muslim Urban Co-operative Credit Society.
69. Shreemant Veersing Bapuji Padvi, Taluka Honorary Organiser, Singpur.
70. Mr. Vedu Dagadu Patil, Chairman, Tarhadi Tarf Tarhad Co-operative Credit Society, taluka Shahada.

Nasik.

71. Rao Bahadur R. V. Vandekar, M.L.C., Chairman of the Nasik District Branch of the Institute.
72. Sardar B. G. Rajebahadur, District Honorary Organiser, Malegaon.

Poona.

73. Mr. G. K. Deodhar, M.A., C.I.E., Poona.
74. Professor V. G. Kale, M.A., Director of the Poona Central Co-operative Bank.
75. Mr. S. H. Lonkar, Chairman of the Mundhava Credit and Crusher Society.
76. Mr. S. R. Gunjal, Chairman of the Peth Co-operative Credit Society.
77. Mr. V. V. Chaugule.
78. Rao Saheb S. T. Jachak, President of the Baramati Supervising Union.
79. Mr. G. J. Shitole, President of the Dhond Peta Supervising Union.
80. Mr. B. B. Gujar, Chairman of the Talegaon-Dhamdhere Co-operative Credit Society.
81. Mr. R. U. Shaik, Poona.

Satara.

82. Rao Bahadur R. R. Kale, B.A., LL.B., M.L.C., Satara.
83. Rao Saheb A. N. Kalyani, President of the Karad Taluka Development Association.
84. Mr. B. P. Patil, President, Wai Supervising Union.
85. Mr. S. T. Patil, Vice-President, Satara-Jawali Supervising Union.
86. Mr. S. K. Sable, Chairman, Shivthar Co-operative Credit Society.
87. Mr. R. N. Rajadnya, District Honorary Organiser, C. S., Kolhapur.
88. Mr. Y. B. Patil, Chairman of the Varna Valley Sale Union.
89. Mr. Ramrao Patil, Chairman of the Yelur Union.
90. Mr. S. A. Bogar.

Sholapur.

91. Mr. M. M. Gavane, B.A., LL.B., President of the Sholapur Taluka Co-operative Supervising Union.
92. Mr. G. D. Sathe, President of the Madha Taluka Co-operative Supervising Union.
93. Rao Saheb K. R. Newala, Chairman of the Pandharpur Urban Bank.
94. Mr. S. N. Jamdar, B.A., LL.B., Chairman of the Sholapur District Central Bank.
95. Mr. S. T. Deshmukh, Chairman of the Barsi Co-operative Supervising Union.
96. Mr. M. T. Kulkarni, President of the Malshiras Taluka Co-operative Supervising Union.
97. Mr. G. R. Sane, B.A., LL.B., Chairman of Barsi Bank.

Belgaum.

98. Diwan Bahadur A. E. Lathe, M.A., LL.B., Chairman of Belgaum Gardeners' Society.
99. Rao Bahadur C. S. Tallur, President of Belgaum District Co-operative Institute.
100. Rao Bahadur M. L. Patil, District Honorary Organiser.
101. Mr. R. S. Hiremath, B.Ag., Collector, Belgaum.
102. Rao Saheb V. V. Shirgaonkar, B.Ag.
103. Mr. M. S. Fali, LL.B., Chairman, Belgaum District Central Bank.
104. Mr. S. V. Addanigi, LL.B., Honorary Secretary of the Belgaum District Co-operative Institute.
105. Mr. K. D. Kavatigimath, Chairman, Chikodi Taluka Co-operative Supervising Union.
106. Mr. G. V. Ghodageri, LL.B., President of Gokak Taluka Co-operative Supervising Union.
107. Mr. D. A. Bogar, LL.B., Athani.
108. Mr. Govindagouda Patil of Saundatti Taluka, Director of Belgaum District Central Bank.
109. Mr. B. B. Potadar, Chairman, Belgaum Pioneer Co-operative Bank.

Bijapur.

110. Mr. M. D. Bhat, I.C.S., Collector of Bijapur.
111. Mr. S. B. Desai, M.L.C., of Sull (Badami), Member of Divisional Board of Agriculture, Dharwar.
112. Mr. B. D. Talikoti, LL.B., District Honorary Organiser, Bijapur.
113. Mr. G. S. Sajjan, LL.B., District Honorary Organiser, C. S., Bijapur.
114. Mr. V. S. Lutimath, LL.B., Chairman, Bijapur District Central Bank.
115. Mr. M. P. Nadgowda, LL.B., Honorary Secretary of Bijapur District Co-operative Institute.
116. Mr. S. S. Deshpande, Bijapur.
117. Mr. H. G. Patil, Chairman, Sulebhavi Agricultural Society.
118. Mr. R. G. Patil of Yeragop, Taluka Honorary Organiser.

Dharwar.

119. Mr. V. N. Jog, B.A., LL.B., M.L.C., Dharwar.
120. Rao Saheb Channappagouda Patil of Unakal, Chairman of the Hubli Taluka Co-operative Supervising Union.
121. Rao Bahadur C. S. Shirahatti, Hubli.
122. Rao Bahadur K. R. Walvekar, Hubli.
123. Mr. G. R. Nalawadi, B.A., LL.B., Chairman of Karnatak Central Bank.
124. Mr. M. R. Torvi, Mamlatdar, Bankapur.
125. Mr. S. S. Malimath, LL.B., Director, Southern Mahratta Co-operative Bank Ltd.
126. Rao Bahadur S. K. Banagar, District Honorary Organiser, Ranebennur.
127. Mr. M. M. Basrur, Propaganda Officer of the Divisional Institute.
128. Rao Saheb V. C. Chavadi, Chairman, Gadag Cotton Sale Society.
129. Mr. V. A. Shetti, Manager of Gadag Sale Society.
130. Mr. M. S. Kulkarni, Vice-President, Gadag Taluka Development Association.
131. Mr. Veerabhadrappa Koppal, Honorary Organiser.
132. Rao Saheb Lingangouda Patil, Chairman, Hulkoti Co-operative Guaranteeing Union.
133. Khan Saheb Khudavand, Chairman, Navalgund Taluka Co-operative Supervising Union.
134. Mr. Fakiragouda Patil, Nargund Petha.
135. Mr. Virappa Tirlapur, District Honorary Organiser.
136. Mr. L. S. Shirol, LL.B., Gadag.
137. Mr. S. C. Hamsagar, LL.B., Gadag.

North Kanara.

138. Mr. G. K. Hegde, District Honorary Organiser.
139. Mr. S. P. Pandit, LL.B., Chairman, Kanara District Central Bank.
140. Mr. S. N. Keshwain, Managing Director, Sirsi Urban Bank.
141. Mr. D. S. Vishwamitra, LL.B., Chairman, Sirsi Taluka Co-operative Supervising Union.
142. Mr. V. P. Gaonkar, Taluka Honorary Organiser.
143. Mr. R. B. Naik.
144. Mr. V. S. Habbu, B.Ag., District Agricultural Overseer, Kumta.

Kolaba.

145. Mr. N. N. Patil, M.L.C., District Honorary Organiser, C. S., Panwel.

Ratnagiri.

146. Rao Bahadur L. V. Parulekar, B.A., LL.B., M.L.C., President of the Ratnagiri District Branch of the Institute.

Hyderabad (Sind).

147. Mr. Nur Muhammed, B.A., LL.B., Chairman, Sind Provincial Co-operative Bank Ltd., Hyderabad Branch.
 148. Sayed Miran Muhammad Shah, B.A., LL.B., M.L.C., Chairman, Sind Divisional Co-operative Institute.
 149. Khan Saheb Haji Mahomed, District Honorary Organiser, C. S., Tando Allahyar.
 150. Seth Phudu Piro Khalikdino, President, Khoja Ismalilia Co-operative Agricultural Association.

Larkana.

151. Khan Bahadur M. A. Khuhro, M.L.C., Chairman, Zamindari Co-operative Bank, Larkana.
 152. Mr. S. S. Tolani, M.L.C., Chairman, Urban Bank.

Sukkur.

153. Khan Bahadur Allahbux, O.B.E., M.L.C., Chairman, Zamindari Co-operative Bank, Shikarpur.
 154. Mr. Shaikh Ghulam Mahomed, Chairman, Sukkur Branch of the Sind Provincial Bank.
 155. Agha Gul Hassan Khan, Managing Director, Shikarpur Grain Sale Society.
 156. Khan Saheb Pir Rasul Bakhsh Shah, Chairman, School Board, Sukkur, and President, T. D. A., Ghotki, and Chairman, Supervising Union, Ghotki.
 157. Mr. Virumal Begraj, Director, Sukkur Urban Bank.

Nawabshah.

158. Khan Saheb F. S. Mirza, Bar-at-Law, Chairman, Sind Provincial Co-operative Bank Ltd., Nawabshah Branch.
 159. Khan Saheb Dost Muhammed, District Honorary Organiser, C. S., Nawabshah.

Thar Parkar.

160. Khan Bahadur Sayed Haji Ghulam Nabi Shah, M.B.E., M.L.C., Chairman, Zamindari Co-operative Bank, Mirpurkhas.
 161. Rais Shah Bakhsh Khan Bozdar, Chairman, Sind Provincial Co-operative Bank, Mirpurkhas Branch.
 162. Mr. Kishinchand P. Waswani, Director, Sind Provincial Co-operative Bank, Mirpurkhas Branch.

Dadu.

163. Sayed Ghulam Murtaza Shah, Director, Sind Provincial Co-operative Bank, Karachi.
 164. Mr. Kazi Muralhaq, District Honorary Organiser, Sehwan.

Karachi.

165. Mr. Jamshed N. R. Mehta, Chairman, Sind Provincial Co-operative Bank Ltd., Karachi.
 166. Wadero Allahdino Muhammed Siddik Memon, Honorary Organiser, Co-operative Societies, Durro.

APPENDIX B.

I—Conferences.

Division.	Name of the Conference.	Place.	Date.	Name of the President.
1. Bombay Division.	Girgaon District Branch of the Institute Conference of Managing Committee Members.	Bombay	... 13th April 1935...	Mr. K. J. Dubash, B.A., LL.B., Solicitor.
	Field Workers' Conference.	Palghar	... 4th August 1934.	Mr. A. C. Desai, L.A.G., M.A. (Wis.).
	Thana District Conference.	Wada	... 1st March 1935...	Ishvaran V., Esq., I.C.S.
	Field Workers' Conference.	Nasik	... 23rd April, 1934...	K. L. Panjabi, Esq., I.C.S.
	Khandesh and Nasik Divisional Conference.	Do.	... 4th May 1935 ...	J. A. Madan, Esq., C.I.E., I.C.S.
	Kalwan Taluka Co-operative Conference.	Deola	... 4th November 1934.	Mr. D. W. Raut.
	Field Workers' Conference.	Malegaon	... 11th December 1934.	Rao Sahab H. A. Patil.
	Kolaba District Conference.	Pen	... 27th January 1935.	The Honourable Diwan Bahadur S. T. Kambli, B.A., LL.B.
	Ratnagiri District Conference.	Ratnagiri	... 20th April 1935 ...	Mr. V. L. Mehta, B.A.
2. Central Division.	Maharashtra Divisional Conference.	Poona	... 22nd and 23rd December 1934.	Mr. N. V. Gadgil, M.L.A.
	Wai Taluka Co-operative Conference.	Wai	... 3rd June 1935 ...	Mr. V. L. Mehta.
3. Khandesh Division.	Field Workers' Conference.	Jalgaon	... 18th and 19th September 1934.	Mr. K. T. Patil, Chairman, East Khandesh District Branch of the Institute.
	Khandesh Urban Banks' Conference.	Dhulia	... 4th October 1934.	Prof. V. G. Kale, M.A.
	Sindheda Taluka Co-operative Conference.	Dondaicha	... 6th December 1934.	Mr. A. P. Kulkarni, B.A., LL.B., Pleader, Dhulia.
	Dhulia Taluka Co-operative Conference.	Dhulia	... 16th April 1935...	Mr. D. W. Raut, Honorary Secretary, Bombay Provincial Co-operative Institute, Bombay.
	Shahada Taluka Co-operative Conference.	Shahada	... 5th and 6th April 1935.	Prof. V. G. Kale, M.A.
	Conference of the Taluka Development Associations in the North Central Division.	Dhulia	... 22nd and 23rd May 1935.	Mr. D. W. Raut, Honorary Secretary, Bombay Provincial Co-operative Institute. Inaugurated by the Honourable Diwan Bahadur S. T. Kambli, Minister of Education.
	4. Northern Division.	Ankleshwar Taluka Co-operative Conference.	Sahol	... 9th June 1935 ...
	Meeting of the Non-credit Workers.	Broach	... 16th June 1935...	Diwan Bahadur A. U. Malji.

APPENDIX B—contd.

I—Conferences—contd.

Division.	Name of the Conference.	Place.	Date.	Name of the President.
4. Northern Division—contd.	All-Gujarat Co-operative Broach Supervising Unions' Conference.	Broach	16th September 1934.	Diwan Bahadur A. U. Malji.
	Meeting of the Representatives of the Institutes in Gujarat.	Do.	11th November 1934.	Do.
	Do.	Rushniwas, Broach.	25th and 26th May 1935.	Do.
	Vedchi Kalipara Conference.	Vedchi	27th May 1934	Mr. Y. R. Joshi.
	Balsar Taluka Co-operative Conference.	Balsar	3rd June 1935	S. K. Nayampalli, Esq., Registrar, Co-operative Societies, Baroda State.
5. Southern Division.	Gadag Taluka Co-operative Conference.	Gadag	31st May 1934	Mr. T. V. Koti, B.A., LL.B., Pleader, Gadag.
	Karwar Taluka Co-operative Conference.	Karwar	22nd May 1934	Mr. C. B. Huli, B.A., Assistant Registrar, Dharwar.
	Kumta Taluka Co-operative Conference.	Kumta	23rd May 1934	Do.
	Sirsi Taluka Co-operative Conference.	Sirsi	24th May 1934	Do.
	Herur Co-operative Conference.	Herur	30th November 1934.	Mr. S. N. Keshwain, Managing Director, Sirsi Urban Bank.
	Manchikeri Co-operative Conference.	Manchikeri	23rd December 1934.	Mr. G. S. Hegde.
	Land Mortgage Bank Organisation Conference.	Karwar	27th May 1935	K. L. Panjabi, Esq., I.C.S.
	Do.	Sirsi	30th May 1935	Do.
	Field Workers' Conference.	Dharwar	7th and 8th January 1935.	Mr. C. B. Huli, B.A.
	Co-operative Conference.	Belgaum	30th June 1934	H. B. Clayton, Esq., I.C.S., Commissioner, S. D., Belgaum.
	Bijapur District Conference.	Bijapur	15th January 1935.	Mr. P. R. Chikodi, B.A., M.L.C.
	Field Workers' Conference.	Do.	16th January 1935.	Mr. C. B. Huli, B.A.
	6. Sind	Co-operative Conference.	Matiari (district Hyderabad).	16th June 1935

APPENDIX B—contd.

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

Division.	Place.	Date.	Number of candidates.	
			Trained.	Successful.
1. Bombay Division.	Girgaon	25th September 1934 to 14th October 1934.	20
	Deola	20th October 1934 to 4th November 1934.	36	28
	Panwel	23rd September 1934 to 30th September 1934.	43	1
2. Central Division.	Poona	August and September 1934	40	7
	Khed	February 1935	16	1
	Islampur	6th March 1935	78	22
	Sholapur	17th to 31st March 1935	40	25
	Nagar	1st September 1934 to 15th October 1934.	36	17
	Do.	2nd March 1935 to 29th March 1935.	8	2
3. Khandesh Division.	Training College, Dhulia.	15th to 31st October 1934	62	No examination was held.
	Jalgaon	14th March 1935 to 31st March 1935.	30	18
	Chalisgaon	27th May 1935 to 31st May 1935	20	No examination was held, as this class was held for practical training only.
4. Northern Division.	Premchand Raichand Training College, Ahmedabad.	20th May 1934 to 25th May 1934.	111	55
5. Southern Division.	Kumta	1st December 1934	19	12
	Hubli	9th February 1935	26	No examination.
	Siggaon	17th February 1935	24	Result not out.
	Dharwar	2nd March 1935	20	No examination.
	Belgaum	24th September 1934	22	13
6. Sind	Hyderabad	17th September 1934 to 14th October 1934.	101	47

APPENDIX B—*contd.**II-B—Managing Committee Training Classes held during the year ending 30th June 1936.*

Name of the branch.	Number
1. Sind Divisional Branch	9
2. Broach District Branch	3
3. Surat District Branch	3
4. Kaira District Branch	3
5. Karnatak Divisional Branch	8
6. Belgaum District Branch	7
7. Bijapur District Branch	14
8. Satara District Branch	15
9. Sholapur District Branch	1
10. West Khandesh District Branch	7
11. East Khandesh District Branch	10
12. Nasik District Branch	5
Total	85

Report.

Co-operative Societies, Bombay
Presidency.
— on working of, for 1934-35.

GOVERNMENT OF BOMBAY.

REVENUE DEPARTMENT.

Resolution No. P. 53/12279.

Bombay Castle, 27th July 1936.

Letter from the Registrar of Co-operative Societies (Mr. K. L. Panjabi, I.C.S.), No. A.N.R., dated the 29th February 1936—Submitting the Report on the working of Co-operative Societies in the Bombay Presidency (including Sind) for the period of fifteen months from 1st April 1934 to 30th June 1935.

RESOLUTION.—Government note with satisfaction the general improvement during the year under report in the stability of the Co-operative Movement. Particular attention has of late been paid to the rectification and consolidation of the existing societies; and new societies are not allowed to be formed without due care and investigation. This policy seems to have had a stabilising effect on the Movement accompanied with a reviving faith and confidence in it. Although the difficulties in the way of the Movement continue to be numerous and serious, Government feel that the work of the Co-operative Department is along the right lines.

2. During the year under report 65 agricultural credit societies were liquidated and 28 registered. There was a consequent drop in the total membership (which was also partly due to the removal of undesirable members) and working capital. But the reserve fund showed an increase of six lakhs and the share capital, of three lakhs. The amount due for repayment was five lakhs more than in the previous year but the actual recoveries were about twenty-eight lakhs in excess of the previous year. There was a decrease of twenty-one lakhs in the amount in respect of which extensions were granted. There was a slight decrease in the overdue. And the fresh finance granted during the year was twenty-nine lakhs more than in the previous year. The position of the agricultural credit societies was thus satisfactory.

3. The Concession Scheme under which a society is allowed gradually to reduce its lending rate without any loss, provided it collects the overdue and current interest and 25 per cent. of the principal outstanding from at least 80 per cent. of its members has considerably helped the societies which took advantage of it. The scheme was introduced

experimentally in a few districts in the previous year, but during the year 1934-35 it was extended to almost all the districts in the Presidency proper. Whilst the mutual pressure brought by the members for the repayment of these dues revived the co-operative character of the work of these societies, the recoveries themselves put fresh hope and vigour in the societies. The scheme is being continued for another year but where the scheme has been worked for two years, a modified form is being introduced to enable building up of the reserve fund.

4. The necessity for long-term credit through the agency of land mortgage banks to relieve rural indebtedness was long felt. Three banks were registered at Pachora, Broach and Dharwar in 1928. Upon the recommendation of the Co-operative Round Table Conference held in June 1933 at Poona, a Committee was appointed by Government to investigate the question of land mortgage banking in the Presidency. The Committee came to the conclusion that land mortgage banks were necessary to relieve rural indebtedness and had every chance of success if organised on sound lines. On the recommendation of the Committee Government sanctioned the registration of ten primary land mortgage banks in the Presidency proper with an apex bank at Bombay. The banks came into existence during the year under report. Government have, with the approval of the Legislative Council, guaranteed the principal and interest on the debentures to be floated by the Provincial Co-operative Land Mortgage Bank to the extent of Rs. 10 lakhs. Also, with a view to enable the banks to meet a part of the cost on account of the employment of Land Valuation Officers, Government have agreed to give a cash subsidy of Rs. 5,000 per annum for three years to be distributed equally between the banks. Government have also undertaken to give a subsidy up to Rs. 10,000 to the Provincial Co-operative Land Mortgage Bank for the first year, Rs. 7,500 for the second year and Rs. 5,000 for the third year to meet the deficit, if any, in the cost of the management.

5. The Special Recovery Officers were continued during the year under report. They recovered Rs. 26,37,327 but had to sell land only in respect of Rs. 12,13,654. Their appointment has also indirectly improved repayments.

6. Of the agricultural non-credit societies the sale societies are outstanding. The cotton sale societies predominate and worked more or less satisfactorily.

7. The Bombay Provincial Co-operative Bank continues to work satisfactorily under the able guidance of Sir Chunilal V. Mehta and Mr. V. L. Mehta. The number of District Central Banks during the year was reduced by four owing to amalgamation of the Central Banks in Sind. The banks showed a satisfactory improvement with regard to the working capital, share capital and the reserve fund. The loans due from societies showed a decrease while loans given to individuals against valuable securities were nearly doubled. The recovery of loans and the issue of fresh finance were also almost double that of the last year.

8. The Urban Banks showed an increase in number, membership, share capital, working capital and the reserve fund. With the exception of a few they were competently and efficiently managed.

9. The slow but unmistakable rehabilitation of the Co-operative Movement in the Presidency is due to a great extent to the enthusiasm and work of Mr. Panjabi and his staff and to those non-official gentlemen who unselfishly and courageously work with them. Government wish to record their appreciation of the work of all these gentlemen.

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

N. A. FARUQUI,

Under Secretary to Government.

To

The Registrar of Co-operative Societies,
The Commissioners of Divisions,
All Collectors,
The Collector of Bombay,
The Director of Agriculture,
The Director of Land Records,
The Director of Industries,
The Director of Information,
The Oriental Translator to Government,
The Backward Class Officer,
The Private Secretary to His Excellency the Governor,
The Accountant General,
The General Department,
The Finance Department,
K. L. Panjabi, Esquire, I.C.S.,
The Secretary to the High Commissioner for India (by letter),
The Government of Sind (by letter).