

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

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No. A.N.R. of 1936.

From

K. L. PANJABI, Esq., I.C.S.,
Registrar, Co-operative Societies,
Bombay Presidency, Poona I;

To

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

POONA I; 29th February 1936.

Subject.—Annual Administration Report for 1934-35.

Sir,

I have the honour to submit my Annual Administration Report on the working of Co-operative Societies in the Bombay Presidency for the year ending 30th June 1935. This is the 31st Annual Report. Owing to the change in the closing date of the Co-operative Year from 31st March to 30th June (sanctioned under G.R., R.D., No. 1866/33 of 30th January 1934) the present report covers a period of 15 months from 1st April 1934 to 30th June 1935.

I—ADMINISTRATION.

Gazetted Officers.

2. *Registrar.*—I continued to hold charge of the office of the Registrar throughout the year.

Assistant Registrars.—Amongst the gazetted staff the sudden death due to heart failure of Mr. A. C. Desai, Assistant Registrar, Co-operative Societies, Bombay, in November 1934 deprived the movement of a keen and zealous worker. His death also necessitated several changes in the postings of Assistant Registrars. Mr. S. G. Almoula was transferred from Surat to Bombay, Mr. D. A. Shah from Poona to the Northern Division and Mr. N. P. Bhagwat from Khandesh to Poona. Mr. R. S. Patil, Agricultural Organiser, who had officiated as Assistant Registrar, Khandesh, during the earlier part of the year during Mr. Bhagwat's absence on leave, was again appointed to officiate as Assistant Registrar, Khandesh. Mr. Shah soon after he took over as Assistant Registrar, Northern Division, had to proceed on long leave owing to ill-health and Mr. C. N. Amin, Senior Auditor was appointed to officiate as

Assistant Registrar vice Mr. Shah. Mr. Huli proceeded on a year's leave out of India from May 1935 whereupon Mr. R. S. Patil was transferred from Khandesh to the Southern Division and Mr. N. V. Nayak, Senior Auditor, was appointed to officiate as Assistant Registrar, Khandesh. In Sind Mr. M. A. Awan, Assistant Deputy Registrar, officiated as Deputy Registrar during the absence on leave of Khan Bahadur Azimkhan and during the period of his appointment as Officiating Collector, Thar Parkar. Khan Bahadur Azimkhan reverted to the department in November 1934 and continued to hold the Deputy Registrar's post till 21st May 1935 when he permanently severed his connection with the department in his appointment as Manager, Sind Encumbered Estates. Mr. N. M. A. Siddiki, B.A., First Grade Deputy Collector, has been appointed to succeed Khan Bahadur Azimkhan as Deputy Registrar in Sind.

Owing to the policy of rectification which is being pursued by the department, both I and my Assistants had to undertake arduous touring throughout the year as is evident in the sub-joined table :—

Inspection work done by the Registrar and the Assistant Registrars.

Designation.	Number of days toured.	Number of societies inspected.
1. Registrar, Co-operative Societies, Poona	244	599
2. Deputy Registrar, Co-operative Societies, Sind—		
(i) Khan Bahadur Azimkhan	} 317	} 364
(ii) Mr. N. M. A. Siddiki, B.A.		
3. Assistant Deputy Registrar, Sukkur	323	251
4. Assistant Registrar, Bombay Division—		
(i) Mr. A. C. Desai	75	181
(ii) Mr. S. G. Almoula	103	208
5. Assistant Registrar, Central Division—		
(i) Mr. D. A. Shah	97	158
(ii) Mr. N. P. Bhagwat	92	213
6. Assistant Registrar, Khandesh Division—		
(i) Mr. N. P. Bhagwat	82	46
(ii) Mr. R. S. Patil	101	200
(iii) Mr. N. V. Nayak	44	96
7. Assistant Registrar, Northern Division—		
(i) Mr. S. G. Almoula	} 142	} 217
(ii) Mr. D. A. Shah		
(iii) Mr. C. M. Amin		
8. Assistant Registrar, Southern Division—		
(i) Mr. C. B. Huli	186	324
(ii) Mr. R. S. Patil	37	38

Special Auditors.—There has been no change in the posting of the four Special Auditors stationed at Bombay, Karachi, Poona and Dharwar. Mr. Karmarkar, Special Auditor, Poona, was on leave for four months from March 1934 during which period Mr. K. G. Prabhu, Senior Auditor, officiated as Special Auditor. I should, however, like to add that owing to the development of the Urban Movement in this Presidency, the

Special Auditors' work has been increasing enormously and I trust Government would agree to the proposals recently submitted by me regarding the reinforcement of the Special Audit Staff by addition of one more Special Auditor to the cadre.

3. *Deputy Registrar.*—The post of an Additional Deputy Registrar to assist the Registrar which was administratively sanctioned in G.R., R.D., No. 6768/24, dated 10th October 1927, has not yet been filled up owing to financial stringency. I have already recommended to Government that this post might be filled up with effect from the next financial year and I trust Government will acquiesce in this proposal, as otherwise it will be impossible for the Registrar to keep pace with the growing volume of work.

Subordinate Staff.

4. There has been no change in the strength of Auditors, Sub-Auditors, Agricultural Organisers and Weaving Inspector, except that with a view to cope with the increased work in connection with Land Mortgage Bank and pending the appointment of a Special Assistant Registrar for Land Mortgage Banks, Government were pleased to sanction the appointment of one of the Auditors on Special Duty in the Registrar's Office from January 1935.

Special Temporary Staff.

5. Under G.R., R.D., No. 354-A, dated 10th July 1935, Government have sanctioned the continuance of the post of the Special Mamlatdar for Bhil Societies at Dohad up to 1st July 1937. The Special Mamlatdar has also been directed to work out a scheme for the organisation of Bhils in West Khandesh District.

The offices of the Special Liquidation Officers for Nira Canal and Ahmednagar were closed down during the year. The liquidation work in the Nira Canal tract was transferred to the Auditor, Dhond Division, and with a view to facilitate his work his Head-quarters were transferred from Poona to Baramati and the work in Nagar District has been entrusted to Union Supervisors. At the close of the year there were in all five Special Liquidation Officers, one each at Poona, Dharwar, Sholapur, Bijapur and Jalgaon.

Under G.R., R.D., No. 3482/28, dated 15th July 1935, Government have sanctioned the continuance of the Special Recovery Staff up to 28th February 1936. During the year under report there was no increase in the strength of the Special Recovery Officers. But on the other hand, the post of the Special Recovery Officer at Ahmedabad and one of the posts at Poona had to be held in abeyance from June 1935, so that at the close of the year there were in all 20 Special Recovery Officers. Except in Ahmedabad, Godhra and Kaira, the recoveries effected by these Special Recovery Officers have been very satisfactory and it is likely that this establishment will have to be continued for some time to come.

Honorary Staff.

6. During the year under report, the movement was deprived of the services of 5 District Honorary Organisers and 1 Taluka Honorary Organiser. Appointment of 1 District Honorary Organiser and 2 Taluka Honorary Organisers was, however, made, the total strength being 1 Divisional Honorary Organiser, 60 District Honorary Organisers and 58 Taluka Honorary Organisers. The cost on account of their Travelling Allowance was only Rs. 6,318-6-0 as against Rs. 7,157 during the previous year. These officers have been rendering useful service to the movement and some of them have even been doing their work without any allowances.

I have to mourn the loss of an eminent co-operator in the person of the late Mr. G. K. Devadhar. He was one of the great co-operators of India, and his wide experience, sincerity and enthusiasm for co-operation are too well known. The movement has suffered a severe loss by his demise.

7. Appendix A contains the list of outstanding workers whose services deserve special mention. Among these some persons deserve special mention.

Sir Chunilal V. Mehta, K.C.S.I., and Sir Lallubhai Samaldas are the pillars of co-operation in this Presidency. Their spirit of service and their devotion to co-operation are an inspiring force in this Presidency.

In their limited spheres, Mr. Jamshed N. R. Mehta, Professor V. G. Kale, Dewan Bahadur C. M. Gandhi and Dewan Bahadur C. N. Mehta continue to render signal services to the cause of co-operation.

Rao Saheb V. C. Jadav and Sardar Khan Bahadur V. P. Bhiladwalla have considerably developed the urban movement in Gujerat.

Mr. P. V. Desai continues to work wholeheartedly for the development of co-operative housing in Ahmedabad.

Messrs. M. S. Bali of Belgaum and S. P. Pandit of Sirsi are among our outstanding workers in the Karnatak.

Cost of working.

8. The subjoined table gives the comparative figures of expenditure on the movement out of public funds :—

	1934-35	1933-34
	Rs.	Rs.
Pay of Establishment	4,22,943	4,04,438
Travelling Allowance (officials and non-officials)	1,11,721	1,08,763
Grants to Bombay Provincial Co-operative Institute	25,000	25,000

Special Grants to Co-operative
Institutions :—

	Rs.	Rs.
Sale Societies ..	700	122
Backward Societies ..	1,440	1,600
Supervising Unions ..	24,061	13,180
Insurance Societies ..	..	100
	26,191	15,002
Contingencies ..	46,603	41,828
Total ..	6,32,458	5,95,031

Deduct—

Audit Fees ..	82,814	1,24,177	
Recoveries from societies and others for services rendered ..	66,218	56,215	
Miscellaneous receipts ..	450	1,025	
	1,49,482	1,81,417	

Net amount spent .. 4,82,976 4,13,614

The figures relate to the financial year ending 31st March 1935. The increase in expenditure is due to increased grants to Supervising Unions and decrease in audit fees.

Audit Fees.

9. The following table gives the figures of demand for the current year, recoveries and arrears in this respect :—

Names of Divisions.	Demand for 1934-35 including arrears of previous years.	Actual recoveries during the year 1934-35.	Balance due.
	Rs. a. p.	Rs. a. p.	Rs. a. p.
1. Bombay	17,647 14 0	10,989 9 6	6,658 4 6
2. Central	22,315 0 0	12,281 0 0	10,034 0 0
3. Khandesh	19,554 8 9	18,801 8 9	753 0 0
4. Northern	17,004 12 0	10,269 2 6	6,735 9 6
5. Southern	21,361 6 6	18,991 9 6	2,369 13 0
6. Sind	15,349 5 0	10,730 7 6	4,618 13 6
Total ..	1,13,232 14 3	82,063 5 9	31,169 8 6

The societies are generally in the habit of putting off the payment of audit fees till the close of the year with the result that the arrears are abnormal feature. In view of the change in the co-operative year, steps are now being taken to see that the audit fees recoverable in a particular co-operative year are recovered before the close of the corresponding financial year.

II—SUMMARY OF GENERAL PROGRESS.

Agricultural Season.

The season was on the whole below normal. In the Konkan the rainfall was normal but ill-distributed. This, in addition to a wave of cold and frosty weather, damaged the crops. But the prices of money crops improved slightly, so that the damage was partially made up. In the Karnatak, the rainfall was adequate except in certain regions. But owing to untimely rains, frost and mists in January, crops were damaged. However, better prices ruled. In the Deccan, the rainfall and the crops were normal, January frosts having done only slight damage. Prices, however, were low. In Bombay, irregular rainfall, and January frost damaged the crops. Losses were not even made good by any rise in the prices. In the Gujarat, the rainfall was fair but all money crops were badly damaged by frost. In Sind, insufficient rains, and January frost damaged the two rabi crops and one kharif crop.

The General Progress of the Movement.

11. The sub-joined table shows the general progress of the movement in the whole Presidency :—

Types of Societies.	Number of Societies.		Number of Members.	
	1933-34.	1934-35.	1933-34.	1934-35.
1	2	3	4	5
Central Banks	20	16	15,318	15,814
Agricultural Societies ..	4,755	4,730	3,09,801	3,00,699
Non-Agricultural Societies ..	920	906	2,75,914	3,13,880
Total ..	5,695	5,652	6,01,033	6,30,393
Unions	118	116	.....	.....
Insurance Societies ..	3	2	1,934	2,046
Total ..	121	118	1,934	2,046
Grand Total ..	5,816	5,770	6,02,967	6,32,439

Types of Societies. 1	Working Capital.		Reserve Fund.	
	1933-34.	1934-35.	1933-34.	1934-35.
	6	7	8	9
	Rs.	Rs.	Rs.	Rs.
Central Banks ..	5,83,92,614	5,97,14,871	21,57,376	29,38,165
Agricultural Societies ..	4,11,53,653	4,04,44,395	76,92,337	83,51,038
Non-Agricultural Societies.	6,21,28,862	6,80,42,195	47,48,732	61,65,983
Total ..	16,16,75,129	16,82,01,461	1,45,98,445	1,74,55,186
Unions .. .. .	....	....	....	....
Insurance Societies ..	....	....	....	....
Total ..	....	....	....	....
Grand Total ..	16,16,75,129	16,82,01,461	1,45,98,445	1,74,55,186

The increase in the number of members, the working capital and the reserve fund of all the societies, in spite of reduction in the number of agricultural societies, indicates the results of the policy of rectification and consolidation pursued by the Department.

During the year, 139 societies were liquidated and only 99 were registered.

12. The following table gives a classified list of societies cancelled and registered during the year:—

	Liquidated.	Registered.
Agricultural Credit	65	28
Agricultural Non-Credit	17	29
Salary-earners'	32	12
Urban Banks	11	8
Housing Societies	1	12
Consumers'	6	2
Producers'	3	....
Unions	3	1
Others	1	7
	139	99

Liquidation of Agricultural Societies was resorted to as an extreme measure, when there was no hope of their revival. Registration of 28 credit societies indicates the rising popularity of the rural credit societies. Considerable attention is now paid to non-credit co-operation and, as a result, 29 societies have been registered during this year. The

cancellation of a very large number of millhand societies, catering to the needs of the employees of the Currimbhoy Mill Group, accounts for the liquidation of 32 societies. The popularity of housing societies is indicated by the fact that 12 new societies were registered during the year, and, as a matter of fact, the depression has given great stimulus to house-building activity. Two cattle insurance societies were amalgamated into one and similarly also 4 Urban Banks were amalgamated with the existing Banks. Four Central Banks were also amalgamated in Sind and this accounts for the decrease in the number of Central Banks shown in the table in paragraph 11.

13. The following table illustrates the comparative rate of progress of the co-operative movement during the last two years :—

	During 1934-35.		During 1933-34.	
	Increase.	Decrease.	Increase.	Decrease.
In the number of societies ..	....	46	....	64
In the number of members ..	29,472	....	7,312	....
In the working capital ..	Rs. 65 lakhs. =3·3 per cent.	....	Rs. 36 lakhs. =2·3 per cent.	....
In the Reserve Fund ..	Rs. 28,56,741 =19·9 per cent.	....	Rs. 24,41,242 =20·1 per cent.	....
In the overdues ..	....	Rs. 36,753 1·1 per cent.	....	Rs. 17,20,251 =5·3 per cent.

The rate of decrease in the number of societies has been checked and the increase in the number of members and in the working capital and the reserve fund, and particularly the decrease in the overdues, are very satisfactory.

14. The figures in the sub-joined table with regard to the owned capital of banks and societies are very interesting :—

	Share Capital. (Lakhs)	Members' Deposits. (Lakhs)	Reserve Fund. (Lakhs)	Total. (Lakhs)
	Rs.	Rs.	Rs.	Rs.
Central Banks	48	372	29	449
Agricultural Societies	40	53	84	177
Non-Agricultural Societies	134	284	62	480
Total (1934-35) ..	222	709	175	1,106
Total (1933-34) ..	204	662	146	1,012

The total owned capital has increased by 94 lakhs and if we take only the share capital and the reserve fund, they amount to 397 lakhs and this contributes to the stability of the movement at the present time.

III—WORKING OF SOCIETIES.

A—RESOURCE MOVEMENT.

(1) Agricultural.

(a) AGRICULTURAL CREDIT SOCIETIES.

15. *Main Statistics.*—The subjoined table gives the salient figures with regard to the agricultural credit societies :—

		1934-35	1933-34
Number of Societies		4,465	4,502
Membership		227,458	236,869
		Rs.	Rs.
Working Capital		3,75,33,847	3,87,38,973
Of which owned Capital		1,58,29,058	1,60,03,101
		=42 per cent.	=41 per cent.
Reserve Fund		76,03,376	70,88,678
Members' Deposits		48,95,007	58,52,214
Share Capital		33,30,265	30,62,209

16. During the year, 65 agricultural credit societies were liquidated and 28 were registered. The total number of societies has been reduced to 4,465. There is now a very keen demand for registration of credit societies in the rural areas. The policy of consolidation and rectification has led to growth of popularity of these societies. The general standard of management of these societies has been improved. The past abuses are being rectified and loans are advanced with greater care and caution. Undesirable members are being weeded out and confidence has been revived by prompt finance for productive purpose. There is a keen demand for registration of more societies and applications for this purpose are pouring in.

17. The membership shows a decrease as a result of weeding out of undesirable members, and the decrease in the working capital is due to the liquidation of several societies. The increase in the reserve fund is an index of the general condition of these societies. The members' deposits have decreased by about 10 lakhs, but this is partly due to the conversion of the deposit-system societies to the share-capital societies, and partly to the withdrawal by the members of their accumulated resources in order to meet their personal requirements.

18. The following table shows the state of recoveries and fresh finance in the societies :—

Year.	Amount due for repayment.	Recoveries.	Extensions.	Overdues.	Fresh finance.
	Rs.	Rs.	Rs.	Rs.	Rs.
1932-33 ..	3,41,29,241	71,79,644	90,03,717	1,79,45,880	57,48,685
1933-34 ..	3,24,81,593	68,76,868	94,59,060	1,61,55,665	55,49,412
1934-35 ..	3,29,32,815	97,09,026	73,18,344	1,59,05,445	84,50,850

While the amount due for collection in 1934-35 was only 5 lakhs more than that in 1933-34, the recoveries this year exceeded those of last year by about 28 lakhs. The fresh finance given by societies also represents similar increase. The overdues show a decrease of only 2½ lakhs, but this is due entirely to the unsatisfactory mode of extending the period of repayment of loans adopted by the societies. As pointed out last year the practice followed by these societies is haphazard and not always related to the repaying capacity of the borrowers. The agricultural season this year was poorer than last year and, in addition, there was extensive damage done by frosty weather in January and February of this year. In spite of that, it will be seen that the amount under extension this year is 21 lakhs below that of last year. The societies under their byelaws have not a free hand in this respect. In certain cases the extension of the date of repayment requires the approval of the Central Bank, and, as pointed out last year, several Central Banks have the habit of sitting on the fence rather than taking any decision in this respect. They are naturally afraid that any premature decision in this respect may prejudice the recoveries and in several cases I personally saw that even at the end of the year the Central Bank had not come to any decision with regard to the proposal of the society to extend the period of repayment. With an extended use of the demand and recovery statements, as introduced by me, I feel that in the future we shall get a clearer picture of the movement in this respect.

Arrears and Overdues.

19. The following table gives the figure of overdues in the usual form :—

	1934-35.			1933-34.		
	Amount due for repayment.	Unauthorized arrears.	Percentage of unauthorized arrears.	Amount due for repayment.	Unauthorized arrears.	Percentage of unauthorized arrears.
	Rs.	Rs.		Rs.	Rs.	
Whole Province ..	3,29,32,815	1,60,23,982	49	3,24,91,593	1,61,59,843	50
Whole Province (excluding Sind).	2,61,91,148	1,43,87,748	55	2,57,15,548	1,45,55,850	57
*Precarious and Backward Tracts.	62,68,106	40,15,528	64	65,50,465	45,54,938	70
†(ii) Normal Area ..	2,61,39,047	1,17,88,437	45	2,54,34,086	1,13,75,102	45
(iii) Panch Mahals ..	5,25,662	2,20,017	42	5,07,042	2,29,423	45

* Comprising Kaira, Ahmedabad, Poona, Ahmednagar, Sholapur, Bijapur, Ratnagiri and Kolaba.

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

But, as I have stated, these figures are misleading and I think that the cash recoveries are a better index of the liquid position of the societies than the customary figure of overdues. This year, the cash recoveries of societies are about 30 per cent. as compared with 21 per cent. last year. The fresh finance has also increased from 55 lakhs to 84 lakhs, and this is a very welcome feature of the movement at present.

Out of 4,485 societies 602 societies had no arrears, 350 had arrears up to 10 per cent., 541 had arrears from 11 to 25 per cent., 748 had arrears from 26 to 50 per cent., and the rest had arrears over 50 per cent.

20. *Audit Classification.*—The following table shows the audit classification of primary agricultural societies :—

Year.	Number of Societies audited during the year.	Number of Societies in Class.				Number of Societies not classed or audited.
		A	B	C	D	
1934-35	4,393	159	2,268	1,500	466	64
1933-34	4,431	158	2,278	1,674	321	55

21. The policy of rectification and consolidation of societies is being pursued by the Department. The supervision of the Department and the Supervising Unions and the inspection of the Central Banks is more strict, with the result that several abuses are being gradually corrected. The overdues in societies are being scrutinised in relation to the assets and the repaying capacity of the borrowers, and pressure is being put for recovery of frozen or insecure loans. Steps for checking stagnation of societies, as detailed in paragraphs 21 and 22 of the last year's report, continue. With the co-operation of the Central Banks, fresh finance according to the repaying capacity of the borrower is given promptly and loans are now given on easier instalments for the purchase of bullocks, costly implements and other small agricultural improvements. The concession scheme introduced experimentally in some districts last year has been extended to almost all the districts in the Presidency proper this year. Under this scheme, a society can reduce its landing rate of interest, provided it collects the overdue and current interest from almost all the members and a certain specified percentage of the principal outstanding. The reduction in the lending rate is graduated in a manner that all the profit earned by the society during the year is absorbed. The broad fact is that the rate of interest is reduced without involving the society in any loss during that year, but the condition that the interest must be recovered from at least 80 per cent. of the members, has helped to a great extent to revive the co-operative character of these societies. The members exercised mutual pressure for repayment of overdue and current interest, so that all the members may be eligible

for the reduced rate of interest. The bond between the members which was getting loosened has again become closer, and several instances have been quoted wherein members of societies went round from door to door, urging repayment of dues of societies, so that all the members of the society may be eligible for the reduced rate of interest. The collection of the overdue interest has also put fresh hope and vigour in the societies, and the low rate of interest, which in some cases was as low as 4 per cent., has definitely established co-operative societies, in those districts where the scheme has been worked with success, as the most popular institutions in the rural areas.

22. I have not yet got detailed figures from all the divisions, but in the Poona Division, in the non-canal areas in the 4 districts of Poona, Satara, Ahmednagar and Sholapur, 480 societies out of total 653 took advantage of the concession scheme. The recoveries on account of principal and interest this year were 20·8 and 7·8 lakhs as against corresponding figures of 9·7 and 2·8 lakhs last year. The agriculturists saved 1·7 lakhs in interest charges by the reduction in the lending rate of interest. In the Canal areas, the weakest spot in the Division, the concessions were made more liberal. The Provincial Bank lowered its lending rate to 4 per cent. and below under certain conditions. The societies in return reduced their landing rate to a maximum of 6 per cent. and have earned Rs. 40,000 as rebate from the Bank. There were 64 societies with 2,169 debtors, out of whom 1,104 borrowers availed of the concessions.

23. *The Concession Scheme.*—The Scheme of concessions throughout the Presidency proper has caught the imagination of the members who are making every effort to pay off their liabilities. As an instance, I might quote that in Shirpur Taluka, where the situation was one of anxiety on account of heavy interest arrears, a good harvest and liberal concessions stimulated the members to pay off a large portion of principal as well as interest arrears. The total recoveries of principal and interest were 2·8 and 1·1 lakhs as against ·5 and ·5 lakhs of last year. Fresh finance was 1·7 lakhs as against ·3 lakh last year. In the Southern Division, recoveries of principal have increased from 16 lakhs to 22 lakhs, and fresh finance was only 8 lakhs. The scheme requires concentrated and enthusiastic propaganda for its success, and as this is not available in all the districts in an equal degree, the results have varied in different districts, but in the Karnatak (with the exception of Bijapur) and in the Deccan and the Khandesh, the scheme has had a very enthusiastic response, while in Gujerat and in Nasik, the damage done by frost militated against the success of the scheme. The scheme is being continued for another year also, but in those districts wherein the scheme has been worked for two years, a modified form has now been introduced to enable building up of the reserve fund also.

Side by side the provision of facilities for fresh finance and the reduction in the lending rate of interest, coercive steps are being taken to recover the outstandings from wilful defaulters.

24. The Special Recovery Officers, sanctioned under G.R., R.D., No. 3482/23, dated 13th February 1932, have been continued throughout the year. They have recovered Rs. 26,37,327 and had actually to sell the land only in respect of Rs. 12,13,654. They have greatly contributed to disperse an erroneous impression held by members of societies that a society would not be able to recover money from them. The Special Recovery Officers have been of considerable assistance to the movement and have generally been doing their duties with considerable tact and persuasion.

25. I think there is enough evidence to show that the rural credit movement in the Presidency proper has not only been revived but awakened to a sense of its importance. The depression in spirits which hung heavily over the movement when the economic depression first started, has been slowly giving way to considerable enthusiasm among all the ranks of the movement, and there is a determination among the members of rural societies to get the best out of the co-operative movement. The movement, as has been expressed, after the period of "dry-docking for repairs" has now been rendered "sea-worthy", and unfortunately, the only obstacle in further development of the rural credit movement is the lack of adequate staff. My office staff is entirely inadequate for the growing demands of the movement, and I have already moved Government for assistance in this respect.

26. *Canal Societies.*—During the year, three societies were taken in liquidation, leaving 73 at the end of the year. Attention was concentrated on these societies with the result that there is considerable improvement. Although the position yet is one of anxiety, particularly for the Provincial Bank, which has financed these societies, the out-standings have been reduced by about 2 lakhs in spite of liberal finance of over 2 lakhs as compared with Rs. 69,000 during the previous year. The overdues are reduced from 13 lakhs to 9 lakhs and the recoveries this year have been over 3 lakhs as compared with over 1 lakh last year. These results have been achieved largely by co-ordination of workers in these societies under the Auditor, Baramati, who has been given temporary assistance in this respect. Formerly, the supervising unions and the Provincial Bank were not moving hand in hand, but now full co-ordination between the societies, the unions and the Provincial Bank has been secured through an Auditor who has been specially selected for this purpose. Their work has been fruitful because of the very generous concessions given by the Provincial Bank in these areas. The rate of interest has been reduced to 4 per cent. and even further reduction is provided in a sliding scale according to the repayment by each society. The societies have passed on the full benefit of this reduced rate of interest to the members and very liberal concessions have been given. As the Auditor had been posted in the month of April, the full results of the change of arrangement will, I hope, be seen to a greater effect during the next year. The improvement in the price of gul has also substantially helped in the process of reconstruction. Satisfactory improve-

ment has been made in the position of these societies, but as I have stated, a great deal still remains to be done.

27. The subjoined table gives the comparative figures with regard to the societies :—

Area.	On 31st March 1934.		During 1934-35. *		On 30th June 1935.	
	Outstandings	Overdues.	Advances.	Recoveries.	Outstandings.	Overdues.
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Nira ..	10,00,913	9,23,987	1,44,091	2,04,072	8,63,637	6,02,454
Godavari ..	1,77,628	1,61,231	27,653	64,888	1,89,538	1,47,104
Pravara ..	2,44,486	2,26,081	85,239	45,058	1,76,555	1,55,784
Total for 1934-35 ..	14,23,027	13,11,299	2,06,983	3,14,018	12,29,730	9,05,342
Total for 1933-34 ..	16,84,947	15,24,870	69,696	1,28,882	14,23,027	13,11,305

28. *Bhil Societies.*—The subjoined table gives the figures in this respect :—

District.	Number of Societies.	Number of Members.	Working Capital.	Reserve Fund.
			Rs.	Rs.
West Khandesh	17	529	57,036	15,642
Panch Mahals	92	4,254	2,43,442	67,198
Total for 1934-35 ..	109	4,783	3,00,478	82,840
Total for 1933-34 ..	107	4,792	3,47,448	76,779

The number of societies has increased by 2, but there is a slight fall in the number of members and working capital. The increase in the reserve fund is, however, satisfactory. The problem of these societies is largely dependent on the system of supervision adopted for these societies. On the one hand, close supervision and guidance are necessary, but on the other hand, the societies are so small that they are not in a position to contribute to any appreciable extent towards the expenses of such supervision. There is a great demand for registration of more Bhil societies in the Khandesh. The Special Mamlatdar has already been deputed to devise a system of supervision for these proposed societies and if the necessary financial assistance both from Government and from the Provincial Bank is available, it will be possible to meet the demand of the Bhils of Khandesh for co-operative credit for members of this community.

29. *Societies for Depressed Classes and Aboriginal Tribes.*—The main figures are given below :—

Division.				Number of Societies.	Number of Members.	Working Capital	Reserve Fund.
						Rs.	Rs.
Central	..	..	..	7	854	31,729	5,068
Bombay	..	..	..	29	2,212	1,20,466	17,322
Khandesh	..	..	..	4	96	9,035	322
Sind	..	..	..	..	..	..	..
Northern	..	..	..	44	3,140	2,43,659	48,346
Southern	..	..	..	14	1,624	79,749	4,240
Total for 1934-35				98	7,956	4,84,638	75,298
Total for 1933-34				97	7,429	4,50,175	64,031

There is a satisfactory increase in the number of societies, their members and the working capital of these societies. However, such societies reserved for members of backward communities find considerable trouble in making headway. Trained workers are not available and the security for the loans is too inadequate. I personally feel that for agricultural members of these communities the village society is a much better agency for credit. Contact with members of other communities has educative value, and as I have stated already, members of these communities find ready admission in the ordinary village societies.

30. *Tagari Loans.*—During the year loans were advanced to 10 members totalling Rs. 8,400 and out of which Rs. 2,850 were utilised for construction of wells, Rs. 4,850 for installation of pumps and Rs. 700 for construction of bunds. During the year Rs. 25,000 were allotted by Government for this purpose. Owing to the meagre demand for this type of loan and in view of the large resources of the Provincial Bank, Government have decided to cancel the allotment during the current year.

31. *Land Mortgage Banks.*—The provision of long term credit through the agency of Land Mortgage Banks has been a long-felt want in this Presidency. Three Banks had been registered, one each at Pachora, Broach and Dharwar, as far back as 1928 as an experimental measure. At the Co-operative Round Table Conference held in June 1933 in Poona, it was urged that a scheme for the organisation of land mortgage banks should be taken up on an extensive scale with a view to relieve rural

indebtedness. As a result of the deliberations of this Conference, Government appointed a Committee consisting of the following non-officials under the chairmanship of the Registrar:—

Mr. V. L. MEHTA, B.A.

Prof. V. G. KALE, M.A.

Mr. G. P. MURDESHWAR, B.A., LL.B.

Diwan Bahadur A. U. MALJI.

Khan Bahadur A. A. DESHMUKH.

Mr. Fakirappa B. LAXMESHWAR.

Sir S. N. POCHKHANAWALA (*Co-opted Member*).

In connection with the work of this Committee I was also deputed to study the system in the Madras Presidency. The Committee carefully explored the ground for land mortgage banking and came to the conclusion that land mortgage banks are very necessary for relief of agricultural indebtedness and there is every possibility of their success, if organised on sound lines.

32. On the recommendations of the Committee, Government sanctioned the registration of ten Primary Land Mortgage Banks with an apex Bank at Bombay. Accordingly, at the close of the year banks at the following centres were registered:—

(1) Poona, (2) Karad (Satara District), (3) Nasik, (4) East Khandesh, (5) West Khandesh, (6) Surat, (7) Borsad (Kaira District), (8) Belgaum, (9) Hubli (Dharwar District) and (10) Karwar (North Kanara District).

The selection has been restricted to places which are not liable to scarcity and famine and wherein the co-operative movement has made appreciable progress. At the last budget session of the Legislative Council, a resolution was also passed, approving of the proposal to guarantee the principal and interest on the debentures to be floated by the Provincial Land Mortgage Bank to the extent of Rs. 50 lakhs. At the time of writing this report the Provincial Land Mortgage Bank has just come into existence and it is expected that the primary banks will now set to work in right earnest.

33. The Land Mortgage Banks herald the dawn of a new era for the agriculturists in this Province. It is gratifying to note that the scheme has been well received both by the public and the press. The banks, however, require careful and business-like management and with a view to secure this, certain safeguards have been adopted. The bye-laws provide for the nomination of the Board of Directors by the Registrar for the first three years. They also provide for the sanction of the Registrar for all loans from the Provincial to Primary Banks and from Primary Banks to individuals in the initial stages. The Land Valuation Officers are also lent hands from the Department. With a view to enable the Banks to meet a part of the cost on account of the employment of these officers, Government have

agreed to give a cash subsidy of Rs. 5,000 per annum to be distributed equally between the Banks.

34. *Zamindari Banks*.—During the year the Zamindari Bank at Karachi, which could not work owing to difficult conditions, was cancelled and the Zamindari Bank at Hyderabad commenced its active operations. The subjoined table shows the figures:—

	Membership.		Shares.		Working Capital.	
	1933-34.	1934-35.	1933-34.	1934-35.	1933-34.	1934-35.
			Rs.	Rs.	Rs.	Rs.
Mirpurkhas ..	257	257	1,62,900	1,62,800	6,33,646	7,30,300
Larkana ..	183	202	1,12,400	1,12,800	6,89,000	6,49,605
Shikarpur ..	97	100	81,300	82,000	4,03,802	4,36,842
Hyderabad ..	..	95	..	17,900	..	1,06,423
Total ..	537	654	3,56,600	3,75,500	17,26,448	19,23,170

The membership, the share capital and the working capital show satisfactory increase. These Banks, out of a total demand of 12·9 lakhs, recovered 2·8 lakhs and gave fresh finance of 3·7 lakhs. The recoveries, which constitute 21 per cent. of the outstandings, should be considered as satisfactory in view of the adverse agricultural season due to considerable damage done by frost. These Banks fill an important role in the economic life of the District, although they cannot extend their operations further owing to unsettled conditions. Their membership is fairly selective and their working on the whole may be considered as fairly satisfactory.

(b) AGRICULTURAL NON-CREDIT SOCIETIES.

35. *General*.—The agricultural non-credit institutions are a vital link in the chain of rural economy, but as stated in the previous reports, it is hardly possible to push on these activities, on anything like a large scale with the limited staff at the disposal of this department. At present the sale societies are the most outstanding feature of this type of co-operative activity though the increase in the number of co-operative protection and fencing societies is also a very hopeful sign. A scheme for the organisation of sugar-cane growers on a co-operative basis is also under contemplation in this Province and as Government of India propose to subsidise it by means of a subvention from the sugar excise, it will not be long before it is launched.

36. *Cotton*.—Cotton sale societies continue to make steady progress. During the year under report 2 more societies were registered—one in Broach District and the other in Surat while four societies in Surat District which were in a moribund condition had to be wound up. The total number of societies was 26 as against 28 at the close of the previous

year. The following table indicates the volume of business done by them during the year :—

Division.	Number of Societies.	Quantity sold in maunds	Prices realised.
			Rs.
Bombay
Central
Khandesh	..	1	11,593½
Northern	..	13	270,643
Southern	..	7	332,683
Sind
Total for 1934-35	..	26	614,919½
Total for 1933-34	..	23	407,020
			30,02,159

As the figures relate to a period of 15 months, the increase in sale is not very appreciable. In the Southern Division, the Hubli Cotton Sale Society continued to do good business under the able guidance of Rao Bahadur C. S. Shirahatti. In spite of low yields, this society has been able to sell 28,137 dokras, out of which 7,823 were sold by auction and the remaining by private treaty. This business alone resulted in a net profit of over Rs. 16,000 to the society. The Gadag Cotton Sale Society has also been maintaining very good record, having earned a commission of nearly Rs. 24,000 during the year under report. The Bijapur Cotton Sale Society has not been able to show much progress, but the Bailhongal Cotton Sale Society has now tided over the difficulties caused by the boycott and is now definitely on the upward grade and during the year under report it sold 8,000 maunds of cotton valued at Rs. 64,286 and grains valued at Rs. 36,000 through its depôt at Belgaum and realised in all a commission of over Rs. 2,500.

In Gujarat, the Cotton Sale Societies are increasing in popularity, as they secure better prices and lower ginning and pressing charges. Unfortunately for the societies, the crops were badly damaged by the frost in January, which not only affected the quality of cotton but diminished the yield. However, favourable conditions of the market compensated the cotton growers, as the average price per bhar of cotton realised was Rs. 125 to Rs. 142 as against Rs. 101 to Rs. 107 of the previous year. The Hansot Group and the Purshottam Group Ginning Societies are proving a great boon to the cotton growers as practically all the cotton brought in for sale to the societies is ginned at the factories installed by these societies. The former has realised a profit of Rs. 2,500 while the latter has earned commission to the extent of Rs. 6,000. The Farmers Co-operative Pressing Factory at Surat has also done remarkably well during the short period of its existence. It has invested nearly Rs. 85,226 in its machinery and during the cotton season it undertook ginning of

nearly 32,000 maunds of cotton and pressed about 5,000 bales. In Khandesh, the Pachora Cotton Sale Society sold 11,593 maunds of cotton valued at Rs. 96,567 and made a net profit of Rs. 396 as against Rs. 472 of the previous year.

Although the sale societies are playing an important part in rural economies, their further progress is considerably hampered by various difficulties. For example, there are at present no proper facilities for grading and pooling, and up-to-date information as regards marketing conditions is not always available. I am considering the question whether a Wholesale Society should not be registered, which would serve as a clearing house of information and work as a Federation of the sale societies by co-ordinating their activities and giving them adequate facilities in marketing.

37. A classified extract of other types of sale societies is as under :—

Gul	..	..	..	..	1
Tobacco	..	..	..	..	1
Chilly	..	..	..	..	2
Mango	..	..	..	..	2
Paddy	..	..	..	..	4
Areca nut	..	..	..	..	2
Miscellaneous	..	..	..	..	28
					—
				Total ..	40

I describe below the salient features of some of these societies deserving special mention.

Gul.—The Haveli Taluka Gul Sale Society could not make much business during the year under report, the quantity sold being only one-fourth that of the previous year. However, as the prices of Gul had improved considerably, the society could earn sufficient commission to cover its working expenses.

Tobacco.—Nippani Sale Society is on the verge of collapse, as neither the growers nor responsible leaders are forthcoming to manage its affairs. Its reconstitution as a Sale Union is under consideration.

Chilly.—The working of the Byadgi Chilly Society is not very satisfactory. But the Tarapur-Chinchani Chilly Society in Thana District has been doing good work and has actually extended the scope of its business by undertaking the sale of Tomatoes and Brinjals.

Mango.—The two Mango Sale Societies in Ratnagiri District have been working well.

Paddy.—The Palghar Paddy Sale Society sold nearly 22,000 maunds of paddy realising Rs. 35,700 and earned a net profit of Rs. 572. Its progress is much hampered for want of proper storage facilities. In Sind the Malir and Shikarpur Grain Sale Societies were able to do substantial business during the year under report. The fate of the Jacobabad Grain Society is still hanging in the balance. Attempts are being made to amalgamate it with the Shikarpur Zamindari Bank and if this does not materialise, the society will have to close its doors.

Areca nut.—The Sirsi Totgars and Kumta Areca nut Sale Societies in Kanara District have been working satisfactorily. The societies have, however, yet wider scope for doing useful work if propagan-da is carried on to attract members' produce for sale.

33. *Purchase and Sale Unions.*—The Nira Canal Purchase and Sale Society is being well-managed. It has a large amount of owned capital and it earned a commission of Rs. 5,633 and a profit of Rs. 4,709. Apart from the sale of members' produce, it undertakes supply of oil cake and chemical manures to the agriculturists. The Saswad Mali Purchase and Sale Society is managed by members of the Mali Community who have very progressive outlook, and are also businesslike. The Warna Valley Sale Union has not been able to exercise proper control over its four branches at different centres, with the result that it is working at a loss. In Nasik Division the financial position of the Malegaon Vibhag Purchase and Sale Union is not satisfactory owing to litigation with non-members. The West Khandesh Purchase and Sale Union which was in a bad condition has been revived and during the year under report it sold members' produce valued at over Rs. 4 lakhs and earned a commission of nearly Rs. 5,000.

Two Fruit Sale Societies were registered during the year under report—one at Rahuri in Nagar District and the other in Gujerat, known as the Southern Gujerat Fruit and Vegetable Growers' Association. The problem of co-operative sale of perishable articles bristles with difficulties which are not experienced with regard to the sale of ordinary agricultural produce. With a cautious and businesslike management these societies, however, bid fair to be a success; the Gujerat Association has actually made a profit of Rs. 423 during the short period of its existence.

39. *Crop Protection Societies.*—Crop protection activities are concentrated mostly in Khandesh and during the year under report six more societies were registered, the total number of societies of this type at the close of the year being 14. The total area included in the area of operations of the 13 societies working in Khandesh is 43,893 acres and the protection of crops in that area is secured at a total cost of Rs. 17,353 which works out roughly at 6 annas per scheme. The progress achieved in this respect is indeed commendable, and what is gratifying to note is that even absentee landlords join in the scheme of crop protection. There are in all 3,927 members, of whom 260 are absentee owners.

40. *Fencing Societies.*—These societies are becoming very popular particularly in Dharwar District. The cultivators have realised the necessity of fencing not only from the point of view of economic gain but also of averting danger to their own lives. During the year under report two more societies were registered, the total number at the close of the year being 16. The total length of the fence and stone wall put up by the societies in Dharwar comes to 59,293 yards and the area protected by these fences is 20,493 acres. It is interesting to note that 12 societies in the District are connected in one line of about 25 miles running from Bommgatti to Dhundshi.

41. *Land Improvement Societies.*—One more society was registered during the year under report, viz. the Balkuli Dam Construction and Irrigation Society in the Kanara District. It has made a good beginning, having secured an area of 173 acres in its scheme.

42. *Machinery and Implement Societies.*—Four more societies were registered during the year under report, three in the Sholapur District and one in Nagar District raising the total number of societies of this type to 33. These societies are becoming popular in the Central Division and particularly the societies working in the Nagar District have maintained steady progress. In the Sholapur District the Pandharpur Taluka Implement Society is well-managed and deserves special mention. Unfortunately, the societies in the Southern Division have not been faring well as their activities overlap with those of the Taluka Development Associations.

43. *Cattle-breeding Societies.*—There were 17 Cattle-breeding Societies at the close of the year, one more society having been registered in the Southern Division where this type of co-operative activity is gaining in popularity. The Shidhenur Cattle-breeding Society deserves again special mention for having maintained its record of good work. The total grazing area maintained by the societies in the Southern Division is 1,375 acres and if a bigger area is made available there is scope for the organisation of more societies.

44. *Taluka Development Associations.*—The Associations are increasing in popularity and during the year under report four new Associations came into existence. Two Associations in Sind had, however, to be wound up, as having carried out intensive propaganda work in their respective areas, there was little further scope for their activities. The following table indicates comparative figures of progress of the Associations:—

Division.	Number of Associations.	Number of members.		Contributions received from					Expenditure for the year.
		Individuals.	Societies.	Individuals.	Societies.	Government.	District Local Boards.	Others.	
				Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Bombay ..	16	5,637	11	3,620	9	7,347	..	..	17,267
Central ..	17	2,345	228	2,680	660	8,510	7,750	..	15,652
Khandesh ..	20	28,065	265	25,518	4,459	13,304	8,442	692	57,393
Northern ..	4	476	..	1,082	..	2,456	700	..	3,756
Southern ..	14	4,406	134	2,643	1,086	6,203	..	2,578	15,573
Sind ..	13	4,962	94	402	74	4,513	..	..	6,264
Total for 1934-35 ..	84	45,954	792	35,595	6,283	42,633	16,592	3,270	1,21,265
Total for 1933-34 ..	82	49,558	672	29,129	5,045	42,757	8,525	3,118	92,963

The Associations are concentrating their activities mostly in the direction of giving advice to agriculturists on agricultural improvements, introduction of new types of seed, implement and manure and holding demonstrations and exhibitions. Some of the Associations have also purchased premium bulls and given them to cultivators to popularise the breeding of better type of cattle. With these beneficent activities which are so essential for the welfare of the rural masses, the associations are verily playing an important part in the programme of rural uplift. There is, however, a tendency on the part of some associations to utilise the institutions as a convenient platform for party politics. Such a tendency deserves to be checked and as a measure of safeguard the associations have been advised, in consultation with the Director of Agriculture, to adopt a bye-law providing for the suspension of the Managing Committee by the Registrar in cases of emergency.

45. The Khudabadi Amil and the Khoja Ismailia Agricultural Associations deserve special mention. The former has acquired an area of 849 acres and settled four of its members thereon. This has resulted in a saving of Rs. 7,000, the interest on which is proposed to be utilised for the purpose of awarding scholarships to students of agriculture. The association has not yet been able to do anything in connection with the establishment of an institution for training students in agriculture as contemplated, as it has not yet secured a suitable piece of land. The association is, however, maintaining a small library where agricultural literature is available for the benefit of the members. The Khoja Ismailia Association has remarkable record of work to its credit. It has a membership of 150, while about 1,000 people have settled in the Colony. The members are tilling the land themselves on modern methods recommended by the Agricultural Department.

46. The Wilson Anti-Famine Institute, Bijapur, continues to do good work under the Presidentship of the Collector.

Rural Uplift.

47. Recently rural uplift has become a subject of very great importance. The village panchayat has been officially recognised as the village agency for rural uplift. But agricultural co-operative societies also have many opportunities of promoting village improvement which they are actually doing. Village improvement can be achieved by schemes involving much research and heavy capital expenditure which can only be undertaken by Government, and by organised bodies whose objective is generally to improve the village and to instil into the villager the desire for self-improvement.

48. Agricultural societies can promote rural uplift in three ways. Credit societies and some non-credit societies make contributions towards

village improvement. In Bombay, in the year under report, apart from liberal contributions to earthquake funds and the Jubilee Fund, 472 societies have contributed Rs. 50,310 for education, sinking of wells and allied purposes. Agricultural non-credit societies of the type of Implement Societies, Crop Protection Societies, Sale Societies and the Taluka Development Associations, all in their own way enhance the economic well-being of the villager. But the societies which are specially concerned with rural uplift, particularly the moral awakening of the villager, are the Better Living and Rural Reconstruction Societies. The number of such societies has increased from 7 to 14; of the new societies there being 4 in Satara, 1 in Ahmednagar and 2 in West Khandesh. When the villagers begin to appreciate the benefits of Better Living Societies, their number will yet increase. Among the existing societies three deserve special mention. Through the initiative of the Kallabbe Rural Reconstruction Society, Ltd., North Kanara, much work is being done for the ultimate good of the villager, in the shape of raising of enclosure walls round cultivation, building of roads communicating with the town of Kumta, repairing of tanks and nalas, sinking of wells, consolidation of holdings, clearing of wastes, protection of crops—particularly betel-nuts against Koleroga disease and monkeys,—cultivation of new crops, reduction of expenditure on ceremonious occasions, referring of disputes to arbitration, etc. The Aravade Better Living Society, Satara, is also doing work on much the same lines. The Mirjole Village Reconstruction Association, Nasik, organised two handicraft exhibitions and also built 800 feet of road.

Banking.

49. *General.*—The existence of surplus resources in excess of the requirements continues to be the chief feature of the working of the co-operative banks. This favourable feature of the money market has been utilised for lowering the rates of interest on deposits which at present are on a par with those of the best joint stock banks. The demand for advances from members of societies continues to be slack, though it has shown some improvement, and the low return on investments has prevented the banks from reducing their lending rate to the extent that they would have otherwise done.

The outstanding event during the year has been the institution of the Reserve Bank of India, but as its agricultural credit section has not yet been organised, it is difficult to say to what extent it will be able to assist the co-operative movement in this Province.

The institution of Land Mortgage Banks will to a very large extent help the central banks by liquefying frozen assets and to that extent will expand the credit of the agricultural movement.

(2) Bombay Provincial Co-operative Bank.

50. The comparative position of the Bombay Provincial Bank can be seen from the following table—

	1934-35.	1933-34.	1932-33.
(1) Number of members :—			
(i) Individuals ..	1,148	1,166	1,128
(ii) Banks and Societies ..	1,797	1,768	1,744
	2,945	2,934	2,872
(2) Non-withdrawable and Long-term capital :—			
(a) Reserve Fund ..	99,439	99,439	99,439
(b) Sinking Fund for Debentures ..	5,67,826	5,10,300	4,79,913
(c) Premium on Debentures ..	5,720	5,720	5,720
(d) Reserve Doubtful debts ..	2,65,000	1,97,079	1,75,000
(e) Reserve for overdue Interest ..	5,01,425	4,00,942	3,36,045
(f) Debentures ..	12,80,000	12,80,000	10,42,000
(g) Share Capital held by :—			
(i) Individuals ..	7,30,950	7,70,400	7,86,900
(ii) Societies ..	3,65,950	5,26,500	5,10,000
(h) Government Loan for Land Improvement ..	1,00,850	1,26,550	4,00,350
	41,17,160	39,16,930	38,35,372
(3) Withdrawable and Short-term Capital :—			
(a) Fixed Deposits :—			
(i) Societies ..	53,30,507	63,44,954	80,13,453
(ii) Individuals ..	25,29,551	23,59,502	28,61,495
(b) Current, Savings and other Deposits :—			
(i) Societies ..	34,55,023	35,63,763	41,31,414
(ii) Individuals ..	57,47,409	52,01,643	41,63,033
(c) 5 Years' Cash Certificates ..	1,01,584	1,02,630	1,05,151
(d) Staff Provident Fund ..	2,91,762	2,50,772	2,12,750
	1,74,55,866	1,73,33,294	1,94,87,206
(4) Working Capital ..	2,11,79,681	2,14,16,822	2,26,63,720
(5) Loans due from Societies and Banks ..	89,07,032	93,98,934	93,73,544
(6) Arrears due from Societies and Banks ..	29,17,882	32,26,335	33,98,700
(7) Percentage of arrears ..	32.6	34.3	36.3
(8) Cost of Management ..	3,42,205	2,64,848	2,80,785
(9) Profits ..	1,96,940	1,40,250	65,354

The working capital shows a slight decline as a definite result of the policy of discouraging fixed deposits. The rates on deposits have been lowered considerably and to-day only 2 per cent. is paid on fixed deposits for a year.

The loans outstanding to individuals constitute chiefly the loans to members of rural societies against the security of gold or agricultural produce and the increase in this respect is very satisfactory. The decrease in the figure of loans to societies is the result of a policy of reducing the liabilities of societies in accordance with the reduction in the repaying capacity of the members of such societies.

The investments of the Bank show a decline, but this is made up by the increase in the figures with regard to cash holdings of this Bank. The net profits show a large increase, but it must be remembered that the figures for 1934-35 refer to a period of 15 months and that this figure has been further swollen as a result of some refund of income-tax which the Bank received during this year.

It will be noticed that the cost of management has been gradually brought down from 1·7 per cent. of the working capital to 1·2 per cent. in 1933-34 and the figure for 1934-35 is also satisfactory if we remember that it refers to a period of 15 months.

The dividend declared this year was 5 per cent. per annum as against 4 per cent. of the last year. This was more as a gesture indicating to the shareholders that the Bank was now well out of the morass and that the condition of the Bank is highly satisfactory. At the same time, Rs. 90,000 were contributed to the Reserve for Doubtful Debts, which now stands at a high figure of Rs. 3,55,000 and Rs. 10,000 were given as a rebate to societies in conjunction with the concession scheme.

The lending rate was also reduced by about 1 per cent. all round and in the canal societies a special rate of 4 per cent. was introduced with a view to stimulate repayments.

The Bank pursues a systematic policy of assessing bad and doubtful debts and has got ample cover for such debts. In the dry tract the working of the concession scheme was supported by the Bank by reduction in the rate of interest, and in the canal area, as outlined above, it has initiated a bold policy, which, judging by the results so far, has achieved a considerable success.

51. The relations between the Provincial Bank and its affiliated Banks and Societies were very cordial and responsive. Eleven out of 16 Central Banks had arrangements for overdraft with the Provincial Bank and only one Central Bank had arrangements for cash credit. The Provincial Bank transacted business with a larger number of societies this year and this is a very hopeful sign.

52. The Bank continues to be well managed under the able and distinguished guidance of Sir Chunilal V. Mehta and Mr. V. L. Mehta.

(3) District Central Banks.

53. The number of District Central Banks during the year was reduced by 4 owing to amalgamation of Central Banks in Sind. The following table gives figures for Central Banks, excluding figures for the Bombay Provincial Bank only :—

		1934-35.	1933-34.
		Rs.	Rs.
Share Capital	.. .. .	35,16,730	33,03,380
Working Capital	.. .. .	3,85,35,190	3,69,73,792
Reserve Fund	.. .. .	14,98,755	9,43,897
Deposits	.. .. .	3,20,75,898	3,03,19,741
Loans due from Societies	.. .. .	1,61,24,501	1,66,01,765
Arrears	.. .. .	63,90,277	1,01,08,113
Percentage of arrears to total outstandings		39.7	68.8
Cost of management	.. .. .	6,13,277	3,81,380

It will be noticed that there is a satisfactory increase with regard to working capital, share capital and particularly as regards reserve fund. The loans outstanding to societies have been slightly reduced, while loans given to individuals chiefly against the security of gold, gilt-edged securities and agricultural produce have nearly doubled. The surplus resources either invested or kept on short-term deposits with Banks have practically kept on the same level. The profits and the cost of management indicate that the ratio to working capital is practically kept on the same level, as the figures for 1934-35 relate to a period of 15 months. No Central Bank declared a dividend in excess of 6 per cent. in spite of the fact that the profits warranted the declaration of a higher dividend and this must be considered as very satisfactory. The lending rate on an average varied from 6½ to 8 per cent., the scale being graduated according to the credit of each society with the District Central Bank.

54. A consolidated statement of all the Central Banks including the Provincial Bank is given for the last 5 years as under :—

Year.	Amount of loan due to be recovered.	Amount of loan actually recovered.	Arrears.		Fresh Finance.
			Authorized.	Unauthorized	
	Rs.	Rs.	Rs.	Rs.	Rs.
1930-31	6,44,53,716	5,01,70,844	78,33,159	72,44,713	5,24,41,460
1931-32	5,64,62,137	3,95,10,471	80,45,081	89,06,585	3,80,13,261
1932-33	4,44,78,369	2,85,68,668	59,72,052	99,37,649	2,53,66,567
1933-34	5,26,34,234	3,69,38,592	55,87,529	1,01,08,113	2,95,47,989
1934-35	7,98,59,939	6,55,79,972	49,71,708	93,08,159	4,59,84,919

These figures include loans to agricultural as well as to non-agricultural societies. It will be noticed that the recoveries this year were largely in excess of the recoveries last year and that the increase in the fresh

finance shows that confidence between the members and societies has been revived.

55. Only one Central Bank, viz., the Kaira Central Bank, was obliged to borrow from the Bombay Provincial Bank. This Bank has gradually rehabilitated itself and it is fortunate that this year it worked at a slight profit. The Nasik Central Bank has also got more confidence of the public, and is able to raise all the money required by it locally. All the other Central Banks did not borrow from the Bombay Provincial Bank this year.

56. The rate of interest payable on deposits has been reduced by all the Central Banks, but the lending rate does not show corresponding decrease, chiefly owing to the fact that some of the Central Banks have borrowed in the past at a higher rate, so that the average borrowing rate has not decreased substantially. However, good societies can still borrow from the Central Banks at 6 to $6\frac{1}{2}$ per cent., while those which have not been able to discharge their liabilities regularly have to pay a little higher interest. The Central Banks continue to follow the policy of opening branches in the rural areas, wherever possible, in order to keep in closer touch with the societies and to tap local resources. Through these branches they are also able to offer facilities for finance against the deposit of agricultural produce, and this type of business is being gradually developed, though it has to be done on very cautious lines.

57. The relations between the Central Banks and the Agricultural Societies are fairly cordial, although in some cases the Central Banks follow an ultra-conservative policy. In some Central Banks, unfortunately, local party politics hold sway, with the result that there is constant friction between some societies and the Central Banks. However, all efforts are being made to urge all co-operative societies and banks to eschew party feelings and work entirely for the economic betterment of the agriculturists.

58. The Sind Provincial Bank, constituted by amalgamation of 4 Central Banks, has worked fairly satisfactorily during the year. The merger has contributed to the stability of this Bank and also gives added security to the depositors. Unfortunately, the recoveries were badly affected owing to damage by frost.

(4) Non-Agricultural Credit Societies.

59. During the year, 11 Urban Banks were cancelled and 8 came into existence. Out of a total demand of 4.6 crores they recovered 3.9 crores, and this indicates their financial stability as well as the extent of their utility to the public.

60. *Salary-earners' Societies.*—During the year, owing to strikes and the liquidation of the Currimbhoy Mills, 29 Millhand Societies were cancelled. But apart from that, salary-earners' societies are gaining

in popularity and working very efficiently. Most of them are self-supporting. The facility of recovery either through the pay-sheet or at the time of the disbursement of the pay is helpful both to the Society as well as to the borrower, and the insistence on compulsory deposits or contribution to share capital has inculcated the habit of thrift. These institutions have considerable educative value and popularise the banking habit among men of limited means.

51. The following table shows the figures with regard to Urban Banks :—

Subject.	1933-34.	1934-35.
Number	114	131
Members	159,957	209,603
	Rs.	Rs.
Share Capital	67,07,816	76,87,477
Reserve Fund	27,93,423	40,35,958
Working Capital	4,33,95,704	4,83,53,376
Members' Deposits	2,21,83,975	2,66,52,793
Average per member	133	127
Non-members' Deposits	1,06,99,315	1,15,18,557
Central Banks' Deposit	8,29,196	10,35,264
Profits	8,60,276	11,60,353
Percentage to Working Capital.. .. .	1·9	2·4
Cost of Management	57,56,603	8,06,686
Percentage to Working Capital.. .. .	1·3	1·6
Dividend (average)	6—9	6—7½
Lending rate (average)	9½	9½
Loans outstanding to Individuals	2,92,37,497	3,29,72,167
Loans outstanding to Societies	2,26,200	2,97,467

The figures indicate a rapid expansion as regards the number of members, share capital, working capital and the reserve fund. Most of the Banks are in a stable position, but there are a few which have sacrificed expansion to stability, and the departmental control of these Urban Banks becomes all the more difficult, as in most cases the advice of the Department is evaded, with the result that it is mostly like closing the stable door after the horse has fled. However, this occurs only in case of a few Banks. On the whole, the credit of these Banks is extraordinarily good and their management competent and efficient. The lending rate of interest is also being reduced, and it is a matter of congratulation that most of these Banks, in view of the limitation on the rate of dividend payable to shareholders, utilise part of their profits for giving free services to their members. Some Banks have free reading rooms, others make extensive grants for charities and some others provide for provident fund of their members, and one Bank, particularly this year, has provided for medical advice and supply of medicines to their members and their families at a nominal cost. The Shamrao Vithal Bank and the Gujerat Brahma-Kshatriya Bank give cheap loans for expenses in connection with the education of the children of the members and also give scholarships to enable the boys of their community to pursue higher studies. The Surat People's Co-operative Bank has organised an Emporium to assist the

marketing of the products of weavers and other artisans in the district, and the members of the Rajwade Mandal Co-operative Bank voluntarily contribute 25 per cent. of their dividend to assist historical research conducted by the Rajwade Mandal.

62. The urban credit movement in this Province has shown very steady progress, and would show still further progress if I had more staff at my disposal for giving necessary guidance to these Banks.

63. The Supervising Union of Urban Banks in Gujerat worked satisfactorily to the mutual benefit of all the Banks concerned, and it is hoped that more Unions like this would come into existence in other parts of the Presidency also.

64. *Bombay Co-operative Insurance Society.*—The Society completed its fifth year and enrolled 1,402 new members. 1,432 new proposals were accepted, assuring a sum of over 10 lakhs. All the proposals assuring to the extent of Rs. 1,60,715 referred to rural areas only. The amount of claims paid during the year was only Rs. 5,061 and the Assurance fund of the Society increased from Rs. 27,871 to Rs. 71,623.

The Non-Agricultural Credit Societies have been associated with the Insurance Schemes of the Society and give facilities to their members for such insurance and in return obtain substantial commission from the Insurance Society. The rural side of the Society is not so well developed, but it is being taken up now, as the position of the Society becomes stabilised.

The Society during the short period of its existence has secured a foothold in the insurance world, and its future development seems to be secure, as it supplies a special need under special circumstances. It, however, requires to be stimulated, and I expect efforts will be made in this direction now. It is very necessary to link insurance with agricultural credit by the co-operative societies and by the land mortgage banks, if this could be done at a reasonable cost.

65. The District Cattle Insurance Society in Broach continues to work satisfactorily.

B. CONSUMERS' MOVEMENT.

(i) Co-operative Stores.

66. A comparative statement is as follows :—

Year.	Number of Societies	Number of Members	Share Capital.	Working Capital.	Sales.	Profits.
			Rs.	Rs.	Rs.	Rs.
1934-35	36	7,122	1,26,266	2,25,226	8,00,217	13,098
1933-34	40	7,322	1,28,566	2,22,459	7,16,192	15,127

The position of the Stores Societies, while not quite as satisfactory as in the previous year, is not a matter for despair, as the few societies that are working are showing within their own limited sphere signs of progress. As stated in the previous reports, these societies are not capable of showing substantial progress, as it is difficult to secure members' loyalty to these institutions. Apart from this factor, local difficulties, unhealthy competition in the market and the competition of middlemen also retard their progress to a considerable extent. In spite of these difficulties, however, most of the stores have worked with profit. The Municipal Sweepers Stores at Karachi has proved very popular amongst the sweepers and during the year under report it effected sales to the extent of Rs. 32,234.

(ii) Housing Societies.

67. The Housing Societies, particularly those in Karachi and Ahmedabad, are making great headway and during the year under report as many as 12 societies came into existence. Out of these 8 are at Ahmedabad, two in Karachi, one in Poona and one at Godhra. The Harijans have set a good example by organising a society for themselves which bids fair to be a success. The society owes its existence to the assistance given by the Poona Municipality. The following table gives the main statistics regarding Housing Societies :—

	1934-35.	1933-34.
Number of Societies	102	91
Number of Members	7,229	6,783
Share Capital	Rs. 24,10,636	Rs. 22,07,119
Government Loan	„ 35,59,158	„ 38,32,876
Reserve Fund	„ 2,47,999	„ 2,14,307
Working Capital	„ 1,11,98,882	„ 1,16,49,176

68. There are, however, certain disquieting factors which are thwarting the progress of these societies. The societies in Bombay have to face a difficult problem owing to the economic depression which has resulted in vacancies in their tenements to quite an alarming extent and consequent inability to meet their credit obligations. The large area of land acquired by these societies during the boom period has also considerably embarrassed their financial position, as the societies are experiencing great difficulties in disposing of the plots. The Vasanta Theosophical Co-operative Housing Society, whose progress was for a time thwarted by internal dissensions, is now being put on its legs. But the Ahichhatra Sahakari Mandal is now past the stage of revival and will have to be taken into liquidation. All attempts to resuscitate the St. Joseph's Guild Co-operative Housing Society at Ahmednagar have also proved futile and as a last resort, the property of the Society had to be put up for auction, but it could not be sold for want of bidders. The Bishop of Nasik has agreed to purchase the property outright and Government are likely to incur a loss in the transaction.

69. The question of finance to Housing Societies has not yet been satisfactorily solved. As, however, Government have decided not to incur fresh commitments in this respect, all new societies are registered

on the distinct understanding that they will not get any loan from Government for construction of houses. Consequently, the Housing Societies are making their own arrangements for finance either through Insurance Companies or private parties. In Sind, the Sind Provincial Co-operative Bank has financed Housing Societies to the extent of over Rs. 3 lakhs, but the nature of its funds does not warrant its undertaking this type of finance for a period exceeding 10 years. The rate of interest charged, viz. 6½ per cent., is also very high. In Madras, the formation of a Central Co-operative Building Society which will raise long term money by means of debentures secured on the mortgage of houses transferred to it by primary building societies is contemplated. It is a matter for consideration whether in view of the growing demand for Housing Societies in this Presidency and in view also of the existing easy conditions of the money market, we should not also make a move in this direction.

(iii) House Reconstruction Societies.

70. There is nothing particular to note about these societies except that the problem now is mainly one of recovery of loans advanced to them by Government. In Gujerat, in spite of adverse agricultural seasons; recoveries to the tune of Rs. 13,362 were effected during the year under report. In Sind, the financial position of the societies is not very sound, as almost all the societies are situated in the Fuleli tract which has been adversely affected by the construction of the Lloyd Barrage. Adjustments of standard of living have become necessary, and the problem of recoveries of these instalments has been very difficult. The Department had, therefore, to concentrate special efforts on recoveries and it is gratifying to note that during the year under report recoveries to the extent of Rs. 31,845 were effected, reducing the total liabilities to Government to Rs. 2,70,452.

C. PRODUCERS' MOVEMENT.

(i) General.

71. The comparative statement is as follows :—

Year.	Number of Societies.	Number of Members.	Share Capital.	Working Capital.	Total value of articles produced.	Profits.
			Rs.	Rs.	Rs.	Rs.
1934-35 ..	12	592	21,949	1,57,992	520	1,214
1933-34 ..	14	671	24,312	4,32,980	370	879

Two societies were cancelled during the year under review. Of the remaining, very few are in a really prosperous condition, while some of them continue to be lethargic as before. The obvious implication is

that such societies would respond only to improvement in world conditions. The figure in the total value of articles produced shows a slight increase. Though little progress was possible, there is still a profit of Rs. 1,214.

(ii) Weavers' Societies.

72. The comparative statement is as follows :—

Year.	Number of Societies.	Number of Members.	Working Capital.	Sales.	Profit or Loss.
			Rs.	Rs.	Rs.
1934-35	46	1,815	2,35,806	1,19,136	— 951
1933-34	49	1,957	2,34,042	1,04,602	— 753

These societies continue to struggle bravely. The curtailment in the purchasing power of the agriculturists, the keen competition of the mills and the general illiteracy and the backwardness of the weavers keep these societies down. However, the registration of district industrial associations in Dharwar, Poona and Nagar Districts would greatly assist these societies. They would cheapen the cost of production by securing raw material at cheap rates and by the supply of improved appliances. The facility of marketing the finished product through the agency of these associations would enable the weaver to get better price for his finished goods and the expert guidance as regards the marketable patterns will, I hope, enable the weaver to hold his own against the competition of the mills.

In spite of the existing adverse circumstances, however, the Kasoda and Parola Weavers' Societies in Khandesh Division have been doing excellent work. The Hebsur Weavers' Society in Dharwar District during the year sold yarn worth Rs. 25,000 and earned a profit of Rs. 1,572. Most of the societies in Sind are doing credit business only, as there is too much risk in marketing the goods owing to wide fluctuations and lack of patronage for the indigenous articles.

The heavy odds against which these societies have been struggling can be realised by the fact that the drop in the price of the finished articles has been about 39 per cent. The district industrial associations will go a very long way towards putting these societies back on their feet.

IV. THE BOMBAY PROVINCIAL CO-OPERATIVE INSTITUTE.

73. The Provincial Co-operative Institute had another eventful year. Sir Chunilal V. Mehta, K.C.S.I., and Professor V. G. Kale continued to be the President and the Vice-President of the Institute, and Messrs. D. W. Raut and S. S. Malimath were the Honorary Secretaries.

74. No decision was arrived at during the year as regards the constitution of the Institute. Several meetings of Committees appointed for this purpose took place, but there appears to be a great divergence of opinion as regards the constitution best suited to carry out the functions of the Institute. A great deal, however, depended on the decision of Government with regard to the proposals of the Supervision Committee in respect of the constitution of the District Supervising Boards. Naturally, it is difficult to frame a suitable constitution for the district branch of the Institute until the constitution of the District Supervising Boards is decided, for otherwise the functions of the two may overlap considerably.

75. The actual work turned out by the Provincial Co-operative Institute and its branches was of considerable utility. The journals and the periodicals continued to be published as heretofore; 36 conferences were held throughout the Province convened by district or divisional branches of the Institute. It is really a question to be considered if some limitation on the number of conferences is not necessary. These conferences are a considerable drain on the societies in respect of the travelling allowances payable to representatives of societies attending such conferences.

The three co-operative schools were continued during the year and had 42 pupils on their rolls. Training classes for secretaries were organised throughout the Province and 677 secretaries trained this year. 92 classes for Managing Committee members were held during the year.

76. The field staff of the Institute shows great need for improvement. The appointment of propaganda officers vests with the District Branches and sometimes persons with meagre educational qualifications, with no co-operative experience, are appointed as propaganda officers. The propaganda or educative work done by such officers can be easily imagined; but as long as the recruitment of propaganda officers is entrusted to the district branches wherein local influences predominate, it is difficult to secure qualified persons, as the conditions are not attractive enough for good recruits.

77. The finances of the Institute continued to be precarious. The expenditure of the Head Office and the Branches was Rs. 90,185, while the income was less by Rs. 5,950. This deficit could have been made up, if the arrears of the subscription of the Institute had been collected. But some societies are reluctant to pay the subscription of the Institute, as they see no tangible results of the activity of the Institute. However, they forget that the work of the Institute is such that tangible results can hardly be shown. The educative work does not yield quick results, but requires patience and perseverance. However, the mismanagement in some branches of the Institute is also responsible for lowering the popularity of the Institute in the rural areas and some societies feel that they are not getting full value for the subscription which they are called upon to pay. The constitution of the Institute is being revised, and it is hoped that in the revised constitution the Institute will gain in utility and popularity in the co-operative movement.

78. All the branches of the Institute have done valuable work of co-operative education and propaganda. Lectures on sanitation, on the value of thrift and economy, and on the necessity of retrenchment in expenditure are given by propaganda officers of all the branches, and in some centres concentrated work is being done for rural uplift, notably at Kallabbe, where the village has been entirely reorganised by the enthusiasm of workers of the District Institute.

V. MISCELLANEOUS MATTERS.

(i) Act, Rules and Byelaws.

79. *Act*.—No amendment has been made in the Co-operative Societies Act, VII of 1925.

80. *Rules*.—It was, however, found necessary to make various amendments to the Bombay Co-operative Societies Rules, 1927. In view of the change in the closing date of the co-operative year, Rules 18 and 19 have been amended so as to provide for the submission of balance-sheets by co-operative societies by 31st July every year instead of 30th April as heretofore. Provision of Rule 27 has been amplified so as to permit investment of funds in the shares of the Reserve Bank of India. This provision is particularly necessary as Section 54 of the Reserve Bank of India Act contemplates the organisation of an Agricultural Credit Department. Provision of Rule 8 has also been relaxed in the case of Land Mortgage Banks so to provide for a maximum limit of borrowing up to 20 times the share capital plus the reserve fund.

(ii) Arbitration.

81. During the year, 13,198 cases were referred to arbitration as against 11,957 of the last year. These added to the pending cases at the beginning of the year, viz. 7,414, brought the total cases for disposal to 20,612, of which 12,434 were disposed of, leaving a balance of 8,178 at the close of the year.

(iii) Liquidation.

82. One hundred and thirty nine societies were cancelled during the year, out of which 65 are agricultural credit, 17 agricultural non-credit, 32 salary earners, 11 urban banks, 1 housing, 6 consumers', 3 producers', 3 others and 1 supervising union. The total number of cancelled societies including those of previous years was, therefore, 861, of which the liquidation of proceedings in respect of 50 societies were completed, leaving a balance of 811, the estimated assets of whose are valued at Rs. 49,21,950 as against the liabilities of Rs. 47,24,849.

These cancelled societies are causing great anxiety, especially owing to the difficulty in disposing of the properties of the members which has delayed liquidation work. The agriculturists have at present no cash and even if there be some with a few, they hesitate to shoulder any odium

by purchasing the property of their fellow villagers in distress and the Liquidator has perforce to purchase the properties himself in order to secure the debt. The question of disposal of these lands by sale or hire-purchase is engaging the attention of the Department and the possibilities in this direction are being enquired into. Similarly, the question of reconstituting some of the cancelled societies in consultation with the Bombay Provincial Bank is also under consideration, especially in the canal area of the Poona and Nagar Districts.

The surplus assets of the cancelled societies were distributed as under :—

			Rs.	a.	p.
For educational purposes	..	..	27	4	0
For objects of public utility	..	..	1,461	3	3
For donation to the Institute	..	..	179	9	3
For charitable purposes	..	..	26	8	5
Placed at the disposal of the District Union Boards.			31,706	0	10
			<hr/>		
Total	..		33,400	9	9

(iv) Criminal Offences.

83. Thirty prosecutions were filed during the year as against 43 of the previous year. The total cases for disposal during the year were 52, involving a total amount of over Rs. 1,20,000. In 22 cases conviction was secured, while in one, the accused were acquitted. One case had to be withdrawn for want of sufficient evidence. 28 cases were pending at the close of the year.

It is a matter for gratification to note that the number of fresh cases filed during the year has shown a decrease as effective safeguards are being taken to check the criminal tendencies on the part of the office bearers of societies. The policy adopted by the Department in taking prompt legal steps against the offenders is also responsible to a considerable extent for a decrease in the number of cases, as the fraudulent tendencies are rigorously kept in check. The only safeguard for honest management of societies, however, is a strong public opinion in the societies against such malpractices and greater vigilance on the part of office-bearers of societies in the day-to-day working of the societies.

(v) Relations with Indian States.

84. The relations with the Indian States continued to be friendly.

(vi) School Boys Societies.

85. The number of School Boys' Societies has increased from 805 to 948 and they continue to provide good training ground for future members of societies.

VI. ATTITUDE OF THE PUBLIC.

86. The attitude of the public has been very friendly.

VII. CONCLUSION.

87. The note of optimism sounded by me in my last report has been justified. While the urban movement continues to expand steadily on sound lines, the rural credit movement has also been growing in strength and liquidity. The policy of recovery of loans by coercion as well as by conciliation has not only liquefied the frozen loans, but the sympathy shown to borrowers in distress, has revived the popularity of co-operative societies in the rural areas. Lending rates of interest have been generally reduced, without sacrificing financial stability, and fresh finance is adequate and prompt. As a result, bulk of the societies in the Presidency proper are well on the road to recovery, and what is of still greater importance is that there is a distinct revival of enthusiasm for co-operation in the rural areas.

88. The institution of land mortgage banks will solve the problem of redemption of old debt, though it is hardly necessary to state that their utility is limited to deserving cases only. The scrutiny for eligibility for finance by these banks is bound to be strict; and in view of some criticism of these banks, it is as well to sound a note of warning that the object of these banks is to enable good and thrifty agriculturists to stand on their feet. These banks cannot be utilised for any spectacular move to redeem agriculturists, whose liabilities are so great that there is no reasonable expectation of redeeming them, even by providing long-term finance at favourable rates. The operations of these banks will be extended to finance of approved schemes of agricultural improvements, and thus they will also enable the agriculturists to increase the yield from land.

89. The grant from the Government of India for educating co-operative workers, and for training the members of societies in the principles and practice of co-operation has come at a most opportune moment, and will materially contribute to the expansion of the movement, which has become inevitable. There is a steady and pressing demand for extension of the benefits of co-operative movement in the rural areas. The agriculturists had stood aloof during the last five years, but the facilities afforded by co-operative societies to their members during the last 2 or 3 years have re-established co-operation in the hearts of the people. Time has really come for a definite programme of expansion, but this can hardly be undertaken with the limited resources at our disposal. The reorganisation of the system of supervision in rural societies, as recommended by the special Committee (if accepted by Government) will secure expansion on sound lines and the large resources of central banks will provide finance for legitimate requirements of rural societies.

90. However, the provision of cheap credit is not likely to achieve our goal, unless it is accompanied by a comprehensive programme for

increasing the productivity of agriculture, and for cheapening its cost. The Taluka Development Associations are doing very useful work for introducing improved agricultural methods, and their number is increasing. Agricultural Implement Societies also supply improved seed, implements and artificial manure on favourable terms. But the development of organisation for sale of agricultural produce has been very slow. The chief difficulty in this respect has been the lack of good workers and trained and reliable staff. The Cotton Sale Societies in Gujerat and in the Karnatak, demonstrate what could be done in this respect, if adequate assistance could be given by Government in the initial stages. The resources at my disposal in respect of staff and grants for this purpose, are however, too limited to provide for a comprehensive programme of expansion.

91. The need for strengthening the co-operative movement is all the greater, as besides contributing to the economic development of the country, it affords very valuable training ground for proper exercise of the rights and duties of citizenship. The organisation of co-operative societies on a democratic basis and the proper management of such societies trains the members in the exercise of their votes, in selection of good leaders, in the conduct of general meetings and business committees, and above all, in the dispassionate consideration of questions at issue without considerations of caste or creed. The minorities are disciplined to carry out the decision of the majorities. In these days of disruptive tendencies, the cohesive force generated by these societies can hardly be exaggerated. The members of societies meet in the general meetings and discuss matters of common economic interest. Communal feelings are submerged in an effort to achieve economic improvement. The applicants for loans narrate personal troubles and are often helped by office-bearers of societies. Instances have been reported, wherein, through the instrumentality of societies, reconciliation of members of societies who had been hostile to each other for generations has been effected. The activities of these societies are not limited to credit requirements of their members. Curtailment of expenditure on ceremonial occasions is advocated and the introduction of improved methods of agriculture is greatly facilitated by the facility afforded for common meeting ground. As a result, the village uplift movement has made rapid strides in centres of co-operative societies.

92. Unfortunately, party politics have entered into the working of some societies. But this is limited to a few districts in the Karnatak only. However, this tendency is being rigorously checked, and a hopeful feature is that it is discountenanced by the bulk of the members. In majority of the districts party politics and communal considerations do not affect the working of the societies, as the agriculturists, unless influenced by others, are chiefly occupied with matters affecting their economic life.

93. The social value of these societies as contributing to a growth of healthy outlook in the rural areas is considerable, and strengthening of the co-operative movement will not only contribute to economic

betterment in the rural areas but will also secure the elements of orderly progress in the country.

94. In conclusion, I should thank all my Assistant Registrars and the staff for their loyal support and co-operation in my effort to revive and revitalise the movement. Mr. N. M. A. Siddiki has brought considerable enthusiasm and activity into the working of the co-operative movement in Sindh. Messrs. C. B. Huli, R. S. Patil and N. V. Nayak put their heart in their work in their respective spheres of operation. Mr. J. G. Salcanha has been of great assistance to me in the working of my office at headquarters.

I have the honour to be,

Sir,

Your most obedient servant,

K. L. PANJABI,

Registrar,

Co-operative Societies.

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
							Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Limited.	1,148	1,797	16	1,541	178	62	3,05,35,000	69,94,301
2. The Broach District Central Co-operative Bank, Limited.	695	191	...	164	22	5	15,108	8,66,608
3. The Surat District Central Co-operative Bank, Limited.	1,530	210	...	166	22	22	6,51,563	19,50,173
4. The Bersi Central Co-operative Bank, Limited.	623	48	...	46	2	...	1,53,586	60,850
5. The Sholapur District Central Co-operative Bank, Limited.	394	149	...	124	23	...	14,300	2,84,203
6. The East Khandesh District Central Co-operative Bank, Limited.	417	585	...	545	28	12	.....	20,76,538
7. The Nasik District Central Co-operative Bank, Limited.	203	125	...	117	5	3	.....	67,993
8. The Poona District Central Co-operative Bank, Limited.	2,357	215	...	167	48	...	6,05,975	13,17,582
9. The Karnataka District Central Co-operative Bank, Limited.	520	540	...	454	51	35	11,32,995	2,07,54,105
10. The Belgaum District Central Co-operative Bank, Limited.	492	239	...	197	32	10	4,87,244	4,34,886
11. The Bijapur District Central Co-operative Bank, Limited.	275	200	...	174	26	...	.....	3,27,469
12. The Sind Provincial Co-operative Bank, Limited.	868	818	2	750	57	9	7,65,667	1,01,53,121
13. The Upper Sind Co-operative Bank, Limited.	517	321	...	315	6	...	1,65,600	5,30,285
14. The Kanara District Central Co-operative Bank, Limited.	41	115	...	90	20	5	16,475	26,451

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.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
3,04,35,941	74,86,204	1,53,226	89,07,032	4,75,00,432	68,52,760	12,92,19,356	...	...
18,626	10,54,645	589	5,98,650	49,65,564	...	18,28,854	...	...
6,28,707	87,57,543	3,74,706	5,07,457	86,71,286	...	24,66,447	...	...
77,932	30,464	1,68,556	65,328	7,23,529	...	.....	...	...
1,000	2,62,955	13,500	3,36,595	50,37,163	...	.....	...	...
...	1,68,41,503	47,926	35,00,513	1,23,49,119	...	18,87,394	...	...
...	49,364	1,956	4,97,628	18,17,895	1,516	.....	...	...
...	13,99,313	1,63,579	12,67,663	1,68,42,783	1,36,17,379	35,80,789	...	...
5,94,439	2,08,71,766	3,70,692	19,91,495	60,53,950	...	22,28,401	...	...
3,74,630	4,91,032	1,56,195	6,78,609	29,37,091	1,88,364	14,61,403	...	...
130	2,95,487	1,700	7,23,195	30,40,700	...	3,62,627	...	...
2,65,907	1,26,06,016	5,32,782	39,82,639	5,32,69,490	76,79,438	4,95,25,478	...	...
1,06,360	12,04,053	60,000	13,76,557	28,12,090	...	27,60,152	...	...
6,650	61,849	9,635	1,06,789	1,28,078	...	3,31,318	27	...

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
1. The Bombay Provincial Co-operative Bank, Limited.	3,42,205	12,96,900	95,56,990	40,34,110	47,51,421	1,00,850
2. The Broach District Central Co-operative Bank, Limited.	27,688	2,52,400	14,62,560	1,78,621	...	...
3. The Surat District Central Co-operative Bank, Limited.	61,063	3,45,840	32,85,966	2,12,119	...	...
4. The Barsi Central Co-operative Bank, Limited.	4,272	75,950	3,06,676	...	...	...
5. The Sholapur District Central Co-operative Bank, Limited.	20,574	1,12,960	13,16,616	...	300	...
6. The East Khandesh District Central Co-operative Bank, Limited.	61,263	4,38,700	34,28,443	6,22,898	...	...
7. The Nasik District Central Co-operative Bank, Limited.	14,138	47,150	4,60,492	...	51,563	...
8. The Poona District Central Co-operative Bank, Limited.	63,011	3,22,240	37,09,855	2,75,017	99,683	...
9. The Karnatak District Central Co-operative Bank, Limited.	77,991	5,42,250	32,23,713	4,17,864	...	...
10. The Belgaum District Central Co-operative Bank, Limited.	29,167	1,98,450	13,46,746	2,18,050	2,28,660	...
11. The Bijapur District Central Co-operative Bank, Limited.	19,536	1,44,050	14,71,929	1,09,199	...	...
12. The Sind Provincial Co-operative Bank, Limited.	1,84,038	6,45,280	54,32,901	16,86,293	8,33,832	...
13. The Upper Sind Co-operative Bank, Limited.	32,706	2,32,270	15,90,100	4,46,689	72,838	...
14. The Kanara District Central Co-operative Bank, Limited.	4,164	38,790	2,41,078	68,714	...	...

* For the purposes of this 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.
14,39,410	2,11,79,681	1,96,960	5	1 to 6	4 to 8	.....
71,740	19,65,321	31,800	6	1 to 4	7	.....
1,19,412	39,63,337	1,02,252	6½	1 to 2½	3½ to 9	.....
38,566	4,21,193	6,795	5½	1 to 3	7 to 9½	.....
32,000	14,61,876	15,366	7	1 to 3½	7 to 8	.....
1,44,497	46,34,538	1,59,030	4	1 to 3	7	.....
9,295	5,68,440	4,363	.....	1 to 5	6½ to 8½	.....
86,207	44,23,003	38,802	6	1 to 6½	6½ to 8	46,230
2,45,035	44,28,923	52,949	5 to 5½	1 to 4	7 to 8	550
1,00,065	20,91,971	35,390	6	1 to 5	6½ to 8	.....
67,364	17,92,532	16,518	4	2 to 4	6½ to 8	.....
4,37,833	90,36,194	1,20,610	5½	1 to 3	6 to 8	.....
1,08,100	25,49,997	10,236	.....	1½ to 4½	7½	.....
17,887	3,66,469	1,689	5	5	7	1,710

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

STATEMENT

Classification 1	Number of Members		Number of affiliated Societies holding shares in Central Banks				Loans made during the year to	
	Individuals 2	Societies 3	Central Credit 4	Agricultural Credit 5	Non-Agricultural Credit 6	Others 7	Individuals 8	Banks and Societies 9
16. The Kaira District Central Co-operative Bank, Limited.	49	143	...	133	2	8	Rs.	Rs. 24,358
16. The Daskroi Banking Union, Limited.	...	79	...	53	13	13	.....	1,15,587
Total for 1934-35 ...	10,039	5,775	18	5,036	537	184	3,45,48,513	4,59,94,910
Total for 1933-34 ...	9,363	5,955	21	5,174	453	307	3,64,44,439	2,95,47,989

A—contd.

Receipts from Loans and Deposits repaid during the year by		Loans due by		Loans and Deposits received during the year from			17 Sales of goods to members	18 Purchase of members' products
10 Individuals	11 Banks and Societies	12 Individuals	13 Banks and Societies	14 Individuals	15 Central Banks	16 Primary Societies		
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
...	43,319	.....	3,27,174	87,728	1,06,662	56,746	...	...
...	1,24,454	.....	2,64,209	3,93,247	77,122	9,15,208	...	...
3,28,10,402	6,55,79,973	20,75,032	2,50,31,533	16,86,30,164	2,85,23,163	19,66,24,173	27	...
3,61,85,904	3,69,38,592	9,81,107	2,60,00,699	12,32,11,023	1,93,10,768	13,61,07,860	41	...

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 Kaira District Central Co-operative Bank, Limited.	4,750	62,800	36,713	45,421	1,70,736	...
16. The Daskroi Banking Union, Limited.	8,974	57,800	2,15,448	1,65,773	3,371	...
Total for 1934-35 ...	9,55,540	48,13,630	3,71,86,225	84,80,773	61,42,954	1,00,850
Total for 1933-34 ...	6,46,228	46,00,260	3,36,41,377	91,48,091	76,27,140	12,18,350

* For the purposes of this statement the working capital

A—concl'd.

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.
11,639	3,27,108	55	.....	6	8	37,400
9,125	4,52,017	9,201	6	1 to 3½	7½	.....
29,38,165	5,96,62,597	8,02,005	.....	.....	.....	85,890
21,57,376	5,53,92,614	5,52,716	.....	.....	.....	.....

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
1	2	3	4	5	6	7
1. The Bombay Accountant General's Office Co-operative Bank Ltd.	1	426	Rs. 1,13,841	Rs.	Rs. 95,104	Rs.
2. The Ahmednagar District Urban Co-operative Bank Ltd.	1	1,595	11,90,127	2,87,347	11,51,069	2,60,981
3. The Ankola Urban Co-operative Bank Ltd.	1	880	2,21,526	.....	2,30,485	.....
4. The Ahmedabad People's Co-operative Bank Ltd.	1	392	1,20,043	.....	1,03,441	.....
5. The Ankleshwar Nagaric Sahakari Bank Ltd.	1	465	1,94,496	.....	1,87,341	.....
6. The Amalner Co-operative Bank Ltd.	1	811	3,02,899	.....	2,60,950	.....
7. The Ahmednagar Postal Division Co-operative Credit Society Ltd.	1	434	97,543	.....	93,626	.....
8. The Athani Shri Murgendra Co-operative Credit Society Ltd.	1	90	70,680	.....	45,838	.....
9. The Ahmednagar Revenue and Registration Department Government Servants' Co-operative Credit Society Ltd.	1	576	87,148	.....	93,902	.....
10. The Ahmednagar Vernacular Teachers' Co-operative Credit Society Ltd.	1	1,187	2,28,978	.....	2,30,065	.....
11. The B. B. and C. I. Railway Co-operative Mutual and Death Benefit Fund for Indian Staff Society.	1	2,897	.....	.....	.....	.....
12. The Bagalkot Basaveshwar Urban Co-operative Bank.	1	121	85,939	.....	63,946	.....
13. Bhamburda Quarries Reclamation Government Servants' Co-operative Credit Society.	1	29	.....	.....	.....	.....
14. The Bijapur Taluka Teachers' Co-operative Credit Society.	1	148	40,730	.....	37,529	.....
15. The Bombay Secretariat Peons' Co-operative Credit Society Ltd.	1	436	81,672	.....	63,523	.....
16. The Bombay City Police Co-operative Credit Bank Ltd.	1	1,827	26,625	.....	1,95,035	.....
17. The Bombay Daxini Brahmins' Co-operative Bank Ltd.	1	1,508	93,346	.....	77,261	.....
18. The Bombay Government Telegraph Office Junior Co-operative Credit Society Ltd.	1	343	90,349	.....	81,963	.....

* 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.
70,796	...	...	32,859	.....	.....	..	..	1,413
5,40,776	1,57,481	49,733	40,43,154	.....	.....	..	..	9,441
1,38,510	62,333	...	4,89,852	.....	.....	..	..	3,960
1,40,427	1,960	...	5,93,182	21,154	.....	..	..	3,395
71,219	12,930	...	7,30,523	2,200	.....	..	..	3,127
2,42,601	57,727	...	2,05,053	.....	.....	..	..	3,787
70,558	448	...	13,278	4,000	.....	..	..	2,191
56,527	7,655	...	1,72,387	.....	.....	..	..	1,389
61,097	3,750	...	10,915	.....	.....	..	..	2,068
1,93,043	4,603	...	89,671	1,54,605	.....	..	..	2,385
.....	...	...	.....	.....	.....	..	..	7,623
58,307	6,354	...	30,359	69,719	.....	..	..	749
.....	...	...	24,840	.....	.....	..	..	...
51,631	1,979	...	13,669	.....	.....	..	..	599
55,009	...	...	45,374	.....	.....	..	..	799
1,77,224	...	16,119	800	.....	.....	..	..	9,504
66,905	3,311	...	9,73,264	.....	.....	..	..	4,010
64,450	1,579	...	5,000	.....	.....	..	..	1,150

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
1. The Bombay Accountant General's Office Co-operative Bank Ltd.	Rs. 20,447	Rs. 68,173	.....	.....	.....	Rs. 92
2. The Ahmednagar District Urban Co-operative Bank Ltd.	86,630	6,32,038	4,05,217	38,057	.....	.....
3. The Ankola Urban Co-operative Bank Ltd.	15,740	37,307	1,20,985	3,336	.....	11,311
4. The Ahmedabad People's Co-operative Bank Ltd.	24,780	.....	1,62,896	.....	.....	.....
5. The Ankleshwar Nagari Sahakari Bank Ltd.	45,480	1,73,999	60,695	.....	.....	8,667
6. The Amalner Co-operative Bank Ltd.	45,260	2,42,893	1,193	.....	.....	.....
7. The Ahmednagar Postal Division Co-operative Credit Society Ltd.	13,810	45,406	21,143	.....	.....	.....
8. The Athani Shri Murgendra Co-operative Credit Society Ltd.	12,560	5,904	40,575	.....	.....	1,302
9. The Ahmednagar Revenue and Registration Department Government Servants Co-operative Credit Society Ltd.	73,366	481	3,773	.....	.....	.....
10. The Ahmednagar Vernacular Teachers' Co-operative Credit Society Ltd.	33,260	1,76,179	32,995	.....	24,985	.....
11. The B. B. and C. I. Railway Co-operative Mutual and Death Benefit Fund for Indian Staff Society.	.....	.....	.....	.....	.....	5,09,950
12. The Bagalkot Basaveshwar Urban Co-operative Bank.	7,900	759	21,405	.....	25,912	1,292
13. The Bhamburda Quarries Reclamation Government Servants' Co-operative Credit Society.	33,325	24,760	.....	.....	.....	.....
14. The Bijapur Taluka Teachers' Co-operative Credit Society.	29,355	5,897	10,665	117	.....	208
15. The Bombay Secretariat peons' Co-operative Credit Society Ltd.	8,820	33,104	12,142	.....	.....	140
16. The Bombay City Police Co-operative Credit Bank Ltd.	2,79,126	840	.....	.....	.....	4,836
17. The Bombay Daxini Brahmins' Co-operative Bank Ltd.	32,286	52,875	84,529	.....	.....	3,129
18. The Bombay Government Telegraph Office Junior Co-operative Credit Society Ltd.	16,090	35,497	5,000	.....	.....	1,499

* For the purposes of this statement the working

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. 4,493	Rs. 93,304	Rs. 3,228	Per cent. 6½	Per cent. 3 to 4½	Per cent. 9½
1,60,873	13,22,306	24,667	7½	2½ to 6	7½ to 9½
10,214	1,98,693	3,543	6½	3½ to 4	9½
1,286	1,88,963	5,609	5	7½	8 to 9
9,021	2,97,662	5,465	7	1 to 2½	7
30,002	3,19,348	23,009	.....	.....	.....
8 035	83,394	3,960	8½	6	9½
3,966	64,297	1,704	7	4½	7½ to 9½
6,783	90,403	4,594	7½	6½	9½
9,245	2,76,664	4,483	8½	3 to 6½	9½
.....	5,09,950	.....	.....	.....	.....
3,250	60,518	2,141	7½	5 to 8	9½
.....	58,086	-758	.....	7½	12½
4,657	50,899	4,210	7½	6½	9½
3,173	57,379	1,450	7½	4 to 4½	9½
59,485	3,44,287	15,698	6½	3	9½
8,107	1,60,926	3,448	2½	3½	9½
5,305	63,291	2,778	10	5 to 6	7½

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
19. The Bombay Namdeo Co-operative Agency Ltd.	1	310	Rs. 2,27,421	Rs. 1,20,264	Rs. 2,33,490	Rs. 1,24,017
20. The Bombay Port Trust Employees' Co-operative Bank Ltd.	1	32,250	4,40,075	.....	4,46,473	.....
21. The Bombay Postal Employees' Co-operative Society Ltd.	1	7,524	6,40,168	.....	6,17,691	.....
22. The Bombay Secretariat Co-operative Bank Ltd.	1	363	1,82,786	.....	1,60,401	.....
23. The Bombay Schools' Committee Employees' Co-operative Society Ltd.	1	1,395	.....	.....	.....	.....
24. The Bombay South Indian Co-operative Bank Ltd.	1	1,219	1,28,577	.....	1,07,425	.....
25. The Byadgi Shri Gajanan Co-operative Bank Ltd.	1	344	2,53,336	.....	2,30,694	.....
26. The Betgeri Urban Co-operative Bank Ltd.	1	2,510	37,760	.....	50,762	.....
27. The Bijapur Government Officials' Co-operative Credit Bank Ltd.	1	444	1,59,183	.....	1,31,596	.....
28. The Bijapur Shri Shiddeshwar Urban Bank Ltd.	1	694	3,33,261	.....	2,99,068	.....
29. The Bijapur Mahalaxmi Co-operative Bank Ltd.	1	426	1,16,598	.....	93,928	.....
30. The Belgaum Pioneer Urban Co-operative Bank Ltd.	1	3,388	14,82,508	.....	13,11,634	.....
31. The Belgaum District Revenue Employees' Co-operative Credit Society Ltd.	1	295	79,828	.....	67,730	.....
32. The Belgaum Roman Catholic Co-operative Credit Bank Ltd.	1	403	16,600	.....	18,118	.....
33. The Bulsar People's Co-operative Bank Ltd.	1	298	1,04,394	.....	82,344	.....
34. The Bhusaval People's Co-operative Bank Ltd.	1	467	3,49,661	.....	3,08,249	.....
35. The Bhaiband Co-operative Bank Ltd., Hyderabad.	1	1,003	4,98,854	.....	4,05,984	.....
36. The Burmah Shell Indian Staff Co-operative Bank, Ltd.	1	294	1,47,294	.....	1,35,946	.....
37. The Central Telegraph Office Employees' Society Ltd., Bombay.	1	579	4,25,298	.....	4,32,649	.....

* 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.
1,93,517	...	10,788	1,24,966	3,837	.....	...	..	6,155
5,31,433	103	...	2,35,186	.....	.....	..	..	12,360
4,71,260	5,074	...	1,21,000	.....	.....	..	..	20,345
1,08,214	210	...	73,398	.....	.....	..	..	1,167
1,71,313	...	...	.....	.....	.....	..	..	2,656
86,805	15,764	..	1,73,274	.....	.....	..	..	2,310
1,23,566	53,441	...	4,46,788	.....	.....	..	..	4,258
1,81,164	86,095	...	1,10,927	.....	.....	..	..	4,269
1,36,999	1,903	...	1,70,885	.....	.....	..	..	2,022
1,90,828	27,669	...	1,68,891	65,701	.....	..	..	3,937
71,065	1,952	...	50,565	.....	.....	..	..	1,268
6,54,690	87,575	...	15,76,584	.....	.....	..	..	11,210
56,948	1,260	...	9,294	.....	.....	..	..	902
12,906	2,219	...	62,591	.....	.....	..	..	1,059
66,354	4,544	...	3,33,953	.....	.....	..	..	1,382
3,31,149	14,724	...	30,03,425	.....	.....	..	..	8,103
3,41,338	56,148	...	22,93,114	.....	.....	..	..	6,419
59,938	...	...	32,353	.....	.....	..	..	334
1,94,740	3,229	...	59,638	.....	.....	..	..	5,006

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
		18	19	20	21	22
19. The Bombay Namdeo Co-operative Agency Ltd.	Rs. 67,460	Rs. 33,938	Rs. 50,021	.....	Rs. 31,007	Rs. 947
20. The Bombay Port Trust Employees' Co-operative Bank Ltd.	3,35,600	1,92,610	51,621	.....	.....	.....
21. The Bombay Postal Employees' Co-operative Society Ltd.	2,74,138	46,650	90,893	.....	.....	13,994
22. The Bombay Secretariat Co-operative Bank Ltd.	59,721	27,987	19,664	.....	.....	500
23. The Bombay Schools' Committee Employees' Co-operative Society Ltd.	77,710	96,615	.....	.....	.....	.....
24. The Bombay South Indian Co-operative Bank Ltd.	24,856	61,781	.....	.....	.....	2,068
25. The Byadgi Shri Gajanan Co-operative Bank Ltd.	26,280	6,477	71,931	2,889	.....	17,363
26. The Betgeri Urban Co-operative Bank Ltd.	81,693	44,440	59,007	.....	.....	13,225
27. The Bijapur Government Officials' Co-operative Credit Bank Ltd.	42,570	54,481	70,490	.....	.....	.....
28. The Bijapur Shri Shiddeshwar Urban Bank Ltd.	24,080	52,065	36,284	.....	52,914	10,060
29. The Bijapur Mahalaxmi Co-operative Bank Ltd.	18,420	11,483	47,052	.....	.....	400
30. The Belgaum Pioneer Urban Co-operative Bank Ltd.	1,12,624	4,12,368	2,41,312	.....	.....	73,546
31. The Belgaum District Revenue Employees' Co-operative Credit Society Ltd.	25,721	15,382	12,588	.....	.....	185
32. The Belgaum Roman Catholic Co-operative Credit Bank Ltd.	9,726	55,993	7,500	.....	.....	2,244
33. The Bulsar People's Co-operative Bank Ltd.	21,175	44,546	81,621	.....	.....	2,796
34. The Bhusaval People's Co-operative Bank Ltd.	50,000	4,24,011	.....	.....	.....	.....
35. The Bhalband Co-operative Bank Ltd., Hyderabad.	75,845	3,27,168	73,852	.....	5,553	4,519
36. The Burmah Shell Indian Staff Co-operative Bank Ltd.	26,308	73,601	.....	.....	.....	.....
37. The Central Telegraph Office Employees' Society Ltd., Bombay.	36,520	1,64,498	.....	.....	.....	.....

* 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. 18,511	Rs. 2,01,884	Rs. 8	Per cent.	Per cent. 5 to 7½	Per cent. 8½ to 9½
.....
35,385	6,05,216	36,940	7½	3	7
2,686	1,04,558	4,555	7½	4	7½
2,453	1,76,778	9,618	7½	3½	9½
5,321	94,016	118	7½	.....	.....
10,861	1,35,801	3,929	7½	1 to 5	6 to 9½
54,248	2,52,613	12,462	7½	3	9½
11,735	1,79,276	7,553	7	2½	8½
13,851	1,89,230	6,177	7½	3½ to 5	10½
1,354	78,709	2,276	7½	4 to 5	9
1,08,700	9,48,550	36,839	7½	1 to 4	5½
2,598	66,474	3,872	8½	5	9½
3,647	79,115	1,451	6½	3½	9½
4,420	1,54,558	4,000	7	1 to 2½	7½
16,769	4,90,780	17,164	.....	.....	.....
7,272	4,94,609	19,725	7½	3½	7½
330	1,00,339	325	1	6½	9
26,033	2,27,051	8,284	6½ to 4½	4½	7½ to 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
			Rs.	Rs.	Rs.	Rs.
38. The Central Telegraph Office Co-operative Bank Ltd., Karachi.	1	281	96,862	.....	90,333	.....
39. The Chandraseniya Kayastha Prabhu Co-operative Bank Ltd.	1	2,060	53,249	.....	59,491	.....
40. The Cosmos Co-operative Urban Bank Ltd.	1	1,929	1,70,869	.....	1,75,750	.....
41. The Cosmos Co-operative Credit Society Ltd.	1	429	98,414	.....	82,901	.....
42. The Deccan Merchants' Co-operative Bank Ltd.	1	347	1,14,285	.....	86,033	.....
43. The Deccan Co-operative Bank Ltd. Karachi.	1	884	1,34,085	.....	1,08,862	.....
44. The Derukh Brahmins' Co-operative Credit Society, Ltd.	1	99	21,995	.....	24,115	.....
45. The Dharwar Urban Co-operative Bank, Ltd.	1	264	.....	.....	27,314	.....
46. The Dharwar Revenue and Registration Department Employees' Co-operative Credit Bank, Ltd.	1	426	83,575	.....	89,173	.....
47. The Dhulia Urban Co-operative Bank, Ltd.	1	1,619	10,47,176	.....	11,10,947	.....
48. The E. D. Sassoon Staff Co-operative Credit Society, Ltd.	1	605	1,50,059	.....	1,40,648	.....
49. The East Khandesh Government Servants' Co-operative Bank, Ltd.	1	2,438	6,38,677	.....	5,79,824	.....
50. The G. I. P. Railway Employees' Co-operative Bank, Ltd.	1	18,585	45,69,825	.....	40,12,027	.....
51. The Government Printing, Stationery and Publication Department Co-operative Credit Society Ltd.	1	543	87,435	.....	88,092	.....
52. The Gadag Co-operative Urban Bank Ltd.	1	1,015	46,225	.....	60,035	.....
53. The Guledagudd Industrial Co-operative Bank Ltd.	1	492	51,201	.....	34,775	.....
54. The Gokak Urban Co-operative Bank Ltd.	1	550	4,78,903	.....	3,36,860	.....
55. The Godhra City Co-operative Bank Ltd.	1	407	41,672	.....	52,483	.....

* 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.
55,452	774	...	30,323	...	.....	...	...	1,046
1,33,755	57,114	...	8,21,338	.....	.....	...	...	4,775
2,10,184	28,110	...	13,47,863	.....	.....	...	...	7,183
55,757	63	...	35,327	.....	.....	...	...	656
56,902	...	...	56,25,503	.....	.....	...	...	7,039
53,326	1,346	...	7,50,031	.....	.....	...	...	4,582
64,509	21,728	...	8,149	23,253	.....	...	...	988
4,56,368	4,56,368	5,827	88,686	.....	.....	...	...	5,369
83,879	5,847	...	46,596	.....	.....	...	...	2,555
5,14,569	72,847	...	9,28,440	.....	.....	...	...	7,041
81,311	199	...	12,656	.....	5,000	...	...	1,575
7,17,460	26,413	...	3,36,183	.....	.....	...	...	9,352
52,28,668	28,465	...	13,88,794	.....	.....	...	...	79,555
42,673	424	...	14,092	.....	.....	...	...	1,717
1,40,068	68,935	...	67,622	.....	.....	...	...	2,996
55,217	28,708	...	1,08,763	28,166	.....	...	...	1,466
3,35,763	18,690	...	8,18,367	1,15,000	.....	...	...	4,661
1,46,132	55,069	...	17,42,598	.....	.....	...	...	4,285

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	Other Funds. 22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
38. The Central Telegraph Office Co-operative Bank Ltd., Karachi.	17,825	31,344	2,250	.....	.....	.....
39. The Chandraseniya Kayastha Prabhu Co-operative Bank Ltd.	24,155	95,868	1,63,174	.....	.....	4,188
40. The Cosmos Co-operative Urban Bank Ltd.	80,640	1,30,182	2,09,158	15,290	.....	.....
41. The Cosmos Co-operative Credit Society Ltd. Bombay.	30,700	18,413	1,150	.....	.....	.....
42. The Deccan Merchants' Co-operative Bank Ltd.	21,135	1,55,483	.....	.....	15,953	9,160
43. The Deccan Co-operative Bank Ltd. Karachi.	14,273	4,424	52,113	.....	.....	.....
44. The Deorukh Brahmins' Co-operative Credit Society Ltd.	6,200	11,202	43,120	.....	.....	.....
45. The Dharwar Urban Co-operative Bank, Ltd.	55,656	1,89,327	2,23,404	.....	1,22,847	.....
46. The Dharwar Revenue and Registration Department Employees' Co-operative Credit Bank Ltd.	65,980	13,601	12,973	.....	.....	635
47. The Dhulia Urban Co-operative Bank, Ltd.	94,255	1,18,142	3,72,529	.....	.....	.....
48. The E. D. Sassoon Staff Co-operative Credit Society, Ltd.	86,048	7,965	1,000	.....	.....	.....
49. The East Khandesh Government Servants' Co-operative Bank Ltd.	90,813	9,72,118	12,808	.....	.....	.....
50. The G. L. P. Railway Employees' Co-operative Bank, Ltd.	10,53,730	40,05,268	.....	.....	.....	49,129
51. The Government Printing, Stationery and Publication Department Co-operative Credit Society Ltd.	46,570	10,725	.....	.....	.....	630
52. The Gadag Co-operative Urban Bank Ltd.	53,010	25,445	74,104	.....	.....	3,787
53. The Gulledagudd Industrial Co-operative Bank, Ltd.	20,770	8,529	44,270	.....	15,000	495
54. The Gokak Urban Co-operative Bank, Ltd.	49,020	48,023	1,18,728	.....	1,00,000	13,324
45. The Godhra City Co-operative Bank, Ltd.	33,550	63,345	1,14,700	17,741	.....	.....

* 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.
6,497	57,916	2,872	7½	5	9½
36,972	3,24,352	5,320	6½	2½ to 3½	8
22,061	4,57,331	11,329	6½	2½ to 5	7½ to 10
1,872	52,135	3,809	9*	4	9½
4,187	2,05,918	2,960	.....	.....	.....
1,413	72,222	618	.....	5	9½
5,135	65,658	1,519	6½	6½	7½ to 10
44,396	5,35,130	.....	.....	.....	.....
10,396	1,03,584	7,921	6½	4	7½ to 9½
47,974	6,32,900	19,779	.....	.....	.....
3,872	98,885	8,071	6½	4 to 5	9½
24,056	10,99,795	8,421	.....	.....	.....
3,34,414	54,42,541	89,448	8½	5	7
9,773	67,698	3,896	3½ to 10	.....	9½
18,868	1,75,314	7,440	7½	5	9½
7,346	96,410	2,524	6½	1 to 5	9½
21,574	3,50,669	12,525	7½	2 to 6½	7½ to 9½
13,020	2,42,356	4,954	6½	2½ to 2½	8½

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
56. The Government Servants' Maharashtra Co-operative Bank Ltd.	1	333	Rs. 40,345	Rs.	Rs. 35,227	Rs.
57. The Gujarat Brahma Kehatriya Co-operative Bank, Ltd.	1	152	11,148	.....	12,987	.....
58. The Gujarati Co-operative Bank, Ltd.	1	1,643	2,59,259	.....	1,78,184	.....
59. The Hyderabad Co-operative Mercantile Bank Ltd.	1	238	99,800	.....	18,245	.....
60. The Hydro Employees Co-operative Credit Society, Ltd.	1	653	1,42,172	.....	1,08,264	.....
61. The Hubli Urban Co-operative Bank, Ltd.	1	2,192	5,37,642	1,01,030	5,92,457	1,16,530
62. The Hubli Moslem Co-operative Bank, Ltd.	1	350	39,475	.....	43,102	.....
63. The Honavar Halvayak Co-operative Urban Bank, Ltd.	1	663	5,842	.....	9,507	.....
64. The Honavar Urban Co-operative Bank, Ltd.	1	425	49,724	.....	52,345	.....
65. The Hyderabad Amils' Co-operative Bank, Ltd.	1	832	1,14,119	.....	3,61,936	.....
66. The Income Tax Office Co-operative Credit Society, Ltd.	1	375	1,33,297	.....	1,10,608	.....
67. The Ismailia Co-operative Bank, Ltd.	1	1,509	3,56,555	.....	3,93,034	.....
68. The Indapur People's Co-operative Bank, Ltd.	1	76	1,779	.....	3,320	.....
69. The Islampur People's Co-operative Bank, Ltd.	1	292	2,32,215	.....	9,05,134	.....
70. The Jackson Co-operative Credit Bank of B. B. & C. I. Railway.	1	33,557	70,61,340	.....	64,75,750	.....
71. The Jalgaon Peoples' Co-operative Bank Ltd.	1	156	1,08,512	.....	57,900	.....
72. The Jewish Co-operative Credit Society, Ltd.	1	704	94,895	.....	33,582	.....
73. The Jambusar People's Co-operative Bank, Ltd.	1	561	1,89,494	.....	1,66,655	.....
74. The Jain Vidyotejak Sahakari Mandal, Ltd.	1	288	8,483	.....	6,852	.....
75. The Karad Urban Co-operative Bank, Ltd.	1	517	4,51,018	.....	4,18,927	.....
76. The Kalol Urban Co-operative Bank, Ltd.	1	142	53,740	.....	41,046	.....
77. Kalyan Peoples' Co-operative Bank Ltd.	1	112	64,335	.....	47,302	.....

* 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.
46,774	9,684	..	62,518	.....	.....	..	..	625
19,842	3,230	..	36,493	.....	.....	..	..	1,111
2,75,543	23,993	..	98,98,481	.....	.....	..	..	15,121
81,655	835	..	10,21,126	.....	.....	..	..	4,089
85,207	..	..	2,300	.....	.....	..	..	1,446
2,17,447	13,612	..	5,26,422	.....	.....	..	..	13,719
42,773	12,750	..	54,971	.....	.....	..	..	910
1,06,574	98,655	..	4,659	.....	.....	..	..	2,481
1,07,288	46,055	..	4,03,645	.....	.....	..	..	1,300
3,44,017	13,114	..	14,94,793	.....	.....	..	..	5,544
82,852	678	..	19,555	.....	.....	..	..	1,065
1,36,435	604	..	1,94,460	4,28,155	.....	..	..	3,343
50,330	50,228	..	31	3,208	.....	..	..	649
1,05,738	10,624	..	5,84,610	.....	.....	..	..	2,182
55,05,913	..	..	10,83,698	.....	.....	..	..	1,21,494
51,312	708	..	7,00,377	.....	.....	..	..	1,799
39,357	8,977	..	65,111	.....	.....	..	..	3,650
51,275	2,666	..	5,98,046	.....	.....	..	..	4,555
49,947	..	..	.....	.....	.....	..	..	687
1,48,855	17,843	..	3,25,495	.....	.....	..	..	3,330
42,838	1,830	..	2,54,236	6,045	3,565	..	..	1,009
58,510	13,498	..	.....	53,792	.....	..	..	1,738

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

STATEMENT

Classification 1	Loans and Deposits held at the end of the year from					
	Share Capital paid	Members	Non-members	Societies	Provincial or Central Banks	Other Firms
	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
56. The Government Servant's Maharashtra Co-operative Bank, Ltd.	8,180	57,931	.....	320	.....	.....
57. The Gujarat Brahma Kahatriya Co-operative Bank, Ltd.	17,400	46,163	14,036	.....	.....	3,062
58. The Gujarat Co-operative Bank, Ltd.	46,966	16,594	4,00,000	.....	.....	750
59. The Hyderabad Co-operative Mercantile Bank Ltd.	20,370	69,986	61,142	.....	.....	204
60. The Hydro Employees Co-operative Credit Society, Ltd.	1,19,510	2,220	1,750	.....	.....	1,666
61. The Hubli Urban Co-operative Bank Ltd.	1,15,820	3,48,720	1,32,426	11,598	.....	19,155
62. The Hubli Moslem Co-operative Bank, Ltd.	15,990	17,476	20,155	.....	.....	946
63. The Honawar Halvayak Co-operative Urban Bank, Ltd.	12,566	25,853	49,599	.....	.....	7,953
64. The Honavar Urban Co-operative Bank.	17,100	1,35,842	1,13,708	.....	.....	10,566
65. The Hyderabad Amils' Co-operative Bank, Ltd.	87,078	7,75,538	.....	.....	.....	28,067
66. The Income Tax Office Co-operative Credit Society, Ltd.	24,040	28,352	27,976	.....	.....	29
67. The Ismailia Co-operative Bank, Ltd.	55,100	53,548	.....	.....	14,402	3,000
68. The Indapur People's Co-operative Bank, Ltd.	6,800	668	577	.....	40,975	1,011
69. The Islampur People's Co-operative Bank, Ltd.	20,700	52,865	46,047	.....	.....	3,632
70. The Jackson Co-operative Credit Bank of B. B. & C. I. Railway.	4,48,430	47,01,788	.....	.....	.....	1,98,416
71. The Jalgaon Peoples' Co-operative Bank Ltd.	11,600	90,718	.....	.....	.....	.....
72. The Jewish Co-operative Credit Society, Ltd.	26,586	5,726	12,830	.....	.....	2,741
73. The Jambusar Peoples' Co-operative Bank, Ltd.	23,160	1,37,504	62,427	.....	.....	7,575
74. The Jain Vidyotejak Sahakari Mandal, Ltd.	58,675	.....	.....	.....	.....	8,528
75. The Karad Urban Co-operative Bank, Ltd.	18,870	76,734	83,468	.....	.....	6,068
76. The Kalol Urban Co-operative Bank, Ltd.	8,925	28,547	50,131	2	45	.....
77. The Kalyan Peoples' Co-operative Bank Ltd.	24,925	.....	.....	.....	28,736	683

* 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. 717	Rs. 67,148	Rs. 1,795	Per cent. 4	Per cent. 1½ to 4	Per cent. 7½
5,691	86,372	1,341	5	1 to 4	6½
3,031	4,67,341	5,095	6½	4	7
240	1,51,942	-1,880	.....	3 to 4½	9
6,705	1,31,851	10,790	7½	4½	.....
77,175	6,94,924	11,391	5	3 to 4	9½
2,995	57,562	2,158	7½	2 to 5	9½
9,919	1,05,920	426	.....	5½ to 7	9½
10,805	2,57,020	5,087	9	3	9 to 7½
32,303	9,22,985	19,795	7½	3½	7
2,600	82,997	3,924	7½	4½	9½
3,363	1,29,413	7,854	2½	2½ to 5	9½
1,012	51,043	-4,104	3	6	9½
2,883	1,25,127	6,716	6½	.....	9½
2,73,205	56,21,839	1,55,205	10	3½ to 5½	flat rate, 4½
156	1,02,474	163	.....	.....	.....
17,113	64,996	2,843	6½	4	9½ to 12½
8,248	2,38,914	3,005	.....	.....	.....
2,309	69,812	1,234	1½	.....	4½ to 6
7,354	1,92,494	5,599	8	.....	6 to 9
1,859	89,509	1,493	4	2½	5½ to 6½
5,349	59,652	1,332	6½	6½	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
73. The Kanara District Primary Teachers' Co-operative Credit Society, Ltd.	1	451	Rs. 1,19,579	.....	Rs. 1,10,845	.....
79. The Karachi Municipal Labour Union Society.	1	835	74,657	.....	39,377	.....
80. The Khanapur Urban Co-operative Bank, Ltd.	1	635	45,075	.....	48,450	.....
81. The Kittur Urban Co-operative Bank, Ltd.	1	918	46,785	.....	44,494	.....
82. The Karwar Urban Co-operative Bank, Ltd.	1	914	2,56,955	.....	2,54,065	.....
83. The Kumta Urban Co-operative Bank, Ltd.	1	904	3,66,47	.....	62,654	.....
84. The Khudabadi Amils' Co-operative Bank, Ltd.	1	2,468	10,38,669	.....	9,64,451	.....
85. The Khudabadi Bhaiband Co-operative Bank, Ltd.	1	1,022	3,17,351	.....	2,90,879	.....
85. The Karachi Hindu Co-operative Bank, Ltd.	1	1,737	3,66,966	.....	2,44,243	.....
87. The Karachi Municipal Sweepers' Co-operative Credit Society Ltd.	1	1,587	1,53,403	.....	1,08,753	.....
88. The Karachi Urban Co-operative Bank, Ltd.	1	7,122	6,15,545	19,47,500	5,42,382	19,32,500
89. The Karachi Mercantile Co-operative Bank, Ltd.	1	2,545	20,09,205	.....	14,26,897	.....
90. The Lalubhai Samaldas People's Co-operative Bank, Ltd.	1	2,547	4,95,124	.....	4,86,368	.....
91. The Larkana Urban Co-operative Bank, Ltd.	1	365	4,22,321	.....	2,72,133	.....
92. The Mazgaon Dock's Employees' Co-operative Credit Bank, Ltd.	1	490	1,14,645	.....	1,07,704	.....
93. The Military Accounts No. 1 Co-operative Bank, Ltd.	1	616	1,30,946	.....	1,19,534	.....
94. Miller Co-operative Credit Society, Bombay.	1	657	65,326	.....	72,464	.....
95. The Mirpurkhas Police Employees' Co-operative Credit Society, Ltd.	1	353	23,858	.....	21,074	.....
96. The Mumbai Karnatak Vurbay Co-operative Credit Bank, Gadag.	1	501	10,725	.....	10,534	.....

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.
50,030	673	...	10,591	.....	.....	...	...	1,723
54,664	1,900	...	1,500	68,056	.....	...	...	736
84,162	35,340	...	93,362	.....	.....	...	...	1,888
1,53,769	49,610	...	93,940	.....	.....	...	...	2,062
1,66,405	37,516	...	7,12,549	2,06,220	2,32,598	...	...	7,443
1,03,419	83,186	...	2,84,960	.....	.....	...	...	4,179
9,56,562	1,62,106	...	33,75,277	.....	.....	...	...	23,672
2,06,531	25,937	...	5,03,711	.....	.....	...	...	6,965
3,54,294	33,000	...	57,39,943	.....	.....	...	...	15,072
1,10,910	2,157	...	35,376	1,64,857	5,334	...	...	2,758
7,75,918	66,667	2,15,000	1,12,90,536	.....	.....	...	...	23,035
16,05,624	80,000	...	3,03,59,637	.....	.....	...	...	13,760
1,42,071	...	...	47,71,398	.....	.....	...	...	9,491
2,27,164	17,668	...	24,59,487	1,17,000	.....	...	...	4,473
65,950	...	...	14,258	.....	.....	...	...	816
1,25,048	8,419	...	1,49,611	.....	.....	...	...	2,451
46,099	...	...	7,239	.....	.....	...	...	1,173
13,744	...	...	.....	.....	.....	...	...	687
34,312	7,821	...	55,113	.....	.....	...	...	1,852

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	Other Fund 22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
78. The Kanara District Primary Teachers' Co-operative Credit Society Ltd.	29,880	19,576	.....	.....	.....	498
79. The Karachi Municipal Labour Union Society.	11,000	750	... ..	.....	38,995	.....
80. The Khanapur Urban Co-operative Bank, Ltd.	16,630	9,873	55,858	.....	.....	3,252
81. The Kittur Urban Co-operative Bank, Ltd.	65,695	29,847	18,897	.....	.....	6,919
82. The Karwar Urban Co-operative Bank, Ltd.	27,750	44,745	2,89,748	36,205	6,096	25,376
83. The Kumta Urban Co-operative Bank, Ltd.	16,501	27,160	1,33,984	... ..	.....	10,523
84. The Khudabadi Amils' Co-operative Bank, Ltd.	1,90,710	12,66,000	1,29,021	.....	.....	13,492
85. The Khudabadi Bhaiband Co-operative Bank, Ltd.	97,895	47,940	4,43,797	11,974	.....	21,964
86. The Karachi Hindu Co-operative Bank, Ltd.	54,361	4,74,064	.....	.....	.....	74,059
87. The Karachi Municipal Sweepers' Co-operative Credit Society.	15,876	4,909	17,001	1,022	65,339	26
88. The Karachi Urban Co-operative Bank, Ltd.	1,27,650	2,02,914	7,61,415	.....	72,513	13,760
89. The Karachi Mercantile Co-operative Bank, Ltd.	2,11,165	3,54,607	15,69,882	1,21,540	.....	77,590
90. The Lalubhai Samaldas People's Co-operative Bank, Ltd.	51,850	1,10,117	.....	.....	20,712	14,365
91. The Larkana Urban Co-operative Bank, Ltd.	28,410	15,375	2,67,398	.....	.....	2,407
92. The Mazgaon Dock's Employees' Co-operative Credit Bank, Ltd.	83,092	12,050	.....	.....	.....	.....
93. The Military Accounts No. 1 Co-operative Bank, Ltd.	36,220	66,063	30,719	4,679	.....	.....
94. The Miller Co-operative Credit Society Bombay.	52,482	.....	1,639	.....	.....	.....
95. The Mirpurkhas Police Employees' Co-operative Credit Society Ltd.	49,619	.....	.....	.....	.....	.....
96. The Mumbai Karnatak Kurbav Co-operative Credit Bank, Gadag.	8,190	10,549	30,366	.....	.....	925

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.
2,512	52,466	2,666	6½	5	5½
850	51,595	1,406	.....	5 to 6	9
13,238	98,971	3,615	7½	4 to 5½	9½
33,455	1,54,813	7,522	7½	3 to 4	9½
22,863	4,52,783	—422	7½	4	7½
£0,200	2,18,368	6,675	6½	1 to 3½	7½ to 9½
59,579	16,58,802	53,257	6 to 7	2½	4 to 7½
3,400	6,26,960	21,031	7½	2½	7½
5,055	6,07,539	13,600	7½	3½	7 to 10
2,820	1,06,993	2,392	.....	4 to 6	9
15,635	11,93,877	23,650	6½	4½	7 to 8
25,626	23,60,410	44,535	7½	2 to 5	9
4,436	2,01,480	3,915	2½	1½ to 4	9½ to 12½
1,424	3,14,914	6,920	7½	5	9
17,631	1,17,773	8,090	5%	.....	6½ to 9%
10,494	1,48,235	8,993	9	3 to 4	7½
2,142	56,263	4,659	6½	4 to 4½	9%
6,553	56,272	3,702	.....	.....	.....
4,005	54,135	1,441	6½	5	9½

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.
97. The Nasik Peoples Co-operative Bank, Ltd.	1	275	1,41,303	.....	1,21,160	.....
98. The North Kanara Goud Saraswat Co-operative Bank, Ltd.	1	469	79,247	.....	55,799	.....
99. The Nasik Government Servants' Co-operative Bank, Ltd.	1	780	42,856	.....	46,984	.....
100. The Poona District Rupee Co-operative Bank, Ltd.	1	1,404	64,189	.....	56,848	.....
101. The Poona Posts, R. M. S. and Telegraphs Co-operative Credit Society, Ltd.	1	930	1,08,024	.....	1,04,744	.....
102. The Poona Merchants' Co-operative Bank, Ltd.	1	463	1,28,479	.....	1,06,642	.....
103. The Poona City Municipality Co-operative Society, Ltd.	1	672	59,890	.....	56,967	.....
104. The Pandharpur Urban Co-operative Bank, Ltd.	1	893	2,27,311	.....	1,72,755	.....
105. The Pardi People's Co-operative Bank, Ltd.	1	326	52,551	.....	36,489	.....
106. The Port Trust Labour Union Society Ltd.	1	1,158	1,03,031	.....	76,241	.....
107. The Preventive Service Co-operative Society, Ltd.	1	419	74,379	.....	74,989	.....
108. The Pratap Millhands' Co-operative Bank, Ltd.	1	1,099	2,10,598	.....	1,89,022	.....
109. The Pratap Millhands' Nutan Co-operative Credit and Provident Fund Society, Ltd.	1	694	1,04,863	.....	92,492	.....
110. The Ratnagiri Urban Co-operative Bank, Ltd.	1	770	70,494	.....	59,932	.....
111. The Ratnagiri District Primary Teachers' Co-operative Credit Society, Ltd.	1	849	75,328	.....	69,005	.....
112. The Raddi Communal Co-operative Bank, Ltd.	1	1,760	30,838	.....	96,910	.....
113. The Rander People's Co-operative Bank, Ltd.	1	336	56,994	.....	35,038	.....
114. The Rajwade Mandal Co-operative Bank, Ltd.	1	1,262	3,09,397	.....	2,42,266	.....
115. The Salt Department Co-operative Credit Society Ltd.	1	2,440	86,873	17,000	55,931	17,000

* 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			Sale 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.
52,756	13,142	...	3,31,150	.....	.....	...	...	2,623
76,687	...	...	1,37,610	.....	.....	...	...	2,385
55,156	15,000	...	14,439	.....	.....	...	...	4,242
1,07,902	17,431	...	2,10,999	.....	.....	...	...	3,177
75,162	738	...	65,555	.....	.....	...	...	2,869
1,58,558	21,874	...	7,67,452	.....	.....	...	...	5,201
53,551	9,221	...	11,000	.....	.....	...	...	1,618
1,66,461	23,142	...	5,37,093	.....	.....	...	...	5,852
63,634	3,357	...	1,68,011	.....	.....	...	...	5,040
66,916	2,183	...	.....	1,04,862	.....	...	...	1,460
58,265	75	...	.....	.....	.....	...	...	966
1,75,460	3,302	...	1,27,213	.....	.....	...	...	3,125
77,310	527	...	15,481	9,000	.....	...	...	2,158
1,03,637	33,479	...	6,35,183	13,18,498	.....	...	...	2,899
60,427	94	...	30,794	.....	.....	...	...	1,371
3,88,112	2,50,574	...	4,91,143	79,215	.....	...	...	8,457
1,27,075	30,697	...	15,25,619	.....	.....	...	...	4,102
1,52,659	7,690	...	5,68,855	.....	.....	...	...	2,210
53,824	36	...	40,044	.....	.....	...	...	1,585

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
		18	19	20	21	22
1	17					
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
57. The Nasik Peoples' Co-operative Bank Ltd.	12,700	50,258	.....	.....	.....	.....
98. The North Kanara Goud Saraswat Co-operative Bank Ltd.	9,142	51,036	11,706	.....	.....	.....
99. The Nasik Government Serrants' Co-operative Bank Ltd.	1,00,157	.....	1,098	.....	.....	.....
100. The Poona District Rupee Co-operative Bank Ltd.	25,365	73,683	.....	7,747	.....	.....
101. The Poona Posts, R. M. S. and Telegraphs Co-operative Credit Society, Ltd.	23,670	33,322	29,560	3,672	.....	.....
102. The Poona Merchants' Co-operative Bank, Ltd.	43,680	1,53,464	.....	4,848	.....	.....
103. The Poona City Municipality Co-operative Society, Ltd.	9,590	14,825	25,800	1,836	.....	.....
104. The Pandharpur Urban Co-operative Bank, Ltd.	29,090	31,484	1,30,531	.....	.....	3,686
105. The Pardi People's Co-operative Bank, Ltd.	35,950	2,51,126	8,412	.....	.....	3,559
106. The Port Trust Labour Union Society Ltd.	15,780	.....	.....	.....	52,965	.....
107. The Preventive Service Co-operative Society, Ltd.	19,754	.....	36,739	.....	.....	.....
108. The Pratap Millhands' Co-operative Bank, Ltd.	23,025	1,72,629	120	.....	.....	.....
109. The Pratap Millhands' Nusan Co-operative Credit and Provident Fund Society, Ltd.	9,993	61,023	104	.....	6,000	.....
110. The Ratnagiri Urban Co-operative Bank, Ltd.	14,742	19,279	1,33,612	.....	18,510	4,525
111. The Ratnagiri District Primary Teachers' Co-operative Credit Society, Ltd.	14,380	81,760	275	.....	.....	405
112. The Raddi Communal Co-operative Bank, Ltd.	56,260	69,408	2,57,310	.....	65,834	16,112
113. The Bander People's Co-operative Bank, Ltd.	24,350	1,88,625	1,80,066	.....	.....	8,890
114. The Rajwade Mandal Co-operative Bank, Ltd.	29,330	41,702	1,67,284	.....	.....	.....
115. The Salt Department Co-operative Credit Society Ltd.	48,010	15,767	.....	.....	.....	.....

† For the purposes of this statement the working capital

A (1)—contd.

23 Reserve Fund	24 Working Capital	25 Profit and loss for the year	26 Usual dividend paid on shares	Most usual Rate of Interest	
				27 On borrowings	28 On lendings
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
769	63,727	1,131	.....	2 to 6	9 $\frac{3}{4}$
4,824	1,06,708	2,137	5	3 to 3 $\frac{1}{2}$	9 $\frac{3}{4}$
16,336	1,17,621	8,311	5 $\frac{1}{2}$	4	9 $\frac{3}{4}$
5,479	1,17,314	1,634	6 $\frac{1}{2}$	1 $\frac{1}{2}$ to 3 $\frac{1}{2}$	9 $\frac{3}{4}$
6,493	1,01,717	4,158	9	3 $\frac{1}{2}$ to 5 $\frac{1}{2}$	.....
6,888	2,08,680	7,335	6	3 to 4 $\frac{1}{2}$	9
4,058	56,509	2,080	7 $\frac{1}{2}$	4 $\frac{1}{2}$ to 6 $\frac{1}{2}$	9 $\frac{3}{4}$
12,958	2,67,719	8,101	3 $\frac{1}{2}$	3 to 4 $\frac{1}{2}$	9
3,830	3,02,877	6,351	6 $\frac{1}{2}$	1 to 3	7 $\frac{1}{2}$ to 9 $\frac{3}{4}$
529	69,374	2,042	.....	6 $\frac{1}{2}$	9
1,696	58,189	4,923	9	2	9 $\frac{3}{4}$
15,868	2,10,651	5,216	.....	.....	.....
3,461	80,584	4,204	.....	.....	.....
13,555	2,09,223	8,162	6 $\frac{1}{2}$	3 $\frac{1}{2}$	9 $\frac{3}{4}$
1,865	98,665	6,498	6 $\frac{1}{2}$	2 $\frac{1}{2}$ to 3	9 $\frac{3}{4}$
26,809	4,91,733	.....	.....	2 $\frac{1}{2}$ to 5 $\frac{1}{2}$	9 $\frac{3}{4}$
9,701	4,11,652	4,997	6 $\frac{3}{4}$	1 to 2 $\frac{1}{2}$	6 $\frac{3}{4}$ to 9
1,761	2,40,074	4,866	.....	.....	.....
2,637	66,414	2,650	7 $\frac{1}{2}$	4 to 5	9 $\frac{3}{4}$

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	Bank and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
116. The Shamrao Vithal Co-operative Bank, Ltd.	1	2,404	18,40,988	56,780	17,39,701	65,808
117. The Saraswat Co-operative Banking Society, Ltd.	1	918	1,84,125	.....	1,32,338	.....
118. The Salsette Catholic Co-operative Society, Ltd.	1	3,405	10,410	.....	14,526	.....
119. The Satara District Local Board Primary Teachers' Co-operative Credit Society, Ltd.	1	1,503	1,90,020	.....	1,40,059	.....
120. The Satara Namdeo Co-operative Bank, Ltd.	1	293	1,23,247	.....	1,23,195	.....
121. The Southern Maratha Urban Co-operative Bank, Ltd., Dharwar.	1	3,552	2,61,928	.....	3,32,418	.....
122. The Siddapur Urban Co-operative Bank, Ltd.	1	249	60,015	.....	55,734	.....
123. The Sirsi Urban Co-operative Bank, Ltd.	1	952	1,82,313	.....	1,63,509	.....
124. The Surat People's Co-operative Bank Ltd.	1	1,444	4,50,525	.....	5,33,509	.....
125. The Sind and Baluchistan Postal Employees Co-operative Credit Society.	1	1,133	1,11,785	.....	98,605	.....
126. The Wai Urban Co-operative Bank.	1	176	1,71,619	.....	1,70,353	.....
127. The West Khandesh Government Servants' Co-operative Society, Ltd.	1	1,106	1,64,422	.....	1,50,405	.....
128. The Zoroastrian Co-operative Urban Bank, Ltd.	1	970	2,41,479	.....	2,78,597	.....
129. The Maharashtra Industrial Co-operative Agency, Ltd.	1	52	7,08,509	.....	7,32,052	.....
130. The Dadar Co-operative Banking Society.	1	208	30,390	.....	18,681	.....
131. The Solapur Laxmi Co-operative Bank Ltd.	1	374	59,944	.....	47,587	.....
Grand Total 1934-35 ...	131	2,09,603	3,96,87,736	25,29,921	3,62,10,626	25,18,836
Grand Total for 1933-34 ...	114	1,59,957	2,86,79,543	19,65,019	2,69,01,117	19,20,159

*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			Sale of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which over due*	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.
7,82,661	92,780	...	37,24,952	.....	77,299	...	...	27,135
1,59,512	14,774	...	17,32,324	.....	.....	...	...	4,884
82,224	...	...	53,646	.....	.....	...	...	864
1,59,538	2,806	...	65,105	.....	.....	...	...	3,544
97,138	37,720	...	3,22,954	.....	.....	...	...	5,856
5,65,001	3,54,013	...	16,43,249	.....	.....	...	...	19,491
42,018	6,829	...	90,420	.....	.....	...	...	1,386
3,55,986	1,01,977	...	3,89,667	.....	.....	...	...	6,244
5,28,025	2,50,978	...	1,66,32,682	.....	.....	...	...	29,749
75,741	2,527	...	58,550	.....	.....	...	...	2,792
74,348	6,497	...	1,26,319	.....	.....	...	...	985
1,65,670	2,650	...	85,184	.....	62,500	...	...	4,139
72,106	32,717	...	6,00,603	8,641	.....	...	...	11,097
2,14,704	...	...	15	.....	.....	...	...	3,304
34,839	2,873	...	7,74,408	.....	.....	...	...	1,564
44,546	10,570	...	65,595	6,340	.....	...	...	1,385
3,29,72,167	38,60,196	2,97,467	14,16,05,862	30,61,524	3,65,646	...	...	8,06,686
2,92,37,497	34,93,895	2,26,200	10,05,57,181	28,07,157	2,49,942	1	...	5,75,603

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	Other Funds
		18	19	20	21	22
1	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
116. The Shamrao Vithal Co-operative Bank, Ltd.	72,330	10,14,810	5,76,232	25,806	.....	.....
117. The Saraswat Co-operative Banking Society, Ltd.	29,238	1,93,551	36,516	.....	.....	4,844
118. The Salsette Catholic Co-operative Society, Ltd.	23,569	61,817	.....	.....	.....	.....
119. The Satara District Local Board's Primary Teachers' Co-operative Credit Society, Ltd.	56,350	43,959	48,848	.....	.....	.....
120. The Satara Namdeo Co-operative Bank, Ltd.	18,381	5,409	1,24,258	3,914	.....	.....
121. The Southern Maratha Urban Co-operative Bank, Ltd. Dharwar.	98,213	4,05,788	2,18,626	3,678	.....	45,807
122. The Siddapur Urban Co-operative Bank, Ltd.	6,955	44,543	13,710	.....	.....	63
123. The Sirsi Urban Co-operative Bank, Ltd.	27,930	1,42,263	2,31,233	.....	.....	23,448
124. The Surat People's Urban Co-operative Bank Ltd.	2,26,720	7,96,490	9,84,180	1,05,680	.....	23,193
125. The Sind and Baluchistan Postal Employees Co-operative Credit Society.	49,929	10,950	14,450	.....	.....	.....
126. The Wai Urban Co-operative Bank.	14,825	21,386	34,611	.....	.....	.....
127. The West Khandesh Government Servants' Co-operative Society, Ltd.	33,224	3,17,530	1,605	.....	.....	.....
128. The Zoroastrian Co-operative Urban Bank, Ltd.	89,775	2,18,336	1,376	.....	8,641	6,393
129. The Maharashtra Industrial Co-operative Agency, Ltd.	3,590	14,056	6,873	1,376	1,97,032	.....
130. The Dadar Co-operative Banking Society, Ltd.	9,035	35,711	.....	.....	4,239	460
131. The Sholapur Laxmi Co-operative Bank Ltd.	11,210	5,323	32,576	.....	.....	.....
Grand Total for 1934-35 ...	76,67,477	2,36,52,793	1,15,18,567	4,23,327	10,35,264	14,76,804
Grand Total for 1933-34 ...	67,07,816	2,21,83,975	1,06,99,315	1,81,979	8,29,196	.....

* 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.
1,33,725	18,22,903	23,635	6½	2½ to 3	5¾
5,800	2,69,949	5,437	6½	.....	6 to 10
5,161	90,547	383	6½	6½	7½
6,185	1,55,342	8,057	6½	4½ to 6½	9½
8,828	1,60,790	-4,961	.....	4 to 5	9¾
82,510	8,54,922	16,219	5	1½ to 4½	9¾
859	66,190	656	5	1 to 5	9¾
29,835	4,54,709	7,025	7½	1½ to 4½	9¾
54,666	21,90,329	25,418	7½	3 to 3½	5½ to 7½
6,125	81,464	4,007	6	4½	8
11,038	81,860	5,698	6	4 to 4½	9¾
8,901	3,60,660	6,618	.....	.....	.....
3,751	3,28,262	3,883	3	3	10
1,331	2,24,258	616	6½	.....	8 to 9
1,866	51,311	839	3¾	3½	9¾
1,190	50,208	2,891	7½	4 to 5½	10
25,59,154	4,83,53,376	11,60,353	.....	.....	.....
27,93,423	4,38,95,704	8,60,276	.....	.....	.....

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

STATEMENT
Operations of

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—Agricultural Credit, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
Abmedabad ...	81	4,370	1,00,295	.....	1,05,762	.....
Kaira ...	100	8,263	24,006	252	35,982	267
Panch Maháls ...	176	7,600	48,718	9	87,379	6
Broach ...	159	7,285	4,67,766	.....	3,27,417	31
Surat ...	141	7,069	2,04,797	406	2,48,693	385
Dhárwár ...	454	29,594	4,78,681	.....	9,09,731	.....
Belgaum ..	194	16,942	5,01,588	.....	7,29,648	.....
Bijápur ...	168	10,214	1,34,126	.....	2,35,340	.....
Kánara ...	93	8,097	2,33,207	.....	3,03,314	.....
Kolába ...	60	1,952	33,768	.....	32,645	.....
Ratnágiri ...	39	3,487	62,156	.....	59,715	.....
Thána ...	113	4,566	2,39,403	.....	2,65,528	.....
Násik ...	238	8,601	1,66,068	.....	1,96,169	.....
East Khándesh ...	516	25,884	18,45,732	.....	15,89,029	.....
West Khándesh ...	288	13,068	8,94,123	.....	10,65,646	.....
Poona ...	173	11,676	2,88,299	2,000	4,57,499	3,500
Sátára ...	299	17,691	16,52,356	.....	18,10,959	.....
Sholápur ...	167	10,830	4,04,836	18,660	4,06,572	11,939
Ahmednagar ...	120	4,421	1,70,512	180	2,37,098	.....
Hyderabad ...	226	6,258	27,194	399	1,10,872	100
Nawábsháh ...	120	3,558	9,242	.....	50,910	.....
Karáchi ...	78	2,088	73,890	110	91,241	67
Daðu ...	50	1,362	9,187	123	19,791	548
Sukkur ...	91	2,602	10,662	.....	28,972	.....
Lárkána ...	138	3,754	41,956	85	51,724	30
Thor and Párkar ...	168	4,116	12,037	.....	68,346	.....
Upper Sind Frontier ...	5	149	36	.....	88	.....
Total, Unlimited ...	4,445	225,699	81,34,633	32,424	95,09,070	16,872

B—1934-35.

Agricultural 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.
4,12,386	2,62,646	1,087	19,176	1,15,664	100	.....	.....
3,27,884	2,56,551	4,400	11,537	22,273	252	.....	.....
4,67,062	2,20,017	13	12,732	41,909	73	.....	.....
10,99,300	3,84,973	.....	76,191	2,46,458	.....	.....	.....
8,21,137	3,80,180	2,625	94,532	58,217	57	.....	.....
32,76,709	18,56,074	.....	1,40,059	3,51,651	10,102	.....	.....
15,98,929	7,78,002	290	1,09,837	1,63,212	.....	.....	.....
10,36,170	5,43,706	.....	18,373	1,15,424	.....	7	.....
6,96,304	3,25,953	.....	64,733	19,950	5,925	.....	.....
84,167	49,069	.....	1,008	30,082	.....	.....	.....
1,36,036	65,435	.....	17,662	190	.....	.....	.....
4,08,651	1,45,509	.....	33,337	1,72,302	432	.....	.....
14,52,765	12,43,165	.....	15,117	2,55,706	.....	.....	.....
46,40,927	27,98,768	.....	1,13,380	18,31,136	7,152	.....	.....
26,08,861	14,04,947	492	35,740	9,61,633	2,892	.....	.....
19,94,776	1,60,773	.....	47,675	4,91,320	.....	.....	.....
22,08,606	8,14,971	.....	1,10,580	13,96,409	941	.....	.....
11,61,463	6,71,274	9,121	81,665	2,15,621	21,139	.....	.....
7,46,812	5,34,251	3,599	7,063	2,23,422	914	.....	.....
14,60,472	3,20,653	1,239	2,239	5,868	3,194	.....	.....
6,18,182	1,29,500	4,359	6,699	4,891	.....	.....	.....
6,52,909	1,06,767	156	13,348	76,772	180	.....	.....
1,86,258	47,713	1,258	282	10,830	31	.....	.....
4,91,104	74,903	.....	1,192	12,842	.....	.....	.....
8,33,585	1,89,172	55	.....	26,915	25	.....	.....
10,48,677	3,03,631	1,610	327	6,400	.....	.....	.....
17,637	.....	.....	.....	284	.....	.....	.....
3,04,86,570	1,56,05,592	30,334	10,34,834	68,62,781	53,406	7	.....

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			
<i>Class I—Agricultural Credit, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Ahmedabad ...	14,411	49,222	70,410	53,126	.....
Kaira ...	13,141	18,551	84,323	50,477	393
Panch Mahals ...	14,886	16,293	1,48,750	12,564	263
Broach ...	31,484	2,97,195	87,516	42,571	.....
Surat ...	25,972	32,997	1,94,514	1,59,845	557
Dharwar ...	1,32,592	4,00,173	3,38,516	5,82,182	9,650
Belgaum ...	63,665	1,50,622	2,50,469	3,24,362	3,783
Bijapur ...	37,906	1,54,860	53,001	62,122	423
Kanara ...	24,207	1,00,721	1,26,561	2,57,010	6,917
Kolaba ...	2,381	12,145	10,790	1,925	295
Ratnagiri ...	4,366	8,177	30,552	43,418	.....
Thana ...	10,519	44,882	31,026	85,098	1,365
Nasik ...	38,855	71,725	2,00,107	24,102	2,684
East Khandesh ...	1,26,848	34,115	11,90,111	59,198	9,557
West Khandesh ...	74,105	92,255	4,41,734	30,826	4,262
Poona ...	64,136	30,255	3,01,702	1,18,661	77,704
Satara ...	79,029	77,719	5,83,645	1,65,199	69,144
Sholapur ...	47,494	18,179	2,05,536	1,19,018	10,331
Ahmednagar ...	30,929	51,767	61,257	23,706	43,142
Hyderabad ...	29,642	3,98,491	2,565	1,542	7,633
Nawabshah ...	9,648	1,64,988	10,091	8,611	4,014
Karachi ...	12,966	1,17,281	1,734	146	57
Dadu ...	5,468	46,945	380	477	1,135
Sukkur ...	9,312	90,555	2,856	3,438	.....
Larkana ...	10,617	2,05,947	7,635	405	94
Thar and Parkar ...	11,687	2,35,980	6,508	21,925	3,380
Upper Sind Frontier ...	169	2,040	610	.....	.....
Total, Unlimited ...	9,26,427	29,16,480	44,43,699	22,55,954	2,05,773

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.
2,30,409	925	91,507	4,88,599	-7,819	.....	3 to 6½	9½ to 10½
1,87,743	.....	97,489	4,38,976	-6,895	.....	4½ to 6½	9½ to 12½
1,98,280	93	1,15,739	4,91,982	31,475	.....	6½ to 8	9½ to 12½
4,76,954	28,747	2,76,606	12,09,689	60,523	.....	4½ to 7	9½ to 12½
3,08,144	.....	2,24,073	9,20,230	23,013	.....	3½ to 6½	7½ to 12½
15,47,190	.....	10,77,248	39,54,959	117,797	.....	5	9½
4,88,642	.....	5,37,599	17,59,477	39,978	.....	.....	.....
5,49,791	.....	3,42,942	11,63,139	23,131	.....	.....	.....
98,664	.....	1,59,124	7,49,017	37,830	.....	.....	.....
46,013	.....	13,383	84,551	2,065	.....	6½	9½
5,129	.....	51,383	1,38,659	5,975	.....	6½	12½
2,33,120	.....	70,020	4,66,111	8,253	.....	6½	10½
12,08,231	.....	1,88,762	16,95,611	39,871	.....	6½	10½
31,42,413	9,100	10,32,424	54,76,918	34,818	.....	6½	9½ to 12½
16,56,061	.....	5,72,350	27,97,488	1,10,590	.....	6½	9½ to 12½
15,27,351	.....	6,49,380	27,05,053	68,270	.....	6½	10½
11,74,540	.....	3,87,480	24,07,727	67,656	.....	7	12½
3,80,767	.....	5,38,959	12,72,790	+91,268	.....	7½	12½
5,07,137	.....	2,02,682	8,88,691	+81,775	.....	7½	12½
10,59,232	24,967	1,75,230	16,69,660	+12,619	5 to 7½	4 to 8	9½ to 10½
4,02,624	441	1,25,134	7,15,903	-7,197	4 to 6½	6 to 8	8 to 10½
5,19,857	.....	69,944	7,09,019	-6,066	.....	8	10½
1,58,115	327	9,673	2,16,442	-5,753	3½ to 7½	4 to 8	10½
3,31,428	1,966	1,13,744	5,43,587	-17,693	.....	6 to 8	8 to 10½
5,55,732	351	1,58,744	9,28,908	-7,079	.....	6 to 8	10½
7,51,558	35,605	1,12,457	11,67,413	+582	.....	6 to 8	10½
9,378	.....	7,967	19,995	-937	.....	8	10½
1,77,54,523	1,02,523	74,02,043	3,50,80,994	+8,54,059	.....	.....	.....

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—Agricultural Credit, Limited.</i>			Rs.	Rs.	Rs.	Rs.
Kaira	1					Not
Broach	1	394	13,935	.....	5,977	.....
Surat	1					Not
Dharwar	9	94	21,475	.....	10,580	.....
Belgaum	1					Not
N. Kanara	9	340	9,555	.....	10,703	.....
Nasik	1					Not
East Khandesh	2	154	2,600	.....	4,352	.....
West Khandesh	1					Not
Poona	1					Not
Satara	1					Not
Sholapur	9	233	17,446	.....	16,499	.....
Hyderabad	1	95	67,390	3,455	15,679	.....
Sukkur	1	100	75,454	.....	41,990	.....
Larkana	1	203	92,312	.....	87,593	.....
Thar and Parkar	1	257	1,36,150	5,57,686	1,36,534	5,35,893
Total	20	1,759	3,16,217	5,61,171	3,29,907	5,35,893
Total, Class I, Agricultural Credit, Unlimited	4,445	9,25,699	81,34,633	92,424	95,09,070	16,872
Total, Class I, Agricultural Credit, Limited	20	1,759	3,16,217	5,61,171	3,29,907	5,35,893
Grand Total of Class I, Agricultural Credit, Unlimited and Limited	4,455	9,27,458	84,50,850	5,83,595	98,38,977	5,52,765
<i>Class II—Purchase, Purchase and Sale, Unlimited.</i>						
Dharwar	1	425	506	.....	.....	.....
East Khandesh	1	34	.....	.....	33	.....
Total, Unlimited	2	459	506	.....	33	.....
<i>Class II—Purchase, Purchase and Sale, Limited.</i>						
Dharwar	8	419	958	.....	1,354	.....
Belgaum	1	43	966	.....	193	.....
Thana	4	276	33,700	.....	22,561	.....
Nasik	3	154	2,065	.....	6,488	.....
East Khandesh	13	3,726	.....	.....	.....	.....
West Khandesh	1	58	.....	.....	.....	.....

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.
commenced	work.	.....	.....	14,072	.....	.....	.....
1,01,495	1,904	.....	.....	.....	.....	.....	.....
commenced	work.	.....	.....	21,425	.....	.....	.....
1,49,174	5,289	.....	.....	.....	.....	.....	.....
commenced	work.	.....	3,076	.....	.....	.....	.....
17,859	7,021	.....	.....	.....	.....	.....	.....
commenced	work.	.....	.....	2,600	.....	.....	.....
1,41,158	5,417	.....	.....	.....	.....	.....	.....
commenced	work.	.....	.....	.....	.....	.....	.....
commenced	work.	.....	.....	.....	.....	.....	.....
commenced	work.	.....	.....	.....	.....	.....	.....
47,534	24,823	.....	4,430	2,200	.....	.....	.....
51,710	15,066	.....	2,98,398	.....	.....	.....	.....
2,96,747	73,925	.....	17,45,355	12,32,082	.....	.....	.....
3,56,344	89,977	.....	29,58,417	50,000	.....	.....	.....
5,49,698	94,401	78,772	5,18,673	2,91,388	.....	.....	.....
17,11,709	2,99,853	78,772	58,28,354	16,13,767	.....	.....	.....
3,04,86,570	1,56,05,592	30,334	10,34,834	68,62,781	53,408	7	.....
17,11,709	2,99,853	78,772	58,28,354	16,13,767	.....	.....	.....
3,21,98,279	1,59,05,445	1,09,106	68,63,188	84,76,548	53,408	7	.....
1,050	619	.....	.....	.....	532	725	.....
619	.....	.....	2	.....	.....	.....	.....
1,669	619	.....	3	.....	532	725	.....
945	581	.....	1,023	400	3,076	7,511	.....
470	.....	.....	1,281	.....	.....	1,339	.....
20,878	.....	.....	5,635	10,833	.....	4,616	10,563
51,990	397	.....	.....	79,089	.....	130	.....
.....	.....	.....	1,445	400	.....	.....	.....
.....	.....	.....	46	.....	.....	.....	.....

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—Agricultural Credit, Limited.</i>	Rs.	Rs.	Rs.	Rs.	Rb.
Kaira					Not
Broach	1,910	7,360	.....	.....	.....
Surat					Not
Dharwar	2,788	9,155	.....	.....	.....
Belgaum					Not
N. Kanara	860	5,105	7,633	4,467	.....
Nasik					Not
East Khandesh	1,335	8,325	3,725	.....	.....
West Khandesh					Not
Poona					Not
Satara					Not
Sholapur	1,811	8,340	8,656	27,718	.....
Hyderabad	5,810	17,900	4,733	53,790	.....
Sukkur	8,385	82,000	3,08,637	5,980	.....
Larkana	11,603	1,12,800	7,399	4,31,814	61,559
Thar and Parkar	11,603	1,62,800	1,10,545	2,21,433	.....
Total ...	46,104	4,13,785	4,51,308	7,74,602	61,559
Total, Class I, Agricultural Credit, Unlimited ...	9,26,427	29,16,480	44,43,699	22,55,954	2,05,773
Total, Class I, Agricultural Credit, Limited ...	46,104	4,13,785	4,51,308	7,74,602	61,559
Grand Total, of Class I, Agricultural Credit, Unlimited and Limited.	9,72,531	33,30,265	48,95,007	30,30,556	2,67,332
<i>Class II—Purchase, Purchase and Sale, Unlimited.</i>					
Dharwar	291	.....	72	.....	.....
East Khandesh	3	.....	103	.....	.....
Total, Unlimited ...	294	.....	175	.....	.....
<i>Class II—Purchase, Purchase and Sale, Limited.</i>					
Dharwar	258	4,170	259	.....	223
Belgaum	93	1,300	.....	23	.....
Thana	1,455	8,365	11,341	.....	427
Nasik	6,139	9,565	203	156	.....
East Khandesh	15,954	.....	242	7	.....
West Khandesh	464	.....	.....	46	.....

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.
commenced 1,02,397	work.	129	1,09,886	63	.....	7	7-8
commenced 1,65,306	work.	3,924	1,78,385	-829	.....	.....	.....
commenced	work.	8,377	25,572	+805	.....	.....	.....
commenced 1,41,164	work.	2,370	1,55,584	+472	.....	6½	7-8
commenced	work.	14,042	60,256	-364	.....	6	9½
commenced 1,500	work. ....	.....	1,06,423	-3,933	.....	4-6	9½
17,566	.....	23,239	4,36,842	16,572	4	3-5	10
1,21,903	.....	36,043	6,49,676	12,276	4½	3-5	9-10½
.....	.....	1,13,619	7,30,300	29,224	5	4½ to 6	6½
5,49,856	.....	2,01,743	24,52,853	+55,886	.....	.....	.....
1,77,54,523	1,02,522	74,02,043	3,50,50,994	8,54,069	.....	.....	.....
5,49,856	.....	2,01,743	24,52,853	55,886	.....	.....	.....
1,83,04,379	1,02,522	76,03,786	3,76,33,847	9,09,555	.....	.....	.....
.....	.....	4,449	4,521	+403	.....	.....	.....
270	.....	361	734	-18	.....	6½	10½
270	.....	4,810	5,255	390	.....	.....	.....
400	.....	2,597	7,654	547	.....	.....	.....
.....	.....	830	2,053	118	.....	.....	.....
3,175	.....	12,289	36,597	274	6½	6½	9½
50,887	.....	2,656	63,467	-1,352	6	.....	10½
.....	.....	.....	249	-978	.....	.....	.....
.....	.....	.....	46	+447	.....	.....	.....

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.
<i>Class II—Purchase, Purchase and Sale, Limited—contd.</i>						
Poona ...	5	239	1,218	128	979	.....
Satara ...	5	121	155	.....	766	.....
Sholapur ...	6	206	.....	.....	.....	.....
Ahmednagar ...	7	351	15,800	.....	14,719	.....
Hyderabad ...	3	905	1,80,579	.....	1,32,792	.....
Total ...	54	6,503	2,34,241	128	1,79,852	.....
Total, Class II, Purchase, Purchase and Sale, Unlimited ...	2	459	505	.....	33	.....
Total, Class II, Purchase, Purchase and Sale, Limited ...	54	6,503	2,34,241	128	1,79,852	.....
Grand Total of Class II, Purchase, Purchase and Sale, Unlimited and Limited ...	56	6,962	2,34,747	128	1,79,885	.....
<i>Class III—Production, Unlimited.</i>						
Dharwar ...	12	423	.....	.....	12	.....
Belgaum ...	2	95	.....	.....	.....	.....
Bijapur ...	1	16	.....	.....	.....	.....
Total, Class III, Production, Unlimited ...	15	534	.....	.....	12	.....
<i>Class III—Production, Limited.</i>						
Thana ...	2	133	.....	.....	.....	.....
Total, Class III, Production, Limited ...	2	133	.....	.....	.....	.....
Total, Class III, Production, Unlimited ...	15	534	.....	.....	12	.....
Total, Class III, Production, Limited ...	2	133	.....	.....	.....	.....
Grand Total of Class III, Production, Unlimited and Limited ...	17	667	.....	.....	12	.....

* 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.
3,897	3,257	1,773	131	518	.....	.....	.....
3,691	3,569	.....	144	93	.....	976	.....
.....
62,795	.....	.....	314	1,76,958	.....	18,087	4,19,115
2,28,027	93,186	.....	2,44,239	.....	.....	593	.....
3,72,623	41,010	1,773	2,54,458	2,68,291	3,076	33,245	4,29,678
1,669	619	.....	3	.....	532	725	.....
3,72,623	41,010	1,773	2,54,458	2,68,291	3,076	33,245	4,29,678
3,74,292	41,629	1,773	2,54,461	2,68,291	3,608	33,970	4,29,678
49	.....	.....	30	.....	.....	.....	.....
.....	.....	.....	302	.....	.....	.....	.....
49	.....	.....	332	.....	.....	.....	.....
.....	.....	.....	6	.....	21	.....	.....
.....	.....	.....	6	.....	21	.....	.....
49	.....	.....	332	.....	.....	.....	.....
.....	.....	.....	6	.....	21	.....	.....
49	.....	.....	338	.....	21	.....	.....

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
	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Class II—Purchase, Purchase and Sale, Limited—contd.</i>					
Poona ...	765	8,615	1,289	1,858	12,568
Sátára ...	238	2,375	252	451	33
Sholapur ...	827	5,236	355	2,872	1,300
Ahmednagar ...	6,471	14,018	438	45,719	.....
Hyderabad ...	4,773	81,407	1,79,523	1,23,966	240
Total ...	37,236	1,35,010	1,93,902	1,75,078	14,796
Total, Class II, Purchase, Purchase and Sale, Unlimited ...	294	.....	175	.....	.....
Total, Class II, Purchase, Purchase and Sale, Limited ...	37,236	1,35,010	1,93,902	1,75,078	14,796
Grand Total of Class II, Purchase, Purchase and Sale, Unlimited and Limited ...	37,530	1,35,010	1,94,077	1,75,078	14,796
<i>Class III—Production, Unlimited.</i>					
Dharwar ...	1,366	.....	10	18	400
Belgaum ...	662	.....	.....	.....	.....
Bijapur ...	123	.....	114	188	.....
Total, Class III, Production, Unlimited ...	2,151	.....	124	206	400
<i>Class III—Production, Limited.</i>					
Thana ...	235	.....	163	.....	.....
Total, Class III, Production, Limited ...	235	.....	163	.....	.....
Total, Class III, Production, Unlimited ...	2,151	.....	124	206	400
Total, Class III, Production, Limited ...	235	.....	163	.....	.....
Grand Total of Class III, Production, Unlimited and Limited ...	2,386	.....	287	206	400

* 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.
10,522	2,978	2,532	40,362	- 1,941	.....	.....	.....
422	.....	2,187	5,700	113	.....	.....	.....
.....	.....	825	10,647	+ 2,167	7½	.....	.....
18,374	.....	10,199	88,748	8,100	4	.....	.....
.....	.....	18,031	4,03,167	8,742	.....	.....	.....
83,760	2,978	52,116	6,57,690	16,237	.....	.....	.....
270	.....	4,810	5,255	+ 390	.....	.....	.....
83,780	2,978	52,146	6,57,690	+ 16,237	.....	.....	.....
84,050	2,978	56,966	6,62,945	+ 16,627	.....	.....	.....
.....	.....	6,932	7,360	- 90	.....	.....	.....
.....	.....	1,497	1,497	- 130	.....	.....	.....
.....	.....	.....	302	- 111	.....	.....	.....
.....	.....	8,429	9,159	- 250	.....	.....	.....
.....	.....	645	808	- 464	.....	.....	.....
.....	.....	645	808	- 464	.....	.....	.....
.....	.....	8,429	9,159	- 250	.....	.....	.....
.....	.....	645	808	- 464	.....	.....	.....
.....	.....	9,074	9,967	- 714	.....	.....	.....

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	1	29	.....	.....	.....	.....
Belgaum	2	32	6,550	.....	6,928	.....
West Khandesh	1	30	2,100	.....	2,059	.....
Total ...	4	91	8,650	.....	8,987	.....
Total, Class IV—Production and Sale, Unlimited.	4	91	8,650	.....	8,987	.....
Total, Class IV, Production and Sale, Limited...	73	16,162	56,34,131	1,10,979	55,58,929	1,23,285
Grand Total of Class IV—Production and Sale, Unlimited and Limited.	77	16,253	56,42,781	1,10,979	55,67,916	1,23,285
<i>Class IV—Production and Sale, Limited.</i>						
Kaira	1	81	21,826	.....	21,322	.....
Panch Mahals Division	2	303	26,349	.....	7,552	2
Broach Division	4	802	6,71,989	.....	6,65,184	25,260
Surat	20	4,926	16,30,421	41,025	16,19,573	29,020
Ratnagiri	2	29	.....	.....	.....	.....
Dharwar	9	5,750	20,30,089	.....	20,77,999	.....
Belgaum	5	704	1,70,716	.....	1,63,173	.....
Bijapur	3	329	30,702	.....	35,152	.....
Kanara	3	616	.....	.....	.....	.....
East Khandesh	3	749	1,61,261	.....	1,42,638	.....
West Khandesh	1	264	5,23,003	.....	5,12,001	.....
Poona	2	116	.....	.....	.....	.....
Satara	1	89	.....	.....	.....	.....
Sholapur	3	383	70,071	.....	41,240	.....
Hyderabad	4	206	1,558	.....	2,015	.....
Nawabshah	2	87	.....	.....	104	.....
Karachi	2	291	8,700	69,954	4,486	69,003
Sukkur	3	282	1,83,115	.....	1,57,802	.....
Larkana	1	24	1,03,430	.....	1,05,826	.....
Thar and Parkar	1	43	.....	.....	.....	.....
Upper Sind Frontier	1	118	921	.....	2,503	.....
Total, Class IV—Production and Sale, Limited...	73	16,162	56,34,131	1,10,979	55,58,929	1,23,285

* 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.
3,546	3,546	.....	78	173	.....	.....	.....
6,699	72	.....	4,289	6,500	.....	.....	.....
1,001	.....	.....	804	.....	.....	.....	9,350
11,246	3,618	.....	5,171	6,673	.....	.....	9,350
11,246	3,618	.....	5,171	6,673	.....	.....	9,350
8,70,690	2,07,609	15,939	5,59,522	19,05,758	1,58,241	1,02,376	1,32,545
8,81,936	2,11,227	15,939	5,64,693	19,12,431	1,58,241	1,02,376	1,41,895
8,909	.....	.....	2,477	.....	.....	.....	.....
24,608	541	.....	42,023	.....	.....	.....	1,20,080
25,631	.....	3,250	98,135	.....	26,982	.....	.....
80,588	2,426	12,025	2,80,304	4,50,449	15,708	.....	.....
.....
2,15,764	10,189	.....	20,158	7,56,797	1,03,519	99,043	1,930
44,834	11,662	.....	3,312	30,183	12,032	.....	263
14,651	3,424	.....	.....	5,564	.....	3,333	10,273
.....	.....	.....	2,059	2,590	.....	.....	.....
59,852	22,582	.....	24,095	93,338	.....	.....	.....
41,995	5,348	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	4,84,234	.....	.....	.....
.....	.....	.....	.....	28,888	.....	.....	.....
43,202	5,007	.....	.....	53,805	.....	.....	.....
24,290	14,250	664	.....	.....	.....	.....	.....
4,744	4,744	.....	.....	.....	.....	.....	.....
35,602	20,489	.....	.....	.....	.....	.....	.....
1,39,701	628	.....	86,928	.....	.....	.....	.....
4,756	4,756	.....	31	.....	.....	.....	.....
3,528	3,528	.....	.....	.....	.....	.....	.....
98,035	98,035	.....	.....	.....	.....	.....	.....
8,70,690	2,07,609	15,939	5,59,522	19,05,758	1,58,241	1,02,376	1,32,545

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 ...	81	.....	618	1,712	.....
Belgaum ...	1,300	1,692	493	.....	.....
West Khandesh ...	1,156	.....	982	600	.....
Total ...	2,536	1,692	2,093	2,312	.....
Total, Class IV—Production and Sale, Unlimited.	2,536	1,692	2,093	2,312	.....
Total, Class IV, Production and Sale, Limited...	1,27,196	5,35,478	2,17,766	1,02,127	62,359
Grand Total of Class IV—Production and Sale, Unlimited and Limited.	1,29,732	5,37,170	2,19,859	1,04,439	62,359
<i>Class IV—Production and Sale, Limited.</i>					
Kaira ...	297	2,820	4,158	3,128	.....
Panch Mahals Division ...	1,165	4,119	2,503	12,242	6,730
Broach Division ...	5,822	28,240	4,569	3	8,798
Surat ...	30,139	1,91,957	79,996	18,142	2,841
Ratnagiri ...	33	600	.....	.....	.....
Dharwar ...	33,719	99,920	10,142	16,484	24,613
Belgaum ...	5,077	12,070	3,646	15	1,940
Bijapur ...	3,671	7,320	3,278	1,328	.....
Kanara ...	2,835	5,599	61	5,582	2,300
East Khandesh ...	8,708	20,030	15,125	.....	.....
West Khandesh ...	7,470	33,140	.....	.....	.....
Poona ...	8,758	42,190	.....	2,175	14,428
Satara ...	3,951	8,900	.....	.....	.....
Sholapur ...	2,567	12,660	29	1,366	.....
Hyderabad ...	640	14,174	1,670	.....	.....
Nawabshah ...	102	1,293	65	154	709
Karachi ...	4,164	5,478	.....	.....	.....
Sukkur ...	4,278	26,463	91,919	30,035	.....
Larkana ...	892	2,220	31	.....	.....
Thar and Parkar ...	.....	2,715	.....	.....	.....
Upper Sind Frontier ...	2,908	13,550	684	11,473	.....
Total, Class IV—Production and Sale, Limited.	1,27,196	5,35,478	2,17,766	1,02,127	62,359

* 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.
2,244	169	4,743	-173	3	6½	9½
6,400	8,685	+309	.....	.....	.....
.....	360	3,333	5,275	-252	.....	6½	12½
8,644	360	3,502	18,603	-116	.....	.....	.....
8,644	360	3,502	18,603	-116	.....	.....	.....
4,86,794	3,42,084	17,46,608	+65,005	.....	.....	.....
4,95,438	360	3,45,566	17,65,211	64,689	.....	.....	.....
.....	1,427	11,533	+151	5	4½ to 5½	9½
.....	265	25,849	+125	6	5 to 6	9½
.....	4,961	46,571	+7,100	5 to 7½	1 to 5	5 to 9½
6,680	92,321	3,91,937	+29,931	6½ to 7½	3 to 6½	7 to 9½
.....	42	642	+79	.....	.....	.....
1,17,878	1,48,434	4,17,471	+18,736	.....	.....	.....
32,845	20,730	71,246	+189	.....	.....	.....
12,420	5,499	29,845	+1,588	.....	.....	.....
.....	10,697	24,239	+782	.....	.....	.....
43,798	8,558	87,511	+980	.....	6½	9½
28,205	4,452	65,794	+1,697	.....	.....	.....
49,684	8,602	1,17,079	+5,050	4	.....	.....
13,130	22,030	-856	.....	.....	.....
41,590	2,268	57,913	+956	3½	.....	.....
12,538	1,177	29,559	-774	.....	.....	.....
3,708	70	5,969	-195	.....	.....	.....
38,841	9,844	54,163	-4,993	.....	.....	.....
257	18,270	1,66,964	+9,650	.....	.....	.....
150	1,255	3,686	+1,369	.....	.....	.....
871	951	4,547	.....	.....	.....	.....
84,199	2,231	1,12,037	-6,974	.....	.....	.....
4,86,794	3,42,064	17,46,608	+65,005	.....	.....	.....

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.
<i>Class VI—Other Forms, Unlimited.</i>						
Dharwar ...	13	1,707	...	...	1,683	...
Belgaum ...	1	7	...	...	...	...
Kanara ...	5	334	...	...	62	...
Thana ...	1	10	...	...	122	...
West Khandesh ...	1	84	...	...	...	...
Total ...	21	2,142	...	...	1,867	...
Total, Class VI, Other Forms, Unlimited ...	21	2,142	...	...	1,867	...
Total, Class VI, Other Forms, Limited ...	94	47,217	13,482	...	17,571	...
Grand Total of Class VI, Other Forms, Unlimited and Limited ...	115	49,359	13,482	...	19,438	...
<i>Class VI—Other Forms, Limited.</i>						
Kaira ...	2	181	...	...	...	...
Surat ...	2	351	27	...	62	...
Dharwar ...	9	930	...	...	164	...
Belgaum ...	5	1,263	...	...	...	...
Bijapur ...	1	1,701	...	...	...	...
Kanara ...	4	1,209	...	...	...	...
Thana ...	4	610	944	...	1,725	...
Nasik ...	6	1,821	9,913	...	12,256	...
Ratnagiri ...	6	2,954	...	...	...	...
Kolaba ...	2	210	...	...	...	...
East Khandesh ...	12	19,158	...	...	...	...
West Khandesh ...	8	9,172	2,598	...	3,374	...
Poona ...	2	157	...	...	...	...
Satara ...	13	2,187	...	...	...	...

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

B—contd.

Loans due by			Loans and Depsbits 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.
16,050	11,159	...	21	...	...	...	...
...
5,190	5,190	...	951	...	...	...	...
254	120	...	2	...	...	...	...
...	...	...	...	354	...	...	...
21,494	16,469	...	1,004	354	...	...	...
21,494	16,469	...	1,004	354	...	...	...
28,526	4,029	5,161	6,725	...	...	54,038	5,649
45,020	20,498	5,161	7,729	354	...	54,038	5,649
...
37	37	...	...	...	...	...	...
815	815	...	...	...	...	468	...
...
...
...
14,901	...	...	338	...	...	...	...
4,506	...	...	2,599	...	...	31,233	2,599
...	...	...	2	...	...	627	...
...	...	...	...	...	...	26	...
...	...	5,161	823	...	...	2,332	...
3,177	3,177	...	339	...	...	15,161	...
...	...	...	11	...	...	451	...
...	...	...	...	...	...	3,750	3,050

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
	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Class VI—Other Forms, Unlimited.</i>					
Dharwar	1,074	34,580	628	—	—
Belgaum	—	270	—	—	—
Kanara	94	2,038	1,745	2,000	—
Thana	9	2,545	—	2	—
West Khandesh	4	—	—	—	—
Total	1,151	39,433	2,373	2,002	—
Total, Class VI, Other Forms, Unlimited	1,151	39,433	2,373	2,002	—
Total, Class VI, Other Forms, Limited	1,07,274	6,524	15,502	16,735	5,107
Grand Total of Class VI, Other Forms, Unlimited and Limited	1,08,425	45,957	17,875	18,737	5,107
<i>Class VI—Other Forms, Limited.</i>					
Kaira	2,533	—	12,000	—	—
Surat	2,733	—	—	1,655	—
Dharwar	7,036	5,120	562	—	80
Belgaum	5,263	—	—	519	—
Bijapur	5,428	—	—	—	—
Kanara	1,375	—	—	—	—
Thana	1,724	1,360	110	5,975	—
Nasik	10,933	—	2,760	1,929	—
Ratnagiri	2,976	—	3	1	—
Kolaba	269	—	—	—	—
East Khandesh	34,733	—	16	2,997	—
West Khandesh	15,709	—	48	1,336	—
Poona	1,655	—	1	243	5,027
Satara	11,473	—	—	—	—

* 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.
11,349	124	1,421	48,102	+369	...	...	...
...	...	...	270	6	...	...	...
1,050	4,623	7,285	18,741	+755	...	...	...
...	...	49	2,596	15	...	...	...
1,540	...	4,519	6,059	+25	...	...	...
13,939	4,747	13,274	75,768	1,170	...	...	...
13,939	4,747	13,274	75,768	1,170	...	...	...
3,313	97,064	3,23,362	3,96,657	26,055	...	...	...
17,252	31,811	3,35,636	4,72,425	+27,225	...	...	...
...	...	5,557	17,557	-613	...	...	...
...	...	13,467	15,143	+1,543	...	...	...
...	3,600	28,952	38,314	-200	...	...	...
...	...	18,729	19,248	-436	...	...	...
...	...	...	...	1,735	...	...	...
...	...	2,368	2,368	+276	...	...	...
...	...	18,365	25,810	+9,666	...	...	...
...	21,464	14,650	40,803	+2,999	...	...	...
...	...	1,933	1,937	+497	...	...	...
...	...	125	125	+337	...	...	...
3,313	2,000	1,38,370	1,46,696	+8,969	...	...	...
...	...	67,792	69,236	+6,388	...	...	...
...	...	5,049	10,319	+461	...	...	...
...	...	558	558	+809	...	...	...

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, Limited—contd.</i>			Rs.	Rs.	Rs.	Rs.
Sholapur ...	3	216	...	...	...	...
Ahmednagar ...	2	38	...	...	...	...
Hyderabad ...	4	2,703	...	...	...	...
Nawabshah ...	1	726	...	...	...	...
Sukkur ...	2	439	...	...	...	...
Larkana ...	2	1,005	...	...	...	...
Karachi ...	1	78	...	...	...	...
Thar and Parkar ...	3	108	...	...	...	...
Total ...	94	47,217	13,482	...	17,571	...
Class I. Agricultural Credit, Unlimited and Limited ...	4,465	2,37,458	84,50,850	5,83,595	96,39,977	5,52,765
Class II. Purchase, Purchase and Sale, Unlimited and Limited.	56	6,962	2,34,747	128	1,79,885	...
Class III. Production, Unlimited and Limited.	17	667	...	...	13	...
Class IV. Production and Sale, Unlimited and Limited ...	77	16,353	56,42,731	1,10,979	55,67,916	1,23,285
Class VI. Other forms, Unlimited and Limited.	115	49,359	13,453	...	19,438	...
Total of all Agricultural Societies in the Bombay Presidency, 1934-35.	4,730	3,00,699	1,43,41,860	6,94,702	1,56,06,228	6,76,050
Grand Total of all Agricultural Societies in the Bombay Presidency, 1933-34 ...	4,755	3,09,801	86,61,937	5,13,508	93,75,138	4,79,794

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

B—concl.

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.
...	...	...	2,613	...	...	...	...
...
...
...
...
...
...
...
23,526	4,029	5,161	7,729	...	...	54,038	5,649
3,21,98,979	1,59,05,445	1,02,106	68,63,188	84,76,548	53,408	7	...
3,74,292	41,629	1,773	2,54,461	2,68,291	3,608	33,970	4,29,678
40	...	...	338	...	21	...	...
8,81,936	2,11,227	15,939	5,64,693	19,12,431	1,58,241	1,02,376	1,41,805
45,020	20,498	5,161	7,729	354	...	54,038	5,649
3,34,99,576	1,61,78,799	1,31,979	76,90,409	1,06,57,624	2,15,278	1,90,391	5,77,222
3,49,54,491	1,63,10,111	1,56,244	50,42,196	70,92,894	1,80,470	1,59,062	2,93,550

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
	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Class VI—Other Forms, Limited—contd.</i>					
Sholapur ...	3,058	44	2	2,015	.....
Ahmednagar ...	46	...	...	55	.....
Hyderabad ...	...	...	...	.....	.....
Nawabshah ...	...	...	...	.....	.....
Sukkur ...	...	...	...	.....	.....
Larkana ...	...	...	...	.....	.....
Karachi ...	...	...	...	.....	.....
Thar and Parkar ...	...	...	...	.....	.....
Total ...	1,07,274	6,524	15,502	16,732	5,107
Class I, Agricultural Credit, Unlimited and Limited ...	9,72,531	33,30,265	48,95,007	30,30,556	2,67,333
Class II, Purchase, Purchase and Sale, Unlimited and Limited.	37,530	1,35,010	1,94,077	1,75,078	14,796
Class III, Production, Unlimited and Limited.	2,386	...	287	206	400
Class IV, Production and Sale, Unlimited and Limited ...	1,29,732	5,37,170	2,19,859	1,04,439	62,359
Class VI, Other Forms, Unlimited and Limited.	1,08,455	45,957	17,875	18,787	5,107
Total of all Agricultural Societies in the Bombay Presidency, 1934-35 ...	13,50,634	40,48,402	53,27,105	33,39,066	3,49,994
Grand Total of all Agricultural Societies in the Bombay Presidency, 1933-34 ...	9,74,457	36,80,896	63,59,041	33,66,419	1,98,644

* 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.
...	...	4,628	6,669	+511	...	...	...
...	...	1,800	1,855	+93	...	...	...
...
...
...
...
...
3,313	27,064	3,22,362	3,96,657	+26,055	...	...	...
1,83,04,379	1,02,523	76,03,786	3,75,33,847	9,09,955	...	...	...
64,050	2,978	56,956	6,62,945	16,627	...	...	...
...	...	9,074	9,967	-714	...	...	...
4,95,438	360	3,45,586	17,65,211	64,869	...	...	...
17,252	31,811	3,35,636	4,72,435	27,325	...	...	...
1,89,01,119	1,37,671	83,61,038	4,04,44,395	10,17,983	...	...	...
1,97,41,039	95,277	76,92,337	4,11,53,633	3,63,940	...	...	...

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. Ratnágiri	2	105	14,370	
2. Ahmednagar	1	65	33	...
3. Ahmedabad	2	1,374	2,43,264	...
4. Poona	1	79	...	...
5. Sátára	3	281	13,185	...
6. Sholápur	3	70	1,493	...
7. Kánara	4	509	29,841	...
Total, Class I, Credit, Unlimited ...	16	2,483	3,02,186	...
<i>Class I—Credit, Limited.</i>				
1. Bombay	145	1,43,013	1,97,90,774	1,94,144
2. Thana	28	8,024	3,96,590	...
3. Kolába	7	1,646	2,08,055	...
4. Ratnágiri	14	3,068	3,33,153	...
5. Ahmednagar	13	5,963	17,75,541	2,87,347
6. Ahmedabad	16	2,468	3,14,011	...
7. Kaira	11	1,946	91,734	...
8. Panch Mahals	13	1,603	1,78,693	2,001
9. Broach	22	3,069	6,07,446	...
10. Surat	24	4,891	8,73,032	...
11. East Khándesh	24	8,112	19,22,998	...
12. West Khándesh	17	5,650	17,03,822	...
13. Násik	13	2,339	3,64,990	...
14. Poona	42	12,907	22,06,750	...
15. Sátára	22	4,597	14,37,916	...
16. Sholápur	25	5,105	6,19,419	...

* 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.
15,311	...	9,660	2,560	...	228	...	...
...	...	4,070	4,070	...	2	1,465	...
2,42,668	...	1,294	412	...	23,929	1,75,647	17,000
...	...	2,882	2,882	...	.....	...	...
11,351	...	30,176	5,303	...	3,102	...	...
2,263	...	5,261	3,743	...	167	...	...
27,178	...	30,764	7,244	...	10,403	4,047	...
2,98,971	...	84,107	26,219	...	36,831	1,81,359	17,000
1,82,25,025	2,06,925	1,61,45,162	3,93,548	26,907	2,33,46,805	4,49,584	92,474
3,58,752	...	4,11,978	53,639	...	2,31,150	2,62,517	...
1,56,308	...	1,15,827	2,289	...	1,43,043	8,06,964	...
2,07,854	...	2,41,390	45,068	...	7,28,657	21,25,664	...
17,17,648	2,60,921	10,25,146	1,79,157	49,733	42,50,401	2,29,165	...
2,74,890	...	2,90,738	24,132	...	6,45,025	1,04,461	...
79,798	...	1,12,689	10,530	...	38,310	44	...
1,59,944	1,601	2,77,446	57,705	400	20,29,298	16,217	9,465
5,71,009	...	3,13,230	55,131	...	14,16,288	55,822	...
8,53,640	...	9,40,840	2,99,435	4,801	1,87,16,601	76,173	281
16,67,930	...	17,57,998	1,41,925	...	55,70,930	52,464	8,700
16,75,113	...	9,72,237	1,15,670	...	16,34,693	42,301	62,509
3,37,665	...	2,47,906	61,982	...	4,10,568	32,315	...
21,53,988	...	13,19,789	2,09,691	...	27,25,378	7,84,992	50
13,07,946	...	7,48,885	96,215	...	16,80,974	51,234	69,931
4,93,463	...	4,90,790	69,896	1,460	8,50,760	12,513	...

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
	14	15	16	17
1	Rs.	Rs.	Rs.	Rs.
<i>Class I—Credit, Unlimited.</i>				
1. Ratnágiri	227	905
2. Ahmednagar	106	...
3. Ahmedabad	2,120	1,04,895
4. Poona	27	...
5. Sátára	463	17,495
6. Sholápur	354	730
7. Kánara	1,058	3,825
Total, Class I, Credit Unlimited	4,354	1,27,850
<i>Class I—Credit, Limited.</i>				
1. Bombay	3,99,038	42,37,707
2. Thána	9,094	1,47,528
3. Kolaba	2,170	74,603
4. Ratnágiri	7,579	77,120
5. Ahmednagar	20,199	3,00,652
6. Ahmedabad	7,176	1,07,245
7. Kaira	3,549	62,832
8. Panch Mahals	6,712	1,04,910
9. Broach	15,128	2,06,435
10. Surát	43,463	4,43,582
11. East Khándesh	34,558	2,95,623
12. West Khándesh	16,596	2,24,109
13. Násik	9,417	1,95,041
14. Poona	6,836	...	36,134	4,35,840
15. Sátára	20,304	2,01,036
16. Sholápur	13,950	1,87,617

* 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.
1,253	395	...	...	...	6,208	8,771	526	7½	6½	7½ to 12½
2,833	...	...	945	...	909	4,687	-203	...	...	12½
4,618	320	...	608	...	940	1,11,381	11,506	...	5 to 6½	9½ to 12½
2,362	225	...	...	...	601	3,188	-24	...	6½	12½
4,029	...	...	...	...	8,398	29,922	1,614	...	...	...
1,432	94	...	...	...	3,091	5,347	295	...	...	...
11,441	8,410	1,213	1,000	...	6,697	32,586	1,498	...	...	...
27,978	9,444	1,213	2,553	...	26,844	1,95,882	15,212	...	...	...
1,19,14,629	12,49,856	27,606	1,13,227	...	21,41,537	1,96,84,562	5,30,787	6½	6½	9½
1,29,932	66,256	8	38,141	...	45,002	4,26,917	16,704	...	...	...
18,115	23,337	25	523	...	8,506	1,25,109	10,108	6	4	9½
1,16,701	1,70,032	200	18,510	...	34,621	4,17,184	20,890	6½	6½	9½
8,77,615	4,94,990	38,067	34,633	...	2,27,716	19,73,653	47,958	6	6½	9½
15,578	1,89,013	...	31,315	...	15,610	3,58,761	12,785	2½ to 7	2½ to 7½	7½ to 12½
32,558	17,112	...	42	...	23,255	1,35,799	5,935	6½	6½	6 to 12½
1,08,885	1,69,840	17,743	49	...	24,585	4,26,012	13,171	7½	6½	6½ to 12½
4,02,569	1,49,229	...	10,666	...	78,467	8,49,366	21,307	7	6½	4 to 12½
13,00,449	12,63,461	1,09,761	2,666	...	1,26,701	32,46,520	52,234	3	2½ to 6½	9½ to 9½
20,68,206	24,266	4,950	59,170	...	1,00,762	25,52,977	63,279	5 to 8	2½ to 6½	4½ to 12½
5,28,385	5,49,512	...	24,913	...	71,161	13,98,080	39,829	2 to 7½	3½ to 6½	7½ to 12½
77,103	2,612	...	29,367	771	30,167	3,33,081	18,120	5	6	9½
6,64,941	3,17,812	58,077	2,52,300	1,018	95,780	13,25,768	47,870	6½	6½	9½
2,32,440	4,10,806	4,254	10,873	11,122	59,615	9,30,136	31,922	7½	6	9½
72,812	2,95,949	2,000	13,894	4,940	44,058	6,21,270	30,484	7½	6½	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	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class I—Credit, Limited—contd.</i>			Rs.	Rs.
17. Bijápur	29	5,047	11,60,769	...
18. Dhárwár	52	21,428	20,19,351	1,01,033
19. Belgaum	31	11,369	26,25,597	...
20. Kánara	14	7,191	10,15,575	...
21. Hyderabad	16	6,393	20,74,948	31
22. Nawábsháh	3	920	15,313	...
23. Karáchi	24	21,824	46,69,401	19,47,500
24. Daðu	3	266	8,909	...
25. Sukkur	5	936	42,026	...
26. Lárkána	3	613	4,35,962	...
27. Thár and Párkar	2	456	27,058	...
28. Upper Sind Frontier	1	402	52,478	...
Total, of Class I, Credit Limited ...	618	2,20,706	4,68,53,519	25,32,053
Grand Total, of Class I, Credit Limited and Unlimited.	634	2,23,189	4,71,55,698	25,32,053
<i>Class II—Purchase, and Purchase and Sale, Limited.</i>				
1. Bombay	9	3,667	...	...
2. Kolaba	1	50	...	...
3. Thana ... ..	...	...	...	...
4. Ahmedabad	2	664	...	...
5. Panch Mahals	2	684	7,535	...
6. Broach	1	123	2,532	773
7. Surat	4	641	1,073	...
8. East Khandesh ... ..	...	...	...	...
9. West Khandesh	1	...	...	...
10. Násik	1	39	1,438	...
11. Poona	4	457	5,867	...

* 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.
9,39,349	...	10,07,556	1,43,141	...	7,28,582	1,55,343	18,394
21,95,621	1,19,541	26,66,509	14,76,016	9,361	37,81,821	1,06,541	45,228
22,35,150	...	16,53,306	2,43,999	633	31,28,802	1,39,950	—
10,14,433	...	11,63,226	4,72,521	...	24,21,187	2,06,220	2,32,896
17,75,552	...	17,05,633	2,68,501	33	72,14,760	...	1,000
17,104	...	13,753	3,503	...	...	...	5,354
35,36,939	19,32,500	32,46,292	2,41,628	2,15,000	6,02,31,304	3,54,252	—
5,691	...	14,064	4,770	...	1,550	...	...
49,542	...	43,843	24,150	—	2,95,392	51,149	...
2,83,282	...	2,33,946	17,715	...	24,99,487	1,18,300	...
22,409	...	30,170	13,226	...	2,000	...	...
44,556	...	34,094	...	...	...	...	...
4,23,90,501	25,21,848	3,81,26,745	47,25,213	3,07,609	14,47,13,756	62,66,181	5,46,381
4,26,50,472	25,21,848	3,82,10,552	47,51,432	3,07,608	14,47,50,587	64,47,540	5,63,331
...
...	1,000	...	...
...
...
7,347	...	948	24	...	...	...	2,001
2,791	1,566	456	268	...	1,000	...	1,000
514	...	7,620	...	...	315	...	...
...
Not Working.
3,063	...	4,040	4,040	...	4	244	...
5,616	...	341	341	...	5,560	...	...

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>	Rs.	Rs.	Rs.	Rs.
17. Bijápur	1	...	19,675	3,56,346
18. Dhárwar ... ..	...	...	81,085	8,79,086
19. Belgaum ... ..	...	...	31,067	4,64,997
20. Kanára ... ..	...	...	31,441	1,92,968
21. Hyderabad ... ..	...	...	45,317	4,70,938
22. Nawábshah ... ..	...	...	780	23,319
23. Karáchi ... ..	...	...	94,158	7,57,475
24. Dadu ... ..	...	...	843	8,018
25. Sukkur ... ..	...	...	3,356	38,989
26. Larkana ... ..	...	...	5,165	36,977
27. Thár and Párkar ... ..	...	...	1,321	55,479
28. Upper Sind Frontier ... ..	...	...	574	36,050
Total, Class I, Credit Limited ...	6,836	...	9,59,199	1,06,21,913
Grand Total, Class I, Credit Limited & Unlimited ...	6,836	...	9,63,553	1,07,49,763
<i>Class II—Purchase, Purchase and Sale, Limited.</i>				
1. Bombay	4,54,306	...	30,633	45,820
2. Kolaba	12,551	...	883	2,435
3. Thana ... ..	...	...	...	...
4. Ahmedabad	4,014	...	4,741	21,436
5. Panch Mahals	93,849	...	5,855	11,256
6. Broach	1,443	...	479	3,680
7. Surat	1,34,743	8,222	17,357	18,723
8. East Khandesh ... ..	...	...	...	...
9. West Khandesh ... ..	...	Not Working.	...	...
10. Násik ... ..	...	...	55	1,560
11. Poona	33,571	...	3,467	4,815

* 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.
1,83,066	3,58,192	1,276	1,01,575	136	1,31,277	11,31,868	51,140	5	3	8 to 9½
12,53,883	12,25,604	31,219	2,06,554	...	5,43,272	41,44,618	99,798	...	...	...
6,74,138	5,39,676	...	1,05,729	...	3,31,659	21,15,598	87,817	...	...	...
5,17,832	9,60,497	39,541	6,096	...	2,15,125	19,32,058	30,483	...	...	...
17,13,827	7,24,784	11,973	18,424	...	1,29,093	30,69,039	1,05,055	6 to 7½	3½ to 7½	6½ to 12½
367	608	...	4,845	...	2,225	31,364	1,243	...	...	...
19,71,760	28,24,361	1,22,663	2,37,632	...	3,08,311	62,22,101	1,28,469	...	...	...
...	1,300	...	4,100	...	2,269	15,687	-79	...	...	...
10,850	15,243	...	7,200	...	7,887	80,169	1,328	...	...	...
15,375	2,67,296	...	590	...	8,611	3,28,851	6,935	...	...	...
...	7,600	...	...	...	10,885	73,964	3,742	...	...	...
20	...	...	...	...	3,343	39,413	2,379	...	...	...
2,49,02,086	1,23,19,236	4,69,252	13,32,934	17,987	48,16,520	5,44,70,927	14,81,693	...	...	...
2,49,30,064	1,23,38,680	4,70,465	13,35,487	17,987	48,43,364	5,46,75,809	14,96,905	...	...	...
3,382	6,173	...	...	...	33,456	88,841	8,931	8½	...	5
...	...	...	...	...	1,154	3,689	728	6½	5	...
...
...	77	...	...	...	975	22,488	-9,070	6½	...	...
...	3,506	400	...	...	1,952	17,114	1,111	3½ to 6½	4	...
1,000	28	...	...	...	463	5,171	255	8½	4½	4½ to 5½
1,938	11,463	...	...	...	19,093	51,216	5,998	6½	...	9
...
...
...	26	223	2,659	...	600	5,068	8	...	...	9½
2,080	344	1,426	...	...	1,135	9,800	1,192	6½	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, Purchase and Sale, Limited—contd.</i>				
			Rs.	Rs.
12. Sholápur	1	350	20,018	.....
13. Dhárwár	4	78	.....	.....
14. Kánara	1	122	.....	.....
15. Karáchi	5	279	30,496	.....
16. Hyderabad	2	84	.....	.....
Total, Class II—Purchase, Purchase and Sale, Limited.	38	7,238	68,924	773
<i>Class IV—Production and Sale, Unlimited.</i>				
1. Ratnágiri	3	100	122	.....
2. Ahmednagar	2	37	.....	.....
3. Ahmedabad	3	88	415	.....
4. Panch Mahals	1	16	207	.....
5. Poona	1	13	501	.....
6. Sátára	2	21	.....	.....
7. Sholápur	3	179	356	.....
8. East Khandesh	5	216	43,359	.....
9. West Khandesh	3	222	1,030	.....
10. Násik ... ..	...	...	.....	.....
11. Dharwar	7	209	11,993	.....
12. Belgaum	4	139	28,208	.....
13. Hyderabad	3	73	100	.....
14. Karachi	1	42	1,816	.....
15. Sýkkur	1	28	370	.....
16. Larkana	1	21	4,285	.....
Total, Class IV—Production and Sale, Unlimited.	40	1,464	93,712	.....

* 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.
15,816	22,352	10,550	...	3,125	...	...
...	1,110	...	...
...	561	1,028	...
29,142	4,415	...	...	...	...	...
...	138	138	...	...	...	...
64,593	1,566	40,309	15,361	...	12,975	1,272	3,001
344	7,576	7,544	65	10	...	...
95	951	951	...	...	...	2
923	2,585	2,548	...	1	653	...
186	180	...	...	11	33	...
520	1,655	1,655	...	51	659	...
...	40	40	...	...	...	...
1,239	5,827	5,692	...	667	350	...
43,504	43,097	20,389	...	657	32,760	...
1,067	8,198	7,433	...	13	...	...
...
12,761	18,803	15,161	...	2,108	5,236	...
30,007	9,076	2,090	...	680	435	...
3,938	10,004	1,127	...	789	...	548
2,041	5,533	4,017	...	69	1,500	...
575	3,272	...	...	...	809	...
3,510	2,422	153	...	60	1,300	...
1,06,030	1,19,556	66,860	65	5,116	43,735	650

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
	Rs.	Rs.	Rs.	Rs.
<i>Class II—Purchase, Purchase and Sale, Limited—contd.</i>				
13. Sholápur	19,929	...	731	11,665
13. Dharwár	2,582	2,038	152	870
14. Kánara	11,670	8,895	816	1,770
15. Karáchi	43,282	...	2,846	2,288
16. Hyderabad ... ..	...	...	...	985
Total, Class II—Purchase, Purchase and Sale, Limited.	8,11,970	19,155	68,005	1,27,303
<i>Class IV—Production and Sale, Unlimited.</i>				
1. Raíná giri ... ..	...	...	52	...
2. Ahmednagar ... ..	...	...	98	...
3. Ahmedabad ... ..	...	...	193	885
4. Panch Mahals ... ..	...	...	10	...
5. Poona	271	...	98	...
6. Sákúra ... ..	...	...	...	...
7. Sholapur	4,016	...	430	...
8. East Khandesh ... ..	...	...	1,319	...
9. West Khandesh ... ..	...	...	246	80
10. Násik ... ..	...	...	...	...
11. Dharwar	11,770	...	1,877	130
12. Belgaum	45,335	...	1,568	...
13. Hyderabad ... ..	...	...	380	1,054
14. Karachi ... ..	...	...	186	...
15. Sukkur ... ..	...	...	80	1,342
16. Larkana ... ..	...	...	63	...
Total, Class IV—Production and Sale, Unlimited.	61,392	...	6,605	3,471

* 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.
385	315	...	...	93	8,479	20,937	1,264	7½	...	9½
432	1,377	...	...	...	68	2,737	-416	...	...	...
1,823	1,695	...	1,695	...	...	6,988	-719	...	...	...
60	...	1,543	...	...	760	4,651	709	6½	...	...
1,000	...	...	...	...	...	1,985	...	...	...	...
12,100	25,004	3,592	4,354	93	68,135	2,40,580	16,991	...	...	...
946	2,298	...	1,055	258	6,633	11,180	-30	...	6½	9½
259	72	...	855	...	342	1,528	68	...	...	...
175	1	...	1,372	...	973	3,386	70	...	6½	9½ to 12½
195	...	...	...	...	186	381	13	...	...	12½
350	...	...	811	10	723	1,894	67	...	...	...
9	...	...	...	...	71	80	...	...	...	...
850	1,465	400	50	625	5,453	8,843	201	...	...	...
6,822	925	...	42,506	2,568	6,962	59,783	-2,673	...	4½	10½
491	...	...	47	25	7,831	8,474	-40	...	6½	9½ to 12½
...
5,198	52	4,919	2,860	...	12,100	25,259	-37	...	...	...
5,144	1,015	1,340	...	1,687	9,926	19,112	894	...	...	...
1,396	184	932	8,665	...	1,219	13,440	-465	...	...	...
1,007	...	...	2,867	...	2,394	6,268	26	...	...	...
...	...	...	1,863	...	851	4,056	-470	...	...	...
623	...	...	1,300	...	1,101	3,024	25	...	...	...
23,465	6,007	7,591	64,241	5,168	66,765	1,66,708	-2,331	...	...	...

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	1	135	...	...
2. Thana	1	96	1,025	...
3. Ahmednagar	1	133	8,367	...
4. Kaira ... ..	...	...	...	...
5. Poona	2	108	2,976	...
6. Sholapur	1	14	...	...
7. East Khandesh ... ..	...	...	...	...
8. Nasik	4	81	100	...
9. Dhárwar	2	72	24,136	400
10. Belgaum	1	53	...	...
11. Bijapur	1	41	1,215	...
12. Kánara	4	227	69,958	...
Total, Class IV—Production and Sale, Limited .	18	959	1,07,777	400
Grand Total, Class IV—Production and Sale, Unlimited and Limited.	58	2,423	2,00,489	400
<i>Class VI—Others, Limited.</i>				
1. Bombay	15	3,767	26,256	...
2. Thana	16	2,150	67,295	...
3. Ratnagiri	2	334	...	...
4. Ahmednagar	2	69	...	...
5. Ahmednagar	64	1,509	6,81,417	183
6. Kaira	1	19	...	...
7. Panch Mahals	2	41	24,000	...
8. Broach	1	73	...	...
9. Surat	1	12	...	...
10. East Khandesh	1	16	...	...
11. West Khandesh	2	...	...	...
12. Poona	7	405	96,690	...
13. Satara	5	157	...	...
14. Sholapur	2	73	4,262	...
15. Dhárwar	5	127	...	...
16. Hyderabad	27	783	4,16,129	...
17. Karáchi	23	1,495	3,69,738	21,943
Total, Class VI—Others, Limited ...	176	11,030	16,85,787	22,126
Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1934-35 ...	906	3,13,880	4,91,10,893	25,55,352
Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1933-34 ...	920	2,75,914	3,51,34,320	19,97,059

* 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.
...	...	2,341	...	...	50	...	...
1,305	...	9,112	4,161	...	18,635	1,493	...
9,122	...	...	...	...	...	3,306	...
...	...	23,615	23,473	...	...	599	2,123
6,559	...	615	615	...	...	...	...
37	...	...	...	...	...	...	...
...	...	12,950	12,950	...	3	655	...
325	534	11,550	3,206	8,955	57,479	...	...
22,097	...	727	...	57	...	...	...
1,449	...	911	275	...	633	...	...
733	...	43,105	766	...	1,25,150	...	...
61,519	...	...	...	...	...	...	...
1,03,146	534	1,05,536	45,467	9,022	2,72,032	6,138	2,123
2,09,176	534	2,25,331	1,14,327	9,057	2,77,148	49,873	2,973
...
17,150	...	1,96,882	5,654	...	5,050	...	...
45,865	...	19,95,153	26,454	...	1,75,795	45,675	...
...
6,07,577	7	14,45,565	54,712	...	5,91,424	4,417	141
...	...	24,000	...	...	9,792	...	...
...	...	...	...	...	5,600	5,547	...
...
69,790	...	1,94,357	7,641	...	Not working. Work not commenced. 51,775	14,215	...
2,497	...	7,359	...	...	...	...	...
2,62,891	...	4,51,740	1,99,259	...	1,300	...	2,500
2,03,560	25,112	13,34,450	1,579	40,500	1,02,243	1,35,254	...
...	...	...	...	...	4,50,025	1,03,154	...
12,07,930	25,119	47,72,595	2,55,309	40,300	16,75,679	3,11,573	2,641
4,41,71,171	35,46,067	4,32,49,447	51,76,423	3,56,095	14,67,19,559	65,10,256	5,71,956
3,25,24,019	19,63,569	3,21,72,874	44,48,553	2,76,912	10,45,02,756	47,74,610	3,06,196

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
	14	15	16	17
<i>Class IV—Production and Sale, Limited.</i>				
1. Bombay	...	...	1,383	778
2. Thana	4,090	...	664	1,485
3. Ahmednagar	13,898	...	1,314	1,630
4. Kaira	...	...	...	...
5. Poona	426	...	108	1,821
6. Sholapur	...	...	11	230
7. East Khandesh	...	...	...	...
8. Nasik	...	...	256	...
9. Dharwar	26,539	...	1,107	11,310
10. Belgaum	...	...	40	695
11. Bijapur	3,052	3,148	89	...
12. Kanara	...	...	3,309	18,625
Total, Class IV—Production and Sale, Limited...	47,005	3,148	8,181	36,674
Grand Total, Class IV—Production and Sale, Unlimited and Limited.	1,08,397	3,148	14,786	40,145
<i>Class VI—Others, Limited.</i>				
1. Bombay	...	...	18,545	6,97,943
2. Thana	...	...	52,662	6,57,348
3. Ratnagiri	...	...	1,756	...
4. Ahmednagar	...	...	1,170	7,235
5. Ahmedabad	...	...	48,548	4,90,255
6. Kaira	...	...	...	8,255
7. Panch Mahals	...	...	1,634	14,650
8. Broach	...	...	1,236	7,780
9. Surat	...	...	...	...
10. East Khandesh	...	...	Not working.	...
11. West Khandesh	...	...	Work not commenced.	...
12. Poona	...	...	1,513	1,07,579
13. Satara	...	...	41	...
14. Sholapur	...	...	156	4,500
15. Dharwar	...	...	3,691	37,600
16. Hyderabad	...	...	4,407	44,450
17. Karachi	...	...	12,801	3,58,608
Total, Class VI—Others, Limited ...	...	...	1,47,150	24,36,098
Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1934-35	9,27,203	22,308	11,93,494	1,33,53,307
Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1933-34	8,23,273	38,402	9,06,075	1,31,17,413

* 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	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.
...	325	...	...	...	2,032	3,135	-86	...	...	...
...	24	6,226	...	...	3,460	5,165	-584	...	...	...
...	...	...	...	...	3,445	6,768	656	...	...	...
...	8	...	18,965	5,941	1,000	...	27,727	...	94	...
...	...	...	...	412	...	161	...	...	...	...
3,287	...	...	...	...	...	...	...	...	...	...
2,508	15,289	...	...	7,172	133	5,141	15,733	-461	...	6½
...	83	...	...	...	892	8,289	38,287	1,644	...	10½
200	510	...	...	...	320	1,422	2,420	-37	...	...
35,334	40,863	...	...	...	595	1,293	2,598	29	...	...
...	...	...	...	...	16,514	1,10,835	1,346	...	...	...
41,361	62,735	18,965	17,190	3,090	45,080	2,25,155	1,289	...	...	...
64,826	68,802	25,556	61,431	8,258	1,01,845	3,91,863	-1,042	...	...	...
88,425	1,02,719	350	...	9,02,476	4,72,833	22,64,746	11,077	4	6½	6½
10,90,440	2,44,822	...	94,481	14,57,775	4,45,101	39,89,967	1,186	3	5	6
...	...	...	...	...	49,213	49,212	69	...	...	...
4,742	3,129	...	1,900	42,027	2,668	61,701	-375	...	...	...
14,74,612	5,61,991	744	44,680	5,38,100	85,775	31,96,157	-1,366	4	4½ to 2½	3 to 7½
...	...	...	...	...	...	8,255	486	...	...	...
...	10,489	...	...	...	...	25,344	-1,074	...	5	6
35,300	10,280	2,500	4,675	...	5,197	65,732	-1,459	3	to 5	...
...	...	...	...	...	29	29	26	...	...	...
3,63,199	6,950	21,491	43,965	Not work ing.	4,760	5,47,944	7,586	...	...	...
...	...	...	...	Work not com menced.	...	...	56	...	...	...
...	...	...	...	...	29	4,539	19	...	...	...
8,569	1,600	16,254	...	43,762	8,701	1,16,506	-454	...	...	...
14,106	1,21,281	...	84,145	2,70,462	7,245	5,41,682	-274	...	...	...
3,77,424	50,337	...	2,21,501	7,83,483	70,881	18,62,129	20,941	...	...	...
34,56,847	11,13,598	41,339	4,95,347	40,38,075	11,52,639	1,27,33,943	36,444	...	...	...
2,84,63,837	1,35,36,084	5,41,952	19,16,619	40,64,413	61,65,983	6,80,42,195	15,49,298	...	...	...
2,62,45,433	1,28,31,587	2,35,430	17,76,111	41,74,156	47,48,955	6,31,29,085	12,22,187	...	...	...

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

STATEMENT
Operations of Unions

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	4	100	8,097
Panch Mahals	1	31	1,267
Broach	5	159	7,285
Surat	6	114	13,958
Thana	4	106	3,009
East Khandesh	8	277	13,444
West Khandesh	4	180	7,147
Násik	6	219	7,965
Ahmednagar	4	128	5,274
Poona	5	173	11,728
Sátára	10	288	16,812
Sholápur	6	179	11,614
Bijapur	1	28	1,666
Dhárwar	21*	474	30,555
Belgaum	8	191	16,811
North Kanara	4	90	8,046
Kolaba	1	32	787
<i>Sind.</i>			
Hyderabad	2	114	3,323
Nawábshah	3	92	2,594
Karachi	2	74	1,825
Dadu	2	42	1,117
Sukkur	4	91	2,602
Larkana	3	50	1,351
Thar and Parkar	2	152	3,777
Tota	116	3,394	182,054
Total for 1933-34	118	3,414	189,200

D.

for the year 1934-35.

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.			
4,24,576	6,576	1.5	5	
1,19,225	1,403	1.1	1	
12,09,689	11,545	0.9	8	
51,70,398	11,476	0.2	6	
3,72,085	6,301	1.6	4	
29,59,653	14,138	0.4	11	
14,85,601	9,561	0.6	6	
15,10,241	14,056	0.9	12	
10,07,504	12,484	1.2	5	
26,97,358	16,405	0.6	11	
23,71,542	18,562	0.7	14	
13,56,244	11,812	0.8	9	
1,49,693	1,527	1.0	1	
39,32,687	34,037	0.8	22	3* Guaranteeing Unions are not working.
17,58,894	13,439	0.7	12	
7,28,107	6,375	0.8	4	
59,275	979	1.6	2†	{ † 1 Temporary. 1 Permanent.
8,90,281	5,066	0.5	8	
5,35,310	3,971	0.7	6	
5,01,067	5,118	1.0	6	
1,57,038	1,409	0.9	2	
5,43,987	4,003	0.7	6	
2,73,565	2,550	0.6	3	
11,40,376	5,735	0.5	11	
3,14,54,437	2,19,208	0.6	175	
3,23,22,933	1,66,365	0.5	173	

STATEMENT
Operations of Cattle and other Insurance

Classification	Number of Soci- ties	Number of Mem- bers	Amount of risk insured	Premium collected	Supplementary contribution collected
1	2	3	4	5	6
A—Cattle Insurance—Agricultural—					
Broach	1	644	Rs. 8,870	Rs. 444	Rs.
Total ...	1	644	8,870	444	.....
Total, Previous year 1933-34 ...	2	599	17,785	992	.....
B—Other Insurance—Non-Agricultural—					
Bombay City	1	1,402	10,27,500	1,05,133	.....
Total ...	1	1,402	10,27,500	1,05,133	.....
Total, Previous year 1933-34 ...	1	1,335	6,09,650	54,923	.....

E.

Societies (Class V) for the year 1934-35.

Number of animals		Number of persons.		Claims paid	Cost of management	Funds in hand at the end of year	Amount of risk re-insured	Amount of premium paid for re-insurance	Remarks
Insured	Lost	Insured	Dead						
7	8	7a	8a	9	10	11	12	13	14
				Rs.	Rs.	Rs.	Rs.	Rs.	
150	12	493	456	912	1,195	60	Claim of one cattle yet remains to be paid.
150	12	...	...	493	456	912	1,195	60
266	18	...	...	633	499	1,764	.....	.....
...	...	1,402	10	5,061	60,723	71,621	16,000	1,184	
...	...	1,402	10	5,061	60,723	71,621	16,000	1,184	
...	...	811	4	4,530	36,047	27,871	25,000	791	

STATEMENT F.

*Operations of Resources, Consumers' and Producers' Societies
for the year 1934-35.*

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 ...	5,363	609,035	Rs. 9,80,46,071	Rs. 4,92,11,665	Rs. 9,11,06,050	Rs. 6,87,77,870
Consumers' Societies ...	214	18,268	17,51,711	22,899	12,73,523	26,635
Producers' Societies ...	75	3,090	2,00,489	400	2,09,188	534
Total ...	5,652	630,393	9,80,01,271	4,92,34,964	9,25,87,801	6,88,05,089

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. 7,37,85,411	Rs. 2,09,30,231	Rs. 2,54,71,190	Rs. 32,10,70,832	Rs. 4,56,28,327	Rs. 19,74,02,811
Consumers' Societies ...	48,13,204	3,10,670	40,300	16,91,554	3,12,845	5,642
Producers' Societies ...	2,25,440	1,14,327	9,087	2,77,486	49,873	2,994
Total ...	7,88,24,055	2,13,55,228	2,55,20,507	32,30,40,163	4,69,91,045	19,74,11,447

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 ...	1,97,254	5,77,222	31,67,341	1,96,11,794	6,74,43,107	1,56,57,540	93,00,832
Consumers' Societies ...	8,11,970	19,155	2,15,155	25,63,400	34,68,947	11,38,602	44,931
Producers' Societies ...	1,08,397	3,148	17,172	40,145	65,113	69,008	26,956
Total ...	11,17,621	5,99,525	33,93,668	2,92,15,339	7,09,77,167	1,68,65,150	93,72,719

Classification	Loans and Deposits held at the end of the year from— <i>contd.</i>		Reserve Fund	Working Capital	Profit or 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 ...	2,63,79,560	2,56,508	1,61,23,439	15,47,73,834	33,17,606	...	...	...
Consumers' Societies ...	4,99,701	40,38,168	12,20,774	1,29,74,523	53,435	...	...	...
Producers' Societies ...	81,431	8,258	1,10,919	4,01,830	-1,756	...	...	...
Total ...	2,69,60,692	43,02,934	1,74,55,186	16,81,49,187	33,69,285	...	...	...

STATEMENT
CENTRAL BANKS—RECEIPTS
Re

Classification	Receipts by Loans and Deposits from				
	Share receipts	Non-members and members in an individual capacity	Provincial and Central Banks	Societies	Government
	1	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	.....	4,75,00,432	68,52,760	12,92,19,356	7,950
2. The Broach District Central Co-operative Bank, Ltd.	5,400	49,65,564	.....	18,28,854	.....
3. The Surat District Central Co-operative Bank, Ltd.	85,240	86,71,286	.....	24,56,447	.....
4. The Barsi Central Co-operative Bank, Ltd.	6,080	7,23,529	.....	.....	.....
5. The Sholapur District Central Co-operative Bank, Ltd.	22,580	50,37,182	.....	.....	.....
6. The East Khandesh District Central Co-operative Bank, Ltd.	1,600	1,23,49,119	.....	18,87,394	11,55,955
7. The Nasik District Central Co-operative Bank, Ltd.	250	18,17,585	1,518	.....	.....
8. The Poona District Central Co-operative Bank, Ltd.	13,240	1,68,42,783	1,36,17,373	35,80,789	1,23,21,393
9. The Karnatak District Central Co-operative Bank, Ltd.	16,200	80,53,350	.....	22,28,401	.....
10. The Belgaum District Central Co-operative Bank, Ltd.	6,860	29,37,091	1,88,384	14,61,403	.....
11. The Bijapur District Central Co-operative Bank, Ltd.	1,150	30,40,700	.....	3,62,627	.....
12. The Sind Provincial Co-operative Bank, Ltd.	9,730	5,32,69,493	76,79,438	4,95,25,478	4,08,02,009
13. The Upper Sind Co-operative Bank, Ltd.	63,270	28,12,090	.....	27,60,152	.....
14. The Kanara District Central Co-operative Bank, Ltd.	5,110	1,28,078	.....	3,31,318	.....
15. The Kaira District Central Co-operative Bank, Ltd.	.....	87,723	1,06,662	56,746	.....
16. The Daskroi Banking Union, Ltd., Ahmedabad.	2,200	3,93,247	77,122	9,15,308	.....
Grand Total	2,38,920	16,86,30,164	2,85,23,163	19,66,24,173	5,41,87,337

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.
3,04,35,941	1,81,728	73,04,476 Sundries 21,06,46,878 3,20,145	21,86,780	.....	...	21,86,780	5,34,962	43,48,70,283
18,626	7,34,500		1,56,046	.....	17,95,053	19,50,095	2,66,239	1,01,09,427
6,28,707	14,30,000	13,27,544	3,13,399	.....	13,71,731	16,85,130	4,52,406	1,67,46,759
77,962	.....	30,464	24,324	.....	1,02,846	1,27,170	2,66,424	12,31,629
1,000	.....	2,65,956	94,638	.....	62,610	1,57,248	8,27,300	63,11,265
.....	1,62,67,507	15,73,998	5,24,686	.....	2,41,481	7,66,167	1,89,348	3,31,91,086
.....	.....	49,364	42,963	.....	26,06,777	26,49,740	415	45,19,182
.....	.....	13,99,313	3,19,162	.....	64,273	3,83,435	1,30,779	4,81,69,111
8,94,439	1,19,86,198	13,85,567	3,05,680	.....	11,79,662	14,85,542	1,26,949	3,36,77,246
3,74,630	.....	4,91,032	1,29,574	.....	3,129	1,32,703	10,27,045	66,69,038
30	.....	2,95,487	1,16,260	.....	17,76,965	18,93,225	10,80,608	66,73,927
2,65,967	1,06,38,253	19,67,763	10,13,801	.....	17,27,862	27,41,683	7,14,224	16,76,14,055
1,06,350	10,77,921	1,26,136	1,00,604	.....	12,60,902	13,61,506	1,09,021	84,16,446
6,650	.....	61,849	19,507	27	61,847	81,381	1,77,560	7,91,946
.....	.....	43,319	22,436	.....	45,344	67,780	9,896	3,72,131
.....	.....	1,24,454	26,630	.....	1,56,891	1,82,521	1,81,756	18,76,508
3,28,10,402	4,88,16,107	22,74,13,743	63,94,690	27	1,24,56,393	1,78,51,110	61,64,951	78,19,60,040

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	Individual 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-oper- ative Bank, Ltd.	...	4,68,14,586	84,11,504	12,37,83,828	33,650	3,05,35,000	1,22,911	
2. The Broach Dis- trict Central Co- operative Bank, Ltd.	...	50,47,943	.....	20,04,758	...	15,108	4,90,250
3. The Surat District Central Co-oper- ative Bank, Ltd.	...	86,74,782	.....	25,13,592	...	6,51,563	7,35,000
4. The Barsi Central Co-operative Bank, Ltd.	...	7,27,304	.....	.....	...	1,58,586	...
5. The Sholapur Dis- trict Central Co- operative Bank, Ltd.	1,800	48,71,596	4,500	.....	...	14,300	...
6. The East Khand- esh District Central Co-operative Bank, Ltd.	1,700	1,16,17,792	6,890	29,10,584	7,85,014	...	1,49,63,845	
7. The Nasik District Central Co-oper- ative Bank, Ltd.	450	17,24,645	3,230	.....	...	...	...
8. The Poona District Central Co-oper- ative Bank, Ltd.	60	1,57,53,192	1,36,43,065	36,56,169	1,27,67,578	6,06,976	...	
The Karnatak Dis- trict Central Co- operative Bank, Ltd.	4,900	51,16,722	.....	22,23,479	...	11,32,996	1,95,59,436
10. The Belgaum Dis- trict Central Co- operative Bank, Ltd.	4,450	28,69,020	.....	16,08,656	...	4,87,244	...
11. The Bijapur Dis- trict Central Co- operative Bank, Ltd.	2,350	30,09,545	.....	5,92,742	...	...	...
12. The Sind Provincial Co-operative Bank, Ltd.	38,530	5,35,54,025	85,70,364	4,91,71,463	3,96,09,819	7,65,667	82,44,463	
13. Upper Sind Co- operative Bank, Ltd.	...	19,97,717	18,65,083	29,40,251	1,63,917	1,65,000	...	
14. The Kanara Dis- trict Central Co- operative Bank, Ltd.	6,610	1,56,631	.....	3,39,572	...	16,475	...
15. The Kaira District Central Co-oper- ative Bank, Ltd.	...	91,372	1,10,119	74,400	...	...	...
16. The Daskroi Bank- ing Union, Ltd.	1,550	3,81,075	77,536	9,19,563	...	...	...
Grand Total	...	63,020	16,54,08,247	3,26,92,291	19,77,39,664	5,33,59,978	3,45,48,513	4,41,15,905

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	Dividend and bonus paid	Stock bought	Establishment and contingencies	Other items	Total expenditure (columns 24 to 28)			
23	24	25	26	27	28	29	30	31	32
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
68,71,350	16,37,325	61,095	...	3,84,345	...	20,82,765	9,57,395	43,48,70,253	
Sundries									
21,02,57,254	1,11,098	15,305	368	32,268	19,05,002	20,63,941	1,11,069	1,01,09,427	
5,76,358									
12,15,173	2,05,454	20,970	192	61,063	21,26,262	24,13,940	5,42,700	1,67,46,759	
60,850	14,142	3,753	48	6,528	1,02,502	1,26,976	1,57,911	12,31,629	
2,84,203	47,781	7,395	1,206	20,676	2,12,855	2,90,543	2,44,324	63,11,266	
20,76,538	3,72,815	41,006	590	61,263	2,71,745	7,47,819	60,904	3,31,91,086	
67,993	25,377	...	...	14,138	26,62,534	27,22,019	815	45,19,182	
13,17,582	2,25,075	18,537	417	63,032	35,040	3,42,101	1,03,389	4,81,89,111	
11,94,669	2,30,987	51,425	3,106	76,512	8,60,352	12,22,382	2,22,663	3,36,77,246	
4,34,886	52,923	12,273	17,333	30,373	25,035	1,37,938	11,26,644	66,69,038	
3,27,469	88,341	5,742	80	24,551	16,02,456	17,21,170	10,20,351	66,73,927	
19,08,658	7,87,227	35,892	640	1,33,405	33,62,260	42,59,424	14,91,322	16,76,14,055	
5,30,285	1,37,603	7,137	1,443	22,478	4,76,904	6,45,565	1,07,938	84,16,446	
26,451	16,333	2,017	571	4,164	2,352	25,437	2,20,470	7,91,946	
24,359	18,054	...	...	5,468	46,047	69,569	2,312	3,72,131	
1,15,987	12,267	4,368	227	8,974	1,49,308	1,75,144	2,05,053	18,76,508	
23,70,90,105	39,82,802	2,87,420	26,621	9,49,238	1,38,00,775	1,90,46,856	71,95,461	78,12,60,040	

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.	60,69,395	64,37,770	1,53,226	89,07,032	2,91,645
2. The Broach District Central Co-operative Bank, Ltd.	1,11,069	10,38,103	589	5,98,650	27,910
3. The Surat District Central Co-operative Bank, Ltd.	5,43,701	26,57,065	3,74,706	5,07,457	.....
4. The Barsi Central Co-operative Bank, Ltd.	1,57,911	14,200	1,88,556	63,328	.....
5. The Sholapur District Central Co-operative Bank, Ltd.	8,44,324	9,95,435	13,300	3,36,595	31,337
6. The East Khandesh District Central Co-operative Bank, Ltd.	2,43,300	10,59,313	47,926	35,00,513	93,023
7. The Nasik District Central Co-operative Bank, Ltd.	45,244	54,336	1,956	4,97,628	1,921
8. The Poona District Central Co-operative Bank, Ltd.	2,12,834	33,50,966	1,63,579	13,67,563	23,102
9. The Karnatak District Central Co-operative Bank, Ltd.	15,83,545	5,19,384	3,70,692	19,91,495	.....
10. The Belgaum District Central Co-operative Bank, Ltd.	11,26,844	1,92,140	1,56,195	6,78,609	16,409
11. The Bijapur District Central Co-operative Bank, Ltd.	10,20,351	84,185	1,700	7,23,195	16,477
12. The Sind Provincial Co-operative Bank, Ltd.	14,91,322	26,85,494	5,32,782	39,82,639	3,30,584
13. The Upper Sind Co-operative Bank, Ltd.	1,07,938	32,480	60,000	12,76,557	.....
14. The Kanara District Central Co-operative Bank, Ltd.	2,20,470	47,134	9,825	1,06,789	3,407
15. The Kaira District Central Co-operative Bank, Ltd.	2,311	2,211	.....	3,27,174	.....
16. The Daskroi Banking Union, Ltd., Ahmedabad.	2,05,053	1,900	.....	2,64,209	604
Grand Total ...	1,39,84,662	1,74,71,356	20,75,032	2,50,31,533	8,35,069

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.
.....	4,45,006	2,23,04,074	Debitures 12,80,000 82,76,990	47,51,421	40,34,110
3,725	2,96,284	20,76,330	14,62,560	.....	1,78,621
6,098	60,543	41,48,590	32,85,966	.....	2,12,119
8,207	5,856	4,40,058	3,06,676	.....	.....
3,438	33,635	15,58,114	13,16,616	300	.....
5,889	20,840	49,70,704	34,28,443	.....	6,22,698
1,050	2,623	6,04,258	4,60,432	51,563	.....
12,556	6,22,978	46,52,748	37,09,855	29,683	2,75,017
15,000	84,134	45,64,250	32,23,773	.....	4,17,864
4,600	1,023	21,75,819	13,46,746	2,28,660	2,18,050
9,361	2,653	18,58,122	14,71,929	.....	1,09,199
27,919	3,15,093	93,66,133	54,32,901	8,33,892	16,86,298
3,266	12,51,508	27,31,809	16,90,100	72,638	4,46,689
1,200	.....	3,68,825	3,41,078	.....	68,714
285	4,479	3,36,460	36,712	1,70,735	45,421
777	2,175	4,74,018	2,15,448	3,871	1,65,773
1,03,371	31,49,269	6,26,50,313	3,71,86,225	61,42,954	84,80,773

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

STATEMENT

Classification	Liabi			
	Loans from Government	Share capital paid up	Interest due by the Bank	Cost of management due
	13	14	15	16
	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	1,00,850	12,96,900	1,48,669	.....
2. The Broach District Central Co-operative Bank, Ltd.	2,52,400	9,646	200
3. The Surat District Central Co-operative Bank, Ltd.	3,45,840	.....	.....
4. The Barsi Central Co-operative Bank, Ltd.	75,950	6,305	324
5. The Sholapur District Central Co-operative Bank, Ltd.	1,12,960	37,427	.....
6. The East Khandesh District Central Co-operative Bank, Ltd.	4,38,700	29,618	.....
7. The Nasik District Central Co-operative Bank, Ltd.	47,150	7,019	740
8. The Poona District Central Co-operative Bank, Ltd.	3,22,240	39,228	344
9. The Karnatak District Central Co-operative Bank, Ltd.	5,42,250	.....	1,479
10. The Belgaum District Central Co-operative Bank, Ltd.	1,98,450	46,786	1,229
11. The Bijapur District Central Co-operative Bank, Ltd.	1,44,050	40,528	872
12. The Sind Provincial Co-operative Bank, Ltd.	6,45,280	83,327	.....
13. The Sind Provincial Co-operative Bank, Ltd.	2,32,970	.....	.....
14. The Kanara District Central Co-operative Bank, Ltd.	38,790	15,336	.....
15. The Kaira District Central Co-operative Bank, Ltd.	62,600	.....	.....
16. The Daskroi Banking Union, Ltd., Ahmedabad.	57,800	1,449	.....
Grand Total ...	1,00,850	48,13,630	4,65,358	5,188

H—concl'd.

lities—cont'd.						Remarks
Other items	Reserve fund under section 38 of Act II of 1912	Other funds, e.g., building funds, etc.	Other undistributed profits carried forward	Total	Profit and Loss—(column 14, Profit and Loss Statement)	
17	18	19	20	21	22	23
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
7,63,990	99,439	13,39,972	14,753	2,21,07,114	1,96,960	
19,921	71,740	49,442	.....	90,44,530	31,800	
23,849	1,19,413	59,151	.....	40,46,338	1,02,252	
209	38,566	5,182	51	4,33,263	6,795	
8,730	32,000	34,715	.....	15,42,748	15,366	
20,163	1,44,497	1,24,463	2,697	48,11,684	1,59,020	
3,154	9,295	6,311	14,203	5,99,866	4,362	
93,718	86,207	57,654	.....	46,13,946	38,802	
60,591	1,33,400	1,11,635	9	45,11,301	52,949	
422	67,650	32,415	21	21,40,429	35,390	
7,529	41,448	25,906	143	18,41,604	16,518	
1,21,529	1,62,179	2,75,654	4,473	92,45,523	1,20,610	
1,08,628	1,08,100	62,948	.....	72,21,573	10,236	
5,317	13,400	4,487	14	3,87,126	1,689	
2,247	11,639	7,050	.....	3,36,405	55	
4,133	9,125	7,216	2	4,64,817	9,201	
12,64,460	11,45,098	22,04,206	36,565	6,18,46,307	8,02,005	

STATEMENT
Central Banks—Profit

Classification	Profit brought forward from last year	Profit					Total
		Interest accrued	By sale of goods to members	By purchase and sale of members' products	Other items		
1	2	3	4	5	6	7	
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1. The Bombay Provincial Co-operative Bank, Ltd.	14,753	21,85,776	.....	...	45,841	22,31,617
2. The Broach District Central Co-operative Bank, Ltd.	...	1,59,633	.....	...	1,820	1,61,453
3. The Surat District Central Co-operative Bank, Ltd.	...	3,13,399	.....	...	56,921	3,70,320
4. The Barsi Central Co-operative Bank, Ltd.	...	24,324	.....	...	899	25,322
5. The Sholapur District Central Co-operative Bank, Ltd.	...	79,708	.....	...	4,034	83,742
6. The East Khandesh District Central Co-operative Bank, Ltd.	2,897	4,45,998	.....	...	95,038	5,41,056
7. The Nasik District Central Co-operative Bank, Ltd.	14,202	42,964	.....	...	1,037	44,001
8. The Poona District Central Co-operative Bank, Ltd.	...	2,98,149	.....	...	10,490	3,08,639
9. The Karnatak District Central Co-operative Bank, Ltd.	9	.....	.....	...	3,05,461	3,05,461
10. The Belgaum District Central Co-operative Bank, Ltd.	21	16,409	.....	...	1,17,625	1,34,034
11. The Bijapur District Central Co-operative Bank, Ltd.	143	1,02,264	.....	...	5,231	1,07,495
12. The Sind Provincial Co-operative Bank, Ltd.	4,473	5,91,162	.....	...	20,543	6,11,705
13. The Upper Sind Co-operative Bank, Ltd.	552	1,63,288	.....	...	1,950	1,65,238
15. The Kanara District Central Co-operative Bank, Ltd.	14	19,833	97	...	3,491	23,351	
16. The Kaira District Central Co-operative Bank, Ltd.	...	22,436	.....	...	440	22,876
20. The Daskroi Banking Union, Ltd., Ahmedabad.	2	26,630	.....	...	3,812	30,442
Grand Total ...	37,066	44,91,973	27	...	6,74,633	51,66,633	

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.	
16,37,325	3,42,205	17,062	6,563	16,749	20,19,904	1,96,990	19,39,973	18,71,215	
1,01,965	27,688	...	...	...	1,29,653	31,800	1,33,543	1,20,007	
2,05,454	61,063	...	1,551	...	2,68,068	1,02,251	2,60,806	1,24,676	
11,869	4,272	...	104	2,183	18,428	6,795	25,233	6,811	
47,282	20,574	...	198	322	68,376	15,366	53,403	30,949	
2,29,229	61,263	...	1,726	82,798	3,82,015	1,59,020	3,98,165	3,50,673	
25,377	14,138	...	124	...	39,639	4,362	42,362	38,899	
1,85,180	63,011	...	3,399	18,246	2,69,836	38,803	2,86,537	2,30,608	
64,576	77,991	13,081	7,501	89,364	2,52,513	52,949	3,05,461	1,65,294	
46,408	29,167	...	2,725	20,344	98,644	35,390	1,17,625	51,031	
68,708	19,536	...	224	2,509	90,977	16,518	91,017	48,705	
2,97,731	1,84,038	...	4,852	...	4,86,621	1,20,610	4,45,562	4,03,295	
95,679	33,706	...	2,890	23,727	1,55,002	10,236	49,189	1,12,860	
17,422	4,164	...	71	5	21,662	1,689	19,943	6,326	
18,054	4,750	...	16	...	22,820	55	2,790	11,044	
12,267	8,974	...	...	...	21,241	9,901	4,651	19,792	
30,64,526	9,55,540	30,143	31,944	2,63,247	43,45,400	8,02,005	41,76,749	35,92,175	

STATEMENT J.

*Supplementary Table for Central Non-Credit Societies,
for the year 1934-35.*

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.	1,456	...	...	...	...	1,18,195	6,874	3,318	...
Total ...	1,456	...	...	...	...	1,18,195	6,874	3,318	...

STATEMENT K.

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

CENTRAL SOCIETIES—1934-35.

Province	Class	Type of Societies	Number of societies	Number of members		Number of affiliated Societies				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	10	11	12
Bombay ...	I	Central Banks.	16	10,039	5,775	13	5,036	537	184	Rs. 3,45,46,513	Rs. 4,59,84,910

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	Banks and Societies
1	2	3	13	14	15	16	17	18
Bombay ...	I	Central Banks.	Rs. 27	Rs.	Rs. 9,55,540	Per cent. 4 to 6½	Rs. 20,75,032	Rs. 2,50,31,533

Province	Class	Type of Societies	Share capital paid up	Loans and deposits received 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. 46,13,620	Rs. 5,18,09,952	Rs. 1,00,860	Rs. 29,38,165	Per cent. 1 to 6½	Per cent. 3½ to 9½	

STATEMENT
Abstract for information of the
 AGRICULTURAL

Province	Class of Societies, I to IV and VI	Type of Societies	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 ...	4,445	2,25,699	...	...	...	...	...
		Limited ...	20	1,759	...	...	...	...	...
	II	Unlimited ...	2	459	...	...	...	...	...
		Limited ...	54	6,503	...	...	...	...	...
	III	Unlimited ...	15	534	...	...	...	...	...
		Limited ...	2	133	...	...	...	...	...
	IV	Unlimited ...	4	91	...	...	...	...	...
		Limited ...	73	16,162	...	...	...	...	...
	VI	Unlimited ...	21	2,142	...	...	...	...	...
		Limited ...	94	47,217	...	...	...	...	...
		Grand Total ...	4,730	3,00,699	...	...	...	...

L.

International Agricultural Institute at Rome.

SOCIETIES—1934-35.

Loans made during the year		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.
81,34,633	22,424	7	.....	9,26,427	3½ to 7½
3,16,217	5,61,171	" ...	.....	46,104	4 to 5
506	.....	725	.....	294	.....
2,34,241	128	33,245	4,29,678	37,236	4 to 7½
...	.....	.....	.....	2,151	.....
...	.....	.....	.....	235	.....
8,650	.....	.....	9,350	2,536	3
56,34,131	1,10,979	1,02,376	1,32,545	1,27,196	4 to 7½
...	.....	.....	.....	1,181	.....
13,482	.....	54,088	5,649	1,07,274	.....
1,43,41,860	6,94,702	1,90,391	5,77,222	12,50,634	3½ to 7½

STATEMENT

Province	Class of Societies, I to IV and VI	Type of Societies	Most usual rate of interest on		Loans due by	
			Deposits	Loans	Individuals	Banks and Societies
1	2	3	17	18	19	20
Bombay	I	Unlimited ...	3 to 8	8 to 12½	3,04,86,570	30,334
		Limited ...	3 to 7	7 to 10½	17,11,709	78,772
	II	Unlimited ...	6½	10½	1,669	.....
		Limited ...	6½	9½ to 10½	3,72,623	1,773
	III	Unlimited ...	.....	.....	49	.....
		Limited ...	.....	.....	.....	.....
	IV	Unlimited ...	6½	9½ to 12½	11,246	.....
		Limited ...	1 to 6½	5 to 9½	8,70,690	15,939
	VI	Unlimited ...	.....	9½	21,494	.....
		Limited ...	.....	.....	23,526	5,161
		Grand Total ...	3 to 8	7 to 12½	3,34,99,576	1,31,979

L—contd.

Share capital	Members' deposits	Loans from Government	Reserve Fund	Remarks
21	22	23	24	25
Rs.	Rs.	Rs.	Rs.	
29,16,480	44,43,699	1,02,522	74,02,043	
4,13,785	4,51,308	.....	2,01,743	
.....	175	.....	4,810	
1,35,010	1,93,902	2,978	52,146	
.....	124	.....	8,429	
.....	163	.....	645	
1,692	9,093	360	3,502	
5,35,478	2,17,766	.....	3,42,084	
39,433	2,373	4,747	13,274	
6,524	15,502	27,064	3,07,852	
40,48,402	35,27,105	1,37,671	83,51,038	

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 Desaiabhai 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 Valikhhan 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 Lalbbhai 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. Kavattigimath, 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 ...	Rao Sahab P. H. Hanatwala.
	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	Mr. Tufail Muhamed, B.A., Deputy Collector, Halla Division.

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 overdues. 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).