

Annual Administration report on the
working of Co-operative Societies in the
Province of Bombay. 1932-39.

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No. A.N.R. of 1939.

Poona, the 23rd December 1939.

From

S. M. IKRAM, Esquire, I.C.S.,

Registrar, Co-operative Societies and Director of Rural
Development, Bombay Province, Poona No. 1;

To

THE SECRETARY TO GOVERNMENT,

Revenue Department, Secretariat, Fort, Bombay.

Subject :—Annual Administration Report for the year
1938-39.

Sir,

I have the honour to submit the Annual Administration Report on the working of Co-operative Societies in the Province of Bombay for the year ending 30th June 1939. A separate chapter dealing with Rural Development is also included in this report.

I. ADMINISTRATION.

GAZETTED STAFF.

*Registrar, Co-operative Societies and Director of
Rural Development.*

2. I worked as Registrar from 1st July 1938 to 5th December 1938, when Mr. Bhansali officiated as the Secretary to Government, General and Educational Departments. Mr. Bhansali resumed charge of the post of the Registrar on 5th December 1938 and held it for the remainder of the year. In view of the reorganisation of work relating to rural development sanctioned under Government Resolution, Revenue Department, No. 15/33, dated 8th March 1939, the designation of the Registrar of Co-operative Societies was changed to that of "The Registrar of Co-operative Societies and Director of Rural Development".

Deputy Registrar.

The post of Deputy Registrar, Co-operative Societies, was held in abeyance from 1st July 1938 to 5th December 1938, when I was acting as Registrar, and thereafter during the period of my leave from 5th December 1938 to 11th April 1939.

Deputy Director of Rural Development.

To enable the Registrar of Co-operative Societies to perform satisfactorily his duties as Head of the Reorganised Co-operative and Rural Development Department, the post of Deputy Director of Rural Development was created under Government Resolution, Revenue Department, No. 15/33, dated 15th March 1938. Mr. K. V. Joshi, who was working as Deputy Director of Agriculture, South Central Division, Poona, in the Agricultural Department, was appointed to hold this post. He took charge of the post on 5th April 1939 and continued to hold it for the rest of the year.

Assistant Registrar, Land Mortgage Banks.

A temporary post of Assistant Registrar, Land Mortgage Banks, was created under Government Resolution, Revenue Department, No. S. 20/6/17755, dated 27th June 1938, in lieu of the post of the Deputy Registrar, which was held in abeyance. The post was held by Mr. N. P. Bhagwat from 1st July 1938 to 23rd February 1939 and by Mr. N. V. Nayak from 1st March 1939 to 6th April 1939, when the post was ordered to be abolished in accordance with the terms of the said Government Resolution.

Personal Assistant to the Registrar, Co-operative Societies and Director of Rural Development.

Mr. D. A. Shah was Personal Assistant throughout the year except for short periods from 19th September 1938 to 2nd October 1938 and from 25th April 1939 to 24th May 1939, during which period he was on leave. Mr. J. G. Saldanha, Office Superintendent, acted as Personal Assistant in addition to his own duties during these periods.

Assistant Registrar, Co-operative Finance.

The post of Assistant Registrar, Co-operative Finance, was created under Government Resolution, Revenue Department, No 548/39, dated 28th April 1939, to enable the Registrar to discharge his statutory duty of audit and to advise him in matters relating to co-operative finance, banking, etc. Mr. N. V. Nayak was appointed to hold the post from 7th April 1939 to 31st May 1939. Mr. K. R. Kulkarni was in charge of this post thereafter, till the end of the year.

The Chief Marketing Officer, Bombay.

The post was created under Government Resolution, Revenue Department, No. 991/33, dated 12th June 1939, and Dr. T. G. Shirname of the Bombay Agricultural Service, on reversion from the Imperial Council of Agricultural Research, took over the charge of the post on 27th June 1939 and continued to hold it till the end of the year. The Chief Marketing Officer is intended to organise co-operative marketing in Bombay, keep himself in touch with the Bombay market and be a liaison officer between the marketing organisations, traders and consumers in Bombay and the co-operative sale and multi-purpose societies in rural areas.

*Divisional Superintendent of Agriculture, Deccan Canals,
Belapur Road.*

This post was transferred to this Department under orders contained in paragraph 2 of Government Resolution Revenue Department, No. 15/33, dated 8th March 1939. Mr C. P. Patil, who held this post in the Agricultural Department, was transferred to this Department with effect from 15th April 1939 and continued in this post till the end of the year.

Cotton Superintendents, Dharwar and Surat.

These posts were transferred to this Department under orders contained in paragraph 2 of Government Resolution, Revenue Department, No. 15/33, dated 8th March 1939. Mr. V. C. Pavate and Rao Saheb G. P. Pathak, who held these respective posts in the Agricultural Department, were transferred to this Department with effect from 15th April 1939 and held these posts till the remainder of the year.

*Assistant Registrars, Co-operative Societies and Rural
Development Officers.*

In order to give effect to the scheme of Rural Development outlined under Government Resolution, Revenue Department, No. 15/33, dated 8th March 1939, five additional posts of Assistant Registrars and Rural Development Officers were created by Government under Government Resolution, Revenue Department, No. 401/39, dated 8th April 1939, thus increasing the number of Assistant Registrars from five to ten. The designation "Assistant Registrar, Co-operative Societies" was also changed with effect from 1st April 1939 to "Assistant Registrar and Rural Development Officer". The postings in the redistributed charges were actually made from 1st June 1939.

The subjoined statements show the officers who held the charges of the divisional Assistant Registrars and Assistant Registrars and Rural Development Officers during the year :—

Assistant Registrars, Co-operative Societies (from 1st July 1938 to 31st May 1939.)

Division.	Name.	Period.	Head-quarters.	Charge.	No. of days on tour.	No. of Societies inspected.
Bombay	Mr. S. G. Ajmoola	1-7-38 to 31-5-39.	Bombay	Bombay City, Thana, Nasik, Kolaba and Hatnagiri.	112	198
Southern	Mr. C. D. Hull	1-7-38 to 8-12-38, 28-12-38 to 31-5-39.	Dharwar	Dharwar, Belgaum, Bijapur and North Kanara.	138	141
	Mr. H. B. Palekar	8-12-38 to 28-12-38.	.....	.....	...	...
Central	Mr. K. G. Prabhu	1-7-38 to 31-5-39.	Poona	Poona, Satara, Nholapur and Ahmednagar.	158	161
Khandesh	Mr. H. S. Patil	1-7-38 to 31-5-39.	Dhulia	West Khandesh and East Khandesh.	173	207
Northern	Mr. N. V. Nayak	1-7-38 to 6-9-38.	Nadlad	Ahmedabad, Surat, Kaira, Broach and Panch Mahals.	161	136
	Mr. R. N. Trivedi	7-9-38 to 31-5-39.	.....	.....	...	...

Assistant Registrars and Rural Development Officers (from 1st June 1939 to 30th June 1939).

Division	Name.	Period.	Head-quarters.	Charges.	No. of days on tour.	No. of societies inspected.
Bombay	Mr. S. G. Almona	1-6-39 to 30-6-39.	Bombay	Bombay, Bombay Suburban and Thana.	13	...
Ahmedabad	Mr. B. N. Desai	1-6-39 to 30-6-39.	Ahmedabad.	Ahmedabad, Kaira and Panchmahals.	19	8
Surat	Mr. R. N. Trivedi	1-6-39 to 30-6-39.	Surat	Surat and Broach.	13	17
Jalgaon	Mr. S. S. Bhalona	1-6-39 to 30-6-39.	Jalgaon	East Khandesh	17	27

Division.	Name.	Period.	Head quarters.	Charges.	No. of day on tour.	No. of societies inspected.
Dhulia	Mr. R. S. Patil	1-6-39 to 30-6-39.	Dhulia	West Khandesh and Nasik.	9	4
Poona	Mr. N. P. Bhagwat.	1-6-39 to 30-6-39.	Poona	Poona and Ahmednagar.	7	9
Satara	Mr. K. G. Prabhu	1-6-39 to 30-6-39.	Satara	Satara, Ratnagiri and Kolaba.	20	13
Sholapur	Mr. N. V. Nayak	1-6-39 to 30-6-39.	Sholapur	Sholapur and Bijapur.	10	3
Belgaum	Mr. R. B. Palekar.	1-6-39 to 30-6-39.	Belgaum	Belgaum and North Kanara.	21	22
Dharwar	Mr. C. B. Hull	1-6-39 to 30-6-39.	Dharwar	Dharwar	27	27

The inspection work done by the Registrar, and the Deputy Registrar is as indicated below :—

Designation.	Number of days on tour.	Number of Societies inspected.
Registrar, Co-operative Societies	124	77
Deputy Registrar, Co-operative Societies	20	14

Special Auditors of Co-operative Societies.

3. In accordance with orders contained in paragraph 23 of Government Resolution, Revenue Department, No. 7363/33, dated 15th March 1938, the Registrar has to comply with the statutory obligations of auditing the accounts of every society at least once in a co-operative year. In order to fulfil this obligation and to cope with the increasing audit work, a temporary post of an additional Special Auditor, Co-operative Societies, was created at Bombay under Government Resolution, Revenue Department, No. 8672/28, dated 29th August 1938.

The following table shows the charges held by the Special Auditors, the touring done by them and their audit output:—

Division.	Head-quarters.	Charge.	Name.	Period.
1	2	3	4	5
Bombay	Bombay	Bombay City, Suburbs, Bombay Provincial Co-operative Bank and its branches.	Mr. K. D. Sethna.	1st July 1938 to 7th September 1938; 24th December 1938 to 2nd February 1939.
			Mr. C. M. Amin.	8th September 1938 to 23rd December 1938; 3rd February 1939 to 30th June 1939.
			Mr. D. G. Limaye (Additional Spl. Auditor).	12th September 1938 to 30th June 1939.
Central	Poona	Poona, Ahmednagar, Sholapur, Satara and East Khandesh Districts.	Mr. K. R. Kulkarni.	1st July 1938 to 31st May 1939.
			Mr. G. S. Dandvate.	1st June 1939 to 30th June 1939.
Southern	Dharwar	Dharwar, Belgaum, Bijapur, North Kanara, Ratnagiri and Kolaba Districts.	Mr. G. S. Dandvate.	1st July 1938 to 10th April 1939.
			Mr. V. N. Deshpande.	11th April 1939 to 30th June 1939.
Northern	Ahmedabad	Ahmedabad, Kaira, Broach and Panch Mahals, West Khandesh and Nasik Districts.	Mr. S. S. Bhatnaga.	1st July 1938 to 31st May 1939.
			Mr. B. M. Divedi.	1st June 1939 to 30th June 1939.

Division.	Number of Banks in charge.	Number of Audits.	Number of days spent on tour.
1	6	7	8
<i>Bombay</i> ...	87	8	56
	.....	52	188
	.....	28	203
<i>Central</i> ...	57	51	144

<i>Southern</i> ...	72	70	105

<i>Northern</i> ...	119	110	217

SUBORDINATE STAFF.

4. In accordance with orders contained in Government Resolution, Revenue Department, No. 15/33, dated 8th March 1939, the propaganda and demonstration work done by the Agricultural Department was transferred to the reorganised Co-operative and Rural Development Department. This change necessitated also the transfer of the propaganda staff of the Agricultural Department consisting of 45 District Agricultural Overseers, 30 Agricultural Sub-Overseers, 29 Permanent Kamgars and 50 temporary Kamgars to this Department. In addition, the staff in charge of Shikar and Pig-killing work, seed-multiplication and seed distribution, and work in connection with issue of licenses under the Cotton Transport Act was transferred to this Department. The designations of Agricultural Overseers and Agricultural Sub-Overseers were also changed to "Rural Development Inspectors" and "Assistant Rural Development Inspectors" respectively.

The two remaining temporary posts of Agricultural Organisers sanctioned under Government Resolution, Revenue Department, No. 3289/33, dated 22nd April 1936, under the Sugar Excise subsidy scheme of the Government of India, were abolished with effect from 1st March 1939, in view of the decision of the Government to terminate the scheme under its Memorandum, Revenue Department, No. 3289-A/33-IV, dated 10th February 1939. Of the 7 posts of Auditors ordered to be retrenched under Government Resolution, Revenue Department, No. 8672/28, dated 9th May 1938, five were held in abeyance before the close of the year. Consequent on the classification of the societies into the categories of "major" and "minor" in accordance with orders contained in Government Resolution, Revenue Department, No. 7363/33 of 15th March 1938, the number of societies which could be classified as "minor" increased and as reduction was effected in the staff of Auditors, the strength of sub-auditors had to be reinforced to enable the audit staff to do the audit work. Creation of 24 posts of sub-auditors was, therefore, sanctioned under Government

Resolution, Revenue Department, No. 8672/28, dated 9th May 1938. The divisional Assistant Registrars were given the assistance of Auditors (*vide* Government Resolution, Revenue Department, No. 8672/28, dated 10th September 1938) for some time and these Auditors were withdrawn when the new charges of Assistant Registrars and Rural Development Officers came into force from 1st June 1939.

SPECIAL TEMPORARY STAFF.

5. Consequent on the winding up of the Nasik and Kaira District Central Co-operative Banks and the general stagnant condition of the areas financed by these two Banks, the necessity of reconstructing these areas was felt. Accordingly, two officers in the Auditor's grade were appointed as Reconstruction Officers for these two areas. These posts were sanctioned by Government under Government Resolution, Revenue Department, No. 9106/33, dated 6th October 1938 and Government Resolution, Revenue Department No. 7846/33, dated 4th August 1938, respectively. An officer of the rank of a sub-auditor was also appointed temporarily, for Reconstruction Societies of Ahmedabad, primarily to look after the work of the recovery of Government loan advanced to these societies.

The agency of the Special Recovery Officers for the recovery of co-operative societies' dues was continued practically throughout the year. Under Government Resolution, Revenue Department, No. 3482/28, dated 1st April 1939, the recovery of the dues of co-operative societies was ordered to be suspended till the next collection season. This necessitated discontinuance of Special Recovery Officers in certain areas. Effect was, however, given to these orders only after the close of the year but some of the posts of Special Recovery Officers particularly those in Gujerat, where scarcity conditions were prevailing, were ordered to be held in abeyance. In view of the large number of arbitration awards and liquidation orders pending unexecuted in the Nasik and West Khandesh districts, two posts of additional Special Recovery Officers at Malegaon and Dhulia, respectively were created.

The posts of Special Supervision Officers for Dohad Taluka and Jhalod Mahal in the Panchmahals and Taloda Taluka in the West Khandesh district were continued throughout the year. These officers are intended to control, guide and supervise the working of the Bhil Societies in the partially excluded areas in their charge.

The posts of Special Liquidation Officers at Poona, Dharwar, Sholapur, Bijapur and Jalgaon, were continued throughout the year. Similarly, the post of the Special Liquidation Officer, Belapur, created on 1st July 1937, for liquidation work of societies in the canal area of Ahmednagar district, was continued throughout the year, but the headquarters were changed from Belapur to Kopergaon. A feature of the liquidation work during the year was that a number of the Auditors, who were liquidators of a number of societies, were relieved of this work to enable them to carry out their statutory duties of auditing the societies.

The Bunding and Shikar Staff, appointed under Government Resolutions, Revenue Department, Nos. 2623/33 of 11th October 1937, 28th November 1938 and 2624/33, dated 31st May 1938 respectively, were continued throughout the year.

HONORARY WORKERS.

6. The total strength of the honorary workers consisted of:—

- 1 Divisional Honorary Organiser,
- 54 District Honorary Organisers, and
- 58 Taluka Honorary Organisers.

The cost on account of their travelling allowance was Rs. 2,003.

In addition to Honorary Organisers, a number of officials and non-officials took interest and rendered useful service to the movement.

7. Cost of working:—

Particulars.	Amount.	
	1938-39.	1937-38.
	Rs.	Rs.
Pay of Establishment ...	4,08,764	4,00,224
Travelling Allowance (Officials and non-officials) ...	78,380	82,322
Grants to the Bombay Provincial Co- operative Institute ...	18,750	18,750
Special Grants to Co-operative Insti- tutions—		
	Rs.	Rs.
Sale societies ...	1,474	200
Backward societies .	1,680	1,200
Supervising Unions. Land Mortgage Banks (including the Bombay Pro- vincial Land Mortgage Bank) .	27,000	26,800
Village Multi- purpose Socie- ties.	6,722	5,000
	750	.....
	<hr/> 37,626	<hr/> 33,200
Contingencies ..	48,043	41,538
Total ...	<hr/> 5,91,563	<hr/> 5,78,034

Deduct—

	Rs.		Rs.
Audit fees ...	1,31,446		1,13,383
* Recoveries from societies and for services rendered, including Miscellaneous receipts ..	61,398		48,512
	<u>1,92,844</u>		<u>1,61,895</u>
Net Total ...	3,98,719		4,14,139

COST OF WORKING.

8. Cost of working of the Scheme for Co-operative Training and Education :—

	Rs.	Rs.
Pay of Officers	Nil.
Pay of Establishment— Temporary Establishment	13,338
Allowances and Honoraria, etc.— Travelling Allowance—ordinary	1,707
Contingencies— Non-contract contingencies	973
Grants-in-Aid Contributions	Nil.
		<u>16,018</u>

9. Cost of working of the schemes for organisation of Co-operative Societies for sugarcane growers subsidized from the Sugar Excise Fund by the Government of India :—

	Rs.	Rs.
Pay of officers	Nil.
Pay of Establishment.	3,425
Allowances and Honoraria, etc.	1,152
Contingencies.	93
Grants-in-aid (to sale societies)	1,987
		<u>6,657</u>

* Receipts from Government of India grants are excluded.

CO-OPERATION AND ACCOUNTANCY DIPLOMA BOARD.

10. The following table indicates the cost incurred in connection with the Board :—

	Rs.	Rs.
Pay of Officers ...	.....	Nil.
Pay of Establishment—Temporary Establishment ...	.....	119
Allowances, Honoraria, etc.—Honoraria ...	150	.....
Travelling allowance—Ordinary ...	140	.....
Fees for setting and assessing papers ...	600	890
Contingencies ...	.....	124
Total ...		<u>1,133</u>

Thirty-six candidates appeared for the examination held in April 1939, out of whom fourteen passed the whole examination, six passed in Co-operation, Mercantile Law and Banking and two passed in Accountancy and Auditing.

AUDIT FEES.

11. The following table gives the figures of demand for the financial year 1938-39, recoveries and arrears in this respect :—

Division.	Arrears of previous years.	Demand for the year.	Amount of exemption granted during the year.
1	2	3	4
	Rs. a p.	Rs. a p.	Rs. a p.
Dharwar ...	1,685 12 0	15,135 15 0	175 12 0
Belgaum ...	818 0 0	11,899 6 0	818 0 0
Sholepur ...	1,749 14 6	8,484 1 0	.....
Satara ...	945 15 4	8,157 0 0	51 1 0
Poona ...	4,512 7 0	12,390 5 0	856 0 0
Bombay ...	15,546 15 6	29,031 2 6	768 1 0
Surat ...	1,738 2 6	5,792 4 6	18 13 0
Ahmedabad ...	7,733 3 0	9,790 6 0	1,444 9 0
Dhulia ...	970 8 0	10,167 15 0	446 3 0
Jalgaon ...	1,904 0 0	13,810 8 0	66 13 0
Total ...	36,399 13 10	1,24,118 15 0	4,139 4 0

Division.	Net amount recoverable during the year.	Actual recoveries during the year.	Balance outstanding at the close of the year.
1	5	6	7
	Rs. a. p.	Rs. a. p.	Rs. a. p.
Dharwar	16,645 15 0	12,261 12 0	4,384 3 0
Belgaum	11,899 6 0	10,732 11 6	666 10 6
Sholapur	10,233 15 6	7,992 9 0	2,241 6 6
Satara	9,051 14 4	7,469 8 8	1,582 5 8
Poona	15,987 12 0	11,621 6 0	4,366 6 0
Bombay	43,810 1 0	24,967 15 6	18,842 1 6
Surat	7,511 10 0	5,487 15 0	2,023 11 0
Ahmedabad	16,079 0 0	7,705 15 0	8,373 1 0
Dhulla	10,712 4 0	8,870 8 0	1,841 12 0
Jalgaon	14,947 11 0	12,987 1 0	1,960 10 0
Total	1,56,379 8 10	1,10,097 5 8	46,282 3 2

* SUPPRESSION OF CORRUPTION.

12. The policy of Government in stamping out evils of corruption was scrupulously followed and every complaint received from the public was promptly investigated. Departmental enquiries were ordered in two cases, of which one related to a subordinate officer in foreign service as a Land Valuation Officer of a Land Mortgage Bank. In a number of other cases preliminary enquiries were also held to determine if there was sufficient *prima facie* evidence to order departmental enquiries. There was only one case in which complaints of inadequate payment for supplies, while on tour or otherwise, were made.

II. SUMMARY OF GENERAL PROGRESS.

SEASON.

13. The season was only slightly better than that in the previous year. The monsoons were not evenly distributed and were particularly disappointing in the North Gujerat Districts, where the crops were adversely affected. The excessive rains in October wrought damage to the standing kharif crop in the Nasik, East Khandesh and some other districts, though it proved slightly beneficial to Rabi crops. Owing to continued depression, the agricultural produce did not fetch good prices. A redeeming

feature, however, was a rise in prices of some commodities particularly Gul in the canal tracts.

GENERAL PROGRESS OF THE MOVEMENT.

14. The following statements record the progress made during the year :—

Part I.

Types of Societies.	Number of Societies.		Number of Members.	
	1937-38.	1938-39.	1937-38.	1938-39.
Central Banks (including Provincial Bank and Provincial Land Mortgage Bank).	14	18	15,472	15,861
Agricultural Societies (including Land Mortgage Banks).	4,030	4,047	263,792	261,621
Non-Agricultural Societies ...	916	936	322,546	323,779
Unions ...	131	128	... ..	.....
Insurance Societies ...	2	2	6,027	7,222
Total ...	5,099	5,126	607,837	610,383

Part II.

Types of Societies.	Share capital.		Reserve and other funds.		Working capital.	
	1937-38.	1938-39.	1937-38.	1938-39.	1937-38.	1938-39.
Central Banks (including Provincial Bank and Provincial Land Mortgage Bank).	Rs. 44,17,315	Rs. 44,09,535	Rs. 28,36,084	Rs. 42,63,884	Rs. 5,97,95,520	Rs. 5,44,85,239
Agricultural Societies ...	22,51,264	41,48,634	90,41,008	92,50,307	2,42,51,830	2,44,26,219
Non-Agricultural Societies.	1,44,46,734	1,68,73,949	90,10,475	1,08,22,992	6,48,88,861	7,39,46,217
Insurance Societies ...	.....	.....	.....	.....	2,20,070	2,20,158
Total ...	2,37,65,315	2,30,32,118	2,19,07,651	2,39,44,073	15,63,16,950	15,63,97,492

In spite of the order for the winding up of the affairs of the Kaira District Central Co-operative Bank, there was an increase in the number of membership and working capital of Central Banks.

Though the number of agricultural co-operative credit societies increased, there was a decrease in their membership partly due to the policy of rectification and consolidation pursued by the Department and partly due to the fact that the members of newly registered societies are smaller in number than those of cancelled societies. Their working capital as well as reserve and other funds, however, show an increase. There was an all round progress in the working of non-agricultural societies.

15. The following statement shows the position as regards demand and recoveries of all types of credit societies including Central Banks :—

Types of societies.	Principal.			Arrears.	
	Amount due for payment during the year.	Amount recovered out of		Authorized.	Unauthorized.
		Amount in column 2.	Amount due after the close of the year.		
1	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.
Central Banks ...	1,74,28,290	22,22,925	1,27,471	27,23,212	64,06,482
Agricultural Credit Societies ...	2,22,22,045	22,54,540	2,22,215	22,22,220	1,42,12,222
Non-Agricultural Societies. Credit	4,42,22,224	2,22,22,222	22,22,222	22,22,222	22,22,222
Total ...	8,47,04,600	5,02,22,222	22,22,222	74,22,222	2,22,22,222

16. *Objects of loans.*—The statements showing the objects of loans advanced during the year under report by agricultural and non-agricultural credit societies are as under :—

	Amount of loans given during the year for purposes of						
	Current agricultural purposes including payment of rent, assessment, etc.	Maintenance of family.	Land Improvement.	Marriages and other ceremonies.	Redemption of old debts.	Other purposes.	Total.
	1	2	3	4	5	6	7
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Agricultural Co-operative Credit Societies.	27,22,222	4,22,222	7,42,222	1,72,222	2,22,222	2,22,222	22,22,222

—	Amount of loans given during the year for the purposes of					
	Agricultural operations.	Trade and Commerce.	Industrial operations.	Acquisition of immovable property.	Other purposes.	Total.
	1	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Non-Agricultural Credit Societies.	6,90,860	1,20,50,097	3,45,549	21,02,666	2,44,13,432	2,96,03,566

It is particularly noteworthy that a major portion of the finance given by agricultural societies continues to be of a short-term nature. The societies also advanced loans for improvement of lands and redemption of old debts, but these types of loans are now generally dealt with by Land Mortgage Banks which are the appropriate agency for giving long-term credit secured by immovable property. There has been a distinct fall in the amount of loans advanced for debt-redemption during the year under report as compared with the previous year. The loans advanced for land improvement by co-operative credit societies are usually for small works requiring small medium-term loans.

17. During the year under report, 100 new societies were registered and 67 were ordered to be wound up. A feature of the year's working is a satisfactory increase in the registration of Thrift and Credit Societies. The following table gives a classified list of societies registered and taken into liquidation during the year:—

Class of Societies.	Number of Societies.	
	Registered.	Taken into liquidation.
	2	3
Central Bank	.....	1
Agricultural—		
(1) Credit	1	45
(2) Multi-purpose	7	.....
(3) Village Thrift and Credit	44	.....
(4) Non-Credit	5	3
(5) Land Mortgage Bank	1	.....
Non-Agricultural—		
(1) Urban Credit	7	2
(2) Salary Earners'	19	5
(3) Weavers'	2	3
(4) Non-Credit	4	.....
Housing	6	1
House Reconstruction	.....	1
Producers'	1	.....
Consumers'	2	2
Unions	1	4
Total	100	67

18. The following comparative figures show the relative position of the movement during the last two years :—

	During 1987-88.		During 1988-89.	
	Increase.	Decrease.	Increase.	Decrease.
In the number of societies ...	28	.....	28	.....
In the number of members ...	85,500	.....	.....	4,962
In the working capital ...	Rs. 81,41,689	.....	Rs. 69,81,808	.....
In the Reserve and other funds.	18,86,857	.....	20,84,422	.....
In the overdue ...	25,89,294	.....	1,05,387	.....

III. WORKING OF SOCIETIES.

A. RESOURCE MOVEMENT.

(1) Agricultural.

(A) AGRICULTURAL CO-OPERATIVE CREDIT SOCIETIES AND MULTI-PURPOSE SOCIETIES.

19. *Main Statistics.*—The subjoined table gives the salient features with regard to the agricultural credit societies excluding Land Mortgage Banks :—

			1987-88.	1988-89.
Number of Societies ...	...	...	3,702	3,702
Membership ...	...	...	195,719	192,759
			Rs.	Rs.
Working capital ...	...	...	2,98,12,081	2,92,45,086
Reserve and other funds ...	...	...	79,73,424	81,08,346
Members' deposits ...	...	...	95,47,235	22,08,279
Share capital ...	...	...	29,98,552	82,85,002
Bank loan outstanding ...	...	...	1,42,72,512	1,87,40,884
Other outside liabilities ...	...	...	20,20,358	19,56,944

A policy of cautious expansion of the credit movement in rural areas was followed during the year. Fifty-six registration proposals were received.. Four of them were refused as the Registrar was not satisfied about their soundness, and 52 new societies including 7 multi-purpose societies were registered. On the other hand,

45 societies were ordered to be wound up. The year thus records an increase of 7 only in the total number from 3,702 to 3,709 societies.

Notwithstanding an increase in the number of societies, there is a decrease in the total working capital which is due to the all round decrease in the Bank loan outstanding, members' deposits and "other outside liabilities" including non-members' deposits. The decrease in members' deposits is partly due to their conversion into share capital in consequence of the adoption of share system bye-laws by a large number of societies and partly due to the set off of members' dues in the process of repayment. It is noteworthy, however, that the decrease in members' deposits is largely counter-balanced by the increase in their share capital. The decrease in membership is due to the cancellation of societies, and also due to the process of weeding out undesirable members who very often act as a clog to the proper working of the societies. The Reserve and other funds record a satisfactory increase, though it must be stated that certain factors have militated against the accumulation of a bigger reserves. The concession scheme which has been in operation for a fairly long period has resulted in permanently lowering the rate of interest, leaving a comparatively narrow margin for profit. Secondly, amounts representing losses due to bad debts or non-recovery of interest are being written off against the Reserve Fund.

20. The following table shows the position as regards total loans outstanding, fresh finance, amount due for repayment and recoveries:—

Division.		Total loans outstanding (1st July 1939).	Fresh finance.	Amount due for repayment.
1		2	3	4
		Rs.	Rs.	Rs.
Bombay	...	4,03,956	1,74,532	3,71,909
Ahmedabad	...	11,61,879	1,49,757	10,93,723
Burat	...	19,10,827	6,18,059	17,95,966
Poona	...	26,86,500	4,23,461	23,90,479
Satara	...	24,50,002	9,79,909	19,16,300
Dhulia	...	39,73,337	10,33,755	34,29,254
Jalgaon	...	49,39,424	15,69,310	49,79,857
Sholapur	...	24,34,673	3,18,133	21,45,623
Dharwar	...	23,57,161	5,19,098	26,74,772
Belgaum	...	20,63,403	4,26,172	17,00,033
	Total	3,50,11,156	62,05,698	2,28,96,045

Division.	Recoveries.	Extensions.	Overdues.
1	5	6	7
	Rs.	Rs.	Rs.
Bombay	1,75,468	23,660	1,86,924
Ahmedabad	1,87,896	2,20,882	6,95,658
Surat	7,36,605	3,49,112	7,98,084
Poona	4,81,666	1,77,893	17,60,598
Satara	9,87,366	1,19,881	8,76,818
Dhulia	11,92,817	2,07,511	24,81,749
Jalgaon	16,14,656	1,98,617	32,11,552
Bholapur	2,84,107	4,49,228	14,27,487
Dharwar	4,69,949	3,71,388	18,38,224
Balgaon	4,40,361	2,02,755	11,00,346
Total	65,89,856	23,18,865	1,42,25,456

Fresh finance records a further decrease to the extent of over 6 lakhs as compared with the figures of the previous year. It may be pointed out in this connection that the figure has a direct relation with recoveries as the policy adopted at present is to allow fresh finance mostly for current agricultural needs to the extent of repayments, with a cut of 5 to 10 per cent. when the outstanding loans are in excess of the present needs or repaying capacity. A combination of several factors has thwarted the progress of recoveries which though in several districts including the canal tracts of Poona and Ahmednagar record an increase over the previous years do not show any appreciable improvement for the whole Province. Deterioration is particularly marked in East Khandesh where owing to the unfavourable condition of the agricultural season and suspension of coercive processes, recoveries were below expectations. There has also been a fall in the figure of recoveries in the Satara District. An impression had gained ground in certain quarters that under the agricultural debt relief

legislation, substantial relief would be forthcoming by way of remission of principal outstanding, etc., and this impression has been partly responsible for a fall in recoveries, which otherwise might have been better. Government orders curtailing and regulating the use of coercive processes for recoveries of co-operative societies dues have had a similar effect.

The decrease in the total loans outstanding is partly due to the cancellation of a fairly large number of societies and also due to the adoption of a policy of cautious finance.

21. *Arrears and Overdues.*—The following table shows the comparative position with regard to overdues in the usual form:—

1937-38.

—	Amount due for repayment.	Unauthorized arrears.	Percentage of unauthorised arrears.
	Rs.	Rs.	
Whole Province	2,27,67,928	1,43,71,394	63
* Precarious and backward tracts.	53,50,670	40,25,576	75
† Normal area	1,69,63,746	1,00,98,009	60
Panch Mahals	4,53,412	2,52,818	55

1938-39.

—	Amount due for repayment.	Unauthori Zed arrears.	Percentage of unauthorised arrears.
	Rs.	Rs.	
Whole Province	2,28, 8,045	1,42,25,456	61
* Precarious and backward tracts.	53,67,875	37,71,208	70
† Normal area	1,70,47,326	1,02,10,191	59
Panch Mahals	4,82,844	2,44,117	56

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

† Comprising East Khandesh, West Khandesh, Surat, Broach, Thana, Satara, Belgaum, Dharwar, Kanara, Nasik and Bombay Suburbs.

It will be noticed that there is marked improvement in the precarious and backward tracts, which can be attributed to the better prices obtained for the agricultural commodities in the canal tracts. There is a slight improvement for the Province as a whole.

22. *Audit Classification.*—In spite of vigorous efforts made in recent years to collect overdues through various devices such as collective and individual concession schemes, substantial improvement has not been achieved. The position in regard to overdues is naturally reflected in the audit classification awarded to societies which is disclosed by the following statement:—

Division.	Number of societies classed at the latest audit.					Total.
	A	B	C	D	Not classed.	
Bombay ...	21	92	84	88	1	116
Ahmedabad ...	9	78	46	232	4	367
Surat ...	24	68	58	145	4	299
Poona ...	15	58	88	168	8	336
Natara ...	27	167	96	118	2	410
Sholapur ...	11	105	68	174	2	360
Jalgaon ...	50	198	176	166	19	549
Dhulia ...	84	105	159	240	7	645
Dharwar ...	15	108	172	159	6	455
Belgaum ...	8	94	68	190	1	296
Total ...	207	939	960	1,568	54	3,722
Total for 1937-38	168	1,372	1,102	1,028	25	3,715

The large increase in the number of D class societies, though calling for serious attention, should not be taken to mean a corresponding change in the financial position of the societies as this increase is mainly due to the stricter classification enforced at audit which is now based mainly on the percentage of overdues. Separate figures compiled with regard to percentage of overdues in agricultural credit societies (excluding land mortgage banks) reveal that out of the 3,722 societies, there are as many as 244 societies having no arrears, 132 societies having arrears up to 5 per cent.,

138 societies having arrears ranging between 5 to 10 per cent., 431 societies with arrears ranging between 11 to 25 per cent. and 590 societies with arrears ranging between 25 to 50 per cent.

23. During the year under report, the process of classification of debts into frozen, bad and doubtful debts which was introduced during the previous year as one of the measures calculated to clarify the financial position of societies and central banks, and to facilitate measures for rehabilitation, wherever necessary, was continued through the agency of the supervisors, Bank Inspectors and Auditors. These investigations were completed in 3,687 societies out of the total number of 3,709 societies. The following statement gives an analysis of the classification of the debts into frozen, bad and doubtful debts :—

Division.	No. of societies in which debts are classified.	Total loans outstanding in column 2.	Frozen debts.
1	2	3	4
		Rs.	Rs.
Bombay	111	8,95,095	77,869
Ahmedabad	857	11,91,618	2,09,152
Surat	297	18,25,809	8,74,891
Poona	385	25,18,415	8,58,040
Satara	390	25,72,552	2,18,761
Sholapur	359	24,78,168	5,78,609
Jaigaon	547	49,07,830	8,90,792
Dhulia	545	42,70,978	15,44,148
Dharwar	452	80,35,518	7,73,764
Belgaum	294	90,59,959	8,98,038
Total	3,687	2,52,50,931	59,48,074

Division.	Doubtful debts.	Bad debts.	Total of columns 5 and 6.
1	5	6	7
	Rs.	Rs.	Rs.
Bombay	81,824	15,088	46,862
Ahmedabad	1,18,837	44,319	1,58,156
Surat	1,02,099	86,784	1,88,883
Poona	8,22,067	1,78,994	4,96,061
Batara	54,686	20,682	75,368
Bholapur	1,47,426	85,737	2,33,163
Jaigson	4,51,869	1,24,970	5,76,839
Dhulia	2,77,161	1,29,025	4,00,186
Dharwar	2,95,126	1,81,778	4,76,904
Belgaum	1,87,658	1,74,596	3,12,254
Total	19,83,558	10,80,923	29,64,476

24. It will be noticed from the above figures that the total of the debts under column 7 works out at 11.6 per cent. of the total loans outstanding. The previous year's figures for doubtful and bad debts for 3,392 societies, wherein the classification of debts was completed, were Rs. 19,76,485 and Rs. 11,91,127 respectively as against Rs. 19,83,558 and Rs. 10,80,923 for 3,687 societies for the year under report. There is a distinct improvement in the position—particularly regarding bad debts which can be considered satisfactory in the existing circumstances. On the basis of classification of debts, the usual measures designed to arrest deterioration in societies were put into force during the year. In the case of doubtful debts recoveries were allowed to be credited against principal. Bad debts were allowed to be written off against reserve funds in several cases. The total losses written off in this manner during the year amounted to Rs. 44,417. The recovery of frozen debts was stimulated by grant of liberal concession in interest and through coercive measures in the case of contumacious defaulters. The process of liquefaction of societies' dues, which has now been in operation for over two years, has helped to a certain extent in clarifying the position of societies regarding the reality of their assets in the form of loans outstanding. As already pointed out in the last report, the measure of success in the work of rehabilitation depends to a large extent upon the sympathy and readiness of the central financing agencies to lend a helping hand to the financially weak societies by granting concessions to them, commensurate with the concessions which the societies are advised to grant to their indebted members. While it is gratifying to note that some of the financing agencies have willingly extended their co-operation, a few have not shown the same readiness.

25. *Concession Schemes.*—Side by side with the process of classification of debts, the policy of granting concession to the borrowers of societies on collective as well as individual basis, continued to be in operation throughout the year. The scale of concession varied for different tracts according to the financial position of societies and the accumulation of overdue interest. In addition to these concessions, the societies were advised to amend their bye-laws providing for a lower rate of interest in the case of members paying punctually. The following statement indicates the extent to which concessions were availed of on individual and collective basis :—

Division.	Number of societies.	Total amount of rebate or remission of interest granted.		
		Individual.	Collective.	Total.
		Rs.	Rs.	Rs.
Bombay	116	2,823	90	2,913
Ahmedabad	148	3,668	934	4,602
Surat	52	4,368	.....	4,368
Poona	240	54,819	564	55,383
Satara	78	2,122	4,798	6,920
Sholapur	158	25,582	337	25,919
Jalgaon	60	15,483	5,891	20,374
Dhulia	545	27,687	9,816	37,503
Dharwar	452	12,667	1,331	13,998
Belgaum	294	4,074	867	4,941
Total	2,148	1,53,288	24,558	1,77,846

26. *Canal Societies.*—The following table records a slight improvement in the working of canal societies :—

Description	Nira Canal.	Pravara Canal.	Godavari Canal.	Total.
1. Number of Societies ...	88	18	15	66
2. Number of Members ...	2,217	407	498	3,122
	Rs.	Rs.	Rs.	Rs.
3. Loans advanced ...	67,771	52,207	48,690	1,68,668
4. Amount recovered—				
(a) Principal ...	67,409	52,963	51,369	1,71,740
(b) Interest ...	25,085	19,576	21,818	66,979
5. Loans outstanding as on 30th June 1939.	5,51,654	1,32,767	1,39,567	8,24,008
6. Overdues ...	4,55,605	77,024	94,078	6,36,707
7. Amount under awards ...	2,65,411	54,784	61,740	3,81,935
8. Doubtful and bad debts ...	2,44,969	25,706	86,584	3,06,959
9. Bank Loan ...	4,12,749	1,12,087	75,186	6,00,022
10. Deposits from members ...	18,317	1,162	6,604	21,083
11. Non-members' deposit ...	16,044	641	3,119	19,904
12. Share Capital ...	86,780	13,610	15,175	1,15,565
13. Reserve Fund ...	2,10,402	40,393	46,903	3,46,703
14. Working Capital ...	6,90,377	1,72,413	2,21,661	10,84,456
15. Amount locked in lands...	81,556	25,639	54,033	1,61,228

Owing to the cancellation of three societies, the number of societies has decreased from 69 to 66. There was a greater demand for loans in all the three canal areas which is evidenced by an increase of about Rs. 37,000 in the total figure of loans advanced during the year under report as against the loans advanced during the previous year. Total recoveries on account of principal and interest are about Rs. 48,000 more than the previous year's which can mainly be attributed to better prices obtained for Gul which is the principal money crop grown by cultivators in these areas. Better recoveries, especially on account of interest, can be considered to be encouraging for an area which has been stagnant for years. Under the concession scheme, remissions in interest were given to the extent of 40 per cent. on cash recoveries of interest. The amount locked up in lands shows a decrease by about Rs. 60,000. This decrease is partly due to the sale of lands and also due to the winding up of one society which had large acreage of land in its possession.

27. *Bhil Societies.*—The following table gives the main statistics with regard to Bhil Societies :—

District.	Number of societies	Number of members.	Capital.		Working Capital.	Cost of management.
			Owned.	Borrowed.		
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
West Khandesh ...	38	791	35,482	46,183	80,665	2,576
Panch Mahals ...	98	4,158	1,71,787	56,535	2,38,322	6,578
Total ...	136	4,789	2,07,269	1,01,719	3,04,988	9,254
Total for 1927-28 ...	136	4,911	2,01,081	1,24,092	3,29,000	9,916

District.	Loan operations.					
	Loans outstanding at the beginning of the year.	Advanced during the year.	Amount recovered during the year.	Outstanding at the close of the year.	Arrears authorised.	Arrears unauthorised.
1	2	3	4	5	6	7
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
West Khandesh ...	78,627	8,418	12,198	78,901	-----	67,318
Panch Mahals ...	2,32,854	31,619	42,025	2,04,597	85,237	1,08,426
Total ...	3,04,541	39,037	54,223	2,78,798	85,237	1,75,744
Total for 1927-28 ...	3,10,461	54,908	64,661	3,07,541	77,268	1,84,680

In the Panch Mahals, the demand for fresh finance was less than the demand during the previous year. There is also a consistent decrease in recoveries and in the amount outstanding at the end of the year as compared with corresponding figures of the previous year. A noteworthy feature of the movement in the Bhil tract in the Panch Mahals is the finance for seed and other domestic requirements of members in kind. For this purpose, a special agency of shop-agents has been brought into being, and supply in kind provided through the agency. Recoveries in kind were also made through that agency. The idea underlying the arrangement is to convert these agencies into Purchase and Sale Unions. During the year under report such an agency at Garbada was converted into a Purchase and Sale Union. The following figures illustrate the progress achieved under the system of advances and recoveries in kind:—

	Maunds (Bengal).	Value. Rs.
Advances in kind ...	5,318	16,058
Recoveries in kind ...	15,827	38,930 .

The position of the Bhil Societies in the West Khandesh District is not satisfactory and notwithstanding an increase in membership, there has been a reduction in the owned, borrowed and working capital. Fresh finance during the year under report is less by about 66 per cent. as compared with the figures of the previous year, though recoveries show a slight increase. The position with regard to overdues, which work out at about 91 per cent. of the loans outstanding, is extremely unsatisfactory. This state of affairs can mainly be attributed to the fact that proper arrangements for the sale of the produce of the agriculturists are at present lacking and the produce is forcibly taken away by the *sowkars*.

Under Government Resolution, Revenue Department, No. 4869/33, dated 29th June 1939, orders were issued by Government on the proposals contained in Mr. Symington's report on the measures to be adopted for improvement of the economic condition of the Bhils and other aboriginal tribes in Partially Excluded Areas. The orders of Government on the chapters relating to rural credit, advocate the desirability of the adoption of the co-operative method, as it is educative and gives scope for non-official assistance. Government has also agreed that adequate supervision should be provided at Government cost. Steps are accordingly being taken to implement these orders by appointment of the necessary staff and for organisation of Purchase and Sale Unions in the Bhil tracts, wherever necessary.

28. *Other Societies.*—In addition to the above societies which cater for the Bhil population in West Khandesh and the Panch Mahals, there is a number of other credit societies which cater for the needs of employees of local bodies. Their membership though

largely consisting of backward classes is not, however, exclusively restricted to those classes. The following table gives some salient figures about the position and working of these societies:—

Division.	Number of societies.	Number of members.	Capital.		Working capital.	Cost of management.
			Owued.	Borrowed.		
1	2	3	4	5	6	7
Bombay	21	2,441	Rs. 1,25,511	Rs. 14,760	Rs. 1,40,271	4,400
Ahmedabad	10	845	50,201	19,279	79,480	1,302
Surat	40	2,066	1,22,052	75,512	1,99,176	4,626
Poona	1	255	12,044	1,022	14,127	524
Batara	2	65	202	276	1,279	27
Shelapur	2	1,127	52,556	2,202	52,359	1,524
Jalgaon	2	65	2,502	4,265	6,273	144
Dhulid	4	72	5,515	7,204	12,317	102
Dharwar	6	225	42,274	16,100	59,274	1,622
Belgaum	2	60	2,522	225	2,157	20
Total	112	9,274	4,24,726	1,27,622	6,72,422	14,427
Total for 1927-28	112	9,121	4,22,145	1,20,622	6,21,414	14,122

Division.	Loan operations.					
	Loans outstanding at the beginning of the year	Advanced during the year.	Amount recovered during the year.	Amount outstanding at the close of the year.	Arrears authorised.	Arrears unauthorised.
1	2	3	4	5	6	7
Bombay	Rs. 1,14,005	Rs. 2,07,322	Rs. 1,72,242	Rs. 1,42,200	Rs. 26,022	Rs. 12,220
Ahmedabad	72,222	22,222	22,222	72,222	22,222	4,121
Surat	1,72,222	22,222	22,222	1,72,222	4,222	22,222
Poona	12,222	12,222	12,222	12,222	.....	22
Batara	1,222	222	222	1,022	.....	222
Shelapur	42,222	22,222	22,222	44,422	4,222	4,222
Jalgaon	2,222	2,222	2,170	2,222	.....	2,222
Dhulia	11,222	.....	122	10,222	.....	10,222
Dharwar	27,122	22,222	22,222	44,222	1,222	12,222
Belgaum	1,222	222	222	1,222	20	1,122
Total	4,22,222	4,12,222	2,72,222	2,12,222	22,222	1,42,222
Total for 1927-28	4,07,722	3,62,222	2,22,222	2,12,222	22,222	1,22,222

(B) MULTI-PURPOSE SOCIETIES.

29. In view of the impending debt relief legislation, instructions were issued during the year indicating the lines on which steps should be taken to reorganise the credit machinery in rural areas. Past experience has shown that without linking up credit with marketing an encouragement of thrift, credit societies can do only a limited good to the agriculturists. It has been, thereof, realised that it is necessary to organise an agency in villages which while providing finance for current cultivation needs would undertake also the marketing of agricultural produce. The organisation of village Multi-purpose Societies on an extensive scale is, therefore, contemplated, and during the year instructions were issued to the departmental staff to take steps to organise one or two such multi-purpose societies in each taluka to start with. The principal village in the area of operation of a Multi-purpose Society would have has a weekly bazar or a market of minor importance and would possess good facilities for communication with major agricultural markets. The area of operations of the Society would be restricted to a radius of about five miles from its registered office. Thus about five or six societies organised at suitable centres would cover a whole taluka. The Multi-purpose Society would provide short-term finance required by its members for current cultivation needs. It would also provide, to a limited extent, intermediate term finance required by the members for such agricultural needs as the purchase of bullocks, carts and agricultural implements. The Society would, moreover, make advances against the pledge of members' agricultural produce. In addition to the provision of credit the Society would supply to its members agricultural requirements (such as seed and manure) and also domestic and other requirements and would make arrangements for the sale of their agricultural produce. Thus, the Society would cater to the needs of the members in most matters relating to agriculture and would play an important part in rural economy. The existing Agricultural Credit Societies or the Agricultural Thrift and Credit Societies, which are now being registered, will continue to supply the credit needs of the agriculturists, and will arrange for the marketing of their members' produce and the supply of their members' requirements, through Multi-purpose Societies or Sale Societies.

30. For want of suitable personal or for other reasons, it may not be possible to organise village thrift and credit or multi-purpose

societies in certain areas or groups of villages. In order that agriculturists from such areas or villages may not suffer for want of finance, central banks may admit as nominal members individual agriculturists whose debts are under examination by debt adjustment boards or whose debts have been adjusted under the Debt Relief Legislation and who are not members of any society dispensing credit. Such nominal members would be granted crop finance by the central financing agencies. Similarly where it is not possible to organise sale societies or multi-purpose societies for the marketing of agricultural produce at major market places, etc., central financing agencies would be advised to open sale shops or depots and do the work which sale societies or multi-purpose societies might have done for agriculturists.

During the year under report, a beginning was made with regard to the organisation of Multi-purpose Societies in rural areas and as already pointed out, 7 such societies were registered. Though the number of the societies was small, some of them have made a promising start. The Nerandra Multi-purpose Society in the Dharwar District collected a share capital of Rs. 650, had a membership of 44 and its area of operations extended over 10 villages. The Society arranged for the sale of milk on behalf of its members, thereby making a profit of Rs. 34. It also purchased kerosene tins worth Rs. 484 for distribution among its members. Cotton seed worth Rs. 138, and groundnut oil worth Rs. 88 were also supplied to its members. The Society was able to show a profit of Rs. 162 at the close of the year. The Rattihalli Multi-purpose Society registered in January 1939, enrolled 133 members and collected a share capital of Rs. 2,625. Loans to the extent of Rs. 9,805 were advanced to the members. The Society also arranged for the supply of domestic and agricultural requirements consisting of kerosene tins, cotton seed and sulphur dust. The Society was given a grant of Rs. 100 by the Department.

(C) SUPERVISION.

31. The number of District Boards of Supervising Unions stands at 16. Kolaba, Ratnagiri and Broach continue to be without any board. Ninety-one Supervising Unions and one society have been affiliated to these Boards. Four Unions were ordered to be wound up during the year as a result of the fact that the areas served by the Nasik District Central Co-operative Bank and the Kaira District Central Co-operative Bank were placed under the

Reconstruction Officers; while one Union viz. the Borsad Taluka Co-operative Supervising Union in the Kaira District was converted into a Banking Union. The staff of the Boards of Supervising Unions consists of 6 senior supervisors, 106 supervisors and 19 assistant supervisors. The Boards have been useful in exercising a certain amount of supervision and control over the working of the Unions. Like the Unions, however, they too labour under financial difficulties and cannot perform their functions satisfactorily.

The number of Supervising Unions including Guaranteeing Unions stands at 112. The number of societies affiliated to them was 3,505.

32. During the year under review, it was felt that there was a certain amount of overlapping in the work done by supervisors of supervising unions and bank inspectors. With a view, therefore, to devise ways and means to economise, and avoid unnecessary duplication of agencies, the question regarding co-ordination of different agencies for supervision and inspection of societies was discussed at an informal conference of central financing agencies called by the Registrar at Poona. It was, however, not possible to arrive at an agreed solution, and for the present, arrangements sanctioned under Government Resolution, Revenue Department, No. 10056/28, dated 15th April 1936, are being continued.

During the year under report the Unions continued to render material help in the classification of loans into frozen, bad and doubtful debts.

(D) LAND MORTGAGE BANKS.

33. A separate statement B (1) showing the operations of land mortgage banks is appended.

(i) *Primary Land Mortgage Banks.*

34. The number of land mortgage banks working in the Province at the close of the year was 14. During the year, Government sanction was received for the establishment of 9 more land mortgage banks of which one bank viz. Gadag Co-operative Land Mortgage bank in the Karnatak was registered by the close of the year.

There was a steady increase in the business of the land mortgage banks during the year although all did not show uniform progress. In summarising the activities of the land mortgage banks, distinction has to be made between the three old land mortgage banks and

other banks established in recent years. Of the old banks, two have become involved in heavy arrears. As regards the bank at Dharwar, the position has become rather critical. Its affairs were subjected to a special inquiry. A report was submitted to Government detailing measures necessary for improvement of its affairs and Government has directed that its affairs should be closely watched and a further report be made in January 1940. In the case of the new banks, all of them except one have had a smooth career. Mismanagement occurred in Hubli Co-operative Land Mortgage Bank which made it necessary for the Board of Directors of the bank to be removed and the management of the bank was placed in the charge of a Board nominated by Government. Criminal proceedings were started against some persons connected with the management of previous Board who were alleged to have indulged in shady transactions.

85. A statement showing the position with regard to the working of primary land mortgage banks during the year is given below :—

Serial No.	Name of the Bank.	Number of members.			Share capital from			Loan applications received by Primary Land Mortgage Banks.	
		Bor- rowing.	Non-bor- rowing.	"B" class.	Bor- rowing mem- bers.	Non-bor- rowing mem- bers.	"B" class mem- bers.	No.	Amount.
		3	4	5	6	7	8	9	10
					Rs.	Rs.	Rs.		Rs.
71	Dharwar	101	18	828	10,900	900	780	86	1,89,750
72	Pachora	176	3	363	11,180	180	451	50	67,675
73	Broach	341	3	71	12,530	100	71	65	1,41,407
74	North Kanara	98	69	204	8,210	10,000	---	30	45,693
75	Hubli	185	81	819	8,965	5,915	518	30	44,450
76	Gadag	---	194	---	---	8,515	---	---	---
77	Belgaum	301	118	305	10,625	9,750	---	37	81,908
78	Betara	380	37	354	15,635	15,500	355	108	1,62,990
79	Poona	383	38	1,305	13,840	7,025	718	130	2,15,390
80	Nasik	378	44	---	11,130	5,780	322	148	2,08,545
81	West Khandesh	373	38	1,432	18,735	11,355	1,432	126	2,81,665
82	East Khandesh	108	30	907	9,925	16,175	907	29	1,80,375
83	Burah	79	145	---	7,310	22,705	---	31	51,100
84	Kaira	117	59	98	8,123	8,925	98	48	90,980
Total for the year 1938-39.		3,185	658	8,062	1,32,780	1,17,965	4,175	930	17,79,035
Total figures up to the end of 1938-39 since the start.		3,185	658	8,062	1,32,780	1,17,965	4,175	930	17,79,035

Serial No.	Name of the Bank.	Loan applications recommended by Primary Land Mortgage Banks.		Loans sanctioned by Bombay Provincial Co-operative Land Mortgage Bank.		Loans advanced by Bombay Provincial Co-operative Land Mortgage Bank.		Loans distributed by Primary Banks to individuals.		Amount outstanding as on 30th June 1930.
		No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	
1	2	11	12	13	14	15	16	17	18	19
			Rs.		Rs.		Rs.		Rs.	Rs.
*1	Dharwar ...	89	60,100	19	26,800	15	22,800	16	22,800	1,72,903
*2	Pachora ...	89	41,300	53	52,050	64	52,700	64	52,700	1,32,372
*3	Broach ...	88	1,15,970	18	22,820	15	21,750	15	21,750	1,84,142
4	North Kanara ...	18	24,100	22	22,125	12	12,000	17	27,720	22,222
5	Hubli ...	10	17,150	8	9,750	2	1,900	12	10,250	1,55,124
6	Gadag ...			Loan business not started.						
7	Belgaum ...	88	52,927	47	22,275	24	25,275	40	22,225	1,27,244
8	Satara ...	70	75,150	63	74,600	52	75,075	52	25,200	1,22,222
9	Poona ...	59	57,650	72	22,175	66	72,420	72	24,720	2,22,170
10	Nasik ...	102	1,17,250	116	1,11,250	101	1,07,250	90	27,200	1,27,720
11	West Khandesh ...	122	2,25,750	125	1,22,275	102	1,42,275	102	1,22,172	2,22,222
12	East Khandesh ...	52	1,05,100	42	22,200	22	27,200	22	22,722	1,22,222
13	Surat ...	8	12,250	21	22,250	20	41,250	20	41,251	1,22,472
14	Kaira ...	22	22,450	21	22,225	22	22,420	24	24,222	1,12,227
	Total for the year 1929-30.	622	2,25,247	622	2,21,152	622	7,22,212	552	7,22,272	22,22,277
	Total figures up to the end of 1929-30 since the start.	2,427	22,22,222	1,242	22,22,222	1,222	22,22,222	1,222	22,22,222	22,22,277

* Information in columns 9 to 12 is in respect of transactions after affiliation to the Bombay Provincial Co-operative Land Mortgage Bank, Limited.

From the statement it will be seen that during the year under report the number of members increased from 7,654 to 9,095. The amount of loans advanced to members has gone up from Rs. 13,60,470 to Rs. 20,20,748 which are exclusive of loans advanced by the Bombay Provincial Co-operative Bank prior to the establishment of the Bombay Provincial Co-operative Land Mortgage Bank and not yet taken over by the latter. The number of loan applications received by the primary land mortgage banks during the year was 990 and 632 applications were forwarded to the Provincial Land Mortgage Bank for sanction of loans. The total amount outstanding with the members of the primary banks at the end of the year was Rs. 23,03,577.

36. Out of the total loans advanced to the borrowers by the primary banks, Rs. 2,88,656 inclusive of interest were due for repayment. Rs. 74,377 in principal and Rs. 1,02,980 in interest were recovered during the period leaving a balance of Rs. 1,11,299 to be recovered and the amount overdue from the members in all the banks is Rs. 88,997 including interest as against Rs. 60,658 at the end of the previous year. The overdues are specially heavy in the case of old banks viz., the Pachora, Broach and Dharwar land mortgage banks. Steps have been taken to institute arbitration proceedings against the defaulters and to obtain awards against them. Where the borrowers show valid causes for default, extensions are granted provided full interest due is paid by them. Reports were called for from the banks with regard to the causes of default and steps necessary to minimise defaults. The banks emphasised the necessity of special and summary powers for the recovery of their dues. They pointed out the instance of the Province of Madras where such powers were given, and expressed the view that the existing procedure of arbitration is necessarily dilatory and not suited to the conditions of land mortgage banks. These and other suggestions made by the land mortgage banks with regard to the steps necessary to increase the utility of land mortgage banks formed the subject of a special report submitted to Government.

37. From the reports received from the primary land mortgage banks, it is seen that 7 banks were able to show profits in their working during the year.

38. The year under report being the fourth year of the working of the banks, no subsidy from Government was given as subsidy was made available for the first three years only. In spite of the subsidies, it was not possible for several primary banks to balance their budgets and the result was that deficits continued to accumulate. This was the position in banks in which business done was not adequate and the expenses were heavy. The deficit banks, therefore, pressed their claims for additional subsidy from Government to enable them to wipe out the deficits.

39. The tendency towards a gradual fall in the number of loan applications observed last year, persists. The reason generally attributed for the decrease, is the rigidity of the test applied by the land mortgage banks in granting loans. The impending legislation for scaling down and adjustment of debts was also partially responsible for the paucity of applications as it was felt that there would be compulsory scaling down of debts due from agriculturists to the Sowkars and that the relief obtained under the Agricultural Debtors Relief Act would be more substantial than that secured by voluntary conciliation effected through land mortgage banks.

40. At present, conciliation of the debts of applicants is attempted through the Conciliation Boards set up by the primary banks with the approval of the Department and the Bombay Provincial Land Mortgage Bank. The remissions reported to have been obtained by conciliation effected during the year in respect of debts redeemed through loans advanced by the Bombay Provincial Co-operative Land Mortgage Bank amounted to Rs. 1,41,379, the total amount of loan advanced being Rs. 8,10,460.

(ii) *Provincial Land Mortgage Bank.*

41. Sir Govindrao B. Pradhan, Kt., continued as the elected President of the bank. Mr. V. B. Mardhekar continued to work as the Managing Director.

Seven meetings of the Board of Directors and nine meetings of the Executive Committee were held during the year. There was no material change in the constitution of the bank. The paid up share capital of the bank increased from Rs. 394,700 to Rs. 4,21,000. Shares of the paid up value of Rs. 2,50,260 were held by individuals and the remaining by co-operative societies and primary land mortgage banks. The increase was due mainly to the purchase of more shares by the primary banks on the basis of 5 per cent. of their borrowings from the bank as required by the bye-laws of the bank.

42. *Loan operations.*—During the year the bank received 703 loan applications for Rs. 11,52,089 recommended by primary banks out of which 646 loan applications for Rs. 9,34,500 were sanctioned and 28 loan applications for Rs. 73,650 were rejected. The remaining applications were pending consideration at the end of the year. The bank received, since its inception, 2,174 loan applications for Rs. 37,58,052 out of which 1,807 loan applications for Rs. 25,54,050 were sanctioned after reducing the amount of loan applied for by Rs. 4,96,637. 114 loan applications for Rs. 3,56,825 have been rejected so far and 145 loan applications for Rs. 1,65,050 were cancelled subsequently owing to failure of the applicants to comply with some of the conditions, on which loans were sanctioned. 103 loan applications for Rs. 1,85,490 were pending consideration at the close of the year some of which were awaiting further information from the primaries. The total amount of loans advanced since the inception of the Bank was Rs. 21,14,290 to 1,547 applicants recommended by 13 land mortgage banks.

43. The minimum and maximum limits for loans sanctioned by the bank to an individual, are Rs. 400 and Rs. 10,000 respectively. The minimum limit in case of Kaira District Co-operative Land Mortgage Bank, Limited, Nadiad, has, however, been kept at Rs. 300 as a special case. No exception was made in the case of the maximum limit, though applications from individuals asking for loans in excess of Rs. 10,000 each, were received. Out of 1,547 loans for Rs. 21,14,290, advanced by the bank since its inception, 301 loans for Rs. 1,34,355 were for sums below Rs. 500, 611 loans for Rs. 4,84,265 were for sums between Rs. 500 to Rs. 1,000,

405 loans for Rs. 6,13,090 were for sums between Rs. 1,000 to Rs. 2,000, 194 loans for Rs. 6,17,580 were for sums between Rs. 2,000 to Rs. 5,000 and 36 loans for Rs. 2,65,000 were for sums between Rs. 5,000 to Rs. 10,000.

44. The loans advanced by the bank were mainly for redemption of old debts and a very few loans were for improvement of lands and purchase of lands. Out of 1,547 loans advanced so far only 6 loans for Rs. 9,800 were for purchase of lands, 17 loans for Rs. 20,800 were for improvement of lands, 38 loans for Rs. 51,200 were for joint purposes of redemption of debts and purchase and improvement of lands. The majority of loans granted were for amounts less than Rs. 2,000.

The Provincial Land Mortgage Bank was able to recover from the primary banks the instalments of loans due from them except in the case of Hubli and Pachora Co-operative Land Mortgage Banks which remained in arrears for small amounts.

45. *Debentures.*—The first issue of debentures of Rs. 20,00,000 at $3\frac{1}{2}$ per cent. guaranteed by Government, which were floated towards the close of the previous year, was kept open for public subscription up to 31st August 1938. Till then a sum of Rs. 16,76,200 was received as subscriptions. Towards the close of the year the bank, having felt the necessity of raising further funds, approached the Trustees and Government for permission to extend the period for receiving subscriptions in respect of the unsubscribed portion of the debentures viz. Rs. 3,23,800. Government was, however, placed to take up the whole of this portion itself and thus the whole of the first issue of Rs. 20 lakhs was completely subscribed. In accordance with the terms of the Debenture Trust Deed, the Provincial Land Mortgage Bank has made the necessary provision for Sinking Fund out of the receipts for the year 1938-39.

46. Some progress was made in the work regarding the transfer of the assets and liabilities of the Land Mortgage Department of the Provincial Co-operative Bank to the Provincial Land Mortgage Bank, during the year. A large number of cases relating to the Broach and the Pachora Land Mortgage Banks were transferred to the Provincial Land Mortgage Bank. Out of 86 cases of loans advanced by the Provincial Co-operative Bank through the Dharwar Co-operative Land Mortgage Bank, 56 cases were accepted by the Provincial Co-operative Land Mortgage Bank for transfer subject to fulfilment of certain conditions, 27 were rejected and 3 cases were pending consideration at the close of the year.

47. The bank showed a profit of Rs. 5,825-10-11 for the year. This profit, together with the balance of profit of the previous years, was utilised towards writing off the debit balance of preliminary expenses account amounting to Rs. 5,670 and a small balance was carried over. Government was pleased to grant a subsidy of Rs. 1,721-14-10 to the bank during the year.

(e) AGRICULTURAL NON-CREDIT SOCIETIES.

48. *General conditions.*—During the year under report, five new societies were registered, while the affairs of three societies were ordered to be wound up.

The following paragraphs deal with some of the important types of non-credit societies.

49. *Cotton.*—The Cotton Sale Societies, both in Karnatak and Gujarat, continue to play an important part in making arrangements for the sale of the cotton crop. With the registration of five more societies, the number such societies increased from 29 to 34. The following table gives the main statistics:—

Division.	Number of Societies.	Quantity sold in maunds.	Price realised.
1	2	3	4
		Rs.	Rs.
Khandesh ...	1	1,10,316	3,12,847
Southern ...	9	2,53,620	11,50,611
Northern ...	24	2,92,497	24,06,545
Total for 1938-39 ...	34	6,56,433	28,72,003
Total for 1937-38 ...	29	5,74,952	27,62,899

A regrettable feature in the working of the societies in Dharwar District was a serious mismanagement of the affairs of the Hubli Co-operative Cotton Sale Society, as a result of which Government had to resort to the extreme step of suspending the elected board of directors and nominating a new board under Rule 48 of the Bombay Co-operative Societies Rules. The Gadag Cotton Sale Society continued to work satisfactorily. During the year, it sold 30,000 dokras for Rs. 8,92,404 and earned a total commission of Rs. 17,667, the net profit realised by the Society being Rs. 6,642. The recent orders of Government that individuals should not be selected for distributing seed in the area of operations of the Sale Societies would, it is expected, serve as a stimulus to these societies. The Bailhongal Cotton Sale Society in the Belgaum District came to grief owing to mismanagement, and an enquiry under Section 43 of the Co-operative Societies Act is pending.

In Gujarat the Sonsak Group Co-operative Cotton Sale Society sold the largest quantity of cotton, viz., 31,955 maunds, the price realised being Rs. 2,65,364. Next to it was the Talad Group Co-operative Cotton Sale Society which sold 29,923 maunds of

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cotton and realised Rs. 2,32,294. During the year under report the cotton Sale Societies were permitted to amend their bye-laws so as to facilitate the sale of cotton under different conditions. The amended bye-laws authorised societies to have recourse to hedging under certain conditions. The societies are now in a position to protect themselves against a lack of demand in the local market or a fall in prices of cotton.

Among the Ginning Societies, the Purushottam Co-operative Ginning Society had another year of successful working. The Society ginned 133,128 maunds of cotton and earned ginning charges amounting to Rs. 36,981. It is, particularly noteworthy that the society's ginning rate has been progressively reduced since its inception and stood at Rs. 3-4-0 per bhar during the year. The society has also installed a huller for processing of tuber and a grinding mill. Its receipts from the hire of these machines amounted Rs. 1,563 during the year. The Sayan Group Co-operative Ginning Society ginned 36,060 maunds of cotton and realised Rs. 21,084 as ginning charges. The Farmers' Co-operative Ginning and Pressing Society pressed 15,021 bales and earned Rs. 48,818 as pressing charges. Its net pressing rate per bale was Rs. 2-4-0 which compared favourably with the rates of other private pressing factories. The society has also installed a groundnut decorticator and a grinding mill. Its receipts from all these sources amounted to Rs. 14,790.

50. Other types of Sale Societies could be classified as under according to the nature of produce sold :—

Gul	...	...	...	1
Tobacco	...	...	...	1
Chilly	...	...	...	2
Mango	...	...	...	2
Paddy	...	...	...	1
Arccanut	...	...	...	2
Fruits and Vegetables	...	...	...	6
Eggs	...	...	...	2
Miscellaneous	...	...	...	43

A special mention requires to be made of the following societies:—

Chilly.—The Byadgi Chilly Sale Union with its branch at Rauebennur had another year of usefull activities. It sold chillies worth Rs. 23,728, Kapas and cotton worth Rs. 20,226 and other agricultural produce of the value of Rs. 9,063 and realised a profit of Rs. 930.

Mango.—The two Mango Sale Societies at Malwan and Vengurla made arrangements for the sale of mangoes at Bombay but owing to a bumper crop and inefficient arrangements with regard to gardening, etc., it did not work at a profit.

Fruits and Vegetables.—The Raver Taluka Co-operative Fruit Sale Society continued to make steady progress. It sold fruits and vegetables of the value of Rs. 1 lakh and realised a profit of Rs. 5,671.

The principal business of the Society is to give advances against the security of garden crops including lands. The Rahrri Fruit Sale Society which is more or less a society of dealers in fruits did a good amount of business by selling fruits worth Rs. 70,857 and earned a commission of about Rs. 9,400. Its working, however, is not satisfactory and its practice of giving advances to persons who sell fruits through the Society, results in the accumulation of arrears. The Southern Gujrat Vegetable Growers' Association works more as a Transport Society than as a Sale Society. During the year the association received Rs. 22,430 as transport charges and realised a net profit of Rs. 8,121. The bulk of this profit is intended for distribution amongst the members in proportion to the transport charges paid by them.

Eggs.—The Yelloor Egg Sale Society continued to concentrate its activities on the sale of eggs and on improvement of poultry. The Society was, however, not able to realise much profit on its sales for want of a suitable agency in Bombay for the sale of improved varieties of eggs.

Arecanut.—The two Arecanut Sale Societies in the Kanara District continued to maintain steady progress. The Kumta Arecanut Sale Society sold goods worth Rs. 1,02,933 and earned a commission of Rs. 1,806. The special feature in the case of this Society is that sales are in cash and as such the society is able to secure a larger turnover with proportionately small working capital. The Sirsi Totagars' Sale Society sold betelnuts worth Rs. 52,437 and earned a commission of Rs. 2,169.

Paddy.—With financial facilities from the Bombay Provincial Co-operative Bank, the Palghar Co-operative Paddy Sale Society could help its members to store and sell their paddy in favourable markets and show profit on the year's working.

51. *Cattle Breeding Society.*—Out of 19 such societies in the Province, eleven are situated in the Maland tract in the Dharwar District, where good grazing and water facilities are available. The Shidenur Cattle Breeding Society in this tract continued to be the most outstanding institution of the type. With a grazing area of 200 acres, it maintained 100 cows and 2 stud bulls. Its business has developed so much as to enable members to sell some of their animals thereby making cattle breeding a subsidiary industry. In the Belgaum District, the two cattle breeding societies—one at Ainapur and the other at Sadalga—did good work.

52. *Dairy Societies.*—The total number of Dairy Societies was 8 with a total membership of 991. The number of milch animals owned by these societies was 983. The quantity of milk supplied by members during the year was 601,817 lbs. and the total sales amounted to Rs. 53,549. The Bombay Co-operative Supply Union incurred a loss of Rs. 1,601 on the year's working while others realised a net profit of Rs. 1,912.

53. *Fencing Societies.*—The total number of Fencing Societies was 14, comprising a membership of 1,498 and a share capital of Rs. 20,871. The Dharwar District continued to lead in this type of

co-operative activity. Out of the 11 societies in the District, 6 have got full wire fencing and the other five have stone-walls. The total cost of the fencing is Rs. 54,213, the area enclosed being 19,042 acres. Societies, with stone-wall fencing, have not shown satisfactory results, as the stones require constant repairs. The Societies have now decided to replace the stone-walls by wire fencing.

54. *Crop Protection Societies.*—The number of these societies increased from 23 to 24. These societies have proved a useful agency in protecting crops from theft, fire, etc., by employment of watchman. The activities are mostly concentrated in Khandesh where the societies continue to make steady progress. Another district where the utility of crop protection is being recognised is Satara. The total membership and area under protection in the two districts of Khandesh and in the Satara District was as under :—

District.	Number of Societies.	Number of member.	Area under protection.
			Acres.
East Khandesh ...	15	5,872	73,666
West Khandesh ...	8	291	3,185
Satara ...	4	2,562	13,197

In East Khandesh, the cost of watching the crops is calculated at Rs. 0-3-6 per acre.

55. *Dam Construction Societies.*—The Mutta and Balkali Dam Construction Societies in the Honawar Taluka of the Kanara District continued their useful work.

56. *Land Improvement Society.*—With the cancellation of one society in the Dharwar District, the number of these societies decreased from 10 to 9. The total membership was 504 and the area covered by schemes of land improvement was 4,571 acres. The Yelawigi Waddars Society had another year of successful working. It was instrumental in bringing 210 acres of waste land—divided into 21 plots—under cultivation. The members grow paddy, cotton, Jowar, sesam and chillies. It is rather remarkable that Waddars who belong to a non-agricultural backward community should practically demonstrate what co-operation can achieve in the matter of joint land improvement.

57. *Irrigation Societies.*—The Tambwe Irrigation Society in the Satara District is a model institution of the type in this Province. The main activities to the Society are directed towards the supply of irrigated water for cultivation and the Society was instrumental in bringing a total area of 50 acres under irrigation.

A noteworthy feature is that the pumping plant is set up by a contractor at his own cost and the Society is to meet only the recurring expenses which are fixed at 1/5th of the produce of cane. The successful working of the Society has given impetus to the organisation of similar lift irrigation schemes in the district and attempts in this direction are in progress.

58. *Machinery and Implement Societies.*—There are 27 such societies, of which ten are situated in the Poona division and seven in the Dharwar District. These societies had a membership of 1,143. The value of the total sales effected by these societies amounted to Rs. 6,589. The main business of the societies is to give implements on hire. This resulted in a total income of Rs. 14,149 to the societies. The net profit earned by the societies amounted to Rs. 1,246.

59. *Purchase and Sale Unions.*—The West Khandesh Purchase and Sale Union, with its two branches at Shirpur and Dondaicha, continued to make satisfactory progress. There are three cotton market centres in West Khandesh, at each of which the Union has its office. The Union decided to open a branch at Nardhana which promises to develop into a marketing centre. At the same time, it has also been decided to split up its two branches at Shirpur and Dondaicha into two independent societies as desired by some members. The Union deals in all kinds of agricultural produce and during the year the total turnover amounted to Rs. 3,47,519, which enabled the Union to realise a net profit of Rs. 3,168 and wipe out its previous year's loss of Rs. 1,659. At Lasalgaon in the Nasik District, which is another important marketing centre, the Purchase and Sale Union disposed of agricultural produce valued at Rs. 1,26,133 and earned a commission of Rs. 981. The Amalner Taluka Co-operative Purchase and Sale Union, with its area of operations extending over three talukas of Amalner, Parola and Chopda, sold Kapas weighing 5,187 maunds for Rs. 35,032 and groundnuts to the extent of 14,322 maunds for Rs. 32,235 and earned a commission of Rs. 1,943. The Varna Valley Co-operative Purchase and Sale Union transacted good business through its four branches at Islampur, Sangli, Kolhapur and Takari. Its total sales during the year amounted to Rs. 3,04,072 and the Union earned a commission of Rs. 7,369.

The need for linking up the activities of crop finance with the marketing of the produce of agriculturists has already been emphasised in the paragraphs dealing with multi-purpose societies. In the new scheme of agricultural finance and marketing, the Sale Society or Union would play a very important part in planned rural economy. In view of the immense potentialities of these co-operative organisations, instructions were issued during the year under report emphasising the need for reorganising and strengthening the position of the existing Sale Unions and Societies so as to make them fit for the important work ahead.

60. *Taluka Development Associations.*—The following statement gives the main statistics regarding the working of Taluka Development Associations :—

Division.	Number of Associations.	Number of members.		Contributions received.					Expenditure.
		Individuals.	Societies.	Individuals.	Societies.	Government.	Donations.	Other income realised.	
				Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Dharwar ...	7	764	107	383	569	3,529	115	1,581	5,147
Belgaum ...	5	1,528	39	371	124	3,037	567	1,448	5,067
Nholapur ...	8	2,337	190	354	195	3,085	2,993	1,785	8,458
Natera ...	22	4,317	181	2,748	346	6,918	3,450	1,198	17,363
Poona ...	22	4,575	6	3,471	82	11,748	5,103	1,869	14,880
Bombay ...	4	786	4	137	5	1,300	235	510	3,900
Burat ...	4	526	15	146	25	1,344	...	1,231	2,908
Ahmedabad ...	5	868	...	676	...	4,615	1,452	648	5,839
Dhulla ...	14	4,113	34	3,246	100	5,584	...	18,418	26,093
Jalgaon ...	12	4,777	190	4,570	330	8,225	4,741	28,392	48,691
Total ...	104	24,582	696	17,331	1,826	50,335	18,958	57,320	1,38,141
Total for 1937-38	103	30,060	581	22,703	1,588	39,611	27,921	...	1,81,693

61. The year under report witnessed a reorientation of the policy governing the working of the existing associations and registration of new associations. While some of the associations have no doubt done commendable work by way of introduction of improved methods of agriculture, etc., it has been thought that the extensive area of operations of Taluka Development Associations has restricted their utility and that with a taluka as a unit it is not possible to achieve any real and intensive progress in rural development. On an examination of this question, orders were issued by Government under Government Resolution, Revenue Department, No. 8240/33, dated 23rd June 1939, laying down that the existing taluka development associations should be continued but that no new associations should be formed without the special sanction of Government. The Registrar has also been asked to examine the working of such of the associations as are not working efficiently and suggest what modifications in their constitution and personnel are necessary. In the light of Government orders, instructions were issued to Assistant Registrars and Rural Development Officers to examine the working of taluka development associations and to organise better farming societies in areas where demand for taluka development associations is forthcoming.

Incidentally a Better Farming Society of the type contemplated, embracing so many varied activities beneficial to the agriculturists, would play an important part in the new scheme of finance and marketing visualised under the Debt Relief legislation.

62. *Better Living Societies.*—The number of societies remained unchanged at 34. They have a total membership of 2,456. Some of the societies are stagnant but others which are working have been undertaking multi-farious activities such as distribution of medicines, improvement of sanitation, construction of roads, opening of libraries,, destruction of wild animals, etc. As some of the Better Living Societies tend to languish for want of funds and lack of a comprehensive programme, steps for their conversion into Better Farming Societies which include amongst their objects, better living activities, are in progress.

In the sphere of rural reconstruction, the Kallabe Rural Reconstruction Society is a model institution of the type and has concentrated on promoting sanitation and other activities such as providing communications, digging wells, killing wild animals etc. The Society was awarded the Sir Fredrick Sykes Challenge Shield for excellent work in connection with rural development activities.

63. *Joint Cultivation Societies.*—Under Government Resolution, Revenue Department, No. 2457/24, dated 19th January 1939, a scheme for creating a co-operative colony of landless people on a large plot of waste land measuring about 3,628 acres belonging to the Zankaria forest in the Broach and Panch Mahals District, was sanctioned by Government. The scheme contemplates the registration of an agricultural co-operative society and the grant of Government assistance in the form of loans for bringing the land under cultivation, at a rate of interest not exceeding 5½ per cent. Other outstanding features of this scheme are that no assessment is to be levied for the first three years and the repayment of the Government loan is to commence from the date on which the colonists begin to pay assessment and that at the end of 10 years the colonists are to be given full occupancy rights in the lands assigned to them subject to the conditions that the lands will be impartible and inalienable except with the permission of the co-operative society and Government. Steps for registering the Zankaria Co-operative Joint Cultivation Society are in progress.

The Collectors of the different districts have also been directed by Government to send lists of available waste lands in their districts to the Registrar, Co-operative Societies, and Director of Rural Development, for preparation of schemes for co-operative farming in suitable areas, and the matter is receiving the attention of this Department.

(2) Banking in General.

64. In modification of the orders that the use of the word "Bank" should be restricted to societies which do the business of banking as defined in section 277-F of the Indian Companies

Act and have a paid-up share capital of not less than Rs. 20,000, Government has directed under Government Resolution, Revenue Department, No. 7363/33, dated 13th May 1939, that existing co-operative societies which do banking business as defined under section 277-F of the Indian Companies Act and are authorised to use the word "Bank" in their name and whose paid up share capital is more than Rs. 10,000 but less than Rs. 20,000 should be allowed to use the word "Bank" up to the 30th June 1941.

65. The following table indicates the extent to which Inland Exchange business is done through co-operative banks :—

Division.	Cheque operations.				Hundi operations.			
	Remitted.		Received.		Remitted.		Received.	
	Number of cheques.	Amount.	Number of cheques.	Amount.	Number of hundia.	Amount.	Number of hundia.	Amount.
1	2	3	4	5	6	7	8	9
		Rs.		Rs.		Rs.		Rs.
Dharwar	18,810	17,80,967	3,680	12,57,005	1,956	10,63,129	1,208	5,61,817
Belgaum	20,467	80,66,890	16,398	63,65,858	1,474	14,62,089	2,398	9,07,857
Bholapur	8,308	18,91,979	4,546	13,86,095	3,007	10,87,279	3,271	19,56,398
Satara	24,823	98,81,964	4,191	19,76,571	3,580	15,07,013	3,008	10,58,270
Poona	55,890	1,54,22,070	68,469	67,26,784	694	1,92,077	792	2,97,509
Bombay	65,767	1,75,12,052	70,154	2,65,66,599	501	1,45,711	25	7,500
Surat	13,829	78,32,207	33,040	1,37,66,782	2,067	9,82,680	4,500	13,77,565
Ahmedabad	3,466	10,06,625	10,875	23,22,150	647	3,90,441	261	1,51,860
Dhulia	3,396	10,19,766	765	1,50,137	395	3,53,205	211	1,02,581
Jalgaon	6,251	22,18,836	4,260	15,47,790	2,326	12,08,227	677	11,90,894
Total	2,15,002	6,55,92,986	2,12,406	6,19,15,771	15,947	63,86,851	16,346	76,41,266
Total 1967-68	1,63,714	5,60,50,911	1,63,113	5,11,83,063	11,899	58,09,744	11,281	66,53,803

66. The continuance of facilities in respect of remittance of funds to co-operative banks is still under the consideration of the Reserve Bank of India.

67. The easy tone of the money market continued throughout the year. The central bank's form of Quarterly Finance Statement was under revision during the year.

(3) The Bombay Provincial Co-operative Bank, Limited.

68. The following statement indicates the comparative position of the Bombay Provincial Co-operative Bank, Limited :—

Description of operation.	1986-87.	1987-88.	1988-89.
	Rs.	Rs.	Rs.
1. Number of Members—			
(i) Individuals	1,178	1,193	1,217
(ii) Banks and Societies	1,880	1,948	1,982
	8,058	8,140	8,199
2. Non-withdrawable and long-term capital—			
(a) Reserve Fund.	1,12,800	1,12,590	1,12,590
(b) Sinking fund for debenture	6,48,085	6,86,849	7,28,006
(c) Premium on debentures.	5,720	5,720	5,720
(d) Reserve for doubtful debts	3,54,470	3,53,958	3,17,146
(e) Reserve for overdue interest	5,33,837	5,31,212	5,32,712
(f) Debentures	12,80,000	12,80,000	12,80,000
(g) Share capital—			
(i) held by individuals	6,97,400	6,54,850	6,54,850
(ii) held by societies	6,01,000	6,45,000	6,45,000
(h) Government loan for land improvement.	68,550	54,500	43,300
	42,91,162	43,24,674	45,19,324

Description of operations.	1936-37.	1937-38.	1938-39.
	Rs.	Rs.	Rs.
3. Withdrawable and short-term capital—			
(a) Fixed deposits—			
(i) Societies	59,12,185	46,90,869	49,26,010
(ii) Individuals	20,36,346	27,79,517	28,16,350
(b) Current, Savings and other deposits—			
(i) Societies	42,17,921	35,44,831	44,09,974
(ii) Individuals	67,30,622	58,80,510	57,74,449
(c) Five years' Cash Certificates	59,623	4,998	.....
(d) Staff Provident Fund	3,57,562	4,04,283	4,45,114
	1,98,14,264	1,73,05,023	1,83,71,906
4. Working Capital	2,31,88,234	2,12,20,419	2,24,46,116
5. Loans due from banks and societies	88,59,101	1,04,17,414	90,25,983
6. Arrears due from Banks and societies	16,59,347	24,68,599	20,32,496
7. Percentage of arrears	18.5	23	22.5
8. Cost of management	3,20,444	3,26,793	3,86,899
9. Profits	98,742	1,08,890	1,09,725

69. During the year under report the resources of the Bank increased by Rs. 10 lakhs. The bulk of this increase is due to a rise in the deposits held by Central Banks and Societies. The total amount invested by way of overdrafts, cash credits, loans and other advances declined from Rs. 98 lakhs to Rs. 90 lakhs. This decline is due to a reduction of Rs. 15 lakhs in ordinary loans, cash credits and overdrafts, against which there was an increase of Rs. 7 lakhs in advances against agricultural produce and loans outstanding from societies in liquidation.

The position of the Bank in respect of liquid resources is satisfactory. The demand liabilities of the Bank on account of current and savings bank deposits amount to Rs. 1,01,84,423, and time liabilities on account of fixed deposits amount to Rs. 77,42,369. Against these liabilities the Bank held at the close of the year Rs. 13.31 lakhs as cash on hand and in banks, Rs. 40 lakhs as deposits with approved banks, and Rs. 63.43 lakhs in Government and other authorised securities.

70. The Bank's position in respect of doubtful and bad debts was strengthened by the transfer of Rs. 1,40,017 from the Sundry Creditors' Account and Rs. 52,853 from the year's profit. The reserve for doubtful debts now amounts to Rs. 5,17,146.

71. The profits of the Bank were Rs. 1,09,725 as against Rs. 1,08,890 for the previous year. The Bank declared a dividend of 4 per cent. The Bank has earmarked Rs. 10,000 for donation to Sir Lalubhai Samaldas Memorial Fund. Out of this amount Rs. 5,000 were donated to the fund during the year.

72. In the Deccan Canal area, repayments from societies were better this year than for several years past. This improvement is due to a rise in the price of jaggery which continues to be the most important money crop on the canals, and to the efforts of the special staff which the Bank appointed with a view to stimulate the recovery of frozen outstandings. Recovery of dues from societies in liquidation, however, continues to constitute a problem for the Bank. The dues from societies in liquidation increased by Rs. 3 lakhs on account of the cancellation of a few more affiliated societies.

73. The work regarding the transfer of the assets and liabilities of the Land Mortgage Department of the Bank to the Bombay Provincial Land Mortgage Bank has substantially progressed and final settlement is awaited.

74. During the year under report, Sir Chunilal V. Mehta resigned his chairmanship on account of pressing business pre-occupations. In his place Mr. R. G. Saraiya, who has been connected with the management of the Bank for many years and is a prominent businessman of Bombay was elected as Chairman of the Bank. Mr. V. L. Mehta continued to guide activities of the Bank ably as Managing Director.

(4) District Central Banks.

75. Owing to the liquidation of the Kaira District Central Co-operative Bank, Limited, which was ordered to be wound up at the beginning of the year, the number of Central Banks decreased from 12 to 11. The following table gives comparative figures relating to the operation of the banks :—

Serial No.	—	1937-38.	1938-39.
1	Number of District Central Banks	12	11
2	Number of members—		
	(i) Individuals	8,752	9,006
	(ii) Societies and Banks	2,854	2,742

Serial No.	—	1937-38.	1938-39.
		Rs.	Rs.
8	Paid up Share Capital	27,22,765	26,89,685
4	Reserve and other funds	21,68,374	23,82,907
6	Working Capital	2,95,88,091	2,99,34,387
6	Deposits from—		
	(i) Individuals	2,10,42,324	2,14,80,231
	(ii) Societies	24,98,025	24,82,845
7	Loans and deposits from Provincial and Central Banks.	11,09,116	9,99,719
8	Loans due from societies	1,08,00,816	1,04,79,160
9	Loans due for repayment	1,18,64,456	1,18,70,346
10	Arrears—		
	(i) Authorized	24,49,597	19,87,543
	(ii) Unauthorized	85,56,810	43,78,996
11	Percentage of unauthorized arrears to—		
	(i) Loans due (Serial No. 8)	82.9	41.6
	(ii) Loans due for repayment	29.9	36.8
12	Profits	5,38,278	4,67,225
13	Cost of management	3,78,524	2,98,999
14	Percentage of cost of management to working capital.	1.2	1.3

76. The number of individual members, deposits from individuals, reserve and other funds record a satisfactory increase. The decline in the number of society members, the paid up share capital and the amount of deposits held by societies is mainly due to the winding up of the Kaira District Central Co-operative Bank, which had 143 societies as members, Rs. 62,650 as share capital and Rs. 39,000 as deposits held by societies. The reduction in the figure of profits is partly due to the fact that under the concession schemes, the Banks are trying to give as much relief to the societies as possible. Cost of management has also gone up by 20 thousand rupees owing to the increase in the strength of the establishment of some of the Banks. The total working capital rose by a little over 4 lakhs and the Central Banks continued to have a plethora of funds. Out of the total working capital amounting to Rs. 2,99,34,387, Rs. 1,04,79,160 only are on loans with societies which clearly shows that the bulk of the agricultural credit societies for whose benefit the Central Banks

are primarily intended are not in a position to absorb the major portion of these funds. Plenty of surplus funds, however, are a source of strength as they enable banks to stand the strain, if any, due to change of circumstances. In order to utilize some of these funds to the mutual benefit of the banks and affiliated societies, the necessity of the District Central Banks interesting themselves in the organisation of arrangements for the supply of agricultural requisites and sale of agricultural produce by organising Purchase and Sale Societies at suitable market places with a view to encourage crop loans and make advances in kind, was emphasized. It was also pointed out that pending the formation of such supply and sale organizations, the Banks themselves may undertake the work strictly on a commission basis.

77. The position as regards unauthorised arrears has deteriorated. Unauthorised arrears show an increase of more than 8 lakhs over the past year's figure. This increase was mainly due to unfavourable agricultural seasons in some districts like the East Khandesh.

78. The Kaira District Central Co-operative Bank was ordered to be wound up, during the year under report. The affairs of the Bank had been in a precarious condition for a number of years and several attempts to resuscitate its working proved abortive. The position of primary societies in the area served by the Bank was far from satisfactory. The number of societies in "C" and "D" class was very large and overdue both of principal and interest from the members to societies were very heavy, resulting consequently in heavy overdue from societies to the Bank. Forty-one societies were in liquidation. The Bank was not in a position to raise funds to carry on its business and to provide fluid resources. Neither was it in a position to render any assistance to societies in the work of their reconstruction. Following the liquidation of the Bank, steps were taken for the recommendation of societies in the area that was served by the Bank and Government has already approved a scheme of reconstruction under Government Resolution, Revenue Department, No. 7846/33, dated 4th August 1933, appointing the liquidator of the Bank as the Reconstruction Officer for the area. In order that the liquidation of the Bank may not lead to any wrong inference or misapprehension regarding other Central Banks, Government issued a Press Communique, making it clear that the liquidation of the Bank was a necessary preliminary in the process of rectification and reconstruction of the Movement in the Kaira District which was engaging the attention of both the Registrar and Government. It was further pointed out by Government that it had examined the financial position of all the other financing agencies and was satisfied that the position of all these Banks was sound.

79. The Karnatak Central Co-operative Bank continued to be managed by a Board of Directors nominated by Government throughout the year under the Chairmanship of Mr. G. R. Nalvadi.

80. Nominal membership for the purpose of advances against agricultural produce and valuables to members of its primaries other than Urban Banks and Sale Societies affiliated to it, had already been permitted to central banks. During the year under report, the question as to how and to what extent nominal membership can be extended to individual agriculturists, whose debts are under examination by Debt Adjustment Boards, or whose debts have been adjusted was carefully considered. The Registrar suggested that such agriculturists as could not become members of agricultural credit or other primary societies dispensing credit, may according to their deserts, be financed, and that arrangements for the marketing of their produce may be made, by central financing agencies after admitting them as nominal members.

(5) Banking Unions.

81. The Borsad Taluka Co-operative Supervising Union in the Kaira District was converted into the Borsad Taluka Co-operative Banking Union, in accordance with the orders contained in Government Resolution, Revenue Department, No. 7846/33, dated 4th August 1938. To begin with, the Union took over only 10 societies in the taluka, for the purposes of finance, etc., while the rest are placed in the charge of the Reconstruction Officer, Co-operative Societies, Nadiad. As the Union was converted at the close of the year, there is nothing special to report about its work.

(6) Non-Agricultural Credit Societies.

82. The year under report witnessed a further increase in the number of societies from 665 to 685 and in the total working capital from Rs. 5,66,81,354 to Rs. 6,03,14,947. Deposits held by members also increased from Rs. 2,57,51,861 to Rs. 2,76,92,451. The position as regards recoveries was also satisfactory.

The number of full-fledged urban banks excluding salary earners' societies with a share capital of Rs. 20,000 and above rose to 52 as against 47 of the last year.

83. The following table shows the main statistics relating to the working of these banks :—

					1937-38.	1938-39.
Number	...	...	...	...	47	52
Members	...	...	...	...	55,968	59,988
					Rs.	Rs.
Share capital	...	...	...	...	26,91,915	29,16,317
Reserve and other funds	...	...	...	...	27,46,346	31,74,814
Working capital	...	...	...	...	2,83,08,236	2,42,52,076

	1937-38.	1938-39.
Members' deposits	Rs. 1,01,12,915	Rs. 96,87,490
Average per member	180	161
Non-members' deposits	70,05,169	75,87,281
Central Bank loan and deposits	8,64,088	4,88,920
Profits	8,51,641	8,86,951
Percentage of profits to working capital	1.5	1.8
Cost of management	8,04,488	8,81,569
Percentage of cost of management to working capital	1.8	1.8
Usual rate of dividend	2 to 7½ per cent.	2 to 7½ per cent.
Usual rate of landings	4 to 9½ per cent.	4 to 9½ per cent.
Usual rate of borrowing	1 to 5	1 to 5
Loans due from individual members	1,10,85,515	1,20,28,108
Overdues	85,88,458	86,20,602
Percentage of overdues to loans due from members	80.2	80.1

The table indicates an all round increase in membership, share capital, reserve and other funds and working capital. Percentage of overdues to loans outstanding has practically remained the same, i.e. 80.1 as against 80.2 of the previous year.

84. Reference is already made to Government orders permitting societies which do the business of banking and having paid up share capital of more than Rs. 10,000 to use the word "Bank" up to the 30th June 1941. According to this classification, the number of urban banks is 75 and the following table indicates the operation of these banks :—

	1938-39.
Number of banks	75
Number of members	67,269
	Rs.
Loans advanced during the year	1,62,46,835
Loans recovered during the year	1,64,24,857
Loans outstanding	1,81,81,205
Overdues	41,04,568
Percentage of overdues	81.1
Share capital	82,44,969
Reserve and other funds	27,44,088
Working capital	2,63,71,474
Profits	8,77,670
Cost of management	8,66,064

85. *Salary Earners' Societies.*—The number of such societies increased from 331 to 351. Out of a total of Rs. 1,97,26,289 due for repayment, Rs. 1,83,41,355 were repaid leaving Rs. 6,70,294 and Rs. 7,14,640 respectively as authorised and unauthorised arrears and this indicates the financial stability of salary earners' societies and their utility to men of limited means. The salary earners' societies are proving increasingly popular. Their overdues are very limited owing to the facility of recovery through pay-sheets. The provision of compulsory thrift in their bye-laws is a boon to the members in case of emergencies. These institutions have considerable educative value particularly for employees receiving small wages or pay.

86. *Communal Societies.*—Of the total current demand of Rs. 38,68,986 in 94 societies, Rs. 25,88,991 were repaid leaving Rs. 3,41,872 and Rs. 9,38,123 respectively as authorised and unauthorised arrears. As pointed out in the last report, the progress of this type of society has not been, on the whole, satisfactory, as the area of operations of the average society is very extensive. Most of these societies are languishing with heavy arrears as the above figures indicate though there are a few societies like the Shamrao Vithal, the Ismalia and the Daxini Brahmans' Co-operative Banks whose working may be considered as satisfactory.

87. *Mill-hands Societies.*—The mill-hands societies operating in the industrial area in Bombay are doing good work. There were 31 societies of this type in 22 Mills in Bombay City alone, out of 55 societies for the whole Province. Of these 31 societies, the management of 17 societies in 8 Mills is under the supervision of the Welfare Department of Messers E. D. Sassoon & Company, Limited. In the Jacob Sassoon Mill, the Elphinstone Mill and the Edward Sassoon Mill, the societies are organised by the respective departments and the working is carried on by separate Managing Committees. It is a matter of satisfaction to note that a co-operative credit society in the mill area has now come to be regarded as a centre round which various activities for the economic welfare of the labouring population can be built up.

88. *General Remarks.*—Most of the Urban Banks and Societies are working well. As a class, they are affording banking facilities such as Inland Exchange, advances against produce and merchandise, collection of pay and pension of members, collection of interest on gilt-edged securities, bonds and shares and other scrips and safe custody of scrips and other valuables in their safe deposit chambers. Purchase and sale of securities and shares, and gold on behalf of members etc., is also undertaken. It is a matter of gratification that some of the banks are promoting social and educational activities by opening free reading rooms and libraries and by making grants for charities. A few are also giving cheaper loans for expenses in connection with the education of children of their members. The cheque system has also become popular and withdrawals from current accounts now take place by means of cheques on a large scale.

	1937-38.	1938-39.
	Ra.	Ra.
Members' deposits	1,01,12,815	96,87,490
Average per member	180	161
Non-members' deposits	70,05,169	75,97,291
Central Bank loan and deposits	8,64,083	4,88,920
Profits	8,51,641	8,86,951
Percentage of profits to working capital	1.5	1.3
Cost of management	3,04,488	3,81,569
Percentage of cost of management to working capital	1.3	1.3
Usual rate of dividend	2 to 7½ per cent.	2 to 7½ per cent.
Usual rate of lendings	4 to 9½ per cent.	4 to 9½ per cent.
Usual rate of borrowing	1 to 5	1 to 5
Loans due from individual members	1,10,35,515	1,20,28,103
Overdues	33,38,458	36,20,602
Percentage of overdues to loans due from members	30.2	30.1

The table indicates an all round increase in membership, share capital, reserve and other funds and working capital. Percentage of overdues to loans outstanding has practically remained the same, i.e. 30.1 as against 30.2 of the previous year.

84. Reference is already made to Government orders permitting societies which do the business of banking and having paid up share capital of more than Ra. 10,000 to use the word "Bank" up to the 30th June 1941. According to this classification, the number of urban banks is 75 and the following table indicates the operation of these banks :—

	1938-39.
Number of banks	75
Number of members	67,369
	Ra.
Loans advanced during the year	1,62,46,885
Loans recovered during the year	1,84,24,857
Loans outstanding	1,81,81,305
Overdues	41,04,568
Percentage of overdues	81.1
Share capital	32,44,989
Reserve and other funds	27,44,036
Working capital	2,62,71,474
Profits	3,77,870
Cost of management	8,66,064

85. *Salary Earners' Societies.*—The number of such societies increased from 331 to 351. Out of a total of Rs. 1,97,26,289 due for repayment, Rs. 1,83,41,355 were repaid leaving Rs. 6,70,294 and Rs. 7,14,640 respectively as authorised and unauthorised arrears and this indicates the financial stability of salary earners' societies and their utility to men of limited means. The salary earners' societies are proving increasingly popular. Their overdues are very limited owing to the facility of recovery through pay-sheets. The provision of compulsory thrift in their bye-laws is a boon to the members in case of emergencies. These institutions have considerable educative value particularly for employees receiving small wages or pay.

86. *Communal Societies.*—Of the total current demand of Rs. 38,68,986 in 94 societies, Rs. 25,88,991 were repaid leaving Rs. 3,41,872 and Rs. 9,38,123 respectively as authorised and unauthorised arrears. As pointed out in the last report, the progress of this type of society has not been, on the whole, satisfactory, as the area of operations of the average society is very extensive. Most of these societies are languishing with heavy arrears as the above figures indicate though there are a few societies like the Shamrao Vithal, the Ismalia and the Daxini Brahmans' Co-operative Banks whose working may be considered as satisfactory.

87. *Mill-hands Societies.*—The mill-hands societies operating in the industrial area in Bombay are doing good work. There were 31 societies of this type in 2½ Mills in Bombay City alone, out of 55 societies for the whole Province. Of these 31 societies, the management of 17 societies in 8 Mills is under the supervision of the Welfare Department of Messers E. D. Sassoon & Company, Limited. In the Jacob Sassoon Mill, the Elphinstone Mill and the Edward Sassoon Mill, the societies are organised by the respective departments and the working is carried on by separate Managing Committees. It is a matter of satisfaction to note that a co-operative credit society in the mill area has now come to be regarded as a centre round which various activities for the economic welfare of the labouring population can be built up.

88. *General Remarks.*—Most of the Urban Banks and Societies are working well. As a class, they are affording banking facilities such as Inland Exchange, advances against produce and merchandise, collection of pay and pension of members, collection of interest on gilt-edged securities, bonds and shares and other scrips and safe custody of scrips and other valuables in their safe deposit chambers. Purchase and sale of securities and shares, and gold on behalf of members etc., is also undertaken. It is a matter of gratification that some of the banks are promoting social and educational activities by opening free reading rooms and libraries and by making grants for charities. A few are also giving cheaper loans for expenses in connection with the education of children of their members. The cheque system has also become popular and withdrawals from current accounts now take place by means of cheques on a large scale.

(7) Bombay Co-operative Insurance Society.

89. During the year under report, the society issued 2,502 policies for a total amount of Rs. 27,53,000 as against Rs. 20,20,350 of the previous year. The total business at the close of the year amounted to Rs. 67,87,219 out of which, business worth Rs. 2,94,629 has been reinsured. The life insurance fund increased to Rs. 5,26,733 showing an increase of Rs. 1,60,301 during the year under report. The society paid claims amounting to Rs. 28,826 during the year leaving outstanding claims amounting to Rs. 21,153 at the end of the year. The premium income of the society during the year was Rs. 3,59,463, which, together with the income from interest, rent of the building, etc. amounted to Rs. 3,94,627 as against Rs. 2,86,963 of the previous year.

The society has established branches at Delhi, Lahore, Karachi, Rawalpindi and Madras while it has chief agents at Surat, Ahmedabad, Bangalore and Calcutta. Nadiad and Bilaspur have special agents.

90. In view of the growth of the society's business and also the provisions of the new Insurance Act of 1938, the existing bye-laws of the society require to be revised. During the year under report, the financial year was fixed, under orders of Government, as ending on 31st December every year instead of 30th June, to be in conformity with the provision of clause (1) of Section 11 of the Insurance Act. The society has already been asked to revise the existing bye-laws wherever necessary to conform to the provisions of the Insurance Act.

B. CONSUMERS' MOVEMENT.

(1) Co-operative Stores.

91. The comparative statement is as under :—

Year.	Number of societies.	Number of members.	Working capital.	Total sales.	Total Purchases.	Cost of management.	Profit.
1	2	3	4	5	6	7	8
			Rs.	Rs.	Rs.	Rs.	Rs.
1937-38.	25	6,068	1,69,820	5,96,368	5,16,482	45,566	8,409
1938-39.	25	7,128	2,09,100	5,99,488	5,94,876	53,207	13,544

With the registration of two more societies and cancellation of an equal number of societies, the total number of societies remained unchanged. The figures indicate an all round increase in membership, working capital, sales and purchases, resulting also in a considerable increase in profit.

92. The Bombay Baroda and Central India Railway Co-operative Stores, with its share capital of Rs. 17,719, had total purchases of Rs. 1,07,808 and total sales of Rs. 1,19,298, and earned a profit of Rs. 2,207. The Gujerat Ladies' Co-operative Stores mainly confined its activities to the purchase and sale of Khaddar under the aegis of the All India Spinners' Association. The sale of pure Ghee is another speciality of this society. Its turnover for the year amounted to Rs. 82,913 and it made a profit of Rs. 103. The Page Co-operative Stores at Dohad, the Surat City Co-operative Milk Supply Society and the South Indian Co-operative Consumers' Society at Poona continued to make steady progress. The Ankleshwar Sahakari Vilji Mandali, which had a comprehensive programme of electric supply, made a good beginning by collecting a share capital of Rs. 21,895 but could not go ahead with its programme owing to dissensions amongst its members.

93. In the rural areas, a new rural store registered during the year at Boramani in Sholapur taluka deserves special mention. The society has collected a share capital of Rs. 190 and secured two donations of Rs. 100, each from the local co-operative credit society and the Sholapur District Central Co-operative Bank. It is gratifying to note that during the short period of its working, the society sold goods of the value of Rs. 2,658, making a net profit of Rs. 68. With the growth of village multi-purpose societies which are also expected to undertake supply of domestic requirements of the villagers, there is not likely to be much scope for the organisation of similar societies in rural areas.

(ii) Housing Societies.

94. During the year under report, 6 new housing societies were registered and 1 society was ordered to be wound up. Thus there was a further increase in the number of housing societies from 93 to 98. Of the new societies registered, 4 were in Ahmedabad, one in Surat and one in Kaira. The society which was ordered to be wound up, was the Dhulia Co-operative Housing Society which was not able to secure a suitable site for building purposes. The following table gives the main statistics regarding housing societies :—

—				1987-88.	1938-39.
Number of societies	...	...	...	98	98
Number of members	...	...	...	6,331	6,617
				Rs.	Rs.
Share capital	...	...	...	22,18,615	23,12,190
Government loan	...	...	...	24,02,917	23,21,766
Reserve and other funds	...	...	...	8,31,984	13,40,583
Working capital	...	...	...	1,08,46,298	1,08,91,468

95. The Konkanaatha Mahars' Co-operative Colony Limited, at Bandra, which was registered in 1936 on the tenant-ownership system, is the first society in Bombay Suburban area for the backward classes. Till recently, the society could not start work as the question of securing a suitable site for the colony was not settled. During the year under report, Government was pleased to sanction the allotment of certain land out of the former Development Department Suburban Scheme No. VII-Khar, to the society on concessional terms and also a loan of Rs. 15,000 not exceeding three-quarters of the value of the buildings, repayable in 25 years. As a result of this substantial help from Government, the society has made a good beginning by undertaking construction of 3 types of buildings as shown below :—

	" A " Type.	" B " Type.	" C " Type.
	Rs.	Rs.	Rs.
Approximate value of the building ...	2,200	1,800	850
Land	400	900	250
Total ..	2,600	1,600	1,100

34 persons have joined the society and 9 buildings (1 of the "A" type, 6 of the "B" type and 2 of the "C" type) are now ready and have already been occupied by the members.

96. The chief difficulties experienced by housing societies, particularly those working on the co-partnership system, have been enumerated in the last administration report. After a detailed examination of the financial position of societies financed by Government, 3 societies were selected and proposals submitted to Government last year recommending relief to these societies. During the year under report, Government was pleased to grant relief to these societies by way of reduction in the rate of interest (1 per cent. in two cases and $\frac{1}{2}$ per cent. in the third case) for a period of 10 years, (Government Resolution, Revenue Department, No. 9633, dated 25th April 1939).

97. During the year under report, the Bombay Finance (Amendment) Act, 1939, which came into force from 31st March 1939, introduced the Urban Immoveable Property Tax in Bombay. As the new tax is leviable on the properties held by co-operative housing societies in Bombay and as most of these societies are already finding it extremely difficult to balance their budgets, representations were made by them to Government for exemption from the payment of the tax, but Government was of opinion that there was no justification for differentiating between co-operative housing societies and other house-owners in respect of taxation.

(iii) House Reconstruction Societies.

98. The Bhadiad Reconstruction Society, which had repaid all its liabilities to Government, was taken into liquidation, as it had fulfilled the objects for which it was registered. Consequently the number of societies decreased from 25 to 24. All these Societies are situated in Ahmedabad District. The total repayment to Government by these societies amounted during the year under report to Rs. 3,527, as against Rs. 2,677 of the previous year, reducing the balance outstanding from Rs. 37,450 to Rs. 33,923.

C. PRODUCERS' MOVEMENT.

(i) General.

99. The following statement indicates the comparative position :—

Year.	Number of societies.	Number of members.	Share capital.	Working capital.	Profits.
1937-38	14	596	Rs. 24,345	Rs. 1,51,145	Rs. 873
1938-39	14	1,045	81,535	1,59,784	2,752

Although the figures show a slight improvement, these societies have not much vitality in them. One of the note-worthy exceptions is the Dharwar Machigar Society which continues to do useful work. It sold raw materials worth Rs. 11,305 and made a profit of Rs. 266. Attempts were made during the year to start Medars' (Bamboo workers societies) in the light of orders contained in Government Memorandum, Revenue Department, No. 8791-D/33, dated 22nd June 1939. Other societies which deserve special mention are the Sanikattar Co-operative Salt Sale Society and the Ghadgeri Kajgars' Association. The former sold salt worth Rs. 31,178 and earned a profit of Rs. 787. The latter has been instrumental in reviving the bangle-making industry, though outside competition in the manufacture of finer bangles of both glass and celluloid has to a certain extent, militated against the development of this industry. The concession of supply of firewood granted to the Association by Government has acted as an encouragement to its activities.

(ii) Weavers' Societies.

100. The subjoined statement gives the main statistics :—

Year.	Number of societies.	Number of members.	Working capital.	Value of sales.	Profit.
1937-38	42	2,418	Rs. 2,14,990	Rs. 1,10,745	Rs. + 1,602
1938-39	40	2,803	2,32,072	1,33,541	+ 2,561

Though an analysis of the general figures shows some improvement, the weavers' societies as a class have not made much headway. The main drawback is that most of the societies function as ordinary credit societies and the loans advanced for the purchase of yarn have become frozen. Prospects of their showing better results are remote, unless they take steps to convert themselves into real producers' societies and serve as feeders to the District Industrial Associations. The Hebsur Gudar Weavers' Society which is interested in manufacture of gudars (carpets), however, deserves special mention. It purchased raw materials worth Rs. 18,536 and sold goods worth Rs. 19,421, making a profit of Rs. 216.

(iii) District Industrial Associations.

101. Under the scheme for the marketing of handloom products subsidised by the Government of India, 8 District Industrial Associations have so far been established at Ahmednagar, Hubli, Ahmedabad, Yeola, Sholapur, Malegaon, Kamatgi and Belgaum. The aims and objects of these associations are to educate and train the weavers in the manufacture of up-to-date patterns and designs and in the use of improved appliances. Weavers being conservative by temperament, the associations had an uphill task in commencing work and in persuading the members to take to the manufacture of new types and qualities of cloth. Notwithstanding these difficulties, the associations have succeeded so far in introducing new types of woven goods and though their sales are not generally satisfactory, they have served a useful purpose as educative organisations particularly in training the weavers in the importance and value of new designs and new appliances, and familiarising the public with such handloom products.

102. The Ahmednagar Association which is one of the outstanding institutions of this type had another year of successful working. It has established a dye-house and has also undertaken to work the wool scheme of the Government of India. It has, moreover, been instrumental in organising a producing centre at Vinchur. The total production of the association amounted to Rs. 25,774. The principal handicap of this association as well as others is the absence of ready market for the disposal of handloom products. The working of Industrial Associations at Yeola and Hubli was not satisfactory. The Managing Committee of the former had to be suspended and management had to be entrusted to the Marketing Officer, Handloom products. This arrangement yielded satisfactory results. An enquiry under section 43 of the Co-operative Societies Act had to be ordered into the working of the Hubli Association, as a result of which the association is showing signs of improvement. This association has done a good deal of propaganda and has also established a dye-house. The Bijapur District Industrial Association at Kamatgi started work during the year and had 168 members on the roll and Rs. 1,704 as working capital at the close of the year. Under arrangements with the All India Spinners' Association, the association confined its activities

to the manufacture of Khadi with the handspun yarn obtained from the Spinners' Association. This arrangement has enabled the Association to overcome difficulties regarding marketing of finished products as the Spinners' Association has undertaken to purchase and market them.

103. The grant-in-aid scheme sponsored by the Government of India was to terminate on the 31st March 1940, has been extended for two years more. The present position is that the financial position of the Sholapur Association is strong and amongst the rest only the Ahmednagar Association has so far made such progress as would indicate some prospects of its being self-supporting. In view of the present stage of development of the associations it would be necessary to continue financial assistance to the associations by way of subsidies and the special staff to guide their activities.

IV. BOMBAY PROVINCIAL CO-OPERATIVE INSTITUTE.

104. No important decisions affecting the constitution and functions of the Provincial Co-operative Institute were taken during the year.

With the advent of the District Rural Development Boards, it was felt that little scope was left for the District Branches of the Institute. They were, therefore, directed to be closed under orders of Government.

105. The financial position of the Institute showed no improvement and the position with regard to the mortgage of its building continued to be unsatisfactory. The loan outstanding on 30th June 1937 was Rs. 1,64,000 as against Rs. 1,59,000 on 30th June 1938.

106. The Executive Committee met eight times during the course of the year. No Co-operative School was conducted under its auspices during the year. The Central Education Board met thrice, and an examination was held in November 1938.

Twelve conferences, 25 classes for the training of members of Managing Committees and of Secretaries, and 8 Refreshers' classes for Supervisors were held by the Institute, during the year.

107. The Institute gave sanction to the donation of Rs. 46,870 made by 502 Co-operative Societies under Section 42 of the Co-operative Societies Act.

CO-OPERATIVE TRAINING SCHEME.

108. The scheme continued in its second stage. This part of the scheme contemplates the training of the Departmental staff. The usual strength of each batch of Departmental officers deputed for training was 17 consisting of 4 auditors, 5 sub-auditors, 1 agricultural organiser and 5 clerks. The duration of each class was fixed at 4 months. Employees of Central Co-operative Banks

were also permitted to avail themselves of the instruction imparted at these classes organised for the subordinate staff of the Department.

Side by side with these major classes of 4 months, other classes of a shorter duration were also organised for secretaries and managers of Urban Banks and Land Valuation Officers.

109. Owing to the reorganization of the Department with effect from the 1st April 1939 and the consequent expansion of its activities, particularly after the transfer of the propaganda staff of the Agricultural Department (Rural Development Inspectors and Assistant Rural Development Inspectors) and the appointment of additional Assistant Rural Development Inspectors some of whom were selected from amongst the supervisors of Supervising Unions and propaganda officers of the Bombay Provincial Co-operative Institute, certain important changes in the scheme have become necessary. In accordance with the orders contained in Government Memorandum, Revenue Department, No. 4114-A/33, dated the 8th February 1939, the training of these special officers has now been undertaken at this school and the training of other officers of the Department as well as of employees of Central Banks has been postponed. As the batches deputed for training are to consist exclusively of the Rural Development Inspectors and Assistant Rural Development Inspectors, the syllabus in the usual subjects is modified in such a manner as to make the course in these subjects more elementary as compared with the original course for auditors and other officers of the Department. These modifications were found essential to suit the requirements of this propaganda staff. In addition to these subjects, instruction in other subjects like agriculture, horticulture, veterinary, cottage industries, etc. which is very essential for these special officers for their work of rural development is also provided. A course of theoretical and practical training in the work of land valuation is also included in the syllabus.

In addition to this training, definite periods are allotted for discussions. During these periods, every officer deputed for training is encouraged to express his own views on the different subjects forming part of the syllabus and to add to his stock of knowledge through such discussions.

The system of holding weekly tests for officers under training with a view to ascertain whether they have assimilated the instruction imparted at the classes continues to be a special feature of the scheme.

110. The library of the Registrar containing valuable books on Co-operation and allied subjects has been placed at the disposal of this school. As usual, the time-table provides periods for reading. With a view to see that proper use of the library is made by the officers under training at the time fixed for reading, definite subjects are assigned to them and they are asked to write essays on these subjects. This procedure enables the teachers to know whether the officers have concentrated their reading on the topics given and thus made a real use of the library and the time at their disposal.

A statement showing the number of officers trained during the year is given below:—

Serial No. of batch.	Period of training of each batch.	Auditors.	Sub-auditors.	Clerks.	Agricultural Organisers.
1	2	3	4	5	6
1	22nd August 1938 to 21st December 1938.	1	9	4	1
2	3rd January 1939 to 10th April 1939.	...	8	2	1
3	9th April 1939 to 8th June 1939.	...	...	...	...
4	15th June 1939 to 31st October 1939.	...	...	...	...
Total ...		1	12	6	2

Serial No. of each batch.	Employees of Central Banks.	Agricultural Graduates.	Rural Development Inspectors.	Assistant Rural Development Inspectors.
1	7	8	9	10
1	6	.....	.....	.....
2	.....	.....	.....	.....
3	.....	26	.....	.....
4	.....	.....	1	26
Total ...	6	26	1	26

Number of Secretaries and Managers of Urban Banks trained at the class for one month from the 23rd November 1938 6

Number of Land Valuation Officers trained at the special class for one month from the 22nd May 1939... 8

The teaching staff consisted during the year of 2 Inspectors and 1 Assistant Inspector.

111. The scheme continued to remain in the charge of Mr. D. A. Shah, Personal Assistant to the Registrar of Co-operative Societies and Director of Rural Development, Bombay Province, Poona, throughout the year.

V. RURAL DEVELOPMENT.

112. The year under report was eventful both for the future of the co-operative movement and of rural development in this province. The question as to how best the rural development work done by the Agricultural, Co-operative and other departments separately could be reorganised so as to avoid duplication of work and secure greater efficiency and more economical use of Government's resources had been engaging the attention of Government for some time, and after consideration of the question, Government came to the conclusion that this object could best be achieved by placing all rural development work and propaganda in the hands of one department with a sufficiently extensive and well equipped organisation. Accordingly orders were issued in Government Resolution, Revenue Department, No. 15/33, dated the 8th March 1939, transferring the entire propaganda work done hitherto by the Agricultural Department to the Co-operative Department and confining the activities of the Agricultural Department to Agricultural Research and Education.

The most outstanding feature of the new scheme of rural development is that it recognises the co-operative movement as the most suitable agency for propaganda, for disseminating agricultural knowledge and bringing the results of the specialised research work of Departments like the Agricultural Department within the reach of the masses. This decision of Government is in harmony with the resolution passed by the twelfth Conference of Registrars held at New Delhi in 1936, that "the movement should be used for extending the rural reconstruction movement to the fullest possible extent compatible with its principles having regard to the fact that it is the best and in many areas the only means of providing organization without which the movement cannot expect to be permanent".

113. The plans of reorganisation outlined in the Government Resolution referred to above visualise a comprehensive programme of rural reconstruction, so as gradually to pave the way for establishment of a new economic order in villages. One of the most important measures which is calculated to better the conditions of agriculturists is the debt relief legislation to which reference has already been made. The improvement of agricultural production by popularising scientific and co-operative methods, the provision for economical and efficient marketing of agricultural produce through regulation of marketing in general and through co-ordinated co-operative marketing in particular, the organisation of supplies to the rural population through the agency of co-operative multi-purpose societies, and through co-operative organisations of rural cottage industries are some of the main features visualised in the new scheme of rural economic development. For propaganda work in villages the scheme contemplates the employment of about 1,000 rural reconstruction workers after training in various subjects affecting rural life.

114. One of the first measures adopted by Government was to establish a Provincial Board of Rural Development consisting of officials and non-officials for a period of two years, *vide* Government Resolution, Revenue Department, No. 15/33, dated 22nd June 1939). The function of the Board is to advise on general principles and policy regarding rural development, and to facilitate the work of the Board, four committees viz :—

1. Agricultural and Livestock Committee,
2. Cottage Industries Committee,
3. Training and Propaganda Committee,
4. Backward Areas Committee,

have been established. The scheme also provides for the establishment of a separate Board of Rural Development for each district consisting of officials and non-official workers, and orders sanctioning the establishment of these Boards were issued after the close of the year.

115. A brochure explaining the rural development plans of Government of Bombay under the new scheme, was also published after the close of the year.

116. The activities of the department pertaining to rural development during the period under report (15th April 1939 to 30th June 1939) are summarised in a separate appendix annexed to this report.

VI. MISCELLANEOUS MATTERS.

(i) ACT, RULES AND BYE-LAWS.

117. *Act and Rules.*—There have not been any amendments of the Act during the year under report. Rule 24 of the Bombay Co-operative Societies Rules, however, was supplemented by a provision that no society should declare a dividend at a rate exceeding that recommended by its Managing Committee or the Board of Directors as the case may be.

118. *Bye-laws.*—In view of the impending debt relief legislation and change in the basis of liability from unlimited to limited several important changes had to be made in the model bye-laws of the multi-purpose society. Model bye-laws were framed for better farming and joint farming societies. Bye-laws of the former are so framed as to enable the society to undertake various types of agricultural improvement and also include different aspects of better living. The latter type of societies is also intended to bring waste

lands under cultivation. Bye-laws were also framed for Banking Unions, which include among their objects, supervision, marketing of agricultural produce, the supply of agricultural requisites, etc., in addition to providing finance. A Banking Union would also provide constant help and guidance to affiliated primaries in their varied activities.

(ii) ARBITRATION.

119. The total number of arbitration cases filed during the year was 8,843 which added to those pending at the beginning of the year, brings the total to 11,804. Out of these 8,828 were disposed of, leaving a balance of 3,176 at the close of the year. Out of the total loans due from members of all classes of societies amounting to Rs. 7,42,77,043, an amount of Rs. 91,55,021 was involved in arbitration which shows an increase of Rs. 10,56,921 over the figure of the previous year. The loans in which awards have been obtained, but which are still with societies or Assistant Registrars pending execution were respectively Rs. 17,77,103 and Rs. 4,16,052.

120. The table given below shows the position as regards the lands which have passed into the hands of societies as a result of execution proceedings:—

Division.	Lands held at the beginning of the year.			Lands taken over during the year.		
	Area.	Assessment.	Value.	Area.	Assessment.	Value.
	A. g.	Rs. a.	Rs.	A. g.	Rs. a.	Rs.
Dharwar ...	7,337 0 Houses 189	11,800 0	4,69,004	932 0 Houses 30	1,190 0	63,907
Belgaum ...	1,570 0	5,261 0	84,211	192 0	764 0	11,847
Sholapur ...	8,938 0	5,181 0	2,84,154	847 0	247 0	4,525
Satara ...	440 0	1,104 0	48,528	7 0	8 0	657
Poona ...	12,590 0	11,542 0	2,43,255	878 0	642 0	71,150
Bombay ...	48 0	68 0	2,647	96 18	85 0	14,972
Surat ...	900 86	2,296 0	60,424	75 6	257 0	4,789
Ahmedabad ...	148 96	987 2	7,376	9 23	21 11	197
Dhulia ...	2,435 0	2,711 0	1,31,872	488 0 Houses 7	258 0	15,342
Jaipur ...	2,128 0 Houses 8	4,571 0	2,61,440	729 0	1,014 0	73,099
Total ...	7,5 76 23 Houses 176	44,920 2	22,42,311	3,754 6 Houses 37	4,608 11	2,50,835

Division.	Lands disposed of during the year.				
	Area.		Assessment.	Net price realized.	Profit or loss made.
	A.	g.	Rs.	Rs.	Rs.
Dharwar	987	0	1,408	56,977	- 5,004
	Houses	20			
Belgaum	81	0	818	5,060	1,057
Sholapur	247	0	109	9,892	218
Satara	19	0	44	2,659	- 902
Poona	1,008	0	2,081	77,898	748
Bombay	4	0	20	2,011	69
Surat	18	19	69	1,266	18
Ahmedabad	4	84	7	175	.....
Dhulia	76	0	75	2,020	+ 69
Jalgaon	125	0	172	12,246	+ 505
Total	2,549	12	3,248	1,70,728	- 2,568

(iii) LIQUIDATION.

121. The following statement gives the comparative figures as regards the societies whose affairs were ordered to be wound up and those dissolved during the last five years.

Division.	Number of societies ordered to be wound up.					Total.
	Prior to 1935-36.	1935-36.	1936-37.	1937-38.	1938-39.	
Dharwar	88	18	3	1	2	107
Belgaum	69	1	3	2	2	79
Sholapur	54	3	2	...	1	60
Satara	91	1	3	5	3	103
Poona	118	7	6	10	6	147
Bombay	182	6	1	6	7	203
Gujarat Division.	231	5	14	10	20	281
Dhulia	54	1	7	4	20	86
Jalgaon	50	2	2	2	5	61
Total for 1938-39.	968	39	40	41	67	1,125

Division.	Number of societies dissolved.					Total.
	Prior to 1935-36.	1935-36.	1936-37.	1937-38.	1938-39.	
Dharwar	13	...	...	...	1	14
Belgaum	36	1	3	2	1	43
Sholapur	2	1	1	1	1	6
Satara	25	2	6	7	...	40
Poona	13	3	...	6	7	29
Bombay	79	...	4	3	8	94
Gujarat Division.	75	10	7	10	5	107
Dhulia	1	1	1	...	1	4
Jalgaon	...	1	2	...	3	6
Total for 1938-39.	244	19	24	29	27	343

122. The number of societies ordered to be wound up, during the year under report was 67. The liquidation work of 27 societies was completed so that the total number of societies in liquidation stood at 783 at the end of the year.

Of the 67 societies taken into liquidation, 1 was a Central bank, 45 agricultural credit, 3 agricultural non-credit, 2 urban credit, 5 salary earners', 3 weavers', 2 housing, 2 consumers' societies and 4 supervising unions.

123. The estimated assets and liabilities of the societies in liquidation at the close of the year were Rs. 64,93,757 and Rs. 59,46,665 respectively.

124. A statement showing the classification of the liquidators and the amounts of assets and liabilities realised during the year is given below :—

Division.	No. of liquidators.	No. of societies incharge.	Amount of assets to be realised.	Amount of assets realised during the year.	Amount of liabilities to be paid.	Amount of liabilities paid during the year.
			Rs.	Rs.	Rs.	Rs.
Dharwar	5	93	4,95,059	14,017	4,93,677	20,130
Belgaum	9	36	1,44,322	5,186	1,20,776	7,191
Sholapur	5	54	2,67,542	99,793	1,98,355	24,740
Satara	19	62	1,46,791	2,301	1,28,903	2,193
Poona	6	118	26,74,920	1,89,600	23,80,978	1,84,379
Bombay	13	104	4,19,249	7,365	3,93,226	4,008
Surat	20	67	3,46,512	23,351	2,89,721	49,604
Ahmedabad	11	107	6,97,696	15,124	6,96,335	5,978
Dhulia	14	82	8,63,993	2,02,866	9,91,619	1,66,932
Jalgaon	7	55	4,37,673	6,989	2,63,175	7,946
Total	113	782	64,93,757	4,96,987	59,46,665	4,73,191

125. The bulk of liquidation work was taken away from auditors and sub-auditors and suitable non-officials were appointed in their place. A large number of societies continued with special liquidation officers appointed for the purpose.

126. A number of measures were devised for speedy termination of liquidation proceedings and facilities were given to members to get back their own lands. The difficulty of selling the land transferred to societies for want of buyers continues.

127. The following statement shows the position in respect of surplus funds of cancelled societies invested in central banks in the various divisions:—

Division	Number of societies.	Amount of surplus funds.		
		Rs.	a.	p.
Bombay	18	6,414	15	6
Ahmedabad ... ..	.....	15,655	0	0
Surat	18	8,017	8	7
Dhulia	11	7,527	4	4
Jalgaon	1	1,279	2	0
Poona	22	30,224	10	1
Satara	24	10,456	15	5
Sholapur	8	24,388	10	0
Dharwar	19	14,706	14	4
Belgaum ... ..	.....	22,542	10	8
Total ...	116	1,48,508	8	11

128. In the course of the year, sanction to distribute surplus of societies which were dissolved was given as under:—

	Rs.	a.	p.
For objects of public utility	20	0	0
For objects provided for in the Charitable Endowments Act.			
Donations to co-operative institutions ..	4,744	9	4
For educational purposes	1,403	1	2

(IV) RECOVERIES THROUGH SPECIAL RECOVERY OFFICERS.

120. The following statement shows the progress of recoveries effected through the agency of the special recovery staff:—

Division.	Number of special Recovery Officers.	Number of awards and liquidators' orders.			
		At the close of the year.		Received during the year.	
		Number	Amount recoverable.	Number.	Amount recoverable.
1	2	3	4	5	6
			Rs.		Rs.
Dharwar ...	4	4,136	10,50,724	269	1,06,553
Belgaum ...	3	3,610	6,94,892	358	1,26,216
Sholapur ...	1	837	1,94,742	79	27,446
Satara ...	1	481	1,46,863	64	14,389
Poona ...	6	1,791	13,03,791	380	1,19,583
Bombay ...	1	1,654	2,12,592	229	92,054
Surat ...	2	2,292	4,64,900	269	1,73,060
Ahmedabad ...	5	4,704	6,01,629	326	44,412
Dhulia ...	5	5,398	7,92,146	1,138	2,14,217
Jalgaon ...	2	3,586	9,36,657	1,313	3,25,349
Total (1938-39) ...	29	28,489	64,01,866	4,419	12,43,229

Division.	Number of awards and liquidators' orders.		Balance at the close of the year.	
	Number finally disposed during the year by full recovery or by balance being irrecoverable.		Number.	Amount recoverable.
	Number.	Amount recovered.		
1	7	8	9	10
		Rs.		Rs.
Dharwar ...	525	2,40,134	3,880	9,17,143
Belgaum ...	243	1,05,143	3,680	5,64,297
Sholapur ...	13	15,940	897	1,51,750
Satara ...	145	39,036	400	1,32,117
Poona ...	370	97,761	1,901	13,08,856
Bombay ...	27	32,902	1,356	2,71,744
Surat ...	143	30,820	2,418	5,98,397
Ahmedabad ...	178	19,407	4,852	6,26,634
Dhulia ...	465	1,18,579	6,071	8,37,784
Jalgaon ...	919	2,34,266	3,930	10,27,741
Total (1938-39) ...	2,973	9,33,978	29,935	64,76,463

(V) CRIMINAL CASES.

130. The total number of offences committed in co-operative societies during the year under report, shows an increase over the previous year. The total number of prosecutions lodged during the year was 22, which together with 19 cases pending at the end of the previous year, brings the total to 41. Out of these 16 cases were decided, 12 ending in convictions and 4 in acquittals.

The question of the prevention of frauds, embezzlements, etc., as well as prevention of benami transactions was carefully examined during the year under report, and it is expected that with the adoption of stringent measures, the incidence of crime will decrease.

(VI) SUSPENSION OF MANAGING COMMITTEES OF SOCIETIES.

131. The number of societies whose managing committees were suspended was 36 at the beginning of the year. The committees of 63 societies were suspended, the period of suspended committees was extended in 16 cases and committees of 28 societies were reinstated, during the year. The number of societies of which committees were under suspension at the close of the year was 81.

(VII) RELATIONS WITH INDIAN STATES.

132. Relations with Indian States continued to be friendly.

(VIII) SCHOOL BOYS' SOCIETIES.

133. These societies are unregistered and are started by school masters of the Educational Department for supplying books, stationery, etc., to school boys. The following statement shows the number of such societies in the Province :—

Division.	In the Primary Schools.	In the Secondary Schools.
Bombay	92	57
Central	370	57
Northern	161	47
Southern	21	18
Total	644	189

VII. CONCLUSION.

134. The co-operative movement passed through another year characterised by strenuous activities both on the part of the departmental officers and co-operative institutions. Steps were

taken to implement the orders of Government on the Joint Report submitted by the Registrar and Mr. V. L. Mehta. Accordingly, several measures designed to rehabilitate the movement were adopted, but though these efforts served a useful purpose, unfortunately, it cannot be said that the movement is altogether out of the wood in this Province. The position of the non-agricultural credit as well as the non-agricultural non-credit movement is satisfactory, but the present position of the rural primaries continues to give cause for anxiety. As already stated, a combination of several powerful factors is responsible for this. Agricultural season in several parts of the Province has not been very favourable and the level of the agricultural prices continues to be very low. In addition to these fundamental factors which have seriously affected the financial position and the repaying capacity of the agriculturist, there have been other factors which have added to the problems of the co-operative movement. Coercive processes have been suspended in several districts under Government orders and where they are allowed, their use is subject to many restrictions. In view of this and a general impression that under the agricultural debt relief legislation, substantial remission of principal outstanding will be forthcoming, even some persons who can afford to pay back their dues have not been very keen about doing so. Government tried to correct this impression by issue of a press-note, which served a very useful purpose, but there exists a certain indifference to discharge obligations, and the work of recoveries has, accordingly, been more difficult. The Department has tried to face the problem in all its aspects and in addition to measures for the consolidation of the present structure of the movement, steps are being taken to buttress the structure by new additions and developments. As recommended in the Joint Report, efforts are being made to link credit with marketing of agricultural produce and encouragement of thrift. It is hoped that marketing and thrift will correct the deficiency of agricultural credit which by itself has been found somewhat wanting during a period of continued depression.

135. The agricultural debt relief legislation will bring its own problems of a far-reaching character and would require all the resourcefulness and strength which co-operative institutions can command. The principal object underlying the legislation is to scale down the debts of the agriculturists, so as to bring them within their paying capacity. Though the dues of co-operative societies do not come within the obligatory provisions of the Act regarding the scaling down of debts, yet it is obvious that such an important piece of agrarian legislation is bound to affect agricultural credit societies both directly and indirectly.

136. An outstanding feature of the debt legislation is the provision which permits alienation of crops of debtors who are parties to an award in favour, among others, of resource societies. This emphasizes the need for devising suitable arrangements in a two-fold direction, viz., in making crop finance available to agriculturists on a reasonably extensive scale and providing facilities with regard to the marketing of their produce. It would be up to

the central financing agencies to realize their responsibilities and play their proper role in this co-ordinated scheme of finance and marketing. It is hoped that by starting a network of multi-purpose societies and sale unions, and the opening of branches or sale shops by central banks where sale unions cannot be organized, it will be possible to have a co-operative organization for the marketing of the produce of the rural population.

137. The year under report marked another mile-stone in the eventful history of the co-operative movement. The new scheme of the reorganization of work relating to rural development, has emphasized the potentialities of the movement as a suitable agency for disseminating agricultural knowledge and bringing the results of specialized research within the reach of the masses. This new approach to the solution of the rural problem ought to infuse fresh life into the working of the rural primaries, if thereby it is possible to increase the earning capacity of the agriculturists. It is obvious, however, that while the new arrangement may materially benefit the agriculturists and the primary societies, it also means a heavy, additional responsibility for the departmental officers and co-operative institutions.

138. In conclusion, a word of thanks is due to the staff of the Department, both gazetted and non-gazetted, who have performed their strenuous duties loyally and willingly.

I have the honour to be,

Sir,

Your most obedient servant,

(Signed) S. M. IKRAM,

Registrar, Co-operative Societies,
and Director of Rural Development.

APPENDIX A.

I—Conference.

Division.	Name of the Conference.	Date.	Place.	Name of the President.
Dharwar	Divisional Co-operative Conference for Cotton Sale Societies.	21st July 1938	Dharwar	Mr. G. B. Naivadt, B.A., LL.B.
Belgaum	Taluka Conference...	26th April 1939	Kumta	Mr. S. P. Pandit, B.A., LL.B.
	District Conference...	28th May 1939	Sirsi	Do.
Sholapur	Field Workers' Conference.	5th, 6th and 7th February 1939.	Bijapur	Mr. S. B. Godhi, Auditor. Mr. B. D. Talikot, Chairman, Bijapur Central Bank.
Satara	Taluka Conference ...	15th February 1939.	Islampur	Mr. K. V. Vichare.
	Do. ...	26th February 1939.	Tasgaon	Do.
	Do. ...	26th February 1939.	Wangi	Mr. M. Y. Padi.
	District Conference...	26th February 1939.	Depoli	Mr. B. M. Gupta, M.A., LL.B.
Poona	Purandar Taluka Conference.	7th December 1938.	Saswad	Mr. D. D. Chitale.
	Khed-Junnar Taluka Conference.	11th December 1938.	Khed	Mr. P. K. Dait.
	Sirur Petha Conference.	18th December 1938.	Talegaon Dhamdhare.	Mr. A. Y. Kale, M.L.A.
	Bhimthadi Conference.	26th December 1938.	Baramati	Mr. N. M. Kalbhor.
	Poona District Conference.	20th December 1938.	Poona	Mr. K. B. Deshmukh, LL.B.
	Conference of Eleven Marathi Districts.	29th and 30th March 1938.	Poona	Do.
	Field Workers' Conference.	26th June 1939	Khed-Jalgaon Union Office.	Mr. M. P. Parthi.
	Conference of Urban Banks in Eleven Marathi Districts.	21st March 1939.	Poona	Mr. D. V. Poddar, B.E.
Ahmedabad	Field Workers' Conference.	2nd October 1938.	Godhra	Assistant Registrar, Co-operative Societies, Northern Division.
Dhulia	Field Workers' Conference.	7th and 8th September 1938.	Dhulia	Assistant Registrar, Co-operative Societies, Dhulia.

APPENDIX A—contd.

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

Division.	Place.	Date.	Number of candidates.			Remarks.
			Attend- ed.	Examin- ed.	Passed.	
Dharwar	1. Dharwar	10th August 1938 ...	19	.....	.....
	2. Kolhapur	7th December 1938 to 9th November 1938.	14	.....	.....
	3. Hubli	10th December 1938 to 11th December 1938.	31	31	Not declared.	
	4. Annigeri	18th December 1938.	19	Not examined.		
	5. Nargund	22nd December 1938.	16	Do.		
	6. Annigeri	18th December 1938.	70	Do.		M. C. training class- es.
	7. Gadag	13th June 1939 to 3rd June 1939.	67	67	Not declared.	
	8. Mundargi	22nd December 1938.	19	No examination.		M. C. training class- es.
	9. Shiggaon	22nd December 1938.	25	Do.		
	10. Shiggaon	23rd December 1938.	40	Do.		M. C. training class- es.
	11. Dharwar	10th October 1938 to 19th October 1938.	40	40	37	
Belgaum	1. Belgaum	27th November 1939.	3	7	4	
	2. Rudli	25th June 1939 ...	25	NIL	NIL.	M. C. training class- es.
Satara	1. Islampur	26th October 1938 to 7th November 1938.	75	75	9	
	2. Shiggaon	21st January 1939 to 2nd February 1939. 15th February 1939 to 17th February 1939. 21st February 1939 to 24th February 1939. 24th February 1939 to (10 days).	17	No examination.		
Bombay	1. Girgaon	19th February 1939 to 13th March 1939.	30	.....	.....
	2. Dadar	14th January 1939 to 19th January 1939.	30	.....	.....
Surat	1. Broach	2nd May 1939 to 24th May 1939.	40	.....	.....
	2. Surat	29th January 1939 to 6th February 1939.	32	31	10	
	3. Siwodra	5th January 1939 ...	125	.....	.....	M. C. training class- es.
	4. Amod	21st January 1939 ...	65	.....	.....	Do.
	5. Kora	22nd February 1939	30	.....	.....	Do.

APPENDIX A—*conold.*

Division.	Place,	Date,	Number of candidates,			Remarks.
			Attend- ed.	Exam- ed.	Passed.	
Ahmedabad ...	1. Abhetwa ...	17th November 1938.	10	.....	.....	M. O. train- ing class- es.
	2. Vanseti ...	18th November 1938.	16	.....	.....	Do.
	3. Kadeschia.	19th November 1938	20	.....	.....	Do.
Dhulla ...	1. Niphad ...	7th September 1938 to 20th September 1938.	25	No examination.		
	2. Deola ...	4th October 1938 to 20th October 1938.	25	.....	.....
Jaigson ...	1. Chiroh- kheda.	9th November 1938.	65	.....	.....
	2. Talwade...	14th November 1938.	48	.....	.....
	3. Nargaon	20th November 1938.	77	.....	.....
	4. Padlase	24th November 1938.	55	.....	.....
	5. Edalabad.	27th November 1938.	108	.....	.....

APPENDIX (B).

DETAILED ACTIVITIES OF THE RURAL DEVELOPMENT
DEPARTMENT.(1) *Prevention of Erosion of Soil.*

This activity is confined to the Deccan and Karnatak Districts. In the East and West Khandesh Districts and in the Nasik District the departmental staff with the help of kangars appointed from village improvement grants of the respective districts was able to get bunds constructed on 1,410, 2,711 and 7,559 acres respectively. In the West Khandesh District Taluka Development Associations also interested themselves in this kind of activity and 1,410 acres in 14 villages were protected by construction of small bunds. In the Nasik District aid of a tractor paid out the expense of the village improvement grant for constructing basic bunds helped considerably to speed up the work.

In the Poona and Satara Districts about 492 and 103 acres in 26 and 16 villages respectively were bunded, and in some cases also levelled. Besides this the Bunding Officer, Poona, surveyed and prepared bunding schemes as under :—

Serial No.	District.	No. of schemes.	Area for which schemes were prepared.	Remarks.
			Acres.	
1	Poona	1	15	Tagai application.
2	Do. ...	9	150	Schemes prepared on individual applications.
3	Ahmednagar ...	19	800	Do. do.
4	Sholapur ...	6	70	Do. do.

In Poona, Ahmednagar and Sholapur Districts one Sub-overseer each was entertained from the village improvement grants. A similar post was sanctioned for the Satara District but it was not filled during the period under report.

In the Bijapur District, there were several applications for surveying and preparing bunding schemes. Out of these, 8 schemes covering an area of 386 acres were surveyed and bunding projects were prepared.

Training classes in Bunding.—Classes for training agriculturists in practical methods of scientific bunding were continued in the Deccan and Karnatak Districts. They were newly introduced in

Gujerat from the current financial year. The subjoined table gives the details regarding the classes held :—

Serial No.	Name of village where class was held.	District.	Duration of the class.	No. of persons trained.
			Days.	
1	Mirakhedi	Panohmahals	12	41
2	Ghadi	Ahmedabad	12	58
3	Chopda	East Khandesh	12	84
4	Pachora	West Khandesh	12	60
5	Nasik	Nasik	12	35
6	Chandor	Do.	12	84
7	Khed Shivapur	Poons	12	33
8	Shrigonda	Ahmednagar	12	42
9	Jeur	Sholapur	12	53
10	Gadag	Dharwar	10	58

(2) *Extension of Dry Farming Method.*

The dry farming method which consists of :—

1. Protecting land with small contour bunds,
2. Levelling of land,
3. Ploughing once in 3 or 4 years,
4. Annual addition of a small quantity of organic manure,
5. Harrowing land after every rain in the rainy season,
6. Wider sowing,
7. Interculturing 3 or 4 times,

is designed to conserve soil as well as moisture. In the scarcity tract, therefore, this should form a main plank of propaganda work.

This activity was confined to scarcity areas of the Deccan and Karnatak Districts. Twenty plots were laid in the Poona District to demonstrate this method. Wider sowing of cotton was recommended in Shevgaon, Pathardi and Newasa Talukas of the Ahmednagar District. In Shevgaon Taluka 5 persons have taken to interculturing of cotton. In Man Taluka of the Satara District 9 plots were arranged to demonstrate the dry farming method and plots for demonstrating wider sowing were arranged at 2 places in Tasgaon Taluka.

In the Bijapur District 5 demonstration plots on holding scale have been arranged. In Nawalgund Taluka and Mundargi peta of the Dharwar District propaganda for the introduction of dry farming method was carried on.

(3) *Improvement of soil Fertility.*

Efforts to educate the people as regards the utility of organic manures in different forms and application thereof to the soil to improve its fertility were continued. The following paragraphs give a short account of the activities.

1. *Farm Yard Manure.*—Farm yard manure not properly stored loses valuable ingredients. Propaganda for proper storing of this manure in pits was, therefore, carried on. Six hundred and nineteen new pits were made in the Dharwar District and 7 similar pits were made in the Thana District.

2. *Compost manure.*—Efforts for utilizing all farm waste for making compost continued. In West Khandesh, 39 compost pits were made and 950 cart load of this manure were prepared. In East Khandesh 1,500 cart loads of this manure was prepared at different places. In addition to that 400 cart loads were prepared at Taluka Demonstration Centres. A compost man was entertained who moved about in villages and showed people how to make compost manure. In the Belgaum District 122 compost pits were made. In the Kolaba District, 15 pits were prepared and 33 cart loads of manure obtained from them.

3. *Sann Green Manure.*—The use of sann green manuring for irrigated crops is on the increase. For this purpose 21,320 lbs. of sann seed was distributed in the Ahmedabad District, and 13,060 lbs. of seed was distributed in the Poona and the Satara Districts. In Khandesh, sann green manuring for dry crop wheat is becoming popular and 61,655 lbs. of seed were distributed for this purpose. In the Sholapur District, this practice is making headway and 30 acres in 10 villages are under this crop which would be ploughed in due time. In the Bijapur District a plot of land has been laid out for demonstration purpose. This practice is extending in the Gokak canal tract as well as in the tobacco tract in Hukeri and Chikodi Talukas of the Belgaum District.

4. *Bone Manure.*—Bones are used in the form of mill made meal. A cheaper method of making bone manure is by charring—partially burning them and then breaking them or grinding them in a pug mill. Bone burning was demonstrated in 52 places in Khandesh. Fifteen such demonstrations were held in the Dharwar District. In the Kolaba District 3 such demonstrations were given.

Nine thousand four hundred and forty lbs. of mill made bone meal was distributed in the Gujarat Districts.

5. *Oilcakes and Commercial Fertilisers.*—Oilcake manure is generally used for sugarcane and to some extent for dry crop of cotton. The use of oilcakes is increasing but its cost is rather prohibitive and the cake is not available at several places. The Imperial Chemical Industries (India) have organised a net work of their agencies in the Province and are responsible for a very large sale of commercial fertilizers—sulphate of ammonia in particular. In several places Taluka Development Associations are the distributing agents of the company.

6. *Denatured salt.*—This manure is mostly used for mango, coconut and other fruit trees in the coastal districts. Permits for 13,000 lbs. of this salt were issued in North Kanara and for 73,800 lbs. in Gujerat Districts.

A statement showing manures distributed through departmental agency is given below :—

Serial No.	Manure.	Quantity distributed.	Remarks.
		Lbs.	
1	Sann seed for green manuring	100,065	
2	Bone manure	11,200	
3	Poudrette	150 cart load.	
4	Compost	3,183 cart load.	
5	Oilcakes	58,190	
6	Sulphate of ammonia	846,482	
7	Denatured Salt	88,800	

(4) *Supply of seed of improved varieties of crops.*

Under this head two kinds of activities are carried on. One is intensified production and distribution of improved seed and the other is the supply of seed, which is not locally available, to individual agriculturists from reliable sources.

In the first category are included several cotton schemes most of which are financed from the funds of the Indian Central Cotton Committee.

Cotton.—In the Surat District out of 2,174,217 lbs. of seed of A. L. F. 1027 cotton (22,614 lbs. produced on the Surat farm and 2,151,603 lbs. from controlled area) 1,495,645 lbs. were distributed in the tract south of the river Nurbadda. Departmental depôts distributed 972,555 lbs. and the remaining 523,090 lbs. were distributed through co-operative cotton sale societies.

The amended cotton transport act which was passed in the first week of May, created a large demand for A.L.F. 1027 cotton seed. In view of the difficulties experienced by the co-operative cotton sale societies in selling selection IA cotton the societies have gone in for A.L.F. 1027 seed. This holds out prospects of a substantial increase in the area under the improved variety next year.

In the Broach district a similar scheme with B.D. 8 cotton is in operation.

In Khandesh, a scheme for the extension of Jarila is being worked. 511,536 lbs. of Jarila cotton seed sufficient to cover about 25,575 acres was distributed in all the talukas of the East and West Khandesh districts excluding Navapur taluka and in Malegaon, Satana and Nandgaon talukas of the Nasik district.

In the canal tracts of the Deccan fresh and pure seed of Jarila and Banilla cotton is obtained from Khandesh and distributed to cultivators. 4,775 lbs. of Banilla and 4,475 lbs. of Jarila cotton seed were thus distributed during the period under report.

In Karnatak, two kinds of improved cottons are being extended. These are Jayawant and Gadag No. 1. 6,856,249 lbs. of Jayawant seed purchased from 7 centres and 1,436,037 lbs. of Gadag No. 1 purchased from 2 centres have been stocked for distribution in the ensuing season. The former quantity of seed is expected to cover about 685,600 acres and the latter 143,600 acres respectively.

In addition to the schemes mentioned above, schemes for the multiplication and distribution of pure seed through village seed growers for certain other crops are also in operation in some districts. These are described below :—

Jowar.—Budh Perio No. 53. Surat farm seed was given to selected cultivators at half rates in the four talukas of Olpad, Chorashi, Bardoli and Jalalpure under a 5-year plan. Until last year 80 villages were covered with this type of seed. This year 17,335 lbs. of seed have been distributed in 20 more villages.

Bajri.—Akola. In the Poona district 1,500 lbs. of Akola Bajri seed were distributed to registered seed growers.

Groundnut.—In the Poona and Ahmednagar districts, Spanish peanut, K 1 and K 3, are being recommended and 5,701 lbs. of these improved varieties were distributed to registered seed growers. The produce from these registered seed growers would be made available for distribution to cultivators in the neighbouring villages.

Rice.—In the Thana and the Kolaba districts, seed of improved strains of paddy produced on the Karjat farm and private seed multiplication farms were distributed to 60 registered seed growers whose produce would be made available for general distribution.

In the Dharwar district, 1,600 bags of pure seed from controlled area was purchased from village improvement grant and distributed in the rice growing area of the district.

A statement showing other seeds distributed by the propaganda staff of the department is given below :—

Serial No.	Seed.	Quantity distributed in—				Remarks.
		Gujarat 5 districts.	Deccan 8 districts.	Karnatak 8 districts.	Konkan 4 districts.	
		Lbs.	Lbs.	Lbs.	Lbs.	
1	Jowar	...	1,264	7,812	.....
2	Bajri	8,898	104,119	...	.....
3	Rice	9,055	1,892	40,446	104,488	
4	Wheat	...	27,200	2,400	.....
5	Nagli	...	418	...	2,100	
6	Groundnut	4,002	2,740	15,400	.....
7	Castor	657	.....	...	.....
8	Cotton	...	29,200	...	.....
9	Tobacco	608	.....	...	.....
10	Potatoes	...	880	...	.....
11	Pean	...	18,154	...	.....
12	Ginger	...	1,607	...	.....
13	Vegetables	...	2,588	...	.....
		No.	No.	No.	No.	
14	Sugarcane (sets)	240,000	15,450	15,000	150,000	

(5) *Extension of improved methods of cultivation and practices.*

In Gujarat, seed-drills for wider sowing of crops of cereals, cotton and groundnut, were popularised through agricultural and development associations. The planting of sugarcane by ridge and furrow method and gul making on Poona furnance is becoming popular.

In the Deccan, grading of seed with sieves is being popularised. In the West Khandesh district 1,000 lbs. of graded Bajri seed was supplied to cultivators and the resulting crop demonstrated at several places. Wider planting of other crops is also being encouraged. In the Poona district 8,931 lbs. of Bajri seed was graded for 110 cultivators in 17 villages. In the Ahmednagar district, 5,085 lbs. of Bajri seed was thus graded. In the Satara district, 13,440 lbs. of Jowar and 7,904 lbs. of Bajri seed was thus graded. In the Sholapur district 5,250 lbs. of groundnut seed was graded.

In the Poona district sieves necessary for grading Bajri seeds were kept at departmental depots and 50 cultivators took advantage of the same.

Wider sowing of Bajri and Jowar was advised in the Satara district and as a result wider sowing of Jowar has been adopted in 6 villages in Tasgaon taluka.

(6) Improved Implements.

Improved implements such as iron ploughs are kept for hiring out to cultivators at departmental depots and Taluka Demonstration Centres maintained by the Department. In view of the fact that the charges have been kept sufficiently low, several cultivators take advantage of this arrangement.

The Taluka Development Associations also stock such implements as iron ploughs, sugar-cane crushers and gul boiling pans and hire them out to their members on moderate charges.

Several land holders and sawkars also keep iron ploughs and give them on hire to their tenants or clients.

The implements are also made available to agriculturists through the agency of the departmental staff, as is disclosed by the following statement:—

Serial No.	Implement.	Distributed in		
		Gujerat.	Deccan.	Karnatak.
1	Ploughs	21	50	9
2	Iron levellers	9	.....	1
3	Improved Harrows	41	1	.....
4	Seed drills	7	15	.....
5	Hoes	1	1	.....
6	Wheat thrashers .. ..	.....	2	.....
7	Stone rollers ... ..	.....	2	.....
8	Chaff cutters	2	2	.....
9	Sprayers	2	.....	.....
10	Dust guns ... ..	.....	12	.....
11	Plant pullers	2	.....	.....

(7) Fruit Cultivation.

Under this head, two kinds of activities are in progress one is that of giving advice on technical matters and the necessary help of trained persons for carrying out certain operations, and the other is of making reliable plants, seeds, grafts, etc., available.

Besides general propaganda staff in the district, there is one Assistant Rural Development Inspector stationed at Jalgaon, specially for this work. Trained malis entertained from village improvement funds worked in the districts of East and West Khandesh, Thana and Kolaba. This staff visited gardens, gave advice and performed horticultural operations. As a result of their activities, more people have taken to fruit farming.

In some districts, small nurseries attached to Taluka Demonstration Centres were maintained where seedlings of trees of economic value were raised for distribution.

Four demonstrations were held in Khandesh districts to show the use of paper bags for fruit as a measure against damage from fruit flies. 5,000 paper bags were distributed on these occasions. 120,000 of such paper bags were prepared by cultivators for their own use.

The following statement gives details of distribution of reliable plants and grafts made during the period under report :—

Serial No.	Name of plants or grafts.	Distributed in			
		Gujarat.	Deccan.	Karnatak.	Konkan.
		No.	No.	No.	No.
1	Mango grafts ..	.....	808	275	2,974
2	Citrus plants ...	89	1,624	660	260
3	Guavas ...	.....	800	.....	.....
4	Chikoo ...	.....	115	2	206
5	Banana suckers ...	76,000	2,500	250	.....
6	Pineapple suckers ...	.....	.....	.....	900
7	Cocoanut ...	.....	.....	.....	150
8	Pomegranates ...	.....	.....	160	5
9	Popaya ...	Seed 10 lbs.	.....	.....	25
10	Bor buds ...	.....	.....	591	200
11	Other cuttings and plants.	5	.....	18	.....
12	Seeds of plants like cashewnut, jackfruit, Hirda.	.....	.....	.....	2,041

(8) Control of Insect pests and Diseases of crops.

The following paragraphs indicate the activities with regard to control measures against insect pests and diseases of crops :—

Aphis.—In the Satara and West Khandesh districts, spraying of crops of lucerne and peas with Nicotine sulphate and fish oil rosin soap was done at several places.

Cotton Bollworm.—In Gujarat, propaganda for uprooting cotton stocks immediately after picking of cotton is in progress.

Leafcurl of chillies.—In East Khandesh, in view of the fact that the seed beds were badly affected by the severity of the pest, the departmental staff and the staff of the Taluka Development Association concentrated their efforts on control measures against the pest in 20 villages, and distributed 2 maunds of tobacco leaf for spraying purposes. In the Satara District, demonstration of spraying with tobacco decoction and fishoil rosin soap against this pest on chillies and tomatoes was held at several places. In Kalaghatki Taluka in the Dharwar District also, demonstrations of tobacco decoction were held at several places.

Mango Hoppers.—In view of the prevalence of mango hoppers in large numbers in the Ratnagiri District, special staff was entertained to demonstrate dusting of sulphur in three centres namely Vengurla, Malwan and Ratnagiri. At each place 3 or 4 gardens were dusted at Government cost as a demonstration measure.

White ants.—In West Khandesh and Satana, the method of destroying white ants by the eradication of queen ants was demonstrated at several places.

Mango stem borer.—In West Khandesh several trees were treated for stem borer.

Jowar smut.—In Gujarat 975 packets of sulphur dust were supplied to cultivators for treating the Jowar seed with it. In East Khandesh, 6,060 packets of sulphur dust were distributed. In the Satara District, 15,514 lbs. of Jowar seed was treated with sulphur from packets distributed. In the Bijapur District sulphur packets worth Rs. 15 were sold.

Powdery and Downy mildew on grapes.—Dusting the grape vines with sulphur and spraying with Bordeaux mixture, the former for powdery mildew and the latter for downy mildew, continued to be in operation.

Potato rust.—In the Poona District, active help was rendered in showing the use of lime and sulphur wash as a control measure.

Koleroga on betelnut.—In the Kanara District, intensive campaign to combat this disease by spraying with Bordeaux mixture was carried out and about 2,000 acres of betelnut gardens were sprayed.

Betelvine wilt.—In Bassein Taluka of the Thana District 14 demonstrations were arranged. 15 group meetings and 8 classes were held to explain and teach the technique of preparing Bordeaux mixture and its practical utility. Individual gardens were also visited for giving proper advice and guidance. 700 lbs. of copper sulphate and 443 lbs. of good quality of lime were supplied to order.

Gumosis on citrus plants.—In the Satara District several trees were treated for gumosis. In the East Khandesh District, 200 trees

were treated. 10 lbs. of creosote oil was distributed free for demonstration purposes and 4 gallons were supplied on payment.

Field Rats.—In West Khandesh, owing to rat pest, burrows were fumigated with cynogas and also chilliga. Lead arsenate baits were also used. These measures helped to a certain extent in mitigating the severity of the pest.

Wild Animals.—The Blue bull (Nilgai) menace is increasing in the Kaira District. 59 of these animals were killed by shikaris. In Khandesh, 6 new gun clubs were organised during the period. 121 hunting parties were taken out and 269 wild pigs and 26 blue bulls were killed. In the Satara District, much spade work was done for forming gun clubs. 2 wild pigs were killed by the Asvali gun club in Wati Taluka. An Assistant Rural Development Inspector has been specially appointed for organising gun clubs in the Satara District. In the Dharwar District, 4 centres have been selected and steps for launching an intensive work, round about these places, are in progress. Attempts are being made in organising the work in Badami Taluka where the wild animals are a source of great damage. In the Kanara District, 3 gun clubs were organised and 14 wild pigs were killed.

(9) *Development of Special Tracts.*

In the two tail-water valleys, viz., Patalganga and Pej-ulhas through which the water from Hydroelectric works runs, two demonstration farms, one in the Kolaba District and another in the Thana District, are run. Water is pumped at these places by Government and given to cultivators who mostly grow vegetables. Both the farms worked well.

(10) *Shows, Demonstrations and Classes.*

Shows.—At Surat the department arranged an agricultural stall for a trade and Agricultural exhibition arranged by a private agency. Similarly a stall was arranged at Kerwada at the time of a show held there.

At the Poona Industrial Exhibition, 19 agricultural and 5 co-operative stalls were arranged. Small shows were arranged round about Taluka Demonstration Centres at Madhe and Jeur in Sholapur District. An agricultural and cattle show was arranged at Shingapur in Satara District. Prizes were given to good cattle and agricultural exhibits.

Two fairly large shows were organised in the Dharwar District of which one was a mango show and the other a cattle show.

Demonstrations.—In Gujarat, the use of the iron plough was demonstrated at five places and the use of the iron leveller at 6 places. Sann green manuring and wider sowing were demonstrated at several places.

In the East Khandesh, demonstrations were held as under :—

Serial No.	Kind of demonstration.	No. of demonstrations.	Attendance approximately.
1	Crops	5	150
2	Manures	54	630
3	Implements	6	120
4	Control of pests and Diseases	47	550
5	Horticulture	4	100
6	Anti-erosion of soil... ..	25	250

Several demonstrations were held in the West Khandesh and Nasik Districts. In the Satara District, 7 demonstrations were held, in addition to 6 demonstrations arranged at the Taluka Demonstration Centres. In the Sholapur District, the Bund former and wider seed drill was also demonstrated at several places.

The use of the iron plough and scrapper were demonstrated in the Bijapur district. In the Belgaum district, Jowar grading, the dusting of Jowar seed with sulphur and improved crops were demonstrated. A large number of demonstrations of manures, implements and control of pests and diseases were arranged. Model for an improved manure pit, co-operative fencing and gun club were exhibited at the time of His Excellency the Governor's visit to Mugad.

In the Thana and Kolaba districts, 4 demonstrations of standing irrigated crops and one of poultry keeping were arranged. In the Ratnagiri District, 12 demonstrations were arranged and several items shown. In the Kanara District spraying with Bordeaux mixture was demonstrated at several places.

Classes.—Besides the 10 bunding classes, described herebefore, 2 classes in horticulture, one in the Satara District and the other in Sholapur were held. Lectures were given at Adult Education Classes in the Thana District. Two small bunding classes were held in the Belgaum District.

Taluka Demonstration Centres.—In view of the policy advocated during the previous year, several Taluka Demonstration Centres were started to demonstrate improvements of agriculture suitable to various tracts under the guidance of the departmental staff. There were 48 such centres at the end of the period under report, distributed as under :—

Gujarat 9, Deccan 22, Karnatak 9, and Konkan 8.

With a few exceptions the centres are doing useful work. At these centres, improved seed, improved implements, insecticides and fungicides and appliances for their use are available to the cultivators.

(11) *Regulated Cotton Markets and Work under other Cotton Acts.*

Cotton Markets.—Out of the existing few Regulated Cotton Markets, those at Jalgaon and Amalner did not do any work as the season had ended. At Bailhongal, Bijapur and Dhulia, arrivals were as under :—

Cotton Market.	Arrivals.	
	Kapas.	Lint.
Bailhongal 	43,518 dokras.	130 dokras.
Bijapur 	29,200 do.	22,129 do.
Dhulia 	2,331 cart loads.	143 cart loads.

Cotton Transport.—The check stations established under the Cotton Transport Act, Karnatak, worked well. The amended Cotton Transport Act in the Surat tract was brought into force from the 1st May. Necessary check stations have since been established.

The Cotton Control Act and the Cotton Pressing and Ginning Factories Act have been working well.

STATEMENT

Operations of Central

Classification	Number of Members		Number of affiliated Societies holding shares in Central Banks				Loans made during the year to	
	Individuals	Societies	Central Credit	Agricultural Credit	Non-Agricultural Credit	Others	Individuals	Banks and Societies
1	2	3	4	5	6	7	8	9
1. The Bombay Provincial Co-operative Bank, Limited.	1,217	1,069	14	1,641	131	206	Rs. 2,38,82,523	Rs. 73,98,668
2. The Bombay Provincial Co-operative Land Mortgage Bank, Limited.	604	110	13	...	...	...	.....	8,11,460
Total ...	1,821	2,092	27	1,641	131	206	2,38,82,523	82,11,128
1. The Ahmedabad District Central Co-operative Bank, Limited.	...	100	...	60	18	18	.....	78,839
2. The Narsol Central Co-operative Bank, Limited.	867	60	...	53	6	...	1,55,778	87,229
3. The Solapur District Central Co-operative Bank, Limited.	554	245	...	106	24	21	7,29,506	1,92,748
4. The Bijapur District Central Co-operative Bank, Limited.	443	215	...	168	33	2	21,13,713	3,08,686
5. The Beroach District Central Co-operative Bank, Limited.	728	196	...	168	24	2	.....	4,01,966
6. The East Khondesh District Central Co-operative Bank, Limited.	671	631	...	592	20	10	8,04,198	12,15,389
7. The Karnatak Central Co-operative Bank, Limited.	718	260	...	456	76	15	17,83,556	7,86,506
8. The North Kanara District Central Co-operative Bank, Limited.	33	116	...	90	20	3	.....	12,536
9. The Poona District Central Co-operative Bank, Limited.	2,416	243	...	188	55	...	6,26,335	2,08,334

A.

Banks for 1938-39.

Receipts from Loans and Deposits repaid during the year by		Loans due by		Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Central Banks	Primary Societies		
10	11	12	13	14	15	16	17	18
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
2,30,95,199	9,87,91,099	8,39,396	90,95,988	5,81,97,937	57,89,570	12,36,00,141	--	--
...	1,08,990	.....	19,95,988	60,900	...	12,981	-	-
2,30,95,199	99,00,019	8,89,396	1,09,51,941	6,89,58,187	57,89,570	12,36,12,873	...	...
...	55,898	...	2,43,122	2,65,866	1,19,518	6,45,778	--	--
1,34,794	85,577	3,17,319	1,05,541	7,16,500	--	77,777	-	-
9,97,705	1,99,314	4,85,588	5,94,898	26,20,568	--	14,51,438	-	-
30,16,485	2,93,844	3,08,014	7,50,939	24,28,515	7,55,298	6,08,247	-	-
...	4,45,150	1,50,000	5,54,560	54,74,999	--	15,20,997	-	-
9,25,937	12,01,270	4,55,972	20,52,407	2,08,44,088	--	12,37,541	-	-
19,21,197	22,50,912	9,01,971	21,08,089	62,45,014	--	20,75,088	-	-
7,500	12,412	.....	88,870	1,75,120	--	2,48,008	17	-
5,22,400	2,51,227	2,44,514	14,11,179	1,27,75,447	1,25,42,508	22,97,711	-	-

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.
1. The Bombay Provincial Co-operative Bank, Limited.	9,36,309	12,90,850	98,70,799	38,35,303	55,10,690	48,300
2. The Bombay Provincial Co-operative Land Mortgage Bank, Limited.	17,373	4,21,000	16,76,200	20,731	...	...
Total ...	2,53,774	17,30,850	1,15,46,999	59,46,034	55,10,690	48,300
1. The Ahmedabad District Central Co-operative Bank, Limited.	6,613	69,060	1,51,182	1,81,452	5,512	...
2. The Barad Central Co-operative Bank, Limited.	7,414	80,340	4,27,490	7,004	...	...
3. The Belgaum District Central Co-operative Bank, Limited.	26,361	2,06,600	14,55,372	3,97,815	...	...
4. The Bijapur District Central Co-operative Bank, Limited.	25,016	1,72,800	15,42,550	1,16,289	...	...
5. The Broach District Central Co-operative Bank, Limited.	22,072	2,67,600	19,42,064	1,68,379	...	...
6. The East Khandesh District Central Co-operative Bank, Limited.	24,907	4,67,100	32,68,735	4,13,556	9,71,710	...
7. The Karnatak District Central Co-operative Bank, Limited.	15,414	2,50,200	20,48,717	2,85,924	...	...
8. The Northern Kanara District Central Co-operative Bank, Limited.	2,303	31,320	1,64,528	56,734	...	...
9. The Poona District Central Co-operative Bank, Limited.	57,152	3,75,010	30,32,075	3,54,027	22,497	...

A—contd.

20 Reserve Fund	26 Other Funds	27 Working Capital*	28 Profit and Loss of the year	29 Usual dividend paid on shares.	Most usual Rate of Interest		30 Uncalled and subscribed Share Capital
					30 On borrowings	31 On lendings	
Rs. 1,19,590	Rs. 17,83,584	Rs. 2,24,46,116	Rs. 1,09,795	Per cent. 4	Per cent. 1½ to 1½	Per cent. 6 to 6½	Rs. Nil
474	562	21,18,967	5,826	Not declared.	2½	4½	Subscribed. 5,41,000 Uncalled. 4,20,000
1,19,064	17,84,146	2,45,65,083	1,15,661	...	.....	.....	5,61,000
14,634	11,805	4,23,445	4,472	3	2	7	—
99,517	8,550	5,72,901	8,028	7½	1 to 4	6½ to 7½	—
89,425	89,551	22,29,763	12,228	5	1 to 2	4½ to 5	—
56,308	42,197	19,25,564	22,528	4	½ to 2½	4½ to 7½	—
1,20,542	1,00,948	25,24,429	25,809	5½ to 6½	½ to 2½	3 to 6	—
2,62,222	2,25,522	27,22,071	1,21,010	3	2	6½	—
1,82,422	2,12,105	42,79,422	42,222	4	½ to 2½	4½ to 4½ (and 7 with ½ rebate).	—
14,010	2,800	2,02,227	219	—	1 to 4	6½ to 7	2,222
1,24,222	1,02,227	42,22,122	22,702	6	½ to 2½	6½	27,222

STATEMENT

Classification	Number of Members		Number of affiliated Societies holding shares in Central Banks				Loans made during the year to	
	Individuals	Societies	Central Credit	Agricultural Credit	Non-Agricultural Credit	Others	Individuals	Banks and Societies
1	2	3	4	5	6	7	8	9
10. The Myslapur District Central Co-operative Bank, Limited.	671	175	1	124	20	21	Rs. 8,40,638	Rs. 2,33,998
11. The Surat District Central Co-operative Bank, Limited.	1,405	225	...	165	22	34	5,28,194	10,08,882
Total ...	9,006	2,743	1	2,254	337	140	77,14,947	46,66,445
Grand Total 1928-29 ...	10,227	4,834	28	3,006	459	346	3,10,07,370	1,27,07,573
Grand Total 1937-38 ...	10,547	4,926	30	4,011	444	341	3,29,76,914	2,80,99,691

A—concl.

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
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.		
7,01,964	8,48,512	6,92,227	4,16,870	49,89,691	..	8,15,376	..	-
5,79,014	11,44,460	4,48,783	2,95,132	21,82,066	..	26,59,970	..	-
80,06,196	74,49,171	39,99,133	1,04,79,160	5,33,37,028	1,24,18,908	1,58,01,313	17	-
2,10,51,896	1,62,49,190	47,69,522	2,14,31,101	21,65,26,162	1,99,01,973	14,98,19,694	17	-
2,15,42,042	4,57,23,426	45,16,997	2,24,84,059	11,95,51,754	2,06,19,739	15,90,12,026	22	-

STATEMENT

Classification	Cost of management	Share Capital paid up	Loans and Deposits held at the end of the year from			
			Individuals	Societies	Provincial or Central Banks	Government
1	10	20	21	22	23	24
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
10. The Sholapur District Central Co-operative Bank, Limited.	22,840	1,22,565	15,24,624	1,02,060	.....	..
11. The Surat District Central Co-operative Bank, Limited.	42,727	2,22,240	20,12,702	2,62,555	.....	..
Total ...	2,02,900	22,22,222	2,14,20,221	24,22,245	2,02,712	...
Grand Total 1928-29 ...	7,47,772	44,02,222	2,22,77,222	22,72,272	22,10,402	42,200
Grand Total 1927-28 ...	7,17,227	44,17,212	2,22,22,722	22,22,722	22,74,000	24,200

* For the purposes of this statement the working capital

A—concl.

24 Reserve Fund	25 Other Funds	27 Working Capital*	28 Profit and Loss of the year	29 Usual dividend paid on shares	Most usual Rate of Interest		32 Uncalled and subscribed Share Capital
					30 On borrowings	31 On lendings	
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
47,600	68,679	18,92,598	18,054	6	8	8	-----
1,69,017	2,49,454	49,47,174	77,451	6½	½ to 1½	8½ to 6½	-----
11,89,909	12,48,645	2,99,84,887	4,67,925	-----	-----	-----	70,000
12,92,826	20,27,791	5,44,99,470	5,82,776	-----	-----	-----	9,21,000
11,64,872	26,91,512	5,27,95,590	6,46,284	-----	-----	-----	9,00,000

is taken to be the total of columns 29 to 32.

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
<i>Bombay City.</i>						
1. The Alexandra and K. D. Masood Mills Co-operative Credit Society, Ltd., Bombay.	1	1,498	85,820	.....	88,156	.....
2. The Apollo Mills Co-operative Credit Society, Ltd., Bombay.	1	846	82,610	.....	74,601	.....
3. The Bombay Accountant General's Office Co-operative Urban Bank.	1	416	1,98,624	.....	1,19,554	.....
4. The Bombay City Police Co-operative Urban Bank, Bombay.	1	2,751	3,09,404	.....	9,15,359	.....
5. The Bombay Fire Brigade Co-operative Credit Society, Ltd., Bombay.	1	980	30,133	.....	26,943	.....
6. The Bombay Gas Workers' Co-operative Credit Society, Ltd.	1	725	65,015	.....	60,808	.....
7. The Bombay Official Employees' Co-operative Credit Society, Ltd.	1	1,306	2,47,577	.....	1,74,758	.....
8. The Naudoo Co-operative Commission Agency, Ltd.	1	977	1,184	57	14,370	734
9. The Bombay Port Trust Employees Co-operative Credit Society, Ltd., Bombay.	1	3,527	4,09,508	.....	3,96,478	.....
10. The Bombay Postal Employees' Co-operative Bank, Ltd., Bombay.	1	9,415	6,41,904	.....	5,93,815	.....
11. The Bombay Schools Committee Employees Co-operative Society, Ltd., Bombay.	1	2,334	4,46,361	.....	4,04,063	.....
12. The Bombay Secretarial Co-operative Bank Ltd., Bombay.	1	417	1,75,820	.....	1,55,619	.....
13. The Bombay Secretarial Peons Co-operative Bank, Ltd.	1	530	64,111	.....	81,989	.....
14. The Bombay South India Co-operative Bank, Ltd., Bombay.	1	2,058	1,37,515	.....	1,31,313	.....
15. The Bombay Telegraph Office Junior Urban Bank Bombay.	1	384	1,27,323	.....	1,27,054	.....
16. The Central Telegraph Co-operative Credit Society, Ltd.	1	580	3,95,630	.....	3,92,117	.....
17. The Century Mills Co-operative Credit Society, Ltd.	1	200	26,302	.....	16,570	.....

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

A (1).
Urban Banks, 1938-39.

Loans due by			Loans and Deposits received during the year from			14	15	16
8	9	10	11	12	13			
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies	Sales of goods to members	Purchase of members' products	Cost of Management
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
44,785	1,618	...	32,808	.....	.....	..	..	2,408
51,507	1,749	...	12,079	.....	.....	..	..	1,460
62,164	1,501	...	89,928	.....	.....	..	..	1,880
2,90,014	..	..	2,320	.....	.....	..	..	2,426
23,262	..	..	.....	.....	.....	..	..	80
88,228	2,200	...	5,000	.....	.....	..	..	1,880
2,02,112	1,087	...	53,100	.....	.....	..	..	2,112
1,47,791	11,078	...	22,575	1,192	.....	..	..	1,372
6,17,545	..	..	1,75,627	.....	.....	..	..	12,222
5,75,224	..	..	2,57,075	.....	.....	..	..	12,722
4,11,818	2,865	...	4,20,000	.....	.....	..	..	7,172
1,47,222	275	...	12,125	.....	.....	..	..	1,422
71,422	765	...	12,222	.....	1,000	..	..	1,222
1,54,722	12,427	..	2,47,422	.....	.....	..	..	2,222
21,112	..	..	5,200	.....	.....	..	..	1,222
2,25,242	2,000	..	.....	2,200	.....	..	..	2,122
12,222	..	..	.....	.....	.....	..	..	222

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

STATEMENT

Classification	Loans and Deposits held at the end of the year from					
	Share Capital paid	Members	Non-members	Societies	Provincial or Central Banks	Government
Bombay City.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Alexandra and E. D. Hasoon Mills Co-operative Credit Society, Ltd., Bombay.	40,021	30,308	865	.....	.....	.....
2. The Apollo Mills Co-operative Credit Society, Ltd., Bombay.	62,321	1,743	30	.....	.....	.....
3. The Bombay Accountant General's Office Co-operative Urban Bank.	10,312	92,222	.....	.....	.....	.....
4. The Bombay City Police Co-operative Urban Bank, Ltd., Bombay.	2,72,541	2,625	.....	.....	.....	.....
5. The Bombay Fire Brigade Co-operative Credit Society, Ltd., Bombay.	20,526	.....	.....	.....	.....	.....
6. The Bombay Gas Workers' Co-operative Credit Society, Bombay.	22,780	12,550	15	.....	.....	.....
7. The Bombay Official Employees' Co-operative Credit Society, Bombay.	67,368	1,07,200	20,800	2,000	.....	.....
8. The Bombay Namdeo Co-operative Communication Agency, Ltd.	41,510	16,623	25,760	.....	15,952	.....
9. The Bombay Post Trust Employees' Co-operative Credit Society, Ltd., Bombay.	2,21,124	2,20,442	.....	.....	.....	.....
10. The Bombay Postal Employees' Co-operative Bank, Ltd., Bombay.	2,60,100	1,12,072	22,200	.....	.....	.....
11. The Bombay Schools Committee Employees' Co-operative Society, Ltd., Bombay.	1,67,022	1,57,200	1,12,200	.....	.....	.....
12. The Bombay Secretariat Co-operative Bank, Ltd., Bombay.	67,020	72,022	5,222	.....	.....	.....
13. The Bombay Secretariat Peons Co-operative Bank, Ltd.	12,520	22,222	22	.....	.....	.....
14. The Bombay South Indian Co-operative Bank, Ltd., Bombay.	42,014	1,22,122	2,000	.....	.....	.....
15. The Bombay Telegraph Office Junior Co-operative Urban Bank, Ltd., Bombay.	22,410	42,122	5,200	.....	.....	.....
16. The Central Telegraph Co-operative Credit Society, Ltd.	27,720	2,27,522	2,000	.....	.....	.....
17. The Century Mills Co-operative Credit Society, Ltd.	22,222	.....	.....	.....	.....	.....

* For the purposes of this statement the working

A (1)—contd.

Rs Reserve Fund	Rs Other funds	Rs Working Capital*	Rs Profit and loss for the year	Rs Usual dividend paid on shares	Most usual Rate of Interest	
					Rs On borrowings	Rs On lendings
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
2,587	1,044	73,800	2,588	5	4	15
4,861	187	69,082	2,878	5	5	7 1/2
7,454	2,920	1,31,814	2,944	6	—	6 1/2
87,782	9,068	4,60,017	22,815	5 1/2	5	5 1/2
881	150	27,277	2,121	5	—	5 1/2
7,458	2,515	57,627	2,405	7 1/2	4	5 1/2
1,868	455	2,10,015	2,054	6 1/2	5 1/2	5 1/2
2,155	.....	1,15,851	-5,000	.....	2 to 4	5 1/2
48,110	82,409	2,11,142	22,841	5	5 1/2	6 1/2
25,205	61,732	5,12,987	12,225	5 1/2	5	6 1/2
12,772	.....	4,57,797	15,242	7 1/2	5	7 1/2
7,119	474	1,25,205	4,125	5	5	6 1/2
2,025	140	75,012	1,622	5 1/2	5	7 1/2
2,875	5,205	1,62,225	4,725	6 1/2	5	7 1/2
7,272	2,225	92,122	2,727	5	4	7 1/2
20,722	.....	2,02,025	7,522	6 1/2	4 1/2	5 1/2
512	121	22,025	227	5 1/2	—	2 1/2

capital is taken to be the total of Columns 17 to 24.

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>Bombay City—contd.</i>			Rs.	Rs.	Rs.	Rs.
18. The Chandraseniya Kayastha Prabhu Co-operative Bank, Ltd., Dadar.	1	2,260	55,533	.....	49,923	.....
19. The Customs House Co-operative Credit Society, Ltd., Bombay.	1	597	1,16,705	.....	1,06,405	.....
20. The Dattini Brahmins' Co-operative Urban Bank, Ltd., Bombay.	1	2,104	88,900	.....	78,370	.....
21. The Deccan Merchants' Co-operative Bank, Ltd., Bombay	1	409	1,02,773	.....	1,04,389	.....
22. Dadar Co-operative Banking Society Ltd.	1	373	50	.....	5,535	.....
23. E. D. Sassoon Staff Co-operative Bank, Ltd., Bombay.	1	668	23,922	.....	21,482	.....
24. The Elphinstone Mill Weaving Department Co-operative Credit Society, Ltd., Bombay.	1	228	24,775	.....	21,968	.....
25. The Ford India Employees' Co-operative Society Ltd., Bombay.	1	70	42,925	.....	32,225	.....
26. G. I. P. Mv. Employees' Co-operative Bank Ltd., Bombay.	1	27,245	25,35,970	2,75,000	24,40,539	4,75,000
27. The Government Printing, Publication and Stationery Department Co-operative Credit Society Ltd., Bombay.	1	542	95,522	.....	93,107	.....
28. The High Court Employees' Co-operative Credit Society, Ltd., Bombay.	1	212	27,075	.....	22,512	.....
29. The Hydro Employees' Co-operative Credit Society, Ltd., Bombay.	1	732	1,12,522	.....	94,720	.....
30. The Income-Tax Department Co-operative Credit Society, Ltd., Bombay.	1	522	1,45,555	.....	1,21,221	.....
31. The Jackson Co-operative Bank of the B. H. & C. I. Mv., Ltd., Bombay.	1	37,025	49,54,110	.....	20,25,155	.....
32. The Jacob Sassoon Mill Spinning Departmental Co-operative Credit Society Ltd., Bombay.	1	272	25,722	.....	25,722	.....

* 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			14	15	16
8	9	10	11	12	13			
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies	Bales of goods to members	Purchase of members' products	Cost of Management
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,00,898	86,898	...	7,79,464	.....	.....	..	..	5,748
84,618	.....	...	5,900	.....	.....	..	..	997
2,08,511	40,787	...	66,90,648	.....	.....	..	..	15,808
2,41,868	29,152	...	99,22,351	.....	.....	..	..	7,000
72,378	.....	...	88,777	.....	.....	..	..	8,474
66,536	936	...	8,441	.....	.....	..	..	1,286
19,688	510	...	2,806	.....	.....	..	..	...
14,740	..	...	5,850	.....	.....	..	..	89
68,92,472	68,921	...	16,47,619	.....	.....	..	..	90,219
84,270	.....	...	12,466	.....	.....	..	..	798
73,378	470	..	5,000	2,000	.....	..	..	...
1,02,568	..	..	28,080	.....	.....	..	..	1,264
1,29,920	2,107	...	25,750	.....	.....	..	..	1,288
97,83,222	5,000	..	..	.....	.....	..	..	1,12,222
20,942	808	..	2,288	.....	.....	..	..	622

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

STATEMENT

Classification	Loans and Deposits held at the end of the year from					
	Share Capital paid	Members	Non-members	Societies	Provincial or Central Banks	Government
1	17	18	19	20	21	22
<i>Bombay City—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
19. The Chandrasenya Kavastha Prabhu Co-operative Bank, Ltd., Dadar.	22,583	65,842	1,00,325	.....	.....	.....
20. The Customs House Co-operative Credit Society, Limited, Bombay.	72,160	10,928	.....	.....	.....	.....
21. The Daxini Brahmins' Co-operative Urban Bank Ltd., Bombay.	52,610	3,12,967	.....	.....	.....	.....
22. The Deccan Merchants' Co-operative Bank Ltd., Bombay.	80,495	4,73,573	.....	.....	.....	.....
23. Dadar Co-operative Banking Society Ltd.	18,648	33,408	.....	.....	2,922	.....
24. The R. D. Sassoon Staff Co-operative Bank Ltd., Bombay.	1,05,100	5,132	.....	.....	.....	.....
25. The Elphinstone Mill Weaving Department Co-operative Credit Society, Ltd., Bombay.	28,004	2,260	323	.....	.....	.....
26. The Ford India Employees' Co-operative Society, Ltd., Bombay.	24,464	9,752	.....	.....	.....	.....
27. G. I. P. Riz. Employees' Co-operative Bank, Ltd., Bombay.	13,21,610	49,33,624	.....	.....	.....	.....
28. The Government Printing, Publication and Stationery Department Co-operative Credit Society Ltd., Bombay.	48,080	20,573	.....	.....	.....	.....
29. The High Court Employees' Co-operative Credit Society, Ltd., Bombay.	47,340	17,056	.....	.....	1,500	.....
30. The Hydro Employees' Co-operative Credit Society Ltd., Bombay.	2,32,520	2,417	5,700	.....	.....	.....
31. The Income-Tax Department Co-operative Credit Society, Ltd., Bombay.	30,000	81,403	1,350	.....	.....	.....
32. The Jackson Co-operative Bank of the B. H. & C. I. Riz., Ltd., Bombay.	3,06,310	61,58,928	4,000	.....	.....	.....
33. The Jacob Sassoon Mill Spinning Departmental Co-operative Credit Society, Ltd., Bombay.	23,571	3,900	6	.....	.....	.....

* For the purposes of this statement the working capital

A (1)—contd.

Reserve Fund 28	Other Funds 24	Working Capitals 25	Profit and loss for the year 26	Usual dividend paid on shares 27	Most usual Rate of Interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
48,876	8	2,51,681	3,804	5	12	7
8,641	28	86,807	5,805	6	8	7½
18,443	5,268	2,85,178	7,500	5	8½	8
10,538	1,118	5,25,819	12,011	6	2½ to 5	8½
.....	22,418	87,801	10,268	.....	.....	8½
8,876	788	1,19,886	5,742	4½	20	8½
1,937	45	22,674	1,528	5	8	12½
545	12	24,774	778	8½	8½	8
4,65,800	4,06,842	71,37,978	1,37,018	8½	8	8½
11,453	1,508	81,707	2,864	5½	8	8½
4,310	127	70,878	4,311	5	8	7½
10,404	5,300	2,55,521	10,121	42	8	7½
5,910	4,440	1,22,102	2,220	2½	20	7½
2,71,228	922	62,21,282	21,228	7½	4	4½ to 22
2,754	200	21,220	1,210	4	8	8½

is taken to be the total of Columns 17 to 24.

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.
33. The Jacob Sassoon Mill Weaving Departmental Co-operative Credit Society, Ltd., Bombay.	1	800	58,851	.....	55,454	.....
34. The Ismailia Co-operative Bank, Ltd., Bombay.	1	1,505	1,30,149	.....	1,31,507	.....
35. The Jewish Co-operative Banking Society, Ltd., Bombay.	1	872	8,510	.....	9,748	.....
36. The Khatav Makanji Weaving and Spinning Mills Employees' Co-operative Credit Society, Ltd., Bombay.	1	1,353	55,408	.....	55,364	.....
37. The Bamaidas Peopla Co-operative Bank, Ltd., Bombay.	1	8,503	1,26,304	.....	1,06,484	.....
38. The Mackinnon Mackenzie & Co., Co-operative Credit Society, Ltd., Bombay.	1	356	30,215	.....	37,489	.....
39. The Manchester Mill Employees' Co-operative Credit Society, Ltd., Bombay.	1	970	1,48,300	.....	1,40,477	.....
40. Maratha Market Peoples' Co-operative Credit Society, Ltd., Bombay.	1	684	1,54,010	.....	1,51,380	.....
41. The Masgaon Dock's Employees' Co-operative Credit Society, Ltd., Bombay.	1	1,134	2,01,439	.....	1,86,300	.....
42. The Miller Co-operative Credit Bank, Ltd., Bombay.	1	394	30,500	.....	73,365	.....
43. The Morarji Gokuldas Miti-Hands Co-operative Credit Society, Ltd., Bombay.	1	2,022	1,42,301	.....	1,00,059	.....
44. The Myer Sassoon Mills Co-operative Credit Society, Ltd., Bombay.	1	930	28,337	.....	22,000	.....
45. Oriental Life Insurance Office Co-operative Credit Society Ltd., Bombay.	1	437	32,440	.....	49,100	.....

* 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			14 Sales of goods to members	15 Purchase of members' produce	16 Cost of Management
9 Individuals	10 Of which overdue *	10 Banks and Societies	11 Individuals	12 Central Banks	13 Primary Societies			
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
88,548	280	...	10,484	.....	.....	..	..	720
95,378	1,540	..	77,728	.....	.....	..	..	4,180
24,989	16,847	..	14,870	.....	.....	..	..	8,074
24,206	1,038	..	.....	.....	.....	..	..	800
1,08,024	1,15,172	...	88,05,688	.....	.....	..	..	10,208
85,482	...	...	21,780	.....	.....	..	..	1,108
1,08,688	686	..	4,900	.....	.....	..	..	2,088
88,375	14,178	..	8,18,114	.....	.....	..	..	2,088
1,25,780	...	..	19,865	.....	.....	..	..	808
88,365	88	..	.....	.....	.....	..	..	1,388
78,889	670	..	25,775	.....	.....	..	..	1,287
47,889	809	..	85,428	.....	.....	..	..	1,777
24,804	..	..	21,800	.....	.....	..	..	281

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

STATEMENT

Classification	Loans and Deposits held at the end of the year from					
	Share Capital paid	Members	Non-members	Societies	Provincial or Central Banks	Government.
	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
33. The Jacob Sassoon Mill Weaving Departmental Co-operative Credit Society, Ltd., Bombay.	51,906	12,365	.....	.....	.....	.....
34. The Ismailia Co-operative Bank, Ltd., Bombay.	94,500	63,092	96,092	.....	.....	.....
35. The Jewish Co-operative Banking Society, Ltd., Bombay.	96,418	4,663	3,008	.....	.....	.....
36. The Khatav Makaanil Weaving and Spinning Mills Employees' Co-operative Credit Society, Ltd., Bombay.	63,976	.....	.....	.....	.....	.....
37. The Lallubhai Nanaldas Peoples' Co-operative Bank, Ltd., Bombay.	54,710	1,46,308	.....	.....	98,167	.....
38. The Mackinnon Mackenzie & Co., Co-operative Credit Society, Ltd., Bombay.	97,041	96,082	3,715	.....	.....	.....
39. The Manchester Mill Employees' Co-operative Credit Society, Ltd., Bombay.	1,26,068	1,542	561	.....	.....	.....
40. Maratha Market Peoples' Co-operative Credit Society, Ltd., Bombay.	21,300	22,206	787	.....	.....	.....
41. The Mazon Dock's Employees' Co-operative Credit Society, Ltd., Bombay.	1,84,529	21,046	.....	.....	.....	.....
42. The Miller Co-operative Credit Bank, Ltd., Bombay.	73,845	1,507	.....	.....	.....	.....
43. The Moraji Genddas Mill-Hands Co-operative Credit Society, Ltd., Bombay.	30,340	47,421	.....	.....	.....	.....
44. The Myer Sassoon Mills Co-operative Credit Society, Ltd., Bombay.	26,790	26,610	233	.....	.....	.....
45. Oriental Life Insurance Office Co-operative Credit Society, Ltd., Bombay.	28,100	6,642	.....	.....	.....	.....

*For the purposes of this statement the working capital

A (1)—contd.

Reserve Fund Rs	Other Funds Rs.	Working Capital * Rs	Profit and loss for the year Rs	Usual dividend paid on share %	Most usual Rate of Interest	
					On borrowings %	On lendings %
Rs. 3,509	Rs. 659	Rs. 49,899	Rs. 2,980	Per cent. 6½	Per cent. 8	Per cent. 12
29,977	19,501	2,87,959	5,065	9½	9½	9½
90,560	2,758	55,929	.....	9½	12½	.....
1,965	894	85,768	2,174	.....	4	9½
4,400	29,751	2,55,831	1,928	.....	2½	9½
2,971	1,798	80,756	2,215	6½	5	1½
5,005	899	1,55,569	2,089	5	9½	12½
1,866	585	1,07,506	2,008	6½	5	12½
92,308	1,920	2,30,217	5,585	4½	2½	6½
5,224	1,086	86,812	2,777	9½	.....	7½
12,072	.....	97,408	1,975	9½	2½	9½
2,025	209	65,756	2,977	6½	2½	12½
2,421	287	87,589	2,014	9½	5	9½

is taken to be the total of Columns IV to VI.

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
			Rs.	Rs.	Rs.	Rs.
46. The Preventive Services Co-operative Credit Society, Ltd., Bombay.	1	440	88,000	.....	78,824	.....
47. Radio and Cable Co-operative Credit Society, Ltd., Bombay.	1	956	48,078	.....	44,274	.....
48. The Reserve Bank of India, Bombay Staff Co-operative Credit Society, Ltd.	1	335	21,480	.....	22,448	.....
49. The Salt Department Co-operative Credit Society, Ltd., Bombay.	1	2,971	1,61,091	.....	1,47,524	.....
50. Samastha Nagar Co-operative Bankings Ltd., Bombay.	1	294	8,480	.....	7,024	.....
51. The Saraswat Co-operative Bank, Ltd., Bombay.	1	1,298	1,44,249	.....	1,10,900	.....
52. The Shamrao Vitthal Co-operative Bank, Ltd., Bombay.	1	2,975	12,70,808	1,26,000	12,20,178	1,26,304
53. The Times of India Employees' Co-operative Credit Society, Ltd., Bombay.	1	992	92,970	.....	98,027	.....
54. Western India Mill Co-operative Credit Society, Ltd., Bombay.	1	404	40,658	.....	26,220	.....
55. The Eurocastrian Co-operative Bank, Ltd., Bombay.	1	1,006	1,52,571	.....	20,426	.....
<i>Ahmedabad District.</i>						
56. The Ahmedabad Peoples' Co-operative Bank, Ltd., Ahmedabad.	1	1,246	4,28,674	.....	4,16,707	.....
57. The Godhra City Co-operative Bank, Ltd., Godhra.	1	400	1,65,268	.....	1,26,116	.....
58. The Kalol Urban Co-operative Bank, Ltd., Kalol.	1	214	6,22,508	.....	5,01,128	.....
59. The Mercantile Co-operative Bank, Ltd., Godhra.	1	58	79,264	.....	24,427	.....
<i>Broach District.</i>						
60. The Amod Nagric Co-operative Bank, Ltd.	1	120	12,080	.....	12,120	.....
61. The Ankleshwar Nagric Bahakari Bank, Ltd., Ankleshwar.	1	487	1,22,688	.....	1,26,645	.....

* 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' produce	Cost of Management
Individuals	Of which overdue	Banks and Societies	Individuals	Central Banks	Primary Societies			
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
84,918	..	..	8,600	.....	.....	..	..	1,378
87,410	..	..	94,685	.....	.....	..	..	515
18,378	8	..	.....	.....	.....	..	..	868
1,81,658	50	..	.....	.....	.....	..	..	8,178
11,668	4,408	..	5,056	.....	.....	..	..	787
8,18,811	..	..	87,56,048	.....	.....	..	..	18,867
4,78,668	74,165	16,045	88,14,768	.....	.....	..	..	86,701
50,184	..	..	18,778	.....	.....	..	..	884
15,774	168	..	815	.....	.....	..	..	719
1,47,138	16,665	..	5,96,518	.....	.....	..	..	8,888
8,38,408	80,881	..	15,88,884	.....	.....	..	..	8,788
1,11,080	68,889	..	5,80,888	.....	.....	..	..	8,887
87,541	718	..	8,88,875	8,741	.....	..	..	8,118
81,705	18,880	..	.....	80,884	.....	..	..	1,488
88,885	80,885	..	8,888	18,778	.....	..	..	830
81,885	8,188	..	8,05,885	.....	.....	..	..	8,888

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 17	Members 18	Non-members 19	Societies 20	Provincial or Central Banks 21	Government 22
66. The Preventive Service Co-operative Credit Society, Ltd., Bombay.	21,422	.....	.....	.....	.....	86,732
67. Radio and Cable Co-operative Credit Society Ltd., Bombay.	20,170	52,422	.....	.....	.....	.....
68. The Reserve Bank of India, Bombay Staff Co-operative Credit Society, Ltd., Bombay.	22,772	7,944	.....	.....	.....	.....
69. The Salt Department Co-operative Credit Society, Ltd., Bombay.	1,21,210	22,242	.....	.....	2,297	.....
70. Bamastra Nagar Co-operative Banking Ltd., Bombay.	11,422	14,422	.....	.....	.....	.....
71. The Saraswat Co-operative Bank, Ltd., Bombay.	21,122	10,22,212	2,224	.....	.....	.....
72. The Shamrao Vithal Co-operative Bank, Ltd., Bombay.	20,224	12,02,420	2,02,224	42,247	.....	.....
73. The Times of India Employees' Co-operative Credit Society, Ltd., Bombay.	22,242	12,172	200	.....	.....	.....
74. Western India Mill Co-operative Credit Society Ltd., Bombay.	22,222	222	.....	.....	.....	.....
75. The Zoroastrian Co-operative Bank, Ltd., Bombay.	22,222	4,02,244	.....	.....	.....	.....
<i>Ahmedabad District.</i>						
76. The Ahmedabad Peoples' Co-operative Bank Ltd., Ahmedabad.	24,240	.....	2,12,204	.....	.....	.....
77. The Godhra City Co-operative Bank, Ltd., Godhra.	27,272	.....	1,24,401	.....	.....	.....
78. The Kalol Urban Co-operative Bank Ltd., Kalol.	20,272	42,212	74,220	.....	1,401	.....
79. The Mercantile Co-operative Bank, Ltd., Godhra.	14,022	17,227	12,410	.....	2,220	.....
<i>Broach District.</i>						
80. The Amod Nagrie Co-operative Bank Ltd.	12,100	2,022	222	.....	20,222	.....
81. The Ankleshwar Nagrie Sahakari Bank, Ltd., Ankleshwar.	42,200	2,14,222	1,22,172	.....	.....	.....

* For the purposes of this statement the working

A (1)—contd.

22 Reserve Fund	24 Other Funds	25 Working Capital	26 Profit and loss for the year	27 Usual dividend paid on shares	28 Most usual Rate of Interest	
					28 On borrowings	29 On lendings
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
4,960	10,068	89,001	4,924	6	5	7½
902	919	77,808	1,968	4	4	6½
4,349	.....	88,578	1,457	5½	3½	7½
8,165	500	1,78,330	6,579	5	.....	6½
1,458	944	97,569	909	5½	5	6½
18,600	86,000	11,78,869	11,099	6½	1 to 3	4 to 5½
1,50,000	8,33,345	29,90,971	14,611	6½	5½	6½
1,775	694	50,815	3,510	6½	5½ to 6¼	6½
492	0	22,806	615	6½	.....	.....
8,108	7,780	5,14,307	6,609	6	5½	6
8,064	90,011	6,36,810	11,718	6½	5½ to 6	5 to 6
21,154	2,908	2,15,899	2,295	4	4	6½
2,544	1,099	1,45,718	2,989	6	5 to 6½	6½
1,395	908	49,066	31	.....	5½ to 6	6
8,731	2,069	58,660	2,708	5	4 to 4½	6½
14,594	11,955	4,75,758	5,415	6½	1½ to 2½	5½ to 6½

Capacity taken to be the total of Columns IV to VI.

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.
66. The Broach Urban Bank Ltd.	1	801	85,998	.....	42,939	.....
67. The Gujarath Brahma Khatriya Urban Co-operative Bank Ltd.	1	124	7,349	.....	6,776	.....
68. The Jambusar Peoples' Co-operative Bank, Ltd., Jambusar.	1	658	2,12,029	.....	2,25,170	.....
<i>Surat District.</i>						
69. The Nulsar Peoples' Co-operative Bank, Ltd., Nulsar.	1	494	1,20,002	.....	1,28,468	.....
69. The Rander Peoples' Co-operative Bank, Ltd., Rander.	1	851	82,126	.....	90,221	.....
67. The Sirdar Bhilad-walla Pardi Peoples' Co-operative Bank, Ltd., Pardi.	1	802	2,02,126	.....	2,02,922	.....
68. The Surat Peoples' Co-operative Bank, Ltd., Surat.	1	1,029	2,27,228	.....	4,26,122	1,94,000
<i>Tanna District.</i>						
69. The Bandra Municipal Employees' Co-operative Credit Society, Ltd., Bandra.	1	429	52,452	.....	42,504	.....
70. The Salsette Catholic Co-operative Credit Society, Ltd., Bandra.	1	1,122	5,022	.....	11,022	.....
71. The Raymond Woollen Mills Co-operative Credit Society Ltd.	1	527	45,022	.....	41,777	.....
<i>Ahmednagar District.</i>						
72. The Ahmednagar District Urban Central Bank, Ahmednagar.	1	1,200	22,12,072	81,277	12,44,472	62,220
73. The Ahmednagar Judicial Servant's Co-operative Credit Society, Ahmednagar.	1	122	17,222	.....	12,422	.....
74. The Ahmednagar Vernacular Teachers' Co-operative Credit Society, Ahmednagar.	1	1,200	2,12,001	.....	2,12,712	.....

† The terms "loans overdue" means due for payment which have not been

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 overdrafts*	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.
19,569	8,568	...	15,466	22,011	.....	...	..	940
22,126	9,129	...	22,516	.....	.....	...	..	218
71,215	2,275	...	2,26,592	.....	.....	...	..	4,129
1,12,020	12,919	...	2,54,195	.....	.....	..	...	1,221
94,127	42,212	...	7,27,225	.....	.....	...	..	2,022
2,22,222	22,222	...	2,22,222	.....	.....	...	..	5,222
12,71,202	2,22,245	...	21,24,122	.....	.....	...	..	27,222
22,272	7	...	22,272	.....	.....	...	..	22
22,222	4,7,740	...	7,222	.....	.....	...	..	1,277
22,222	272	...	2,222	.....	.....	...	..	22
7,22,140	4,27,740	24,227	24,22,224	.....	.....	..	..	22,222
22,122	222	...	12,122	.....	.....	..	..	222
2,22,227	2,272	...	22,222	.....	.....	..	..	2,222

* 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
		17	18	19	20	21	22
1	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
62. The Broach Urban Bank Ltd.	17,140	6,418	1,878	.....	1	.....
63. The Gujathi Brahma Khatriya Urban Co-operative Bank Ltd.	14,576	48,568	18,057	.....	.....	.....
64. The Jambusar Peoples' Co-operative Bank, Ltd., Jambusar.	99,650	1,55,149	81,863	.....	.....	.....
<i>Surat District.</i>						
65. The Nulsar Peoples' Co-operative Bank, Ltd., Nulsar.	31,376	1,40,379	64,569	.....	.....	.....
66. The Rander Peoples' Co-operative Bank, Ltd., Rander.	26,900	2,30,398	1,26,193	.....	.....	.....
67. The Parli Bhilwad-walla Parli Peoples' Co-operative Bank, Ltd., Parli.	45,878	1,10,407	2,68,726	.....	.....	.....
68. The Surat Peoples' Co-operative Bank, Ltd., Surat.	2,26,100	2,71,035	2,06,261	.....	.....	.....
<i>Thana District.</i>						
69. The Bandra Municipal Employees' Co-operative Credit Society, Ltd., Bandra	20,189	10,800	4,629	.....	.....	.....
70. The Raisotte Cathello Co-operative Credit Society, Ltd., Bandra.	24,048	46,686	.....	.....	.....	.....
71. The Raymond Woollen Mills Co-operative Credit Society Ltd.	21,228	9,228	.....	.....	.....	.....
<i>Ahmednagar District.</i>						
72. The Ahmednagar District Urban Central Bank, Ahmednagar.	1,07,660	2,25,091	2,24,264	61,027	.....	.....
73. The Ahmednagar Judicial Servants' Co-operative Credit Society, Ahmednagar.	34,660	5,328	2,006	.....	.....	.....
74. The Ahmednagar Vernacular Teachers' Co-operative Credit Society, Ahmednagar.	48,920	2,15,306	.....	.....	.....	.....

* For the purposes of this statement the working

A (1)—contd.

Reserve Fund 23	Other Funds. 24	Working Capital* 25	Profit and loss for the year 26	Usual dividend paid on shares 27	Most usual Rate of Interest	
					28 On borrowings	29 On lendings
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
5,765	...	81,000	-1,245	.....	2½ to 3½	4 to 5
5,899	7,158	90,257	588	4	1½	5 to 6½
12,107	17,949	2,06,718	2,400	6½	1½ to 2½	5 to 7½
8,749	7,650	2,52,718	6,211	7	2	7½
13,784	14,840	4,09,555	1,552	5	2	7½
12,549	16,998	4,54,550	10,114	5	2	7½
81,810	1,51,770	92,45,085	25,208	6½	2	7
4,467	.....	49,585	5,316	7	.....	.....
4,775	.....	69,508	639	2	2 to 2½	.....
1,939	20	22,000	2,200	6½	2	11½
1,36,290	99,490	15,84,998	28,692	7½	12	6½ to 5½
5,623	812	49,224	2,053	4½	4	5
12,478	12,250	2,90,227	4,555	7½	4½	7½

*Capital is taken to be the total of Columns 17 to 24.

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>East Khandesh.</i>			Rs.	Rs.	Rs.	Rs.
74. The Amalner Urban Co-operative Bank, Ltd., Amalner.	1	1,017	5,48,069	.....	5,94,796	.....
75. The Bhusawal Peoples' Co-operative Bank, Ltd., Bhusawal.	1	508	1,71,265	.....	2,20,661	.....
77. The Jalgaon Peoples' Co-operative Bank, Jalgaon.	1	461	8,55,042	.....	8,42,688	.....
78. The East Khandesh District Government Servants' Co-operative Bank, Ltd., Jalgaon.	1	1,871	2,05,093	.....	4,05,270	.....
79. The Pratan Mills Banda Co-operative Bank Ltd.	1	1,107	1,43,172	.....	1,35,301	.....
80. The Raver Peoples' Co-operative Bank Ltd.	1	228	57,948	.....	58,050	.....
<i>West Khandesh.</i>						
81. The Dhulla Urban Co-operative Bank, Ltd., Dhulla.	1	1,504	3,34,334	.....	3,98,806	.....
82. The Rajwade Mandal Peoples' Co-operative Bank, Ltd., Dhulla.	1	1,440	1,46,081	.....	1,46,661	.....
83. The West Khandesh Government Servants' Co-operative Bank, Ltd., Dhulla.	1	1,065	1,21,960	.....	1,52,028	.....
84. The Nandurbar Municipal Servants' Co-operative Credit Society, Ltd., Nandurbar.	1	167	26,084	.....	27,008	.....
<i>Nasik District.</i>						
85. The Nasik Distillery Employees' Co-operative Credit Society, Ltd., Nasik.	1	146	9,338	.....	9,143	.....
86. The Nasik Government Servants' Co-operative Urban Bank, Ltd., Nasik.	1	795	46,127	.....	51,114	.....
87. The Nasik Postal Co-operative Credit Society, Ltd., Nasik.	1	426	48,304	.....	44,546	.....
88. The Nasik Peoples' Co-operative Urban Bank Ltd.	1	231	14,964	.....	20,608	.....

* 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.
8,90,000	50,061	...	9,34,281	.....	.....	...	...	5,980
3,14,938	53,614	...	21,51,160	.....	.....	...	...	8,484
7,09,488	89,798	...	10,94,949	.....	.....	...	...	5,846
4,93,690	1,21,452	...	57,781	.....	.....	...	...	9,707
1,57,767	4,087	...	57,900	.....	.....	...	...	2,297
56,962	9,900	...	8,04,019	19,900	.....	...	...	1,600
4,07,943	9,06,681	...	5,97,108	.....	47,061	...	...	7,469
1,61,559	82,944	...	4,60,988	.....	.....	...	...	3,097
1,78,268	9,475	...	2,08,015	.....	.....	...	...	1,978
27,768	2,268	...	4,084	.....	.....	...	...	222
9,453	...	...	4,308	.....	.....	...	...	179
83,154	14,960	...	.....	.....	.....	...	...	8,748
37,087	71	...	9,342	.....	.....	...	...	749
34,515	21,268	...	3,28,528	.....	.....	...	...	1,278

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

STATEMENT

Classification	Share capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
1	17	18	19	20	21	22
East Khandesh.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
75. The Amalner Urban Co-operative Bank, Ltd., Amalner.	48,500	1,61,313	2,04,920	.....	.....	.....
76. The Bhunaswal Peoples' Co-operative Bank, Ltd., Bhunaswal.	76,000	2,58,062	2,50,787	.....	.....	.....
77. The Jalgaon Peoples' Co-operative Bank, Jalgaon.	31,000	1,62,175	1,23,848	.....	.....	.....
78. The East Khandesh District Government Servants' Co-operative Bank, Ltd., Jalgaon.	76,731	8,12,227	854	.....	24,298	.....
79. The Pratap Mills hands Co-operative Bank Ltd.	17,750	1,42,812	7,301	.....	.....	.....
80. The Navar Peoples' Co-operative Bank Ltd.	10,850	62,612	13,502	.....	9	.....
West Khandesh.						
81. The Dhulia Urban Co-operative Bank, Ltd., Dhulia.	91,898	1,07,690	2,58,112	41,006	.....	.....
82. The Rajwade Mandal Peoples' Co-operative Bank, Ltd., Dhulia.	43,710	42,616	1,76,231	.....	.....	.....
83. The West Khandesh Government Servants' Co-operative Bank, Ltd., Dhulia.	56,233	4,55,700	62,776	.....	.....	.....
84. The Nandurbar Municipal Servants Co-operative Credit Society, Ltd., Nandurbar.	27,370	343	.....	.....	.....	.....
Nasik District.						
85. The Nasik Distillery Employee's Co-operative Credit Society, Ltd., Nasik.	23,030	563	.....	.....	.....	.....
86. The Nasik Government Servants' Co-operative Urban Bank, Ltd., Nasik.	1,12,000	.....	760	.....	.....	.....
87. The Nasik Postal Co-operative Credit Society, Ltd., Nasik.	28,412	22,106	.....	.....	.....	.....
88. The Nasik Peoples' Co-operative Urban Bank Ltd.	12,540	13,525	28,770	.....	.....	.....

* For the purposes of this statement the working capital

A (1)—contd.

22 Reserve Fund	24 Other Funds	25 Working Capital*	26 Profit and loss for the year	27 Usual dividend paid on shares	Most usual Rate of Interest	
					28 On borrowings	29 On lendings
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
55,517	55,282	5,25,732	17,544	7½	2½	7½
22,275	21,202	5,42,117	10,004	5	.....	5½
5,140	1,000	2,21,022	4,555	4½	2	7½
22,225	9,200	9,50,594	2,200	.....	4½	7½
12,724	2,772	1,95,965	5,264	2½	2	7½
1,547	1,442	89,261	1,504	5	2½	5
22,552	21,144	6,10,500	12,222	7½	2½ to 2½	5½
5,152	5,222	2,75,002	2,222	5	2½ to 2½	4½ to 5½
11,222	12,222	5,20,422	4,512	5½	2½	7½
2,222	.....	22,740	2,004	2½	2½ to 2	7½
2,074	.....	22,554	217	2	—	7½
22,222	2,222	1,41,722	2,022	—	2½	7½
7,222	522	52,222	2,222	2½	2	7½
2,522	222	22,222	222	2	4½	5½

* is taken to be the total of Columns 17 to 24.

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>Poona District—contd.</i>			Rs.	Rs.	Rs.	Rs.
89. The Ammunition Factory Co-operative Credit Socy. by Kirkee.	1	2,666	1,54,010	.....	1,31,847	.....
90. The Bhauburda Quattries and Reclamation Government Servants' Co-operative Credit Society, Bhauburda.	1	90	.....	.....	.....	.....
91. The Cosmos Co-operative Urban Bank Ltd., Poona.	1	2,909	1,46,039	.....	1,27,788	.....
92. The Military Accounts No. 1 Co-operative Credit Society Ltd., Poona.	1	656	1,00,351	.....	1,35,766	.....
93. The Muslim National Co-operative Bank Ltd.	1	181	28,388	.....	28,788	.....
94. The Poona City Municipal Servants Co-operative Bank Ltd.	1	991	1,30,676	.....	1,22,189	.....
95. The Poona District Co-operative Hopes Bank, Ltd., Poona.	1	1,659	64,924	.....	61,780	.....
96. The Poona Merchants Co-operative Bank, Ltd., Poona.	1	661	5,26,690	.....	2,67,826	.....
97. The Posts & R. M. S. Telegraph Co-operative Credit Society, Ltd., Poona.	1	1,016	1,24,908	.....	1,30,818	.....
<i>Satara District.</i>						
98. The Karad Urban Co-operative Bank, Ltd., Karad.	1	612	6,42,049	.....	6,51,280	.....
99. The Satara District Government Servants Co-operative Credit Society Ltd.	1	246	14,401	.....	12,694	.....
100. The Satara District Local Board Primary Teachers' Co-operative Credit Society, Ltd., Satara.	1	1,028	2,30,551	.....	2,05,174	.....
101. The Satara Divisional Postal Co-operative Credit Society Ltd.	1	243	26,928	.....	26,414	.....
102. The Satara Nanded Co-operative Bank.	1	326	26,868	.....	45,643	.....
103. Wat Urban Co-operative Bank.	1	970	1,00,478	.....	1,09,980	.....
104. The Islampur Co-operative Peoples Bank, Islampur.	1	872	7,327	.....	26,986	.....

* 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' Produce	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.
1,29,451	941	...	40,531	.....	.....	.....	.....	3,424
87,100	...	...	.....	.....	.....	.....	.....	153
1,15,808	17,159	...	15,09,054	.....	.....	.....	.....	3,720
1,74,928	12,793	...	1,59,044	.....	.....	.....	.....	3,548
59,150	24,473	...	7,87,308	2,02,780	.....	.....	.....	2,710
1,12,897	9,302	...	37,300	.....	.....	.....	.....	2,517
1,21,448	41,635	...	1,81,034	.....	.....	.....	.....	4,521
2,09,125	65,801	...	9,27,325	.....	.....	.....	.....	5,265
1,07,630	2,449	...	69,562	.....	.....	.....	.....	2,070
2,43,225	25,207	...	6,87,155	2,23,155	.....	.....	.....	7,272
14,012	4,225	...	1,771	.....	.....	.....	.....	229
2,21,204	...	...	17,175	.....	.....	.....	.....	4,222
22,712	...	...	1,121	.....	.....	.....	.....	512
80,115	26,577	...	1,09,765	.....	.....	.....	.....	2,202
80,726	25,162	...	2,21,229	.....	.....	.....	.....	2,122
72,070	28,015	...	55,225	81,244	.....	.....	.....	2,220

... 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
<i>Poona District—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
88. The Ammunition Factory Co-operative Credit Society, Kirkee.	82,418	40,808	.....	.....	.....	.....
89. The Bhanburda Quarries and Reclamation Government Servants' Co-operative Credit Society, Bhanburda.	24,855	38,325	.....	.....	.....	.....
90. The Cosmos Co-operative Urban Bank, Ltd., Poona.	87,740	1,65,350	2,75,261	.....	.....	.....
91. The Military Accounts No. 1 Co-operative Credit Society, Ltd., Poona.	47,507	92,000	46,727	.....	.....	.....
92. The Muslim National Co-operative Bank Ltd.	11,040	45,800	.....	.....	.....	.....
93. The Poona City Municipal Servants' Co-operative Bank Ltd.	18,630	29,300	63,060	.....	.....	.....
94. The Poona District Co-operative Rupee Bank, Ltd., Poona.	21,730	29,757	62,943	.....	.....	.....
95. The Poona Merchants' Co-operative Bank, Ltd., Poona.	70,140	56,378	2,08,432	.....	.....	.....
96. The Post & R. M. S. Telegraph Co-operative Credit Society, Ltd., Poona.	27,623	1,31,706	3,500	.....	2,517	.....
<i>Satara District.</i>						
97. The Karad Urban Co-operative Bank, Ltd., Karad.	24,730	2,08,840	1,76,247	.....	.....	.....
98. The Satara District Government Servants' Co-operative Credit Society Ltd.	11,520	3,033	.....	.....	.....	.....
99. The Satara District Local Board's Primary Teachers' Co-operative Credit Society, Ltd., Satara.	1,02,800	66,119	23,567	.....	.....	.....
100. The Satara Divisional Postal Co-operative Credit Society Ltd.	18,930	2,713	.....	.....	.....	.....
101. The Satara Nandedo Co-operative Bank.	17,068	514	61,602	.....	.....	.....
102. The Wai Urban Co-operative Bank Ltd.	17,875	9,008	60,900	.....	.....	.....
103. The Islampur Co-operative Peoples' Bank, Islampur.	24,900	8,060	22,220	.....	14,458	.....

* For the purposes of this statement the working capital

A (1)—contd.

23 Reserve Fund	24 Other Funds	25 Working Capital*	26 Profit and loss for the year	27 Usual dividend paid on shares	28 Most usual Rate of interest	
					29 On borrowings	30 On lendings
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
6,639	4,128	1,33,634	7,758	.....	.....	.. ..
.....	.....	58,160	145	.....	.....	.....
33,479	14,041	5,76,575	12,558	.....	.....	.....
16,672	15,197	2,13,108	2,305	.....	.....	.....
848	1,035	58,222	-130	.....	.....	.....
6,659	4,227	1,21,025	2,279	.....	.....	.....
7,662	2,160	1,40,227	2,255	.....	.....	.....
15,044	11,605	2,65,599	2,226	.....	.....	.....
9,272	2,612	1,78,831	2,724	.....	.....	.....
12,547	20,578	4,54,251	5,222	7½	2½ to 4	7 to 8
1,227	.....	16,000	254	.....	.....	2½
15,206	1,300	2,12,217	12,412	2½	2½	2½
1,761	227	22,621	1,722	7½	2	2½
6,222	2,121	27,022	-221	.....	1 to 2½	2½
10,222	4,741	1,02,277	4,522	2	2 to 2	2½
7,222	14,222	22,172	1,122	.....	2½ to 2	7½

taken to be the total of Columns 17 to 24.

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>Satara District—contd.</i>			Rs.	Rs.	Rs.	Rs.
108. The Peth Namden Co-operative Credit Society Ltd.	1	96	14,510	.....	15,707	.....
109. Walwa Taluka Namden Co-operative Credit Society Ltd.	1	118	16,901	.....	15,690	.....
<i>Sholapur District.</i>						
107. Baral Light Railway Employees Society Ltd.	1	601	47,598	.....	40,051	.....
108. Laxmi Co-operative Bank Ltd.	1	539	1,24,965	.....	96,917	.....
109. The Pandharpur Municipal Employees Bank Ltd.	1	490	89,679	.....	80,335	.....
110. The Pandharpur Co-operative Urban Bank, Ltd., Pandharpur.	1	793	66,358	.....	1,10,527	.....
111. The Sholapur District Police Employees Society Ltd.	1	551	20,865	.....	18,916	.....
112. The Sholapur Judicial District Employees Society Ltd.	1	129	13,720	.....	16,504	.....
113. The Sholapur Municipal Inferior Staff Society Ltd.	1	607	17,545	.....	15,474	.....
114. The Sholapur Municipal School Teacher Society Ltd.	1	236	45,356	.....	41,235	.....
115. The Sholapur Municipal Staff Society Ltd.	1	536	43,638	.....	38,574	.....
116. The Sholapur Nursing Gidde Mill Weaving Department Co-operative Credit Society Ltd.	1	964	21,145	.....	20,050	.....
<i>Belgaum District.</i>						
117. The Belgaum District Revenue Employees' Co-operative Bank Ltd., Belgaum.	1	846	87,320	.....	62,023	.....
118. The Belgaum Pioneer Urban Co-operative Bank Ltd., Belgaum.	1	2,541	15,32,154	.....	14,97,008	.....
119. The Belgaum Postal and R. M. S. Division Co-operative Credit Society, Ltd., Belgaum.	1	543	47,278	.....	49,958	.....
120. The Gokak Urban Co-operative Bank, Gokak.	1	556	8,24,669	.....	3,03,696	.....
121. The Kittur Urban Co-operative Bank, Kittur.	1	916	130	.....	4,355	.....

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

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 over dues*	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.
15,980	2,932	...	85	.....	.....	..	..	404
18,399	2,760	...	10,000	.....	.....	..	..	888
38,671	...	...	498	.....	.....	..	..	906
85,691	9,846	...	2,18,812	.....	.....	..	..	2,479
36,810	1,014	...	10,826	.....	.....	..	..	474
1,22,851	68,829	...	5,91,882	.....	.....	..	..	9,117
12,892	...	...	.....	.....	.....	..	..	800
12,197	91	...	545	.....	.....	..	..	224
15,109	...	...	4,538	26,204	.....	..	..	612
52,260	...	...	11,566	.....	.....	..	..	800
42,406	1,944	...	5,776	.....	.....	..	..	726
20,104	...	...	270	.....	.....	..	..	620
59,591	3,808	...	15,186	.....	.....	..	..	1,272
7,41,222	1,21,064	...	20,26,992	.....	.....	..	..	10,264
47,086	898	...	2,026	.....	.....	..	..	1,220
2,51,919	22,677	...	5,48,974	.....	.....	..	..	2,106
1,22,612	1,27,084	...	2,554	.....	.....	..	..	222

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
<i>Satara District—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
106. The Path Nandedo Co-operative Credit Society Ltd.	11,340	6,195	1,169	.....	.....	.....
106. Walwa Taluka Nandedo Co-operative Credit Society Ltd.	11,330	7,560	3,212	.....	.....	.....
<i>Sholapur District.</i>						
107. The Harsal Light Railway Employees Society Ltd.	39,400	11	441	.....	.....	.....
108. The Laxmi Co-operative Bank Ltd.	90,500	19,283	43,432	.....	3,900	.....
109. Pandharpur Municipal Employees Bank Ltd.	15,960	8,571	7,548	.....	.....	.....
110. The Pandharpur Co-operative Urban Bank, Ltd., Pandharpur.	39,500	21,442	2,20,088	.....	29,057	.....
111. The Sholapur District Police Employees Society Ltd.	25,770	.....	.....	.....	.....	.....
112. The Sholapur Judicial District Employees Society Ltd.	10,920	661	.....	.....	.....	.....
112. The Sholapur Municipal Inferior Staff Society Ltd.	19,525	1,397	368	.....	.....	.....
114. The Sholapur Municipal School Teachers Society Ltd.	90,015	8,005	75	.....	15,735	.....
115. The Sholapur Municipal Staff Society Ltd.	19,080	5,707	14,038	.....	.....	.....
116. The Sholapur Nursing Girls Mill Wearing Department Co-operative Credit Society Ltd.	16,100	5,894	472	.....	.....	.....
<i>Belgaum District.</i>						
117. The Belgaum District Revenue Employees' Co-operative Bank, Ltd., Belgaum.	33,800	14,031	36,766	.....	.....	.....
118. The Belgaum Pioneer Urban Bank, Ltd., Belgaum.	1,41,805	5,00,425	4,61,247	.....	.....	.....
119. The Belgaum Postal and R. M. S. Division Co-operative Credit Society, Ltd., Belgaum.	33,945	500	4,255	.....	.....	.....
120. The Gokak Urban Co-operative Bank, Gokak.	58,697	28,936	40,315	.....	.....	.....
121. The Kittur Urban Co-operative Bank, Kittur.	68,340	10,926	14,545	.....	.....	.....

*For the purposes of this statement the working capital

A (1)—concl'd.

23 Reserve Fund	24 Other Funds	25 Working Capital*	26 Profit and loss for the year	27 Usual dividend paid on shares	28 Most usual Rate of Interest	
					28 On borrowings	29 On lendings
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
8,325	984	92,836	1,680	7½	1	9½
4,594	1,814	28,840	1,054	6½	2 to 5	7
8,618	134	38,599	2,580	6	4	9½
2,505	6,950	97,668	1,909	.....	.....	.....
5,540	.....	38,619	2,025	.....	.....	.....
17,007	17,760	8,45,331	5,341	.....	.....	.....
4,003	4,941	34,054	566	.....	.....	.....
2,343	103	14,087	1,117	.....	.....	.....
2,797	2,234	22,151	1,784	.....	.....	.....
4,595	1,919	50,145	2,523	.....	.....	.....
7,343	1,146	41,852	2,298	.....	.....	.....
2,130	276	25,092	1,163	.....	.....	.....
3,909	5,268	94,643	2,262	4½	4	7½
1,41,112	1,17,680	13,63,268	25,268	7½	4	7½
7,683	725	47,109	2,225	2½	2	7½
21,265	21,337	1,20,849	7,032	6½	2	7½
22,543	2,233	1,20,694	955	.....	2	6½

is taken to be the total of Columns 17 to 24.

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>Delgaum District—contd.</i>			Rs.	Rs.	Rs.	Rs.
192. The Sampson Taluka Teachers' Catholic Co-operative Society.	1	179	18,241	.....	18,547	.....
193. The Balgaum Catholic Co-operative Society.	1	499	19,065	.....	15,015	.....
194. The Nipani Shri Han Urban Co-operative Bank.	1	341	1,13,540	.....	1,08,407	.....
195. The Khanapur Urban Co-operative Bank.	1	883	21,570	.....	21,557	.....
196. The Ashani Shri Murgodra Urban Co-operative Bank.	1	100	50,480	.....	1,15,275	.....
<i>Bijapur District.</i>						
197. The Badami Taluka Teachers' Co-operative Credit Society Ltd.	1	90	15,663	.....	18,307	.....
198. The Bagalkot Municipal Employees No. 1 Society.	1	131	22,488	.....	24,700	.....
199. The Bagalkot Taluka Primary Teachers' Society.	1	198	15,652	.....	15,198	.....
200. The Basawadi Taluka Primary Teachers' Society.	1	109	22,393	.....	18,791	.....
201. The Bijapur District Government Officials' Society.	1	488	14,544	.....	62,873	.....
202. The Bijapur Municipal Teachers' Society.	1	130	18,940	.....	18,717	.....
203. The Bijapur Shri N h i d e s h w a r Society.	1	564	3,27,608	.....	4,07,494	.....
204. The Bijapur Taluka Teachers' Society.	1	176	22,622	.....	24,125	.....
205. The Bijapur District Police Society.	1	491	12,120	.....	15,300	.....
206. The Bijapur Municipal Employees Society.	1	107	19,124	.....	18,822	.....
207. The Bijapur Municipal Conservancy Society Ltd.	1	168	34,010	.....	22,937	.....
208. The Bijapur Mahalaxmi Municipal Conservancy Society.	1	320	68,947	.....	81,027	.....
209. The Gulegaud Industrial Society Ltd.	1	327	376	.....	12,215	.....

*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			14	15	16
9	10	10	11	12	13			
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies	Sales of goods to members	Purchase of members' products	Cost of management
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
97,847	8,684	...	7,408	17,658	.....	.....	..	848
15,738	878	...	78,895	.....	.....	.....	..	849
46,548	9,468	...	9,07,848	.....	.....	.....	..	1,968
97,928	50,808	...	77,718	.....	.....	.....	..	1,534
88,462	11,915	...	1,46,615	.....	.....	.....	..	1,181
35,334	1,905	...	890	.....	.....	.....	..	841
11,775	1,698	...	8,168	.....	.....	.....	..	995
48,197	4,960	...	9,988	.....	.....	.....	..	811
34,767	9,117	...	9,880	.....	.....	.....	..	878
1,17,667	4,278	...	80,656	.....	.....	.....	..	1,008
36,920	8,905	...	11,858	.....	.....	.....	..	811
1,98,468	18,780	...	9,01,928	.....	.....	.....	..	4,440
57,688	21,628	...	6,568	.....	.....	.....	..	912
5,927	82	...	...	.....	.....	.....	..	887
18,108	1,008	...	90	.....	.....	.....	..	808
14,001	...	...	8	.....	.....	.....	..	884
76,501	98,841	...	98,028	.....	.....	.....	..	1,288
69,948	89,968	...	17,978	1,129	.....	.....	..	1,089

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

STATEMENT

Classification	Loans and Deposits held at the end of the year from					
	Share Capital paid	Members	Non-members	Societies	Provincial or Central Banks	Government
<i>Belgaum District-- contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
122. The Ramnagoo Taluka Teachers' Co-operative Society.	24,356	5,951	7,441	.....	.....	.....
123. The Belgaum Catholic Co-operative Society.	16,738	64,422	.....	.....	.....	.....
124. The Nipaul Shri Han Urban Co-operative Bank.	10,220	17,344	15,579	.....	.....	.....
125. The Khanapur Urban Co-operative Bank.	18,000	13,631	66,691	.....	.....	.....
126. The Athani Shri Murgendra Urban Co-operative Bank.	14,025	8,804	60,755	.....	.....	.....
<i>Bijapur District.</i>						
127. The Badami Taluka Teachers' Co-operative Credit Society Ltd.	26,877	3,351	.....	.....	.....	.....
128. The Bagalkot Municipal Employeess No. 1 Society.	10,578	1,650	1,526	.....	.....	.....
129. The Bagalkot Taluka Primary Teachers' Society.	33,715	1,132	5,147	.....	.....	.....
130. The Bagewadi Taluka Primary Teachers' Society.	25,508	10,008	4,345	.....	.....	.....
131. The Bijapur District Government Officials' Society.	39,350	97,775	49,341	.....	.....	.....
132. The Bijapur Municipal Teachers' Society.	11,012	2,759	21,030	.....	.....	.....
133. The Bijapur Shri Shidheshwar Society.	40,930	75,307	43,271	.....	.....	.....
134. The Bijapur Taluka Teachers' Society.	44,053	5,329	5,995	.....	.....	.....
135. The Bijapur District Police Society.	11,020	7	.....	.....	.....	.....
136. The Bijapur Municipal Employeess Society.	11,927	800	.....	.....	.....	.....
137. The Bijapur Municipal Conservancy Society Ltd.	13,830	.....	42	.....	.....	.....
138. The Bijapur Mahalaxmi Municipal Conservancy Society.	25,750	20,494	49,715	.....	.....	.....
139. The Guledgud Industrial Society Ltd.,	23,626	2,270	18,512	.....	23,000	.....

*For the purposes of this statement the working capital

A (1)—contd.

23 Reserve Fund	24 Other Funds	25 Working Capital*	26 Profit and loss for the year	27 Usual dividend paid on shares	Most usual rate of interest	
					28 On borrowings	29 On ledings
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
2,808	400	40,968	1,924	5½	8	9½
5,100	2,311	88,571	1,560	6½	8	9½
6,426	2,318	89,187	2,447	6½	8	9½
16,487	4,710	1,10,599	2,965	6½	8	9½
5,355	2,911	94,980	1,872	6	4	9½
4,497	12	84,147	1,820	6	8	7½
1,146	.....	14,700	844	.....	.....	.....
4,515	108	44,618	1,810	.....	.....	.....
5,596	86	46,805	2,069	.....	.....	.....
16,186	.....	2,01,561	4,506	.....	.....	.....
2,560	538	29,205	528	6	8	7½
12,505	11,919	1,00,822	5,109	6	8	7½
6,154	208	67,737	2,546	6	8	7½
2,072	1,631	21,736	372	6	8	7½
2,182	80	15,006	346	6	8	7½
987	88	14,861	1,015	6	8	7½
5,329	983	1,08,111	2,362	6	8	7½
2,743	1,664	75,572	1,522	6	8	7½

is taken to be the total of columns 17 to 24.

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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>Dharwar District - contd.</i>		Rs.	Rs.	Rs.	Rs.	Rs.
140. The Bangund Taluka Teachers' Society.	1	180	93,544	.....	95,711	.....
141. The Indi Taluka Teachers' Society.	1	109	8,658	.....	10,868	.....
142. The Muddabihal Taluka Teachers' Society.	1	90	80,708	.....	95,841	3,688
143. The Mirdal Taluka Teachers' Society.	1	91	10,751	.....	11,630	.....
<i>Dharwar District.</i>	.	.				
144. The Hageri Urban Co-operative Bank Ltd.	1	2,459	91,080	.....	88,544	.....
145. The Gadag Urban Co-operative Bank Ltd.	1	1,088	91,000	.....	89,608	.....
146. The Munhal Karkatak Kurubar Urban Co-operative Bank Ltd.	1	875	10,826	.....	8,717	.....
147. The Dharwar Raiddi Communal Urban Co-operative Bank Ltd.	1	1,757	2,028	.....	23,024	.....
148. The Dharwar Southern Maratha Urban Co-operative Bank Ltd.	1	3,308	4,90,000	.....	4,52,498	.....
149. The Hubli Urban Co-operative Bank Ltd.	1	9,906	8,91,549	.....	4,10,989	.....
150. The Hyadgi Urban Co-operative Bank Ltd.	1	347	1,35,679	.....	1,40,116	.....
151. The Banahennur Nrii Basaweshwar Urban Co-operative Bank.	1	187	14,680	.....	14,078	.....
152. The Dharwar Urban Co-operative Bank Ltd.	1	268	.....	.....	22,244	.....
<i>Konara District.</i>						
153. The Karwar Urban Co-operative Bank Ltd.	1	988	2,92,396	.....	2,16,045	.....
154. The Ankola Urban Co-operative Bank Ltd.	1	533	1,91,063	.....	1,98,846	.....
155. The Kunte Urban Co-operative Bank Ltd.	1	868	70,561	.....	60,259	.....
156. The Honnavar Urban Co-operative Bank Ltd.	1	365	1,04,738	.....	96,420	.....
157. The Stral Urban Co-operative Bank Ltd.	1	684	27,221	.....	60,998	.....

* 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 overdraft	Banks and Societies	Individuals	Central Banks	Primary Societies			
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
43,935	9,855	...	4,197	.....	.....	.....	..	944
26,089	10,348	...	974	.....	.....	.....	..	878
48,048	8,106	...	7,907	.....	2,251	.....	..	651
27,969	1,500	...	158	.....	.....	.....	..	432
1,40,514	67,198	...	49,739	.....	.....	.....	..	2,808
1,08,849	54,401	...	75,955	.....	.....	.....	..	1,830
45,005	18,045	...	1,86,195	.....	.....	.....	..	1,701
9,75,944	9,28,507	...	45,958	.....	.....	.....	..	2,875
4,86,868	1,02,076	...	6,19,122	.....	.....	.....	..	10,928
2,10,051	76,525	7,839	2,68,735	.....	.....	.....	..	2,528
1,48,720	54,900	...	2,87,989	1,04,500	.....	.....	..	2,774
46,081	22,248	...	14,689	2,000	.....	.....	..	907
2,71,578	2,71,825	...	920	.....	.....	.....	..	2,925
1,26,994	43,009	...	4,26,079	.....	2,300	.....	..	4,228
67,340	56,736	...	4,07,954	.....	.....	.....	..	2,020
84,127	97,648	...	2,61,085	.....	.....	.....	..	2,025
1,22,064	70,400	...	4,22,928	.....	.....	.....	..	1,872
2,52,879	1,65,922	...	1,72,615	.....	.....	.....	..	5,222

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

STATEMENT

Classification	Loans and Deposits held at the end of the year from					
	Shares Capital paid	Members	Non-members	Societies	Provincial or Central Banks	Government
	17	18	19	20	21	22
<i>Dhapur District -contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
143. The Hunsund Taluka Teachers' Society.	45,419	6,070	10,900	.....	.....	.....
144. The Indi Taluka Teachers' Society.	90,660	1,056	387	.....	.....	.....
145. The Muddabihal Taluka Teachers' Society.	38,304	9,787	6,400	.....	.....	.....
148. The Sindgi Taluka Teachers' Society.	41,793	10	9,092	1,605	.....	.....
<i>Dharwar District.</i>						
144. The Belkeri Urban Co-operative Bank Ltd.	78,638	17,489	47,105	381	.....	.....
145. The Gadag Urban Co-operative Bank Ltd.	61,300	44,442	66,287	.....	.....	.....
146. The Mumbai Karkhatak Kutabar Urban Co-operative Bank Ltd.	10,173	40,877	53,515	.....	.....	.....
147. The Dharwar Haddi Communal Urban Co-operative Bank Ltd.	66,440	40,413	1,48,806	.....	90,768	.....
148. The Dharwar Southern Maratha Urban Co-operative Bank Ltd.	88,263	2,75,480	2,74,089	.....	.....	.....
149. The Haddi Urban Co-operative Bank Ltd.	1,16,310	4,16,820	16,702	.....	.....	.....
150. The Dnyadul Urban Co-operative Bank Ltd.	97,980	7,064	99,160	.....	96,000	.....
151. The Ranobennur, Shti Basaweshwar Urban Co-operative Bank.	13,110	766	29,966	.....	3,000	.....
152. The Dharwar Urban Co-operative Bank Ltd.	65,656	1,60,069	1,53,133	.....	1,01,366	.....
<i>Kanara District.</i>						
153. The Karwar Urban Co-operative Bank Ltd.	22,794	66,124	2,99,731	1,633	19,897	.....
154. The Ankola Urban Co-operative Bank Ltd.	15,308	37,766	51,072	.....	19,297	.....
155. The Kumta Urban Co-operative Bank Ltd.	14,806	13,431	1,30,106	.....	.....	.....
156. The Honnavar Urban Co-operative Bank Ltd.	16,775	1,66,329	1,18,778	.....	.....	.....
157. The Sirsi Urban Co-operative Bank Ltd.	28,150	88,314	1,21,870	.....	.....	.....

* For the purposes of this statement the working capital

A (1)—contd.

Reserve Fund 23	Other Funds 24	Working Capital* 24	Profit and loss for the year 25	Usual dividend paid on shares 27	Most usual rate of interest	
					28 Off borrowings	28 On lendings
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
5,318	80	47,007	2,345	6	8	7½
5,180	84	97,817	1,804	6	8	7½
8,299	442	60,818	2,688	6	8	7½
4,977	19	88,891	1,671	6	8	7½
65,974	16,886	2,96,855	2,216	6½	8	8½
26,729	15,848	1,72,094	5,973	6	8	8½
5,089	1,711	70,865	1,477	4½	6	8½
26,819	2,064	2,55,299	.....	.....	4 to 8½	8½
24,044	62,761	7,04,636	7,819	8	8 to 8½	8½
90,808	25,498	6,65,128	10,128	.....	8 to 8½	8½
15,299	21,552	1,00,815	5,808	6½	8½	8½
8,646	1,490	83,128	985	4½	5½	8½
45,248	.....	6,45,460	1,042	.....	.....	8½
28,129	28,735	2,95,266	6,645	6½	8½	7½
12,080	13,804	1,69,687	871	4½	8	8½
24,339	18,901	1,91,678	1,844	3½	8½	8½
15,300	15,969	2,52,942	4,130	7½	8½	8½
22,979	22,978	2,60,791	4,001	.....	8½	8

* is taken to be the total of columns 17 to 24-

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loan and deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Kanara District—contd.</i>						
159. The Kanara District Government Officials' Co-operative Society.	1	804	Rs. 24,680	Rs.	Rs. 26,974	Rs.
159. The Kanara District Primary Teachers' Co-operative Society.	1	404	1,03,870	.....	1,05,887	.....
<i>Kolaba District.</i>						
160. The Kolaba District Government Servants' Co-operative Credit Society Ltd.	1	479	62,488	.....	50,888	.....
161. The Kolaba District Primary Teachers' Co-operative Credit Society Ltd.	1	369	47,696	.....	48,684	.....
162. The Pon Primary Teachers' Co-operative Credit Society Ltd.	1	339	62,117	.....	60,087	.....
163. The Mahad Co-operative Urban Bank Ltd.	1	308	5,42,668	.....	5,44,980	.....
<i>Ratnagiri District.</i>						
164. The Konkan District Postal Co-operative Credit Society Ltd.	1	128	3,900	.....	3,368	.....
165. The Revenue Department Employees Co-operative Credit Society Ltd.	1	387	17,370	.....	15,804	.....
166. The Ratnagiri Urban Co-operative Bank Ltd.	1	617	3,02,418	.....	1,36,598	.....
167. The Ratnagiri District Primary Teachers' Urban Co-operative Bank Ltd.	1	398	98,434	.....	82,821	.....
168. The Chiplun Urban Co-operative Bank Ltd.	1	300	1,35,115	.....	1,32,411	.....
169. The Vengurla Urban Co-operative Bank Ltd.	1	104	1,38,537	.....	1,16,798	.....
Grand Total ..	169	3,01,608	3,33,30,769	11,73,324	3,30,73,304	3,06,066

* 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' produce	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.
97,197	861	...	.....	.....	.....	.....	..	200
86,645	20,390	...	7,961	.....	.....	.....	..	1,000
4,40,040	...	...	.....	.....	.....	.....	...	250
26,410	...	...	6,061	.....	.....	.....	...	400
41,594	94	...	4,554	.....	.....	.....	...	200
5,593	1,558	...	2,14,590	.....	.....	.....	...	1,445
5,528	787	...	.....	.....	.....	.....	..	100
20,406	877	...	2,128	.....	.....	.....	...	201
8,10,240	85,437	...	6,22,347	20,000	.....	.....	..	6,171
97,416	2,500	...	22,340	15,284	.....	.....	..	2,300
25,420	125	...	1,02,120	.....	.....	.....	..	245
97,100	..	...	4,25,088	7,075	.....	.....	..	200
2,23,10,500	45,41,880	68,020	7,08,23,025	6,25,767	20,500	.....	..	7,20,712

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	Socie	Provincial or Central Bank	Government
		18	19	20	21	22
<i>Kanara District—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
108. The Kanara District Government (Illitiate) Co-operative Society.	24,940	1,700	.....	.....	.....	.....
109. The Kanara District Primary Teachers' Co-operative Society.	56,413	16,000	2,991	.....	.....	.....
<i>Kolaba District.</i>						
160. The Kolaba District Government Servants Co-operative Credit Society Ltd.	27,430	.....	.....	5	.....	.....
161. The Kolaba District Primary Teachers' Co-operative Credit Society Ltd.	23,490	9,320	3,915	.....	.....	.....
162. The Pen Primary Teachers' Co-operative Credit Society Ltd.	20,270	1,327	606	.....	.....	.....
163. The Mahad Co-operative Urban Bank Ltd.	20,775	58,606	26,326	.....	.....	.....
<i>Ratnagiri District.</i>						
164. The Konkan District Postal Co-operative Credit Society Ltd.	11,005	.....	.....	.....	.....	.....
165. The Revenue Department Employees Co-operative Credit Society Ltd.	12,050	1,268	3,744	.....	.....	.....
166. The Ratnagiri Urban Co-operative Bank Ltd.	21,063	51,049	2,11,401	.....	78,083	.....
167. The Ratnagiri District Primary Teachers' Urban Co-operative Society Ltd.	20,360	1,02,220	230	.....	5,641	.....
168. The Chiplun Urban Co-operative Bank Ltd.	10,460	9,321	23,413	.....	3,239	.....
169. The Vengurla Urban Co-operative Bank Ltd.	15,000	22,880	30,321	.....	7,675	.....
Grand Total ...	26,57,117	2,56,07,527	20,10,165	1,55,814	8,56,714	35,739

For the purpose of this statement the working capital

A (1)—concl'd.

23 Reserve Fund	24 Other Funds	25 Working Capital	26 Profit and loss for the year	27 Usual dividend paid on shares	Most usual rate of interest	
					28 On borrowings	29 On lendings
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
9,921	196	95,907	1,944	5	5	9½
5,909	188	82,728	2,898	5	4½	8
6,500	.....	49,944	2,685	7½	5	9½
2,473	542	92,770	1,740	5½	4	7½
2,484	.....	44,747	9,541	6½	5½	7½
1,428	875	1,10,079	1,582	5		7½
2,448	.....	12,459	481	2½	.....	8
1,597	178	19,477	1,078	6½	5½	7½
18,234	26,379	4,06,311	6,540	6½	1½	9
2,991	420	3,25,168	6,417	5½	.....	9
1,438	859	55,771	1,739	4½	5	9
849	657	75,256	1,028	1½	5	9
20,28,148	27,26,726	5,10,22,290	9,21,541	.....	.....	.....

Is taken to be the total of columns 17 to 24.

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
<i>Class I—Agricultural Credit, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
Almudabad ...	88	3,945	68,548	.....	71,796	.....
Kaira ...	88	6,576	16,973	832	26,043	106
Panch Mahals ...	181	7,637	80,376	65	87,923	10
Broach ...	159	6,389	4,63,565	.....	5,10,113	.....
Surat ...	137	6,986	1,42,494	63	1,59,493	26
Dharwar ...	462	96,613	5,19,096	.....	4,75,137	.....
Belgaum ...	904	16,681	3,06,431	.....	3,06,949	.....
Bijapur ...	170	10,063	1,13,397	.....	86,098	.....
Northern Kanara ...	98	6,956	1,19,751	.....	1,17,448	7,100
Kolaba ...	40	1,754	19,608	.....	20,289	.....
BainAgiri ...	36	3,344	23,777	.....	40,633	.....
Thane ...	116	4,145	1,72,652	.....	1,75,463	.....
Nasik ...	234	7,645	2,26,733	.....	2,29,557	.....
East Khandesh ...	247	96,085	15,52,310	.....	16,65,353	.....
West Khandesh ...	310	13,703	8,07,032	.....	8,88,509	.....
Poona ...	132	11,497	2,06,319	.....	2,49,036	.....
Satara ...	324	17,169	2,21,624	.....	2,20,394	.....
Sholapur ...	136	10,859	1,97,618	104	1,95,168	3,503
Ahmednagar ...	143	4,630	2,12,042	.....	2,24,946	.....
Total, Unlimited ...	2,708	1,91,463	61,96,353	554	64,06,709	10,744

* The term "loans overdue" means loans due for payment which have

B.

Agricultural Societies, 1938-39.

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		
9	10	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
4,19,610	2,42,948	.....	17,860	55,781	.....	.....	.....
2,88,978	2,02,498	969	9,811	2,788	206	.....	.....
4,12,628	2,44,117	956	21,795	55,508	84	.....	.....
10,56,547	2,70,597	.....	85,857	9,35,908	80	.....	.....
7,99,293	4,42,859	1,002	73,048	11,689	.....	.....	.....
80,86,812	12,12,601	.....	60,979	4,21,630	7,951	1,951	.....
14,70,517	8,09,926	.....	54,239	1,12,492	129	.....	.....
11,02,817	5,99,208	.....	10,754	1,02,775	820	.....	.....
5,89,042	2,87,589	.....	45,715	.....	168	.....	.....
74,280	32,242	.....	225	20,972	202	.....	.....
1,20,754	72,745	.....	6,809	22	.....	.....	.....
2,35,098	1,26,994	.....	11,017	1,27,557	12	.....	.....
11,02,879	3,92,735	1,720	5,528	2,72,204	80	.....	.....
42,07,220	21,65,517	.....	42,220	12,72,212	7,201	.....	.....
25,57,026	12,24,711	.....	17,545	7,27,222	1,224	.....	.....
17,25,422	12,07,655	.....	19,029	2,22,729	29	.....	.....
22,27,222	7,42,422	5,422	25,722	7,22,222	.....	.....	.....
12,22,122	2,11,222	10,222	11,222	1,42,222	2,722	.....	.....
7,22,222	4,22,222	5,222	12,121	2,12,222	222	.....	.....
2,44,25,224	1,42,02,222	27,221	2,45,412	49,07,222	22,022	1,222	.....

Not 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 of the			
			Members	Non-members	Societies	Provincial or Central Banks
			18	19	20	21
<i>Class I—Agricultural Credit, Unlimited,</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Ahmedabad ...	10,677	82,356	36,699	32,325	7	2,41,454
Kaira ...	9,668	18,358	59,733	21,059	1,060	1,26,654
Panch Mahals ...	13,800	80,948	45,077	12,968	596	1,40,356
Broach ...	28,224	3,10,005	90,578	41,958	.....	4,22,156
Burah ...	17,162	87,654	1,66,623	1,86,803	238	1,89,939
Dharwar ...	96,196	4,48,748	1,58,537	4,65,640	11,455	16,31,123
Bolgaum ...	44,514	2,21,789	1,25,445	2,73,941	2,849	4,48,139
Bijapur ...	20,067	1,60,065	21,274	55,649	503	6,40,060
Northern Kanara ...	17,414	1,14,980	80,225	2,17,411	8,096	76,090
Kolaba ...	1,840	14,377	7,365	734	1,264	36,810
Ratnagiri ...	3,220	13,031	22,853	33,002	.....	4,341
Thane ...	9,471	52,226	37,197	69,501	464	2,20,311
Nasik ...	28,868	1,51,525	65,930	25,062	109	9,65,507
East Khandesh ...	1,07,514	4,42,610	6,60,180	47,948	17,804	34,73,578
West Khandesh ...	58,378	2,79,451	2,07,068	81,725	3,447	16,62,479
Poona ...	46,100	1,38,568	1,30,731	77,913	3,479	12,39,066
Satara ...	66,357	2,96,093	2,34,790	1,53,326	5,766	11,23,354
Sholapur ...	39,861	1,09,532	76,620	94,961	12,039	5,63,048
Ahmednagar ...	27,500	1,00,361	21,366	20,540	8,707	6,45,766
Total, Unlimited ...	6,53,694	24,23,972	21,82,799	18,69,743	73,922	1,27,34,365

*For the purposes of this statement the working capital

B—contd.

year from	Reserve Fund	Other Funds	Working Capital	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
						On borrowings	On lendings
Government							
22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
007	1,00,838	12,821	8,08,567	73	6½	6½	9½
85	99,773	5,539	8,42,215	-6,944	.....	6½	10½
.....	1,77,802	4,777	4,62,538	16,994	7½	6	12½
.....	2,68,915	36,771	11,99,666	+41,862	8	6	9½
.....	2,46,991	17,868	8,63,807	+21,041	.....	6½	9½
.....	12,06,291	48,066	29,67,000	88,156	8	4	9½
.....	6,25,068	29,951	17,21,196	+29,469	6½	4	9½
9	5,87,838	28,228	12,98,736	4,328	6½	6	9½
.....	1,90,420	14,214	6,95,336	1,228	6½	4	9½
.....	20,245	2,454	82,980	496	.....	6½	10½
.....	68,014	2,812	1,24,542	2,211	7½	6½	9½
.....	67,819	24,044	4,61,262	1,900	.....	4½	10½
.....	2,06,549	2,560	14,16,322	17,947	6½	4½	10½
.....	12,23,450	29,926	29,06,544	28,297	6½	6½	10½
.....	6,87,922	18,228	28,21,219	22,808	6½	6½	10½
.....	6,12,366	20,108	22,61,665	-9,972	.....	6½	9½
.....	4,68,200	62,666	24,46,396	22,275	6½	6½ to 6¾	9½
.....	6,38,442	28,228	15,09,229	5,227	6½	6	9½
.....	2,49,068	29,540	2,26,068	+ 12,729	.....	6½	9½ to 10½
641	76,24,226	4,26,239	2,92,22,117	2,75,267 - 1,08,164	.....	.....	.....

is taken to be the total of columns 17 to 24.

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.
Ahmedabad ...	1	33	4,065	.....	.....	.....
Broach ...	1	19	.....	.....	.....	.....
Surat ...	.....	.....	.....	.....	.....	.....
Dharwar ...	.....	.....	.....	.....	.....	.....
Belgaum ...	.....	.....	.....	.....	.....	.....
Bhoiāpur ...	2	230	2,248	.....	2,911	.....
Total, Limited ...	4	291	9,813	.....	2,911	.....
Grand Total of Class I, Agricultural Credit, Unlimited and Limited.	2,700	1,09,759	62,05,698	654	64,08,620	10,744
<i>Class II—Purchase, Purchase and Sale, Unlimited.</i>						
Dharwar ...	1	477	2,260	.....	1,738	.....
Total, Unlimited ...	1	477	2,260	.....	1,738	.....
<i>Class II—Purchase, Purchase and Sale, Limited.</i>						
Dharwar ...	7	397	1,014	.....	1,101	.....
Belgaum ...	1	48	654	.....	214	.....
Thana ...	5	301	27,233	.....	21,238	.....
Nāsik ...	10	461	6,110	.....	6,936	.....
East Khandesh ...	15	5,079	.....	.....	.....	.....
West Khandesh ...	3	201	.....	.....	.....	.....

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' produce
Individuals	Of which overdraft	Banks and Societies	Individuals	Central Banks	Primary Societies		
9	9	10	11	12	13	14	15
Rs.	Rp.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
4,065	.....	.....	2,750	.....	.....	.....	.....
.....	.....	.....	800	.....	.....	.....	.....
.....
.....
41,557	22,570	.....	9,710	3,925	.....	.....	.....
45,722	22,570	.....	12,700	3,925	.....	.....	.....
2,44,81,975	1,42,25,455	27,221	5,52,172	49,10,102	22,022	1,251	.....
1,726	755	.....	.....	.....	.....	2,751	.....
1,726	755	.....	.....	.....	.....	2,751	.....
2,424	1,222	.....	727	.....	1,222	2,922	.....
722	222	.....	.....	.....	.....	1,122	.....
17,211	2,400	.....	222	3,500	.....	2,212	.....
20,224	20,222	.....	222	272	.....	22	.....
.....	.....	.....	222	.....	.....	.....	.....
22	.....	.....	.....	.....	.....	.....	.....

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

STATEMENT

Classification	Loans and Deposits held at the end of the					
	Cost of Management	Share Capital paid	Members	Non-members	Societies	Provincial or Central Banks
	16	17	18	19	20	21
<i>Class I—Agricultural Credit, Limited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Ahmedabad ...	98	1,590	.....	2,750	...	.....
Broach ...	14	310	800	..	...	.....
Burah ...	...	.....	.....	...	...	.....
Dharwar ...	...	.....	.....	...	...	.....
Bolgaum ...	...	.....	.....	...	...	.....
Bhopalpur ...	1,940	9,900	19,180	10,529	...	6,599
Total, Limited ...	1,977	11,030	19,480	18,979	...	6,599
Grand Total, of Class I, Agricultural Credit, Unlimited and Limited.	6,54,971	27,95,002	22,05,379	15,83,022	73,922	1,87,40,854
<i>Class II—Purchase, Purchase and Sale, Unlimited.</i>						
Dharwar ...	295	.....	.....	...	...	.....
Total, Unlimited ...	295	.....	.....	...	...	.....
<i>Class II—Purchase, Purchase and Sale, Limited.</i>						
Dharwar ...	337	4,125	337	173	2,111	991
Bolgaum ...	42	1,300	.....	...	800	.....
Thana ...	1,379	10,600	5,767	2,960	...	.....
Nasik ...	974	18,039	967	618	1,461	50,269
East Khandesh ...	16,681	.....	67	...	...	377
West Khandesh ...	1,458	.....	.....	...	...	.....

* For the purposes of this statement the working capital

B-contd.

year from	Government	Reserve Fund	Other Funds	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
							On borrowings	On lendings
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
.....	.....	4	4,974	+55	.....	4 to 5	7 1/2
.....	.....	.....	610	-11	.....	4	.....
.....	
.....	
.....	
.....	16,448	718	62,671	-799	7 1/2	6 1/2	5 1/2	
.....	16,448	719	67,665	-655	.....	.....	.....
651	75,60,874	4,95,989	2,92,59,578	2,71,508	.....	.....	.....
.....	5,797	.....	5,797	230	.....	.....	.....
.....	5,797	.....	5,797	230	.....	.....	.....
.....	2,008	41	11,774	10	.....	.....	.....
.....	668	184	2,602	79	4 1/2	.....	5 1/2
.....	7,158	2,983	20,459	908	5 1/2	4	5 1/2	
.....	1,496	1,908	60,816	1,328	.....	.....	.....
.....	8,594	8,508	18,846	-1,681	.....	.....	.....
.....	.....	845	845	-906	.....	.....	.....

is taken to be the total of columns 17 to 24.

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Class II—Purchase, Purchase and Sale, Limited—contd.</i>			Rs.	Rs.	Rs.	Rs.
Poona ...	4	71	1,364	.....	1,217	.....
Batara ...	5	237	1,078	.....	1,104	.....
Bholapur ...	2	270	.....	.....	.....	.....
Ahmednagar ...	14	672	68,448	.....	67,586	.....
Total, Limited ...	20	8,396	1,05,311	.....	1,09,421	.....
Total, Class II, Purchase, Purchase and Sale, Unlimited ...	1	477	2,250	.....	1,733	.....
Grand Total of Class II, Purchase, Purchase and Sale, Unlimited and Limited ...	21	8,873	1,08,161	.....	1,11,154	.....
<i>Class III—Production, Unlimited.</i>						
Dharwar ...	11	355	.....	.....	.....	.....
Belgaum ...	9	108	.....	.....	.....	.....
Hinapur ...	1	36	.....	.....	.....	.....
West Khandesh ...	1	12	.....	.....	.....	.....
Total, Unlimited ...	15	508	.....	.....	.....	.....
<i>Class III—Production, Limited.</i>						
Dharwar ...	1	23	.....	.....	.....	.....
Thana ...	1	28	.....	.....	.....	.....
Brosch ...	1	30	.....	.....	.....	.....
Burat ...	1	11	.....	.....	.....	.....
Total, Limited ...	4	162	.....	.....	.....	.....
Total, Class III, Production, Unlimited ...	15	508	.....	.....	.....	.....
Grand Total of Class III, Production, Unlimited and Limited ...	19	660	.....	.....	.....	.....

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

STATEMENT

Classification	Cost of Management	Share Capital paid	Loans and Deposits held at the end of the			
			Members	Non-members	Societies	Provincial or Central Banks
			18	19	20	21
Class II—Purchase, Purchase and Sale, Limited—contd.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Poona ...	1,668	6,088	924	1,415	.....	2,734
Ratara ...	284	2,410	72	442	.....	.....
Bholapur ...	905	7,030	35	2,694	975	50
Ahmednagar ...	9,006	10,628	5,050	5,701	1,104	16,964
Total, Limited ...	22,734	64,010	12,309	12,603	7,091	70,778
Total, Class II, Purchase, Purchase and Sale, Unlimited ...	925	.....	.....	.....	.....	.....
Grand Total of Class II, Purchase, Purchase and Sale, Unlimited and Limited ...	23,659	64,010	12,309	12,603	7,091	70,778
Class III—Production, Unlimited.						
Dharwar ...	1,820	195	31	9	.....	.....
Belgaum ...	217	.....	.....	.....	.....	.....
Bijapur ...	21	.....	19	42	.....	.....
West Khandesh ...	9	.....	.....	.....	.....	.....
Total, Unlimited ...	2,266	195	50	51	.....	.....
Class III—Production, Limited.						
Dharwar ...	116	.....	.....	428	.....	.....
Thane ...	115	.....	122	10	.....	.....
Brouch ...	.....	56	.....	.....	.....	.....
Surat ...	.....	.....	.....	.....	.....	.....
Total, Limited ...	231	56	122	438	.....	.....
Total, Class III, Production, Unlimited ...	2,266	195	50	51	.....	.....
Grand Total of Class III Production, Unlimited and Limited ...	2,397	251	172	489	.....	.....

* For the purposes of this statement the working capital

B—contd.

year from	Government	Reserve Fund	Other Funds.	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
							On borrowings	On lendings
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
568	1,557	10,923	81,810	-778	.....	.....	.....
.....	2,475	858	5,758	88	.....	.....	.....
.....	2,945	1,963	14,091	894	.....	.....	.....
.....	15,966	22,569	85,555	2,892	.....	.....	.....
569	89,188	56,625	2,58,950	2,774	.....	.....	.....
.....	5,727	.....	5,727	88	.....	.....	.....
568	44,910	56,623	2,58,977	4,004	.....	.....	.....
.....	5,497	.....	5,728	81	.....	.....	.....
.....	1,988	.....	1,988	-88	.....	.....	.....
.....	15	.....	76	+66	.....	.....	.....
.....	.....	.....	.....	-1	.....	.....	.....
.....	6,800	.....	7,005	+27	.....	.....	.....
.....	632	.....	1,070	-88	.....	.....	.....
.....	541	.....	675	+42	.....	.....	.....
.....	0	73	138	12	.....	.....	.....
.....	1,175	73	1,264	+18	.....	.....	.....
.....	6,800	.....	7,005	+27	.....	.....	.....
.....	7,975	73	8,980	+45	.....	.....	.....

In taken to be the total of columns 17 to 22.

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			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.
Belgaum	2	40	4,070	.....	9,612	.....
East Khandesh	1	47	.....	.....	51	.....
West Khandesh	1	90	9	.....	9	.....
Poona	1	175	460	.....	881	.....
Total, Unlimited	5	352	5,448	.....	2,063	.....
<i>Class IV—Production and Sale, Limited.</i>						
Kaira	1	113	15,536	.....	14,035	.....
Panch Mahals	5	1,745	41,307	13,016	48,879	13,048
Brosach	4	626	83,481	.....	29,176	.....
Burat	25	6,975	15,53,601	.....	15,70,091	.....
Ratnagiri	2	59	.....	.....	.....	.....
Dharwar	8	6,178	19,99,588	.....	20,83,224	.....
Belgaum	1	801	60	.....	1,008	.....
Bijapur	5	493	22,704	.....	22,267	.....
Northern Kanara	3	578	.....	.....	.....	.....
East Khandesh	4	1,688	4,06,706	8,487	4,11,037	3,342
West Khandesh	1	207	4,31,014	8,690	4,06,436	6,085
Poona	10	241	.....	.....	.....	.....
Satara	5	245	.....	.....	.....	.....
Bholapur	4	660	28,163	.....	52,768	.....
Total, Limited	82	20,400	43,30,870	20,182	45,60,615	22,475
Total, Class IV—Production and Sale, Unlimited.	5	352	5,448	.....	2,063	.....
Grand Total of Class IV—Production and Sale, Unlimited and Limited.	87	20,752	43,36,318	20,182	45,62,678	22,475

*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		
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
11,107	1,766	.....	.....	10,899	.....	.....	.....
1,098	1,098	.....	.....	.....	.....	.....	.....
80	80	.....	.....	.....	.....	.....	819
1,384	930	.....	.....	.....	.....	.....	.....
18,569	3,854	.....	.....	10,899	.....	.....	819
15,536	.....	.....	5,970	.....	.....	.....	.....
27,146	4	.....	2,19,949	4,659	2,972	.....	2,20,978
22,794	.....	3,000	15,595	.....	7,261	.....	.....
1,80,634	.....	6,500	1,25,268	2,10,247	.....	.....	22,542
.....	.....	.....	1,422	.....	.....	200	7,200
1,28,214	1,22,400	.....	22,222	1,23,775	.....	22,612	2,112
9,247	6,831	.....	20,005	12,422	.....	.....	.....
12,245	2,052	.....	4,521	2,002	.....	1,724	2,022
.....	.....	.....	2,122	.....	.....	.....	.....
1,22,742	622	10,770	12,752	1,22,222	.....	2,77,000	.....
22,222	12,222	2,222	.....	2,01,127	.....	2,27,212	.....
22,222	.....	.....	.....	2,22,222	.....	.....	2,22,122
22,222	.....	.....	.....	22,222	.....	222	27
22,222	.....	.....	.....	22,222	.....	2,22,222	2,22,222
47,072	19,040	.....	202	22,222	.....	2,22,222	2,22,222
7,22,127	1,71,222	22,222	2,02,222	12,22,011	2,222	7,77,222	2,72,222
12,222	2,222	.....	.....	20,222	.....	.....	212
7,22,222	1,75,222	22,222	2,02,222	12,22,222	2,222	7,77,222	2,72,222

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 of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
<i>Class IV—Production and Sale, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Belgaum ...	1,356	9,017	141	.....	.....	16,601
East Khandesh ...	96	.....	169	.....	.....	760
West Khandesh ...	287	.....	287	.....	.....	.....
Poona ...	193	.....	95	300	.....	.....
Total, Unlimited ...	1,738	9,017	555	300	.....	16,351
<i>Class IV—Production and Sale, Limited.</i>						
Kaira ...	572	2,380	4,090	7,792	.....	.....
Panch Mahals ...	2,306	12,674	7,993	18,498	88	4
Broach ...	4,666	24,635	2,329	9,099	2,617	.....
Surat ...	59,632	2,64,732	1,40,541	58,191	40	15,887
Ratnagiri ...	974	920	696	106	.....	.....
Dharwar ...	21,417	97,304	12,264	16,946	7,700	81,826
Belgaum ...	2,287	12,840	11,471	10,996	2,912	21,622
Bijapur ...	2,989	2,712	6,190	1,716	..	8,028
North Kanara ...	2,363	5,639	4,455	2,456	2,802	.....
East Khandesh ...	7,778	28,422	21,006	.....	.....	1,54,115
West Khandesh ...	6,025	22,800	.....	.....	.....	22,800
Poona ...	2,622	20,620	4,589	5,963	.....	62,152
Batara ...	6,262	16,622	.....	.....	.....	6,566
Bholapur ...	2,027	17,326	4,714	64	.....	24,298
Total, Limited ...	1,93,972	5,69,312	2,20,267	1,22,342	16,506	4,00,074
Total Class IV—Production and Sale, Unlimited.	1,738	9,017	555	300	.....	16,351
Grand Total of Class IV—Production and Sale, Unlimited and Limited.	1,95,710	5,61,329	2,20,822	1,24,142	16,506	4,26,425

* For the purposes of this statement the working capital

B—contd.

year from	Government	Reserve Fund	Other Funds	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
							On borrowings	On lendings
	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
.....		999	228	18,981	-484	.....	.....	.....
.....		887	.....	1,279	-49	.....	.....	.....
.....		8,159	800	2,765	-66	.....	.....	.....
.....		1,721	.....	2,046	+1	.....	.....	.....
.....		6,946	568	26,067	-548	.....	.....	.....
.....		1,869	78	17,022	+308	6	4	7 1/2
.....		1,937	46	23,470	1,300	6 1/2	6	7 1/2
.....		2,776	2,326	49,002	2,004	6 1/2	4 1/2	7 1/2
.....		73,689	26,048	6,86,069	29,509	6 1/2	4 1/2	7 1/2
.....		55	86	1,705	-80	.....	6	8 1/2
.....		97,758	82,724	2,97,128	1,025	.....	.....	.....
.....		14,704	2,450	79,005	1,426	6 1/2	6 1/2	8 1/2
.....		5,078	2,000	21,705	971	6 1/2	6 1/2	8 1/2
.....		7,503	4,543	97,989	216	6 1/2	6	8 1/2
.....		4,062	14,305	2,32,382	+4,549	6 1/2	6 1/2	8 1/2
.....		5,106	5,840	68,426	+2,108	6	6	6 to 8
.....		14,078	20,441	1,41,709	+4,173	.....	.....	.....
.....		1,949	625	24,069	1,725	.....	.....	.....
.....		2,112	1,949	51,979	-21	6 1/2	6 1/2	8 1/2
.....		2,26,207	2,23,229	18,10,922	72,000	.....	.....	.....
.....		6,946	568	26,067	-548	.....	.....	.....
.....		2,44,642	2,22,679	22,22,729	+71,221	.....	.....	.....

is taken to be the total of columns 17 to 24.

STATEMENT

Classification 1	Number of Societies 2	Number of Members 3	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals 4	Banks and Societies 5	Individuals 6	Banks and Societies 7
<i>Class VI—Other Forms, Unlimited.</i>						
Dharwar ...	19	1,405	748	...	2,432	...
Holgaum ...	1	7	...	...	...	...
Northern Kanara ...	5	300	...	...	40	...
West Khandesh ...	1	84	...	...	...	...
Total, Unlimited ...	19	1,846	748	...	2,472	...
<i>Class VI—Other Forms, Limited.</i>						
Ahmedabad ...	1	107	...	...	...	...
Kaira ...	3	761	491	...	408	100
Burah ...	4	541	...	...	...	...
Dharwar ...	10	944	...	...	...	...
Holgaum ...	5	1,139	...	...	...	...
Bijapur ...	1	1,704	...	...	...	...
Northern Kanara ...	3	975	...	...	...	...
Thana ...	4	785	503	...	585	...
Nasik ...	6	1,540	8,337	...	6,913	...
Balnagiri ...	9	3,154	...	...	...	...
Kolaba ...	2	254	...	...	...	...
East Khandesh ...	12	4,967	730	...	368	405
West Khandesh ...	3	2,643	8,773	...	6,959	1
Poona ...	12	1,340	519	...	652	...
Satara ...	17	5,674	...	...	...	...

* 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 overdrafts*	Banks and Societies	Individuals	Central Banks	Primary Societies		
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
10,164	9,460	...	18	..	..	..	..
..
477	485	..	61	..	..	..	..
498	493	..	1	5	..	..	..
11,139	10,388	..	78	5	..	..	..
..
58	..	810	645	..	..	1,441	..
..	..	..	..	..	..	697	..
490	739	..	..	..	..	119	..
..	..	..	..	..	..	225	..
..
..	..	..	8	..	..	207	179
..
6,308	6,308	..	..	..	..	28,284	..
..	..	..	8	..	..	2,124	..
..
9,648	1,847	4,755	4,984	2,432	..	21,288	2,300
12,081	11,161	245	528	19	379	24,973	24,079
9,211	..	..	197	97	..	2,500	480
..	..	..	469	..	..	211	248

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

STATEMENT

Classification	Cost of Management	Share Capital paid	Loans and Deposits held at the end of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
<i>Class VI—Other Forms, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Dharwar ...	998	10,888	7,416	...	1,598	9,777
Belgaum ...	...	270	...	...	...	...
Northern Kanara ...	791	2,088	2,524	2,000	...	1,094
West Khandesh ...	...	...	12	...	...	...
Total, Unlimited ...	1,989	21,141	9,962	2,000	1,598	10,801
<i>Class VI—Other Forms, Limited.</i>						
Ahmedabad ...	810	...	...	...	...	...
Kaira ...	5,947	...	...	121	20	...
Surat ...	2,480	...	...	...	...	...
Dharwar ...	5,089	5,730	1,140	...	303	...
Belgaum ...	4,844	...	47	...	...	...
Bijapur ...	2,220	...	...	...	...	...
Northern Kanara ...	302	...	...	...	...	...
Thana ...	2,204	1,200	228	6,222	...	...
Nasik ...	11,064	...	7	9,370	...	...
Batnagiri ...	2,725	...	6	...	22	...
Kolaba ...	242	...	...	10	...	...
East Khandesh ...	20,208	...	31	11,084	2,422	10,732
West Khandesh ...	12,270	...	22	400	24	...
Poona ...	5,618	78	...	...	...	242
Satara ...	12,807	1,040	217	227	...	...

* For the purposes of this statement the working capital

B—contd.

year from	Government	Reserve Fund	Other Funds	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
							On borrowings	On lendings
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
...	2,157	24,174	65,955	-895	"	"	"	
...	47	...	517	...	"	"	"	
898	9,398	684	18,435	140	"	6½	"	
...	...	6,453	5,475	-4	"	"	"	
899	11,597	31,971	89,182	-889	"	"	"	
...	1,544	2,990	4,584	265	"	"	"	
...	2,168	14,853	23,685	+1,992	"	"	"	
...	6,506	16,506	25,019	-162	"	"	"	
8,600	29,394	858	40,315	-1,098	"	"	"	
...	17,072	14,755	31,901	689	"	"	"	
...	...	...	...	-522	"	"	"
...	35	700	735	197	"	"	"	
10,141	5,752	6,098	69,321	-906	"	"	"	
...	95,493	1,657	37,736	2,120	"	"	"	
...	2,370	7,929	10,472	+112	"	"	"	
...	125	408	533	+10	"	"	"	
...	55,142	1,02,670	1,22,732	1,577	"	"	"	
...	100	70,002	70,565	780	"	"	"	
...	7,970	12,119	20,308	+2,122	"	"	"	
...	5,620	25,422	43,775	-2,200	"	"	"	

is taken to be the total of columns 17 to 24.

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.
Bholapur ...	8	786	...	...	...	...
Ahmednagar ...	14	5,470	...	...	...	...
Total, Limited ...	131	22,413	19,522	...	15,916	506
Total, Class VI, Other Forms, Unlimited ...	90	1,872	86	...	17,110	...
Total, Class VI, Other Forms, Limited ...	118	22,709	9,604	...	15,917	7
Grand Total of Class VI, Other Forms, Unlimited and Limited ...	140	20,669	20,905	...	18,388	506
Class I. Agricultural Credit, Unlimited and Limited ...	3,702	195,749	69,57,210	7,534	64,86,957	14,154
Class II. Purchase, Purchase and Sale, Unlimited and Limited ...	71	8,713	47,616	37	47,467	...
Class III. Production, Unlimited and Limited ...	19	647	900	...	...	...
Class IV. Production and Sale, Unlimited and Limited ...	87	18,506	35,15,278	19,024	34,91,608	35,585
Class VI. Other forms, Unlimited and Limited ...	133	34,671	9,540	...	17,110	7
Grand Total of all Agricultural Societies in the Bombay Province, 1938-39 ...	4,033	223,621	1,08,70,140	30,736	1,11,90,730	39,785
Grand Total of all Agricultural Societies in the Bombay Province, 1937-38 ...	4,017	252,376	1,04,10,160	26,695	1,00,43,097	42,747

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

B—concl'd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' Products
9 Individuals	10 Of which overdrafts	10 Banks and Societies	11 Individuals	12 Central Banks	13 Primary Societies		
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...	...	...	...	...	...	1,500	—
1,490	...	...	.....	...	...	2,551	—
25,434	19,900	5,811	6,133	2,598	410	1,21,580	27,342
18,907	14,165	...	48	7	498	—	—
19,918	4,186	5,407	2,312	18,060	1,798	70,508	25,029
26,573	20,833	5,811	6,208	2,552	410	1,21,580	27,342
2,50,11,135	1,56,85,815	11,269	6,12,709	55,52,107	24,786	—	—
1,11,470	63,059	175	20,315	1,42,742	4,494	25,702	2,23,555
200	...	...	37	...	...	—	—
2,72,185	2,15,899	12,119	2,75,235	12,80,588	1,02,454	6,24,575	14,109
22,220	18,651	5,407	2,200	18,097	2,221	70,508	22,129
2,54,20,542	1,44,95,901	62,544	10,74,273	25,01,204	25,257	2,75,722	10,02,074
2,50,20,521	1,50,82,914	22,270	10,52,667	20,05,490	1,20,022	7,52,272	2,22,724

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 of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Class VI—Other Forms, Limited—contd.</i>						
Gholapur ...	3,666	44	...	300	...	2,716
Ahmednagar ...	7,171	...	61	73	...	...
Total, Limited ...	1,06,962	8,940	1,962	28,476	3,806	13,842
Total, Class VI, Other Forms, Unlimited ...	1,567	42,327	2,789	2,000	...	12,603
Total, Class VI, Other Forms, Limited ...	1,06,376	6,798	5,949	9,466	1,357	12,777
Grand Total of Class VI, Other Forms, Unlimited and Limited ...	1,07,641	20,321	11,904	30,476	5,404	24,643
Class I, Agricultural Credit, Unlimited and Limited ...	8,59,900	20,98,562	25,47,235	19,46,948	72,785	1,42,73,512
Class II, Purchase, Purchase and Sale, Unlimited and Limited ...	31,832	62,261	13,229	23,167	6,653	66,943
Class III, Production, Unlimited and Limited ...	2,404	170	260	143	425	...
Class IV, Production and Sale, Unlimited and Limited ...	1,43,354	5,24,142	1,60,142	1,53,356	23,292	4,01,462
Class VI, Other Forms, Unlimited and Limited ...	1,07,962	49,125	6,038	11,466	1,357	25,320
Grand Total of all Agricultural Societies in the Bombay Province, 1925-29 ...	9,12,778	26,29,973	24,63,576	20,20,732	1,02,922	1,42,61,710
Grand Total of all Agricultural Societies in the Bombay Province, 1927-28 ...	9,45,544	26,34,556	27,37,910	21,25,579	1,04,517	1,47,66,603

* For the purposes of this statement the working capital

B—concl'd.

year from	Government	Reserve Fund	Other Funds	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
							On borrowings	On lendings
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
..	11,186	1,451	15,847	965	..	..	..
..	3,954	17,225	21,313	+4,122	..	..	..
13,741	1,32,385	3,02,899	5,60,881	11,117	..	..	..
1,063	8,405	7,343	75,519	2,150	..	..	..
8,600	2,26,762	2,75,408	5,41,410	49	..	..	..
14,563	1,33,339	3,30,650	5,50,018	10,428	..	..	..
620	75,11,973	4,61,451	2,26,13,031	1,70,844	..	..	..
663	49,451	44,068	2,03,245	7,579	..	..	..
..	7,030	173	6,300	393	..	..	..
..	2,42,652	1,27,007	17,11,371	52,744	..	..	..
4,658	2,35,167	2,62,744	5,17,322	2,221	..	..	..
15,777	81,42,424	11,27,126	2,20,66,320	2,27,205	..	..	..
5,241	80,30,222	2,25,225	2,24,11,025	2,24,225	..	..	..

* is taken to be the total of columns 17 to 21.

GENERAL STATEMENT B-1.

Operations of Land Mortgage Banks and Societies during 1938-39.

Province.	Number of Banks or Societies.	Number of members.	Loans made during the year to		Loans repaid during the year by		Loans (at the end of the year) due by			Share capital paid up.
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Of which overdue.	
1	2	3	4	5	6	7	8	9	10	11
The Bombay Provincial Co-operative Land Mortgage Bank Ltd., Bombay.	No. 1	No. 726	Rs. ...	Rs. 8,11,460	Rs. ...	Rs. 1,00,324	Rs. ...	Rs. 19,35,958	Rs. ...	Rs. 4,31,000
Primary Land Mortgage Banks*	14	7,840	8,23,427	...	1,51,434	...	22,39,968	...	87,329	2,52,661
Grand Total	15	8,566	8,23,427	8,11,460	1,51,434	1,00,324	22,39,968	19,35,958	87,329	6,79,661

Province.	Borrowings held at the end of the year.										Most usual rate of interest on	
	Loans from			Debentures.		Reserve Fund.	Other Funds.	Working capital.	Profit (+) and Loss (-) for the year.	Usual rate of dividend paid on shares.	Borrowings.	Lendings.
	Individuals.	Banks and Societies.	Deposits.	Public.	Government.							
13	14	15	16	17	18	19	20	21	22	23		
The Bombay Provincial Co-operative Land Mortgage Bank Ltd., Bombay.	Rs. ...	Rs. ...	Rs. 20,731	Rs. 13,08,600	Rs. 3,67,600	Rs. 474	Rs. 562	Rs. 21,18,967	Rs. +5,226	Per cent. Not declared.	Per cent. 3½	Per cent. 4½
Primary Land Mortgage Banks*	...	...	21,51,305	1,256	...	18,707	930	24,30,859	- 23,935	...	4½	6
Grand Total	...	...	21,51,305	21,967	13,08,600	3,67,600	19,181	1,492	45,49,826	- 18,109	.....	...

* In the figures, the information relating to the operations of the Poona District Co-operative Land Mortgage Bank is given for the year 1937-38.

STATEMENT C.

*Operations of Non-Agricultural Societies,
1938-39.*

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
Class I—Credit, Unlimited.				
1. Bhatnagiri	2	98	7,309	...
2. Ahmedabad	2	1,375	2,35,078	...
3. Poona	...	...	...	...
4. Bhatara	2	584	7,937	...
5. Sholapur	2	98	4,547	...
6. Kanara (N.)	4	484	12,931	...
Total, Class I, Credit, Unlimited	14	2,997	2,67,907	...
Class I—Credit, Limited.				
1. Bombay	184	1,51,001	1,79,60,846	11,12,047
2. Thane	34	7,307	5,66,142	...
3. Kolaba	11	2,087	7,98,702	...
4. Bhatnagiri	12	2,562	6,74,753	...
5. Ahmednagar	16	6,101	24,83,799	61,977
6. Ahmedabad	22	4,666	7,11,576	...
7. Kaira	15	2,220	71,777	...
8. Panch Mahals	16	2,100	8,78,346	...
9. Broach	22	2,422	2,15,822	...
10. Surat	28	6,105	19,22,314	...
11. East Khandesh	26	9,305	19,22,167	...
12. West Khandesh	12	6,640	8,10,805	...
13. Nasik	16	2,610	2,32,808	...
14. Poona	45	16,222	22,62,141	...
15. Bhatara	22	6,522	14,52,971	...
16. Sholapur	27	2,346	6,62,710	...

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

C.
Agricultural Societies, 1938-39.

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.
755	...	9,914	1,946	...	927	...	...
9,48,307	...	8,868	642	...	.....	1,68,549	...
...
8,769	...	81,364	19,348	...	1,431	...	...
4,620	...	6,923	1,734	...	431	...	...
19,723	...	83,908	12,372	...	4,764	...	...
2,76,064	...	84,861	86,044	...	6,843	1,88,549	...
1,78,98,869	6,08,129	2,02,06,848	6,53,837	16,048	2,31,95,447	7,291	1,000
6,48,714	...	5,12,778	1,02,686	...	1,99,629	74,899	...
7,95,092	...	1,87,912	12,659	...	4,49,399	36,052	...
5,57,397	...	4,70,693	84,471	...	16,52,152	49,509	11,791
22,86,587	66,260	13,45,059	4,84,419	24,597	39,41,086	86,666	...
6,97,181	...	6,22,324	60,122	...	15,92,726	61,026	...
72,266	...	1,57,973	16,456	1,655	29,808	...	...
8,90,599	...	3,26,506	1,07,589	...	12,10,700	69,298	...
8,43,221	...	4,40,557	71,022	...	10,92,973	80,169	...
18,36,946	1,94,000	21,01,933	8,97,598	6,000	1,11,46,391	14,705	5,000
20,77,449	...	18,92,215	3,29,319	...	45,24,726	61,344	...
9,15,678	...	9,47,896	2,42,176	...	12,16,376	17,112	69,293
2,78,561	...	2,96,046	78,029	...	4,29,978	99,971	...
22,30,676	...	18,91,972	3,16,979	...	37,76,412	8,51,307	...
14,78,907	...	2,64,634	2,38,520	...	21,56,722	4,94,697	...
5,39,083	...	6,34,531	1,18,600	...	9,20,460	66,124	...

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	Members
1	14	15	16	17	18
	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Class I—Credit, Unlimited.</i>					
1. Ratnagiri	198	895	1,099
2. Ahmedabad	8,198	1,78,485	109
3. Poona
4. Satara	800	1,415	4,858
5. Sholapur	858	850	1,877
6. Kanara (N.)	778	5,255	12,840
Total, Class I, Credit Unlimited	4,954	1,86,640	20,791
<i>Class I—Credit, Limited.</i>					
1. Bombay	4,55,842	62,07,866	1,77,42,180
2. Thana	12,908	2,95,528	2,90,368
3. Kolaba	4,074	1,40,105	74,886
4. Ratnagiri	13,972	1,14,108	2,21,267
5. Ahmednagar	22,531	2,74,390	10,25,144
6. Ahmedabad	11,898	2,14,612	44,010
7. Kaira	2,198	90,890	45,111
8. Panch Mahals...	9,143	1,41,908	71,497
9. Broach	12,907	2,59,041	4,25,508
10. Surat	22,125	...	42,175	5,72,720	12,90,398
11. East Khandesh	42,002	2,72,591	17,70,589
12. West Khandesh	12,908	2,65,041	6,62,280
13. Nasik	2,239	2,12,796	20,823
14. Poona	45,970	6,05,528	7,12,206
15. Satara	24,629	2,11,125	2,54,372
16. Sholapur	22,422	2,84,520	1,17,040

* For the purposes of this statement the working

C—contd.

Loans and Deposits held at the end of the year from					Reserve Fund	Other Funds.	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
Non-members	Societies	Provincial or Central Banks	Government	On borrowings						On lendings	
19	20	21	22	23	24	25	26	27	28	29	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
454	...	...	...	7,167	880	6,315	387	7½	5½	9½
456	...	927	...	19,993	19,055	2,19,859	+9,406	...	6½	9½	
...	
16,300	...	...	...	9,771	1,574	33,913	54	7½	6 to 6½	9½
...	...	...	...	3,887	260	5,974	186	...	6½	12½
7,749	1	1,000	...	8,785	141	85,771	899	...	5½	9½	
94,868	1	1,927	...	49,605	21,410	2,04,598	10,371	...	...	...
7,86,818	50,247	60,748	26,729	17,33,002	20,86,900	2,96,37,049	+7,26,309 -5,274	6½	4	9½	
15,320	...	28,910	...	64,235	12,513	5,66,794	+18,530 -481	6½	4½	9½	
67,671	5	2,740	...	16,407	2,169	2,05,778	11,606	5	3	7½	
8,33,491	2,596	26,384	...	42,654	32,184	8,33,189	30,228	4½	2½	9½	
6,45,786	61,027	19,626	...	2,93,150	1,29,144	24,06,745	+40,262	7½	4½	7½	
5,41,364	...	58,468	...	29,028	23,527	9,00,908	+24,028 -125	2 to 7	6½	9½	
18,699	...	57	...	21,828	7,501	1,28,971	+2,028 -65	5	4	9½	
2,59,937	...	4,701	...	41,600	5,844	5,18,404	+10,961	2	2½	7½	
3,07,821	...	44,392	...	71,794	49,021	11,29,675	+15,289	6½	4	9½	
12,86,450	5,000	9,225	...	1,43,929	1,26,140	37,09,207	+29,024	6½	4½	9½	
6,08,644	...	81,601	...	1,06,980	1,11,774	21,21,222	+58,319 -565	6	4½	9½	
5,02,043	41,560	26,382	...	1,03,794	71,536	16,09,863	+29,149 -541	5, 5½, 6	3 to 3½	9½	
41,253	...	20,200	...	47,262	9,119	4,28,053	+10,456 -264	5	2½	7½	
7,14,199	490	2,68,161	...	1,62,420	79,773	26,45,877	+25,264	...	2½	9½	
4,74,292	498	25,868	...	26,096	22,406	12,15,322	25,222	7½	1 to 6	9½	
2,55,802	...	66,746	...	71,120	29,426	9,24,252	12,046	6½	4	9½	

capital is taken to be the total of Columns 17 to 24.

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>				
17. Dhárwár	55	23,185	17,17,896	...
18. Belgaum	22	2,568	26,02,977	...
19. Bijápúr	21	5,970	2,26,777	...
20. Kánara (N.)	14	6,911	2,26,242	...
Total, of Class I, Credit Limited ...	672	2,98,140	4,02,26,200	11,78,224
Total, of Class I, Credit Unlimited ...	14	2,207	2,67,207	...
Grand Total, of Class I, Credit Unlimited and Limited.	686	2,99,447	4,04,93,407	11,78,224
<i>Class II—Purchase, Purchase and Sale, Limited.</i>				
1. Bombay	12	4,020	...	...
2. Kolaba	1	78	...	...
3. Ahmedabad	1	17	...	...
4. Panch Mahals	2	242	22,267	...
5. Broach	2	225	...	...
6. Surat	2	225	21,225	...
7. Násik	1	22	...	...
8. Poona	2	475	6,424	...
9. Dhárwár	2	20	247	...
10. Kánara (N.)	1	121	...	...
Total, Class II—Purchase, Purchase and Sale, Limited.	25	7,222	28,214	...

* 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
8	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
19,30,000	—	95,47,857	11,97,137	7,389	10,35,339	1,45,358	1
25,70,149	—	17,35,398	4,00,328	—	25,24,528	84,704	—
9,55,938	5,008	10,47,108	2,38,410	—	5,74,738	17,549	2,824
8,40,905	—	10,91,977	5,11,975	—	12,31,749	—	2,300
8,97,04,538	8,97,008	2,95,01,261	57,86,875	84,684	7,84,00,181	22,04,308	72,489
2,75,064	—	84,851	95,064	—	8,848	1,88,349	—
8,98,79,614	8,97,008	2,95,86,102	47,82,719	84,684	4,73,15,034	22,92,657	72,489
—	—	1,100	—	—	—	975	—
—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—
17,408	—	7,389	151	—	22,389	—	—
—	—	—	—	—	—	—	—
81,849	—	4,885	—	—	—	—	—
—	—	2,008	2,008	—	—	22	—
5,008	—	1,521	—	—	22,527	—	—
208	—	208	—	—	408	—	—
—	—	—	—	—	—	—	—
1,05,738	—	21,437	2,084	—	22,125	22	—

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

STATEMENT

Classification.	Sales of goods to members	Purchase of members' produce	Cost of Management	Share Capital paid	Loans
					Members
1	14	15	16	17	18
Class I—Credit, Limited—contd.	Rs.	Rs.	Rs.	Rs.	Rs.
17. Dharwar	...	...	80,868	9,39,597	11,50,054
18. Belgaum	...	...	83,930	5,64,179	7,48,991
19. Bijapur	...	...	93,928	4,51,085	3,55,973
20. Kanara (N.)	...	...	26,804	2,32,638	4,49,340
Total, Class I, Credit, Limited	22,144	...	9,08,464	1,98,99,019	9,76,71,668
Total, Class I, Credit, Unlimited	...	...	4,984	1,56,540	20,791
Grand Total, Class I, Credit, Unlimited and Limited.	22,144	...	9,08,418	1,97,56,689	9,78,99,459
Class II—Purchase, Purchase and Sale, Limited.					
1. Bombay	4,54,648	...	26,930	68,759	1,739
2. Kolaba	17,730	...	1,819	4,100	...
3. Ahmedabad	1,817	...	6	811	10
4. Panch Mahals	57,908	...	4,061	3,874	...
5. Broach	2,906	...	1,361	30,038	...
6. Surat	80,178	19,848	3,567	3,508	5,608
7. Nāsik	...	...	49	1,510	...
8. Poona	24,521	...	2,739	3,180	74
9. Dharwar	2,128	...	190	600	299
10. Kanara (N.)	...	...	...	1,770	68
Total, Class II—Purchase, Purchase and Sale, Limited.	6,81,073	19,848	57,108	1,22,497	7,999

* For the purposes of this statement the working

C—contd.

and Deposits held at the end of the year from				Reserve Fund	Other Funds	Working Capital*	Profits and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
Non-members	Societies	Provincial or Central Banks	Government						On borrowings	On lendings
10	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
10,51,327	332	2,50,004	...	5,17,788	1,72,980	40,54,928	79,328	6½	—	—
8,09,905	—	15,128	...	3,05,478	1,73,595	25,12,427	20,205	6½	4	3½
2,97,255	1,605	24,598	...	1,44,510	20,204	12,28,200	40,070	6½	4	3½
7,80,517	3,514	29,054	...	1,28,338	1,22,219	17,20,215	+22,274	4 and 5	3	3½
20,84,204	1,65,800	11,26,266	25,739	41,53,281	42,01,558	6,00,10,415	12,29,261	—	—	—
24,338	1	1,227	...	49,005	21,410	2,04,522	10,271	—	—	—
1,00,02,228	1,65,801	11,27,093	25,739	42,02,425	42,12,965	6,02,14,240	12,29,222	—	—	—
12,120	—	—	—	12,912	21,479	1,12,022	+2,274	6½	—	—
—	—	—	—	1,427	261	2,172	-2,022	4½	—	—
547	—	—	—	122	5	1,022	+212	—	—	—
4,522	—	—	—	2,022	2,022	17,222	+1,212	—	—	—
22	—	—	—	122	1,172	22,222	+1,022	—	—	—
7,420	—	—	—	12,722	2,172	22,227	2,221	—	—	—
24	—	1,222	—	222	22	2,412	-12	—	—	—
4,522	—	—	—	1,124	1,122	7,122	+1,022	—	—	—
222	—	—	—	22	—	1,222	-7	—	—	—
—	—	22	—	—	—	2,722	—	—	—	—
22,222	—	2,122	—	22,172	24,272	2,22,222	24,222	—	—	—

*capital is taken to be the total of columns 25 to 26.

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to	
			Individuals	Banks and Societies
1	2	3	4	5
Class IV—Production and Sale, Unlimited.			Rs.	Rs.
1. Ratnagiri	2	50	569	.....
2. Ahmednagar	1	22	.....	.....
3. Ahmedabad	3	87	.....	.....
4. Panaji Mahals	1	14	80	.....
5. Satara	2	91	.....	.....
6. Sholapur	3	154	1,561	.....
7. East Khandesh	3	135	7,549	.....
8. West Khandesh	2	374	804	.....
9. Nasik	4	79	905	.....
10. Dharwar	7	310	12,794	.....
11. Belgaum	3	134	9,133	.....
12. Bijapur	1	40	1,137	.....
Total, Class IV—Production and Sale, Unlimited.			33,845	.....
Class IV—Production and Sale, Limited.				
1. Bombay	1	78	403	.....
2. Thana	1	55	.....	.....
3. Ahmednagar	2	300	.....	.....
4. Kaira	2	.....	.....	.....
5. Poona	2	.....	.....	.....
6. Sholapur	2	48	1,700	.....
7. East Khandesh	2	418	15,614	.....
8. Nasik	2	.....	.....	.....
9. Dharwar	2	490	.....	.....
10. Belgaum	2	300	19,308	.....
11. Bijapur	1	47	.....	.....
12. Kanara (N.)	1	138	855	.....
13. Ahmedabad	3	155	22,947	.....
	1	121	.....	.....
Total, Class IV—Production and Sale, Limited.			61,722	.....
Grand Total, Class IV—Production and Sale, Unlimited and Limited.			95,567	.....

* 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
8	9	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
882	...	2,022	2,742	...	75	...	...
198	...	607	607	...	...	...	...
128	...	2,476	...	...	1	50	...
69	217	115	...	41	...	...	...
...	...	40	40	...	...	...	...
1,036	...	6,430	5,108	...	458	...	...
11,950	...	24,774	28,927	...	2,416	4,761	...
323	...	8,386	8,163	...	8	...	...
770	...	12,115	11,552	...	70	...	...
11,980	...	12,069	2,909	...	4,160	600	...
9,371	...	5,063	4,182	...	22	...	...
1,129	...	3,529	1,080	...	101	...	...
27,779	217	65,674	64,286	41	7,216	2,217	...
...
135	...	1,754	1,754	...	...	9	...
464	207	8,400	8,400	728	...	...	275
...
1,205	...	3,179	1,227	...	205	1,220	...
15,207	...	21,166	2,222	...	41,146	...	...
...	2,164	...
18,904	...	16,926	9,025	...	5,000	...	...
...
128	...	68	...	...	...	...	...
25,640	...	25,670	1,064	...	1,19,228	...	...
...
62,797	207	77,722	21,078	728	1,22,220	2,274	275
1,00,576	224	1,54,226	27,264	728	1,74,222	12,221	275

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	Loans
	14	15	16	17	Members
	Rs.	Rs.	Rs.	Rs.	Rs.
Class IV—Production and Sale, Unlimited.					
1. Betnāgiri	...	...	61	...	364
2. Ahmednagar	...	...	14	...	244
2. Ahmedabad	...	...	95	885	175
4. Panch Mahals	...	...	13	...	934
5. Sāmra	...	...	...	...	9
6. Sholapur	2,613	2,819	354	...	604
7. East Khandesh	1,900	1,189	1,007	...	9,260
8. West Khandesh	...	...	108	...	590
9. Nāsik	...	...	197	...	8,009
10. Dharwar	12,859	...	1,311	150	2,510
11. Belgaum	41,619	42,928	790	480	947
12. Bijapur	2,200	720	153	...	705
Total, Class IV—Production and Sale, Unlimited.	62,284	47,046	4,154	1,465	11,571
Class IV—Production and Sale, Limited.					
1. Bombay	...	...	1,031	678	...
2. Thana	...	...	98	1,485	...
2. Ahmednagar	21,190	26,064	5,955	2,131	26
4. Kaira	...	...	...	...	...
5. Poona	...	...	95	...	370
5. Sholapur	41,927	44,984	2,184	11,250	432
7. East Khandesh	...	...	...	...	...
8. Nāsik	5,225	6,108	...	...	...
9. Dharwar	22,442	8,726	2,190	2,352	1,895
10. Belgaum	9,325	...	1,459	6,015	973
11. Bijapur	1,322	2,922	222	1,704	...
12. Kanāre (N.)	...	...	2,149	15,435	20,526
13. Ahmedabad	...	...	667	939	...
Total, Class IV—Production and Sale, Limited	1,12,521	82,647	22,345	35,470	24,528
Grand Total, Class IV—Production and Sale, Unlimited and Limited	1,78,845	1,36,893	26,600	57,935	45,099

* For the purposes of this statement the working

C—contd.

and Deposits held at the end of the year from				Reserve Fund	Other Funds	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
Non-members	Societies	Provincial or Central Banks	Government						On borrowings	On lendings
19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
79	...	...	96	1,681	90	2,180	+ 99	...	...	...
...	...	756	...	...	...	1,002	- 92	...	...	12½
1	...	781	...	1,079	218	8,066	+ 18	...	4½	9½
...	...	...	...	187	...	421	- 61	...	2½	12½
...	...	...	...	71	...	80	- 1	...	...	...
2,126	295	46	287	4,284	2,592	10,214	- 511	...	2½	9½
868	...	24,075	87	6,289	409	48,561	+ 297	...	4½	10½
...	...	...	...	7,971	26	8,616	- 1,657	...	...	...
...	...	7,400	...	5,288	...	15,997	+ 124	...	...	...
1,694	1,839	2,982	...	11,211	4,476	24,411	+ 511	...	...	...
2,274	340	...	496	9,455	1,750	15,262	- 1	4½	6½	6½ to 12½
542	...	...	459	1,320	88	2,114	766	...	5½	9½
7,174	1,074	45,992	1,406	48,886	9,690	1,29,167	262	...	...	...
...	...	...	...	106	1,800	2,442	- 1	...	...	...
...	...	278	221	2,025	...	8,119	- 107	...	6½	12½
6,663	2,688	17,706	...	9,579	12,068	62,716	+ 1,061	...	...	...
...	...	...	...	720	226	2,512	+ 128	...	...	...
4,821	...	1,511	10	9,902	2,262	29,077	+ 1,629	...	4½	9½
...	...	810	...	...	...	...	...	...	...	...
...	...	...	...	45	600	8,968	+ 520	...	...	...
2,828	...	1,544	...	10,207	7,691	20,431	621	...	...	...
626	...	...	79	282	21	9,121	720	...	...	...
...	...	...	...	...	...	1,724	- 224	...	...	...
44,067	...	262	...	16,247	6,121	1,14,140	- 727	...	...	...
...	...	...	4,000	24	1,917	6,272	+ 212	...	...	...
59,115	2,688	21,611	4,420	51,676	24,226	1,56,759	2,261	...	...	...
66,259	2,682	27,606	2,226	1,00,262	24,026	1,22,266	2,226	...	...	...

capital is taken to be the total of columns 17 to 24.

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 VI—Others, Limited.</i>			Rs.	Rs.
1. Bombay	17	2,608	20,998	...
2. Thana	16	2,928	20,614	...
3. Balmagiri	2	960	...	...
4. Ahmedabad	73	2,007	1,24,971	...
5. Kaira	6	112	9,626	...
6. Panch Mahals	6	115	100	...
7. Broach	1	77	...	...
8. Surat	2	44	7,027	...
9. East Khandesh	2	88	...	...
10. West Khandesh	7	202	...	...
11. Poona	3	412	77,219	...
12. Satara	14	218	...	...
13. Sholapur	2	90	1,720	...
14. Dhárwar	2	128	...	...
15. Nasik	1	20	...	...
Total, Class VI—Others, Limited	167	17,046	2,20,704	...
Grand Total of Non-Agricultural Societies in the Bombay Province for 1922-23	268	222,779	4,02,22,700	11,72,224
Grand Total of Non-Agricultural Societies in the Bombay Province for 1921-22	215	222,546	2,95,21,720	4,79,249

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

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.
23,756	1,000	1,97,818	8,898	8,000	1,52,388	-	200
49,924	-	1,28,774	2,544	4,347	1,27,041	5,000	65,222
-	-	-	-	-	-	-	-
53,814	-	12,66,939	20,508	-	-	-	-
-	9	9,636	-	-	4,119	-	-
2,951	-	47,108	5,538	-	18,097	-	-
-	-	-	-	-	1,504	-	-
-	-	7,097	-	-	11,177	17,880	-
-	-	-	-	-	-	-	-
-	-	-	-	-	17	-	-
84	-	22	22	-	17	-	-
69,630	-	2,02,025	12,000	-	64,973	22,220	-
-	-	-	-	-	125	-	7
2,581	-	10,800	1,148	-	24	-	200
-	-	-	-	-	273	-	-
-	-	-	-	-	-	-	-
1,00,859	1,009	20,77,028	79,014	10,347	2,71,775	24,170	62,227
4,08,25,504	5,67,500	4,12,45,108	69,22,022	65,720	4,72,22,225	24,22,720	1,22,222
5,72,74,221	5,22,000	4,25,24,022	20,22,222	22,220	7,22,22,720	1,22,22,222	2,12,222

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	Loans
	14	15	16	17	Members
	Rs.	Rs.	Rs.	Rs.	Rs.
Class VI—Others, Limited.					
1. Bombay	94,556	5,67,000	2,80,391
2. Thana	90,981	6,35,092	2,45,159
3. Ratnagiri	1,740	2,450	...
4. Ahmedabad	84,085	6,77,637	21,90,373
5. Kaira	394	98,700	87
6. Panch Mahals	764	12,850	32,709
7. Broach	462	7,033	793
8. Surat	164	16,800	2,071
9. East Khandesh	4,019	...	...
10. West Khandesh	119	1,450	...
11. Poona	9,570	1,22,806	2,32,296
12. Satara	185	1,800	139
13. Sholapur	2,522	4,730	14
14. Dharwar	5,304	82,250	7,926
15. Nasik
Total, Class VI—Others, Limited ...	2,522	...	95,955	24,37,352	27,42,522
Grand Total of Non-Agricultural Societies in the Bombay Province for 1927-28	2,42,790	1,55,376	10,67,379	1,22,72,049	2,14,80,012
Grand Total of Non-Agricultural Societies in the Bombay Province for 1927-28	7,24,622	22,302	10,65,265	1,44,46,734	2,52,77,511

* For the purposes of this statement the working

C—conold.

and Deposits held at the end of the year from				Reserve Fund	Other Funds	Working Capital*	Profit and loss for the year	Divid. Dividend paid on shares	Most usual rate of interest	
Non-members	Societies	Provincial or Central Banks	Government						On borrowings	On lendings
19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
5,08,801	808	1,68,197	5,70,379	1,00,187	5,08,087	22,07,980	+ 20,421 - 5,000			6 to
2,00,463	15,744	20,861	12,97,755	55,124	4,41,941	20,12,981	+ 1,428 - 27,248	1	4	6
...	...	...	...	428	69,221	71,204	2,208			
11,20,260	14	33,120	2,96,535	25,497	1,07,810	66,97,480	+ 12,241 - 7,026			
2,026	...	...	...	126	1,540	22,127	- 270			
11,264	...	...	...	404	1,04,021	1,75,908	- 1,701			6
...	...	...	...	1,121	704	7,712	274			
5,010	...	708	...	27	200	22,297	- 228		4	2
...	...	...	...	4	6,722	6,722	+ 1,220			
...	100	...	...	222	2,222	4,222	+ 222 - 22			
22,227	...	1,12,422	...	7,722	1,22,222	7,22,222	+ 5,222			
22	...	...	...	222	2,222	4,222	22			
...	...	...	...	222	14,227	20,222	222			7
22	...	...	41,172	4,702	12,222	1,12,411	222			
...			
10,22,222	12,122	2,22,222	22,22,221	1,22,702	14,27,222	1,24,02,222	12,222			
1,20,20,222	1,22,212	12,40,222	22,72,222	42,22,222	22,22,222	7,22,22,217	12,22,222			
1,17,21,244	2,12,122	12,20,222	22,22,222	42,22,222	42,22,222	6,22,22,222	12,22,222			

*Capital is taken to be the total of columns 17 to 24.

STATEMENT
Operations of Union

District	Number of Unions including District Supervision Boards	Number of Societies affiliated to Unions in column 2	Total number of individual Members in Societies affiliated
1	2	3	4
Ahmedabad	4	96	4,715
Kaira	2	27	2,392
Panch Mahals	3	57	2,069
Broach	5	159	6,884
Burat	8	171	18,814
Nasik	6	152	5,456
Thana	5	115	3,970
Kolaba	1	35	968
Ahmednagar	5	155	5,166
Poona	5	193	11,078
BATARA	12*	331	17,662
Bholapur	7	202	11,662
East Khandesh	16*	549	27,240
West Khandesh	7	265	12,286
Dharwar	20	491	28,820
Belgaum	9	210	15,889
Bijapur	7	165	9,680
North Kanara	5	101	7,268
Total for 1938-39 ...	198	2,605	121,819
Total for 1937-38 ...	131	2,602	120,768

D.

for the year 1988-89.

Total working capital of affiliated Societies	Expenditure in year	Percentage of column 2 on column 1 (one place of decimals)	Number of Supervising Staff maintained by Unions	Remarks
5	6	7	8	9
Rs.	Rs.			
6,11,911	4,891	0.7	4	
1,01,750	3,090	3.0	1	Converted into Banking Union since 30th June 1988.
1,67,020	2,058	1.4	3	
11,98,000	10,471	0.8	3	
63,90,088	10,336	0.2	3	
6,84,507	10,195	1.1	7	
8,32,735	4,889	1.3	4	
68,621	620	0.8	1	
10,67,908	3,053	0.7	--	
28,11,985	18,740	0.6	--	
24,04,950	19,401	0.8	14	*This includes Retiree D. V. R.
16,52,688	10,082	0.7	8	
80,87,485	21,971	0.3	22	*Includes one G. D. V. R.
22,12,321	22,261	0.9	19	
40,55,869	24,873	0.6	25	Of which one Guaranteed Union is not working.
17,21,198	10,165	0.5	12	
12,44,980	8,549	0.6	7	
7,28,080	8,439	0.6	4	
2,26,50,222	1,97,720	0.8	127	
2,42,92,028	2,69,028	0.7	126	

STATEMENT

Operations of Cattle and other Insurance

Classification	Number of Societies	Number of Members	Amount of risk insured	Premium collected	Supplementary contribution collected
1	2	3	4	5	6
A—Cattle Insurance—Agricultural—					
Branch	1	58	Rs.	Rs. & p.	Rs.
Total	1	58	.....	.....	.....
Total 1927-28	1	198	220	12 0 0	.....
A—Life Insurance—Non-Agricultural—					
Bombay City	1	7,169	27,28,000	2,62,562	.....
Total	1	7,169	27,28,000	2,62,562	.....
Total 1927-28	1	5,899	20,20,260	2,62,720	.....

E.

Societies (Class V) for the year 1938-39.

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	9	10	11	12	13	14	15	16
..	Rs.	Rs.	Rs.	Rs.	Rs.	
..	9	228	..	..
..	8	222	..	..
8	45	225	..	..
..	..	2,261	88	28,826	1,78,898	2,25,728	1,91,000	20,107	
..	..	2,261	88	28,826	1,78,898	2,25,728	1,91,000	20,107	
..	..	1,757	48	24,757	1,27,064	2,70,888	1,80,000	10,816	

STATEMENT F.

*Operations of Resource, Consumers' and Producers' Societies
for the year 1938-39.*

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.
Resource Societies ...	4,726	571,959	8,15,14,975	1,41,01,533	8,06,47,464	1,69,94,104
Consumers' Societies ...	135	24,337	3,89,618	...	3,06,411	1,008
Producers' Societies ...	75	4,615	95,075	...	1,00,876	524
Total ...	4,936	600,911	8,19,99,268	1,41,01,533	8,10,54,451	1,80,95,637

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
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Resource Societies ...	7,90,15,142	1,93,46,439	2,15,48,399	16,50,85,599	2,51,69,116	14,94,95,640
Consumers' Societies ...	90,97,806	78,008	10,347	4,30,940	44,580	47,457
Producers' Societies ...	1,64,396	87,264	789	1,74,906	15,291	376
Total ...	7,49,77,043	1,96,11,801	2,16,59,365	16,56,92,765	2,82,96,931	14,94,73,473

STATEMENT F—contd.

Classification	Sales 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	10,07,864	10,08,074	25,67,572	2,18,12,647	6,31,25,344	1,30,56,100	65,49,820
Consumers' Societies	6,33,721	19,488	1,52,461	25,80,265	37,30,466	20,12,615	15,120
Producers' Societies	1,75,845	1,35,808	28,207	52,180	46,256	66,779	5,200
Total	12,17,430	11,53,450	27,48,240	2,96,45,092	6,00,22,066	1,41,45,494	80,70,140

Classification	Loans and Deposits held at the end of the year from—contd.		Reserve Fund	Other Funds	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	29	30
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.				
Resource Societies	1,30,56,107	95,216	1,36,02,080	24,02,800	14,21,32,428	22,21,428	-	-	-	-
Consumers' Societies	2,15,000	22,25,241	2,25,576	12,01,207	1,26,32,212	22,227	-	-	-	-
Producers' Societies	67,828	2,225	1,02,087	44,122	1,02,912	2,225	-	-	-	-
Total	1,98,33,935	22,27,462	1,39,29,743	1,00,14,129	16,50,57,652	24,46,100	-	-	-	-

STATEMENT
CENTRAL BANKS—RECEIPTS

Re

Classification	Share receipts	Receipts by Loans and Deposits from				Loans reco
		Non-members and members in an individual capacity	Provincial and Central Banks	Societies	Government	Individual members
1	2	3	4	5	6	7
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	.....	5,82,97,937	57,82,570	18,35,00,141	.....	2,29,25,199
2. The Bombay Provincial Co-operative Land Mortgage Bank, Ltd.	96,800	60,900	.....	18,231	.....	.....
Total ...	26,300	5,82,56,137	57,82,570	18,35,18,372	.....	2,29,25,199
1. The Ahmedabad District Central Co-operative Bank, Ltd.	160	2,66,890	1,19,518	8,45,775	.....	.....
2. The Rarsi Central Co-operative Bank, Ltd.	1,340	7,15,500	.....	77,777	.....	1,34,794
3. The Belgaum District Central Co-operative Bank, Ltd.	2,900	26,39,568	.....	14,51,458	.....	9,97,705
4. The Bijapur District Central Co-operative Bank, Ltd.	18,220	94,23,515	7,56,682	6,66,347	5,757	90,16,485
5. The Broach District Central Co-operative Bank, Ltd.	700	54,74,682	.....	15,59,627	.....	.....
6. The East Khandesh Central Co-operative Bank, Ltd.	9,100	2,08,44,028	.....	15,87,641	90,000	9,85,837
7. The Karnatak Central Co-operative Bank, Ltd., Dharwar.	2,100	49,45,014	.....	20,78,023	.....	19,31,197
8. The Kanara Central Co-operative Bank, Ltd.	10	1,75,510	.....	2,42,022	.....	7,500
9. The Poona District Central Co-operative Bank, Ltd.	4,150	1,27,78,447	1,25,42,508	33,67,711	93,12,644	6,92,400
10. The Sholapur District Central Co-operative Bank, Ltd.	2,790	49,89,621	.....	8,15,376	.....	7,01,264
11. The Surat District Central Co-operative Bank, Ltd.	1,140	21,83,265	.....	26,52,570	.....	5,79,014
Total ...	33,630	5,38,37,025	1,24,12,708	1,52,01,312	94,08,401	80,26,126
Grand Total ...	64,930	11,66,93,162	1,22,01,278	14,08,19,684	94,08,401	8,10,21,326

G. 1938-39.

AND DISBURSEMENTS.

Receipts.

and Deposits received from			Income realized				Opening balance	Grand total in- cluding the opening balance (columns 9 to 9, 13 and 14)	Share capital with- drawn
Provincial and Central Banks	Societies		Interest received	Sale of goods to mem- bers	Other Items	Total income of year (columns 10-12)			
8	9	9a	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
6,62,101	82,28,998	23,50,09,675	14,48,407	.....	...	14,48,407	9,57,738	46,17,12,764	—
.....	1,08,630	.....	75,256	.....	1,759	78,014	8,18,623	11,10,968	—
5,62,101	83,37,919	23,50,09,675	15,24,662	.....	1,759	15,26,421	17,76,359	46,25,25,028	—
.....	66,886	.....	17,382	.....	1,18,191	1,30,573	9,29,151	16,57,964	6,500
.....	96,577	.....	99,877	.....	897	90,974	98,810	10,26,778	810
.....	1,99,314	.....	65,845	.....	9,208	87,548	6,10,990	56,26,436	2,300
.....	2,93,844	11,50,995	92,167	.....	3,007	95,264	1,37,199	75,59,229	—
.....	4,44,150	2,22,315	1,43,054	.....	17,50,453	19,08,517	1,30,728	97,29,087	800
.....	13,01,370	2,19,32,269	7,53,907	.....	25,565	7,59,902	1,21,266	4,75,11,812	—
26,70,894	6,50,519	.....	2,41,942	.....	5,929	2,47,871	1,68,317	1,27,78,646	800
.....	12,418	.....	9,351	17	9,467	18,285	1,52,228	6,11,167	800
.....	2,52,827	2,44,928	2,12,375	.....	28,975	2,41,350	1,87,664	1,08,04,529	—
2,06,000	1,28,512	77,79,513	77,530	.....	17,128	94,758	1,24,509	1,43,68,712	—
.....	11,44,480	8,25,000	2,24,804	.....	11,26,542	12,51,447	8,05,645	1,62,30,048	—
26,76,894	45,73,777	2,26,56,021	18,97,044	17	30,95,078	69,92,139	25,24,107	15,79,29,299	10,080
34,37,426	1,59,11,695	26,78,65,496	34,21,706	17	30,96,997	68,18,689	52,26,480	60,07,28,721	10,080

STATEMENT
CENTRAL BANKS—RECEIPTS
Disburse

Classification 1	Loans and Deposits repaid to				Loans		
	Non-mem- bers and members in an individual capacity	Provincial and Central Banks	Societies	Govern- ment	Indivi- dual mem- bers	Provin- cial and Central Banks	Societies
	17	18	19	20	21	22	23
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Pro- vincial Co-operative Bank, Ltd.	5,33,67,164	54,36,764	18,27,45,674	11,300	2,33,82,523	4,08,401	69,91,267
2. The Bombay Pro- vincial Co-operative Land Mortgage Bank, Ltd.	.....	.....	23,810	..	..	..	8,11,480
Total ...	5,33,67,164	54,36,764	18,27,69,488	11,300	2,33,82,523	4,08,401	78,02,727
1. The Ahmadabad District Central Co-operative Bank, Ltd.	2,50,603	1,18,441	8,53,490	..	..	..	78,999
2. The Barai Central Co-operative Bank, Ltd.	5,52,494	.....	19,627	..	1,55,778	..	87,929
3. The Belgaum Dis- trict Central Co- operative Bank, Ltd.	24,72,325	11,533	14,11,262	..	7,29,506	..	1,99,743
4. The Bijapur Dis- trict Central Co- operative Bank, Ltd.	27,06,980	2,51,400	6,86,393	..	21,12,713	..	2,03,586
5. The Brouch Dis- trict Central Co- operative Bank, Ltd.	52,72,342	.....	15,95,224	..	..	..	4,01,965
6. The East Khand- esh Central Co- operative Bank, Ltd.	2,05,42,675	.....	20,19,022	..	8,68,198	..	12,15,359
7. The Karnatak Central Co-opera- tive Bank, Ltd., Dharwar.	49,07,742	.....	20,58,759	..	17,58,665	..	7,86,505
8. The Kanara Central Co-operative Bank, Ltd.	78,02,366	.....	2,59,129	..	..	..	12,585
9. The Poona District Central Co-opera- tive Bank, Ltd.	.....	1,28,12,267	24,22,905	24,42,415	6,05,335	..	2,09,284
10. The Sholapur Dis- trict Central Co- operative Bank, Ltd.	.....	.....	2,07,161	..	8,40,528	1,00,000	1,33,998
11. The Surat District Central Co-opera- tive Bank, Ltd.	.....	.....	24,20,017	..	2,28,124	..	10,08,839
Total ...	6,24,85,424	1,29,95,561	1,20,62,261	24,42,415	27,14,847	1,00,000	44,85,445
Grand Total ...	11,58,53,658	1,24,32,425	14,28,32,444	24,53,715	2,10,97,370	5,08,401	1,27,97,572

G—contd.
AND DISBURSEMENTS—contd.
ments.

to	Expenses						Closing balance	Grand total disbursements including closing balance (columns 16 to 22, 29 and 30)	Remarks
	Investment made.	Interest paid on loans and deposits	Dividend and bonus paid	Stock bought	Establishment and contingencies	Other items				Total expenditure (columns 24 to 28)
23a	24	25	26	27	28	29	30	31	32
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
23,65,53,833	10,10,935	78,619	...	5,96,358	...	14,35,908	14,30,906	48,17,12,754	
.....	89,506	...	...	15,663	1,963	86,482	2,12,577	11,10,928	
23,65,53,833	10,50,461	78,619	...	4,12,091	1,963	15,49,354	15,49,408	48,28,23,092	
.....	5,327	2,074	5	5,698	1,24,391	1,20,401	1,61,908	16,07,904	
502	10,831	7,769	...	7,472	1,637	27,422	1,40,226	10,26,773	
.....	22,528	10,020	5,527	26,261	2,525	26,802	2,75,027	24,20,429	
11,62,306	29,092	5,268	1,523	21,644	12,001	28,022	2,12,251	75,20,222	
2,27,564	48,198	17,244	...	22,072	20,11,408	21,02,107	1,24,268	27,22,027	
2,16,52,529	5,91,214	22,422	426	24,007	25,673	7,55,220	1,47,222	4,72,11,212	
22,16,499	1,12,508	20,202	...	72,072	...	2,12,472	2,44,222	1,27,72,422	
.....	5,242	...	...	2,222	12,022	22,722	1,22,222	6,11,127	
2,22,922	1,22,242	22,112	1,712	27,122	22,771	2,22,274	1,22,222	4,02,02,222	
72,22,242	42,242	2,227	...	22,222	17,242	22,242	1,44,217	1,42,22,712	
15,22,472	1,02,421	22,211	4,222	22,127	12,22,227	12,27,771	2,22,422	1,22,22,222	
2,22,27,722	11,14,222	1,42,421	12,222	2,22,222	22,22,227	22,27,772	22,22,222	14,72,22,222	
7,22,40,222	21,22,222	2,22,222	12,222	2,27,212	22,22,222	27,22,222	22,22,222	22,27,22,222	

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.	58,80,907	75,58,954	8,89,396	80,95,968	2,45,718
2. The Bombay Provincial Co-operative Land Mortgage Bank, Ltd.	2,18,577	02	.....	19,95,968	7,879
Total ...	61,00,484	75,59,956	8,90,396	1,00,91,936	2,53,597
3. The Ahmedabad District Central Co-operative Bank, Ltd.	1,61,702	80,584	.....	2,43,182	1,807
4. The Barai Central Co-operative Bank, Ltd.	1,40,533	95,804	8,17,519	1,06,541	.....
5. The Belgaum District Central Co-operative Bank, Ltd.	2,75,058	2,47,305	4,85,533	5,24,258	9,972
6. The Bijapur District Central Co-operative Bank, Ltd.	2,12,991	6,82,909	2,08,014	7,80,939	9,197
7. The Broach District Central Co-operative Bank, Ltd.	1,24,535	16,65,333	1,50,000	5,54,560	25,180
8. The East Khandesh Central Co-operative Bank, Ltd.	1,36,911	12,61,961	4,85,072	26,52,407	2,11,455
9. The Karnatak Central Co-operative Bank, Ltd.	2,65,973	4,05,539	2,01,571	21,05,032	.....
10. The Kanara District Central Co-operative Bank, Ltd.	1,32,951	80,728	.....	88,870	1,347
11. The Poona District Central Co-operative Bank, Ltd.	2,12,533	27,00,933	2,44,514	14,11,173	12,420
12. The Sholapur District Central Co-operative Bank, Ltd.	4,92,173	2,06,173	8,22,227	4,12,870	24,079
13. The Surat District Central Co-operative Bank, Ltd.	2,82,455	24,22,015	4,42,722	2,25,122	41,167
Total, from ...	61,80,014	1,07,79,269	29,22,122	1,04,79,160	2,52,904
Grand Total ...	97,20,498	1,22,27,275	47,22,529	2,14,21,101	6,05,925
Grand Total of 1927-28 ...	25,62,912	1,28,72,027	65,12,227	2,24,24,022	5,02,912

H.

Balance Sheet, 1938-39.

			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
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
.....	4,57,193	2,34,57,445	22,70,799	55,10,000	22,22,222
1,255	.....	21,53,221	12,75,900	.....	20,721
1,256	4,57,193	2,56,20,666	1,12,46,699	55,10,000	22,22,222
580	248	4,57,452	1,51,122	5,512	1,22,422
2,445	973	5,24,515	4,97,420	.....	7,224
24,420	222	22,27,222	12,55,222	.....	2,27,222
5,221	42,222	22,24,122	12,22,222	.....	1,22,222
.....	1,22,122	22,22,222	12,22,222	.....	1,22,222
2,222	22,222	22,22,222	22,22,222	2,22,222	4,22,222
.....	1,12,222	44,22,222	22,22,222	.....	2,22,222
1,100	1,222	2,22,222	1,22,222	.....	22,222
12,221	5,22,222	22,22,222	22,22,222	22,222	2,22,222
41,222	2,222	12,12,222	12,22,222	.....	1,22,222
2,222	2,22,222	22,22,222	22,22,222	.....	2,22,222
1,22,222	11,22,222	22,22,222	22,22,222	2,22,222	22,22,222
1,10,222	12,41,222	22,22,222	22,22,222	22,22,222	22,22,222
22,222	12,12,222	22,22,222	22,22,222	22,22,222	22,22,222

* 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
	18	14	15	16
1				
	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	43,300	19,99,850	95,016	.....
2. The Bombay Provincial Co-operative Land Mortgage Bank, Ltd.	.....	4,21,000	22,946	399
Total, 1-2 ...	43,300	17,20,850	1,17,962	399
3. The Ahmedabad District Central Co-operative Bank, Ltd.	.....	58,050	2,456	.....
4. The Barai Central Co-operative Bank, Ltd.	.....	80,240	7,673	605
5. The Belgaum District Central Co-operative Bank, Ltd.	.....	2,06,600	14,374	4,374
6. The Bhopur District Central Co-operative Bank, Ltd.	.....	1,72,600	18,080	5,104
7. The Broach District Central Co-operative Bank, Ltd.	.....	2,67,600	2,369	.....
8. The East Khandesh Central Co-operative Bank, Ltd.	.....	4,87,100	21,894	295
9. The Karnatak Central Co-operative Bank, Ltd.	.....	5,50,900	47,858	2,890
10. The Kanara District Central Co-operative Bank, Ltd.	.....	50,850	2,750	.....
11. The Poona District Central Co-operative Bank, Ltd.	.....	2,75,010	70,154	719
12. The Sholapur District Central Co-operative Bank, Ltd.	.....	1,98,565	12,095	1,300
13. The Surat District Central Co-operative Bank, Ltd.	.....	2,52,340	2,935	185
Total, from 3-13 ...	.....	26,58,555	2,08,190	13,335
Grand Total ...	43,300	44,09,405	3,21,092	13,734
Grand Total of 1937-38 ...	64,600	44,17,315	3,02,326	12,070

H—contd.

Lites—contd.						Remarks
17	18	19	20	21	22	
Other items *	Reserve fund under section 33 of Act II of 1913	Other funds, e.g., building funds, etc.	Other undistributed profits carried forward	Total	Profit + and loss - (column 14, Profit and Loss Statement)	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
7,90,698	1,12,590	17,89,694	96,991	2,89,97,781	1,09,793	
8,900	474	898	2,619	21,28,391	+ 2,898	
7,99,608	1,13,064	17,94,146	99,610	2,88,10,968	1,12,691	
8,245	14,694	11,608	25	4,58,181	+ 4,471	
4,895	49,817	8,530	299	5,89,617	+ 2,698	
781	80,426	80,661	810	99,49,008	19,398	
28,145	95,808	48,197	399	19,80,979	+ 29,599	
7,000	1,10,548	1,00,948	.....	25,98,291	+ 25,299	
1,08,610	2,89,328	2,25,228	1,168	99,17,948	1,91,010	
19,498	1,98,498	2,12,108	247	44,49,498	49,899	
10	14,010	2,800	15	2,72,299	219	
1,45,648	1,94,298	1,29,297	---	51,29,798	+ 29,798	
4,993	47,800	99,979	---	19,00,928	+ 12,094	
70,188	1,89,017	2,48,464	---	20,20,410	+ 71,481	
8,28,126	11,80,298	12,42,545	2,429	2,08,29,229	2,97,198	
11,29,094	19,59,298	20,97,798	21,099	5,20,97,629	2,29,748	
12,72,789	11,44,978	22,21,418	99,299	5,46,12,928	2,29,299	

STATEMENT
Central Banks—Profit

Classification	Profit brought forward from last year	Profit					Total
		Interest accrued	By sale of good 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.	25,981	14,48,407	.....	...	26,559	14,84,966
2. The Bombay Provincial Co-operative Land Mortgage Bank, Ltd.	1,316	1,51,438	.....	...	38	1,51,471
Total ...	27,297	15,99,845	.....	...	26,597	16,26,437
1. The Ahmedabad District Central Co-operative Bank, Ltd.	25	17,839	.....	...	20	17,402
2. The Barshi Central Co-operative Bank, Ltd.	...	28,965	.....	...	855	29,810
3. The Belgaum District Central Co-operative Bank, Ltd.	210	9,165	.....	...	78,383	87,548
4. The Bijapur District Central Co-operative Bank, Ltd.	399	9,159	.....	...	80,399	89,551
5. The Broach District Central Co-operative Bank, Ltd.	...	1,12,617	.....	...	2,028	1,15,645
6. The East Khandesh Central Co-operative Bank, Ltd.,	1,145	4,96,382	.....	...	1,47,759	6,44,184
7. The Karnatak Central Co-operative Bank, Ltd., Dharwar.	247	.....	.....	...	2,05,031	2,05,031
8. The Kanara District Central Co-operative Bank, Ltd.	12	8,925	17	...	959	9,981	
9. The Poona District Central Co-operative Bank, Ltd.	...	2,12,975	.....	...	29,975	2,41,950
10. The Sholapur District Central Co-operative Bank, Ltd.	...	78,056	.....	...	5,923	81,979
11. The Surat District Central Co-operative Bank, Ltd.	...	1,22,153	.....	...	5,490	1,28,643
Total ...	2,327	10,98,139	17	...	6,57,112	15,50,974	
Grand Total ...	29,624	26,92,979	17	...	5,93,715	22,86,711	

I.
and Loss Statement, 1938-39.

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.	
10,10,935	3,35,899	7,800	4,069	16,098	18,75,909	1,00,725	12,30,228	12,30,228	
1,22,970	17,375	...	...	...	1,45,645	5,825	1,44,028	1,21,207	
11,33,925	3,53,274	7,800	4,069	16,098	18,90,896	1,15,551	12,36,246	14,01,228	
5,227	5,898	...	...	...	12,980	+4,478	9,507	10,474	
12,578	7,414	...	142	988	21,119	+3,208	22,068	4,200	
9,661	26,961	...	2,615	20,568	60,225	12,322	72,228	25,228	
12,060	25,051	...	742	22,155	62,228	22,558	80,228	44,228	
42,192	22,072	...	...	2,561	72,228	25,219	25,537	42,228	
2,22,422	24,907	1,000	2,142	1,22,228	4,52,124	1,21,010	2,22,028	4,21,228	
47,228	72,414	...	2,244	22,472	1,22,228	22,228	2,02,021	22,228	
5,660	2,228	...	...	...	2,022	219	7,224	2,228	
1,22,245	27,122	...	7,225	12,228	2,02,242	+22,228	2,22,211	1,21,224	
27,247	22,228	...	222	242	22,214	+12,022	22,077	21,228	
...	40,221	...	1,227	2,224	21,228	+77,221	1,12,122	21,072	
2,22,222	2,22,211	1,000	12,228	2,22,215	11,22,122	4,27,122	14,22,212	2,21,222	
12,74,421	7,42,222	2,200	22,222	2,21,242	27,24,014	2,22,227	22,22,227	22,22,212	

STATEMENT J.

*Supplementary Table for Central Non-Credit Societies,
for the year 1938-39.*

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.	2,430	...	...	...	...	23,005	21,235	1,11,115	18,823
Total ...	2,430	...	...	...	...	23,005	21,235	1,11,115	18,823

STATEMENT K.

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

CENTRAL SOCIETIES—1938-39.

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.	18	10,997	4,884	28	3,005	458	248	Rs.	Rs.
										2,98,22,001	1,27,97,628

Province	Class	Type of Societies	Sale of goods to members	Purchase of members' products	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.	Rs.	Rs.	Per cent.	Rs.	Rs.
			17	1	9,67,773	6	67,62,800	2,14,21,101

Province	Class	Type of Societies	Share capital paid up	Loans and deposits held 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.	Rs.	Rs.	Rs.	Per cent.	Per cent.	
			44,02,520	4,27,24,519	22,200	28,22,224	1	6	

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 ...	3,706	192,466	...	...	...	...	...
		Limited ...	4	931	...	...	...	...	...
	II	Unlimited ...	1	477	...	...	...	...	...
		Limited ...	70	8,895	...	...	...	...	...
	III	Unlimited ...	15	508	...	...	...	...	...
		Limited ...	4	159	...	...	...	...	...
	IV	Unlimited ...	5	822	...	...	...	...	...
		Limited ...	89	20,409	...	...	...	...	...
	VI	Unlimited ...	19	1,846	...	...	...	...	...
		Limited ...	191	28,612	...	...	...	...	...
			Grand Total ...	4,038	263,681	...	...	...	...

L.

International Agricultural Institute at Rome.

SOCIETIES—1938-39.

Loans made during the year to		Sale of goods to members	Purchase of members' products	Cost of management	Most usual dividend paid on shares
Individuals	Banks and Societies				
11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.
61,96,868	664	1,261	—	4,52,604	8
9,813	.....	—	—	1,977	—
2,950	.....	2,761	—	255	—
1,06,211	.....	71,007	2,02,020	22,724	44
—	.....	—	—	2,200	—
—	.....	—	—	121	—
5,448	.....	—	619	1,720	—
45,80,870	80,168	—	—	1,02,973	44
748	.....	—	—	1,200	44
19,528	.....	1,21,520	27,842	1,05,200	—
1,08,70,160	80,726	1,22,280	2,27,176	2,12,778	—

STATEMENT

Province	Class of Societies, I to IV and VI	Type of Societies	Most usual rate of interest of		Loans due by		
			On Deposits	On Loans	Individuals	Banks and Societies	
1	2	3	17	18	19	20	
Bombay	I	Unlimited	4	9½	2,44,85,554	97,681	
		Limited	.....	.....	45,722	.....
	II	Unlimited	.....	.....	1,786	.....
		Limited	4½	9½	1,11,181
	III	Unlimited	.....	.....	.....	.....
		Limited	.....	.....	.....	.....
	IV	Unlimited	.....	.....	.....	18,509
		Limited	7,56,127	98,869
	VI	Unlimited	11,180
		Limited	25,434	5,811
			Grand Total	2,64,30,549	62,544

L—contd.

Share capital	Members' deposits	Loans from Government	Reserve Fund	Remarks
21	22	23	24	25
Rs.	Rs.	Rs.	Rs.	
82,93,972	21,86,739	651	76,94,536	
11,030	19,480	.....	16,448	
.....	.....	.....	6,727	
64,010	19,309	568	80,168	
195	50	.....	6,800	
56	122	.....	1,175	
2,017	555	.....	6,746	
5,89,812	2,20,267	.....	2,38,907	
21,141	9,952	622	11,807	
8,940	1,950	12,741	1,82,826	
86,80,972	24,59,576	12,777	87,42,464	