

TABLE OF CONTENTS.

	PARAS.	PAGES.
I—ADMINISTRATION—		
Gazetted Officers and Other Staff	1-4	1-5
Honorary Workers	5-6	6
Cost of Working	7-9	6-7
Co-operation and Accountancy Diploma Board	10	7
Audit Fees	11	8
Suppression of Corruption	12	8
II—SUMMARY OF GENERAL PROGRESS—		
The Season	13	8-9
General Progress of the Movement... ..	14-20	9-12
III—WORKING OF SOCIETIES—		
A.—Resource Movement—		
(1) Agricultural—		
(a) Agricultural Co-operative Credit Societies	21-41	12-20
Multi-Purpose Societies	42-43	20-21
Supervising Unions and District Boards of Supervising Unions	44-45	21
Land Mortgage Banks	46-59	21-25
(b) Agricultural Non-Credit Societies	60-65	25-20
(2) Banking in General	66-70	29-32
(3) Bombay Provincial Co-operative Bank ..	71-79	32-35
(4) District Central Banks	80-89	35-38
Banking Unions	90	38
(5) Non-Agricultural Credit Societies	91-97	38-41
Insurance	98-100	41
B.—Consumers' Movement—		
(i) Co-operative Stores	101-103	41-42
(ii) Housing Societies	104-107	42-43
(iii) House Reconstruction Societies	108	43
C.—Producers' Movement—		
(i) General	109	43-44
(ii) Weavers' Societies	110	44
(iii) Industrial Associations	111-113	44-45
IV—BOMBAY PROVINCIAL CO-OPERATIVE INSTITUTE...	114-117	45-46
Co-operative Training Scheme	118-127	46-48
V—MISCELLANEOUS MATTERS—		
(i) Act, Rules and Bye-laws	128-131	48
(ii) Arbitration	132	49-50
(iii) Liquidation	133-137	50-52
(iv) Recoveries through Special Recovery Officers	138	53
(v) Criminal Cases	139	54
(vi) Suspension of Managing Committees of Societies..	140	54
(vii) Relations with Indian States	141	54
(viii) School Boys' Societies	142	54
VI—CONCLUSION	143-146	54-55

TABLE OF CONTENTS.

	PAGES.
STATEMENTS.	
Operations of Central Banks	A 56-63
„ of Non-Agricultural Societies	A (1) 64-95
„ of Agricultural Societies	B 96-119
„ of Land Mortgage Banks	B (1) 120
„ of Non-Agricultural Societies	C 122-137
„ of Unions	D 133-139
„ of Cattle and other Insurance Societies	E 140-141
„ of Resource, Consumers' and Producers'	F 142-143
CENTRAL BANKS.	
Receipts and Disbursements	G 144-147
Balance Sheet	H 148-151
Profit and Loss	I 152-153
Central Non-credit Societies	J 154
ABSTRACT FOR THE INFORMATION OF THE INTERNATIONAL AGRICULTURAL INSTITUTE AT ROME.	
Central Societies	K 155
Agricultural Societies	L 156-159
APPENDIX.	
List of Conferences and Training Classes	160-164

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No. A.N.R. of 1939.

From

M. D. BHANSALI, Esq., Bar.-at-Law, I.C.S.,
Registrar, Co-operative Societies,
Bombay Province, Poona I ;

To

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

Poona, 28th February 1939.

Subject :—Annual Administration Report for the year
1937-1938.

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 1938.

I. ADMINISTRATION.

GAZETTED STAFF.

Registrar.—The gazetted staff of the Department saw several changes during the year under report. I was in charge of the office of the Registrar till 11th June 1938, when Mr. S. M. Ikram, I.C.S., who held the post of the Deputy Registrar took over charge from me and acted as Registrar for the remainder of the year.

Deputy Registrar.—Mr. S. M. Ikram, I.C.S., held the post till 11th June 1938 when he was appointed to act for me. Thereafter the post was held in abeyance till the end of the year.

Personal Assistant.—The post of the Personal Assistant to the Registrar which was retrenched in 1932 as a measure of economy was revived under Government Resolution, Revenue Department, No. 6734/33, dated 12th May 1938, and Mr. D. A. Shah, Assistant Registrar, was appointed in the post from 9th June 1938.

Assistant Registrars.—The post of the Assistant Registrar, Land Mortgage Banks, who was doing duty as Personal Assistant to the Registrar, was abolished from 9th June 1933, and the work was entrusted to the Deputy Registrar. The post was, however, again revived from 24th June 1933, in place of the post of the Deputy Registrar which was held in abeyance. The temporary post of the Assistant Registrar in charge of Co-operative Training and Education terminated from 1st August 1937, and Mr. Nayak who held the post was placed on special duty for a period of three and a half months for work in connection with the revision of the Co-operative Societies Manual in the post created under Government Resolution, Revenue Department, No. 6480, dated 17th June 1937. Under Government Resolution, Revenue Department, No. 7353/33, dated 15th February 1938, a post of Assistant Registrar was created for a period of three months for work in connection with the reorganization of the co-operative movement and Mr. D. A. Shah was appointed to hold it. Mr. Shah was also placed in charge of the scheme for Co-operative Training and Education in addition to his other duties on termination of the special post held by Mr. Nayak.

The subjoined statement shows the officers who held charge as Assistant Registrars during the year :—

Division.	Name.	Period.	Head-quarters.	Charge.	Number of Societies.
Bombay	1. Mr. C. B. Huli	1-7-37 to 6-1-38.	Bombay	Bombay City, Thana, Nasik, Kola'ba and Ratu- giri.	811
	2. Mr. S. G. Almoula.	7-1-38 to 30-6-33.	.....	.....	.....
Southern	1. Mr. R. S. Patil	1-7-37 to 23-12-37.	Dharwar	Dharwar, Belgaum, Bijapur and North Kanara.	1,312
	2. Mr. G. S. Dandvate.	23-12-37 to 8-1-38.	.....	.....	.....
	3. Mr. C. B. Huli	9-1-38 to 30-6-33.	.....	.....	.....
Central	1. Mr. D. A. Shah	1-7-37 to 18-2-38.	Poona	Poona, Satara, Sholapur and Ahmednagar.	1,145
	2. Mr. K. G. Prabhu	19-2-38 to 9-6-33.	.....	.....	.....
	3. Mr. N. P. Bhagwat.	10-6-33 to 22-6-33.	.....	.....	.....
	4. Mr. K. G. Prabhu	23-6-33 to 30-6-33.	.....	.....	.....

Division.	Name.	Period.	Head-quarters.	Charge.	Number of Societies.
Khandesh ...	1. Mr. S. G. Almoula.	1-7-37 to 2-1-38.	Dhulia ...	East Khandesh and West Khandesh.	982
	2. Mr. R. S. Patil ...	3-1-38 to 30-6-38.	.....	.....	.....
Northern ...	1. Mr. K. G. Prabhu .	1-7-37 to 22-12-37.	Nadiad ...	Ahmedabad, Kaira, Broach and Panch- mahals and Surat.	943
	2. Mr. N. V. Nayak ...	23-12-37 to 30-6-38.	.....	.....	.....
Assistant Registrar, Land Mortgage Banks.	Mr. N. P. Bhagwat * ...	1-7-37 to 8-6-38; 24-6-38 to 30-6-38.	Poona ...	Bombay Province...	Primary Land Mortgage Banks and the Provincial Land Mortgage Bank.
Assistant Registrar, Co-operative Education and Training.	Mr. N. V. Nayak ...	1-7-37 to 31-7-37.	Poona ...	In charge of Co- operative Training and Education.	The tem- porary post ter- minated from 1st August 1937.

* Personal Assistant to the Registrar in addition to his own duties for the period from 1st July 1937 to 8th June 1938.

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

Designation.	Number of days on tour.	Number of Societies inspected.
Registrar	198	143
Deputy Registrar	117	125
Assistant Registrar, Bombay Division	122	138
Assistant Registrar, Southern Division	195	362
Assistant Registrar, Central Division	162	211
Assistant Registrar, Khandesh Division	188	304
Assistant Registrar, Northern Division	206	284
Assistant Registrar, Land Mortgage Banks	15	...

SPECIAL AUDITORS.

2. 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
<i>Bombay</i>	Bombay	Bombay City, Suburbs, Bombay Provincial Co-operative Bank and its branches.	Mr. K. D. Sethna. Mr. C. M. Amin.	1st July 1937 to 29th July 1937; 29th September 1937 to 30th June 1938. 29th July 1937 to 28th September 1937.
<i>Central</i>	Poona	Poona, Ahmednagar, Satara, Sholapur, and East Khandesh Districts.	Mr. K. R. Kulkarni. Mr. D. G. Limaye.	1st July 1937 to 2nd January 1938; 31st May 1938 to 30th June 1938. 15th January 1938 to 30th May 1938.
<i>Southern</i>	Dharwar	Dharwar, Belgaum, Bijapur, North Kanara and Ratnagiri Districts.	Mr. G. S. Dandavate.	1st July 1937 to 30th June 1938.
<i>Northern</i>	Ahmedabad	Ahmedabad, Kaira, Broach and Panch Mahals, Surat, West Khandesh and Nasik Districts.	Mr. D. G. Limaye. Mr. S. S. Bhatena.	1st July 1937 to 29th August 1937. 30th August 1937 to 30th June 1938.

Division.	Number of Banks in charge.	Number of Audits.	Number of days spent on tour.
1	6	7	8
<i>Bombay</i>	71 Banks and Societies and in addition 39 branches.	77	227 (days spent in audit work).
<i>Central</i>	40 and 23 branches	59	164
<i>Southern</i>	68	54	183
<i>Northern</i>	92	60	176

SUBORDINATE STAFF.

3. Under G. R., R. D., No. 8672/28, dated 9th May 1938, Government sanctioned the employment of 24 additional sub-auditors and ordered the reduction of 7 posts of Auditors. As, however, the orders of Government could not be given effect to before the close of the year, the permanent strength of Auditors, Sub-Auditors, Agricultural Organisers and the Weaving staff continued to be the same as last year. Out of the four temporary posts of Agricultural Organisers, which were sanctioned under G. R., R. D., No. 3289/33, dated 22nd April 1936, under the Sugar Excise Subsidy Scheme of the Government of India, one was retrenched with effect from 9th March 1938 and another was held in abeyance from 28th April 1938.

SPECIAL TEMPORARY STAFF.

4. The agency of the Special Recovery Officers for the recovery of co-operative societies' dues was continued throughout the year. In August 1937, Government directed that the recovery of co-operative societies' dues by coercive process should be stopped until the next harvest. The Collectors concerned were accordingly requested to discontinue the establishments of the Special Recovery Officers, as the establishments of the Special Recovery Officers did not hold out any prospects of being self-supporting in the absence of the use of the coercive processes. The posts of the Special Recovery Officers at Bijapur, Belgaum, Satara, Ahmednagar, Poona, West Khandesh, Nasik, Broach and Surat were accordingly held in abeyance. In the districts of Kanara, Dharwar, Sholapur, East Khandesh and Bombay, the posts were not discontinued, as it was found that the Special Recovery Officers could usefully be employed in attending to the preliminary work of execution proceedings during the period of suspension of coercive measures. In districts where the posts of Special Recovery Officers were held in abeyance, Collectors were requested to revive the posts a month before the period of suspension of coercive process terminated. The posts were revived in the months of December and January.

Under G. R., R. D., No. 354-A, dated 26th September 1937, the post of the Special Mamlatdar for Bhil Societies at Dohad was abolished with effect from 1st October 1937, and in its place, a post of Special Supervision Officer in the grade of Rs. 135—5—180 was sanctioned. The post of the Special Officer for organization of the Bhil area in the West Khandesh was continued throughout the year.

The Special Liquidation Officers at Poona, Dharwar, Sholapur, Bijapur and Jalgaon were continued throughout the year. A post of Special Liquidation Officer with headquarters at Belapur for the liquidation work of Societies in Liquidation in the canal tracts of the Ahmednagar District was created for a period of one year with effect from 1st July 1937 on the Provincial Co-operative Bank agreeing to contribute Rs. 2,500 towards the cost of the Special Liquidation Officer and his establishment.

HONORARY WORKERS.

5. 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. 1,971-15-0.

6. In addition to honorary organisers, a number of officials and non-officials took interest and rendered useful services to the movement.

7. COST OF WORKING—

Particulars.	1936-37.	1937-38.
	Rs.	Rs.
Pay of Establishment ...	3,78,654	4,00,224
Travelling Allowance (Officials) and non-officials ...	96,416	82,322
Grants to the Bombay Provincial Co-operative Institute ...	18,750	18,750
Special Grants to Co-operative Institutions :—		
	Rs.	Rs.
Sale societies ...	150	200
Backward societies .	1,560	1,200
Supervising Unions.	19,744	26,800
Land Mortgage Banks (including the Bombay Provincial Land Mortgage Bank) .	15,000	5,000
	36,454	33,200
Contingencies ...	45,446	41,538
	Total ... 5,75,720	5,76,034
<i>Deduct—</i>		
Audit fees ...	1,27,599	1,13,383
* Recoveries from societies and for services rendered ...	54,842	48,056
Miscellaneous receipts ..	1,154	456
	1,83,595	1,61,895
Net Total ...	3,92,125	4,14,139

* Receipts from Government of India grants are excluded.

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

			Rs.
Pay of Officers	...	...	1,192
Pay of Establishment	...	...	12,034
Allowances and Honoraria	...	...	1,589
Contingencies	...	...	1,083
			<hr/>
		Total	... 15,898
			<hr/>

9. Cost of working of the Scheme for organization of Co-operative Societies for sugar-cane growers subsidized from the Sugar Excise Fund by the Government of India :—

			Rs.
Pay of Officers	...	...	<i>Nil.</i>
Pay of Establishment	...	...	6,012
Allowances and Honoraria	...	...	1,608
Contingencies	...	...	263
Grants-in-aid to Sale Societies	...	...	8,993
			<hr/>
		Total	... 16,876
			<hr/>

CO-OPERATION AND ACCOUNTANCY DIPLOMA BOARD.

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

			Rs.
Pay of Officers	...	...	<i>Nil.</i>
Pay of Establishment	...	...	105
Allowances and Honoraria	...	...	869
Contingencies	...	...	60
			<hr/>
		Total	... 1,034
			<hr/>

Twenty-three candidates appeared for the examination held in April 1938, out of whom three passed the whole examination, four secured exemption in Co-operation, Mercantile Law and Banking, and two secured exemption in Accountancy and Auditing.

AUDIT FEES.

11. The following table gives the figures of demand for the financial year 1937-38, 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.
Bombay	19,281 5 6	33,325 15 6	863 14 0
Northern	9,420 9 3	20,795 8 6	831 5 6
Khandesh	2,068 15 0	20,271 4 0	152 10 0
Central	15,118 4 6	28,604 8 0	269 3 0
Southern	2,774 9 6	32,805 9 6	676 10 0
Total	48,663 11 9	1,35,802 13 6	2,798 10 6

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.
Bombay	51,738 7 0	29,004 11 2	22,733 11 10
Northern	29,334 12 3	17,969 11 9	11,415 0 6
Khandesh	22,187 9 0	12,610 3 0	9,577 6 0
Central	43,453 9 6	36,318 11 0	7,134 14 6
Southern	34,903 9 0	26,644 0 6	8,259 8 6
Total	1,81,667 14 9	1,22,547 5 5	59,120 9 4

12. *Suppression of Corruption.*—The orders issued by Government from time to time in regard to the elimination of corruption have been communicated to the officers of the Department and suitable action has been taken whenever any lapses are noticed on their part. In one case, as a result of a departmental enquiry, an officer of the rank of an auditor in the Department was found to be responsible, amongst other things, for submission of false diaries and preferment of false claims for travelling allowance. He has been dismissed from service. No complaints have been received against any of the officers of the Department regarding inadequate payment for supplies while on tour.

II. SUMMARY OF GENERAL PROGRESS.

13. *Season.*—The co-operative movement passed through another year, which was characterized by unsatisfactory agricultural conditions prevailing in several parts of the Province. The general failure of rains in Sholapur and Bijapur districts and excessive rainfall in

almost all the districts of Gujarat did damage to standing crops and rendered the outlook very depressing to agriculturists. As a consequence, collection of land revenue in many places was suspended. The prices of agricultural produce continued to be very low. In the circumstances, it was too much to hope that the movement should show upward progress everywhere.

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.	
	1936-37.	1937-38.	1936-37.	1937-38.
Central Banks (including Provincial Bank and Provincial Land Mortgage Bank).	15	14	15,144	15,472
Agricultural Societies ...	4,035	4,030	271,091	263,792
Non-Agricultural Societies ...	891	916	295,609	322,546
Unions ...	127	131	.....	... ..
Insurance Societies ...	2	2	4,859	6,027
Total ...	5,070	5,093	586,703	607,837

Part II.

Types of Societies.	Share capital.		Reserve and other funds.		Working capital.	
	1936-37.	1937-38.	1936-37.	1937-38.	1936-37.	1937-38.
1	2	3	4	5	6	7
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Central Banks (including Provincial Bank and the Provincial Land Mortgage Bank).	43,89,660	44,17,315	35,36,227	38,56,084	5,44,56,283	5,27,95,529
Agricultural Societies (including primary Land Mortgage Banks).	33,46,645	38,61,264	87,05,581	90,41,002	8,31,22,834	8,42,51,539
Non-Agricultural Societies.	1,35,89,929	1,44,46,734	83,26,986	90,10,475	6,52,31,423	6,88,88,831
Total ...	2,13,26,234	2,27,25,313	2,05,68,794	2,19,07,651	15,28,10,540	15,59,35,899

15. The decline in the number and the working capital of the Central Banks is due to the winding up of the Nasik District Central Co-operative Bank, Limited. The decline in the number of agricultural societies and their membership is due to the continuance of the policy of rectification and consolidation pursued by the Department. The owned capital and working capital of the agricultural societies show an increase. Non-agricultural societies are maintaining their record of steady progress.

16. The statement given below 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	1,81,20,830	87,57,021	26,99,813	33,48,400	60,15,409
Agricultural Credit Societies ...	2,29,06,832	62,48,462	8,08,370	22,27,373	1,44,30,997
Non-Agricultural Credit Societies.	4,20,26,509	3,43,98,898	23,49,430	18,12,981	58,19,630
Total ...	8,30,54,171	4,93,99,381	53,57,613	73,88,754	2,62,66,036

An analysis of the figures in the above statement will show that the position of the agricultural societies, in so far as it relates to the repayment of loans due by their members, is not satisfactory, as the overdues amount to nearly 53 per cent. of the demand. Various causes such as adverse agricultural conditions, slump in prices of commodities and the protection given to the agriculturists under the Small-Holders Relief Act have contributed to the decline in recoveries and increase in the percentage of overdues during the year under report.

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

	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 Credit Societies.	41,96,240	3,92,710	6,62,402	1,71,969	11,42,817	6,37,750	72,03,888

	Amount of loans given during the year for the purposes of					
	Agricultural operations.	Trade and Commerce.	Industrial operations.	Acquisition or improvement of property.	Other purposes.	Total.
	1	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Non-Agricultural Credit Societies.	3,78,325	92,96,533	23,00,997	14,74,676	2,43,70,484	3,78,92,916

It will be seen that the bulk of the finance given by the societies is of short-term nature, which is as it should be. Members of agricultural societies desiring long-term loans on security of immovable property are advised to apply to the Land Mortgage Banks which are functioning in 11 districts of the Province.

18. During the year under report, 65 societies were registered and 42 societies were ordered to be wound up. 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.
Central Bank ... ..	.....	1
Agricultural—		
(1) Credit	11	28
(2) Multi-purpose	1	.....
(3) Non-credit	15	2
Salary-earners'	14	1
Urban Credit	4	5
Other non-Agricultural	1	1
Housing	8	.....
Consumers'	3	1
Producers'	4	3
Unions (including District Boards of Supervising Unions).	4	.....
Total	65	42

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

	During 1936-37.		During 1937-38.	
	Increase.	Decrease.	Increase.	Decrease.
In the number of societies	223	.....	93	.....
In the number of members	35,590	.....	21,134	.....
	Rs.		Rs.	
In the working capital	40 lakhs.	.....	31,41,639	.....
In the reserve and other funds.	6,22,926	.....	13,38,857	.....
In the overdues ... ..	.....	14,92,343	25,89,294	.....

20. Government appointed under its Government Resolution, Revenue Department, No. 7363/33, dated 6th September 1937, Mr. Vaikunth L. Mehta, Managing Director of the Provincial Co-operative Bank, and the Registrar of Co-operative Societies to examine and report on the present position of the co-operative movement in the Province of Bombay and to make specific recommendations regarding the future lines of development. The terms of reference were :—

(1) The proper method of dealing with such of the assets of agricultural credit societies and their central financing agency as have become frozen ;

(2) The system of education and propaganda, finance, audit, supervision, and official and non-official control ;

(3) The development of non-credit co-operation, especially for the purpose of better farming, the marketing of agricultural produce and the organization of secondary occupations and cottage industries.

The Joint Report was submitted to Government on 30th October 1937 and the orders of Government on the recommendations in the Joint Report are embodied in Government Resolutions, Revenue Department, No. 7363/33/1622, dated 27th January 1938 and No. 7363/33, dated 15th March 1938.

III. WORKING OF SOCIETIES.

A. RESOURCE MOVEMENT.

(1) Agricultural.

(a) AGRICULTURAL CO-OPERATIVE CREDIT SOCIETIES.

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

		1936-37.	1937-38.
Number of societies ...	...	3,718	3,702
Membership ...	...	198,203	195,749
		Rs.	Rs.
Working capital ...	...	2,94,67,992	2,98,13,081
Reserve and other funds ...	...	72,90,847	79,73,424
Members' deposits ...	...	30,78,742	25,47,235
Share capital ...	...	25,44,320	29,98,552
Bank loan outstanding ...	...	1,39,95,605	1,42,73,512
Other outside liabilities ...	...	21,20,779	20,20,358

22. With the registration of 12 societies and cancellation of 28 societies, the total number of societies at the close of the year shows a decrease of 16 over the previous year's figure. Of the 13 new societies registered, four were in the Southern Division, five in the Central Division, one in the Khandesh Division, and two in the Bombay Division. The small number of fresh registrations is due to the policy followed with regard to fresh registration according to which all proposals are subjected to a very

careful scrutiny and no society is ordinarily registered, unless it holds out fair prospects of successful working. The main criteria which are required to be fulfilled are explained in the paragraph dealing with the constitution of rural primaries. During the year registration in 10 cases was refused and 33 cases were pending final disposal at the close of the year. As regards cancellation, the policy which is now followed is that a society which continues to be in D class continuously for three years has consistently made losses and whose arrears of interest exceed an amount equivalent to three years' interest should be taken into liquidation. No society is, however, ordered to be wound up unless it is given a fair chance of improving its affairs and unless all attempts at revival through special devices such as grant of relief to debtors under the scheme of concessions and more effective control after suspension of the members of the managing committee where they have become lax, prove futile. Notwithstanding a decrease in the number of societies, there is an increase in the total working capital which is due to the increase in the reserve and other funds. The decrease in members' deposits is due to their conversion into share capital in consequence of the adoption of share system bye-laws by a large number of societies, resulting in a corresponding increase in share capital. The decrease in membership is partly due to the cancellation of societies.

23. The following table shows the total loans outstanding, fresh finance, amount due for payment and recoveries of overdues :—

Division.	Total loans outstanding (1st July 1938).	Fresh finance.	Amount due for repayment.
1	2	3	4
	Rs.	Rs.	Rs.
Bombay	19,42,173	5,44,178	19,19,179
Northern	30,72,706	8,21,035	29,35,038
Khandesh	75,86,600	27,81,178	73,88,247
Central	63,93,040	17,10,626	53,83,667
Southern	61,16,637	10,08,713	52,80,701
Total	2,51,11,156	68,65,730	2,29,06,832

Division.	Recoveries.	Extensions.	Overdues.
1	5	6	7
	Rs.	Rs.	Rs.
Bombay	5,49,677	78,206	13,25,988
Northern	7,88,078	6,11,778	15,58,510
Khandesh	25,62,736	4,75,629	42,67,794
Central	16,55,659	3,14,392	35,09,127
Southern	10,00,682	6,87,363	36,69,578
Total	65,56,832	22,27,373	1,44,30,997

The fall in the figure of fresh finance is particularly marked in the Khandesh Division where the total loans advanced amounted to Rs. 27 lakhs as against 37 lakhs of the previous year. In other divisions the position in this respect is very much the same as in the previous year, except that the Bombay Division shows satisfactory improvement. In the Khandesh Division, there is a considerable fall to the extent of nearly Rs. 10 lakhs, which was mainly due to the unfavourable condition of the agricultural season. The position with regard to recovery of interest does not show any improvement and is aggravated by the heavy arrears in Canal Societies of Nagar and Poona districts.

Arrears and Overdues.

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

1936-37.

	Amount due for repayment.	Unauthorized arrears.	Percentage of unauthorized arrears.
	Rs.	Rs.	
Whole Province	2,24,41,395	1,28,41,926	52
* Precarious and backward tracts.	51,68,793	36,65,235	69
† Normal area	1,68,30,578	89,15,994	53
Panch Mahals	4,42,024	2,60,697	59

1937-38.

	Amount due for repayment.	Unauthorized arrears.	Percentage of unauthorized arrears.
	Rs.	Rs.	
Whole Province	2,27,67,828	1,43,71,394	63
* Precarious and backward tracts.	53,50,670	40,25,576	75
† Normal area	1,69,63,746	1,00,93,002	60
Panch Mahals	4,53,412	2,52,816	55

* 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 seen that there is marked improvement in the Panch Mahals District.

25. *Audit Classification.*—The increase in the percentage of total overdues is reflected in the audit classification awarded to societies.

Division.	Number of societies classed at the latest audit.					Total.	Total for 1936-37.
	A	B	C	D	Not classed.		
1	2	3	4	5	6	7	8
Bombay	17	101	133	188	1	440	448
Northern	94	190	133	313	2	662	671
Khandesh	79	355	261	163	3	852	853
Central	43	425	228	133	18	847	847
Southern	25	300	347	241	1	914	913
Total for 1937-38 ...	188	1,372	1,102	1,028	95	3,715	.....
Total for 1936-37 ...	205	1,648	1,191	574	113	3,731	3,731

The large increase in the number of D class societies is due to the strict classification enforced at audit, which is based mainly on the percentage of overdues. Out of the 3,715 societies, 1,372 societies have overdues ranging between 10 and 25 per cent., 1,102 societies have overdues ranging between 25 and 40 per cent. and 1,028 societies have overdues exceeding 40 per cent.

26. A combination of various factors such as ignorance of the agriculturists in the principles and practice of co-operation, defective organization of societies, paucity of public-spirited and honest workers, defective supervision in the initial stages coupled with indiscriminate finance, bad agricultural seasons and continued agricultural depression has been responsible for the present state of affairs in societies. The most important factors, viz., bad agricultural seasons and continued agricultural depression, which bring into prominence the other defects, are beyond the control of the Co-operative Department or co-operative societies and individual co-operators, and it would not be too optimistic to hope that coupled with a favourable season and a rise in prices, the movements will show marked improvement in the position of its agricultural primaries. The whole problem has been engaging the attention of co-operators who, so far as it lies in their power, continue to make efforts to bring about the rehabilitation of the movement by removing causes of stagnation and deterioration. The lines on which this process of rehabilitation could be worked out have been laid down, and during the year under report, a beginning in this direction was made. The Supervisors, Bank Inspectors and Auditors were instructed to examine the outstandings of each society with the object of determining the extent of its frozen, doubtful and bad debts. These investigations were completed in the case of 3,392 societies out of the total number of 3,702 societies.

The following statement discloses the position as regards classification of debts into frozen debts and bad and doubtful debts:—

Division.	Number of societies in which debts are classified.	Total loans outstanding in societies in column 1.	Frozen debts.	Doubtful debts.	Bad debts.	Total in columns 4, 5 and 6.
1	2	3	4	5	6	7
		Rs.	Rs.	Rs.	Rs.	Rs.
Bombay ...	348	16,22,533	6,10,886	2,08,331	1,35,018	9,54,235
Northern ...	593	28,50,347	6,43,646	2,22,594	1,37,839	10,04,078
Khandesh ...	838	75,02,365	18,66,840	6,22,352	1,88,509	26,77,701
Central ...	725	59,75,901	14,69,682	4,91,180	2,62,101	22,32,963
Southern ...	888	61,07,145	13,02,406	4,32,028	4,67,660	22,02,094
Total ...	3,392	2,40,53,351	58,93,459	19,76,485	11,91,127	90,61,071

27. The process of rehabilitation aims at making the position of the societies as clear as possible regarding the reality of their assets in the form of loans outstanding. With a view to facilitate the recovery of loans, the concessions offered to debtor-members were substantial according to the nature of the debts classified. Liberal remissions of interest are allowed after examination of each individual case. In the case of doubtful debts, it is laid down that all recoveries should be credited to principal and accrued interest shown in a suspense account and recovered later if and when possible, and the concession to stop further accrual of interest on doubtful debts should be allowed individually, if there is a genuine attempt to make repayments. In order that the agriculturists may not lose their lands or may get them back even after they have passed into the hands of societies, societies were asked to enter into hire purchase bonds with members if adequate assess and repaying capacity existed for the purpose. In the case of bad debts, societies were advised to obtain sanction for writing off such bad debts against the reserve fund. The total losses written off during the year amounted to Rs. 55,591. The measure of success in this task 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.

28. The policy of the grant of concessions to members of co-operative societies should not be construed as an encouragement to contumacious defaulters. With a view not to leave any room for such misunderstanding, Government issued a Press Communique after the close of the year, making it clear that it was not the desire of Government that debtor members of co-operative societies should withhold repayment of their loans and that Government would take necessary steps to effect recoveries from contumacious defaulters.

29. Under the Small-Holders Relief Act which is an important piece of legislation affecting vitally the economic welfare of the agriculturists, benefits in regard to the sale of lands are

given to small-holders as defined in the Act, and they have also been extended to the agriculturist members of co-operative societies (*vide* Government Resolution, Revenue Department, No. 8151/33, dated the 1st April 1933), and accordingly, debtors of co-operative societies, who are small-holders, are entitled to stay of proceedings for sale of lands on payment to the society of one year's interest on the amount for the recovery of which the land is sought to be sold. The benefits were extended even to those agriculturist members of co-operative societies who are not small-holders, but the standard of minimum payment for their eligibility for the benefits was fixed higher, i.e., two years' interest on the amount due for recovery.

30. *Concession Schemes.*—The following statement indicates the extent to which concessions were availed on the individual and collective basis:—

Division.	Number of societies.	Total amount of rebate granted.		
		Individual.	Collective.	Total.
		Rs.	Rs.	Rs.
Bombay	271	19,268	7,867	27,135
Northern	257	10,610	2,553	13,163
Khandesh	256	9,307	25,333	35,145
Central	326	20,561	19,533	40,094
Southern	574	30,801	11,065	41,366
Total	1,684	90,047	66,356	1,56,903

31. *Canal Societies.*—The situation in the Canal Societies did not show signs of improvement. The subjoined table gives the main statistics regarding the working of these societies:—

Description.	Nira Canal.	Pravara Canal.	Godavari Canal.	Total.
1. Number of Societies ...	41	13	15	69
2. Number of Members ...	2,386	397	444	3,227
	Rs.	Rs.	Rs.	Rs.
3. Loans advanced ...	57,618	38,413	30,660	1,26,711
4. Amount recovered—				
(a) Principal ...	75,958	36,067	32,440	1,44,465
(b) Interest ...	20,643	11,950	10,980	43,573
5. Loans outstanding as on 30th June 1933.	6,63,089	1,31,447	1,46,010	9,40,546
6. Overdues ...	5,90,167	80,082	1,09,050	7,79,299
7. Amount under awards ...	3,43,932	60,315	68,690	4,72,937
8. Doubtful and Bad Debts .	3,18,013	18,240	24,920	3,61,173
9. Bank loan ...	5,65,329	1,24,410	93,290	7,83,029
10. Deposits from members ...	11,821	1,131	6,460	19,412
11. Non-members' Deposits...	18,324	505	2,820	21,649
12. Share Capital ...	42,930	13,990	14,865	71,785
13. Reserve Fund ...	2,40,336	39,705	98,600	3,78,641
14. Working Capital ...	8,91,094	1,83,295	2,32,600	13,06,989
15. Amount locked up in lands.	1,30,474	29,577	65,200	2,25,311

32. With the cancellation of one society under Godavari Canal and the registration of another society in the area, the total number of societies remained unchanged. The reconstruction work in eight societies recently registered in place of the societies ordered to be wound up was continued with a view to help solvent members of the old societies and also in order to facilitate the recoveries in societies under liquidation. It is yet too early to gauge the results of reconstruction achieved through the agency of these societies.

33. While a percentage of overdues has increased from 77 to 83 per cent. the policy of restricted finance has resulted in reducing the total burden of debt by Rs. 17,754. The recoveries on account of interest work out at 4.5 per cent. of the total outstandings. Concessions at 40 per cent. and more under special cases of compromises were granted in these societies. On an average one year's interest has been received. The classification of debts which is in progress indicates a rise in the figure of bad and doubtful debts from Rs. 2,20,293 to Rs. 3,61,173. The reduction in the amount locked up in lands is due to the fact that vigorous attempts are in progress to transfer the lands to the original owners under the hire-purchase system, and where they are not willing to come forward, to sell them by public auction. The reduction in the figure of deposits is due to adjustments against loans outstanding.

34. The Bombay Provincial Co-operative Bank continued to charge preferential rates of interest of 4 per cent. on old outstandings, and in the case of weak societies a further reduction was allowed on the basis of repayments on a sliding scale.

Societies for Backward Classes.

35. (i) *Bhil Societies.*—The following table gives the figures with regard to Bhil Societies :—

District.	Number of Societies.	Number of members.	Capital		Working Capital.	Cost of management.
			Owued.	Borrowed.		
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
West Khandesh ...	26	764	36,527	60,184	87,012	3,003
Panch Mahals ...	92	4,147	1,64,554	73,908	2,41,988	6,853
Total ...	128	4,911	2,01,081	1,24,092	3,29,000	9,916
For 1936-37 ...	123	4,906	2,06,816	1,39,796	3,33,301	8,965

District.	Loan Operations.				Arrears authorized.	Arrears unauthorized.
	Loans outstanding at the beginning of the year.	Advanced during the year.	Amount recovered during the year.	Outstanding at the close of the year.		
1	8	9	10	11	12	13
West Khandesh ...	Rs. 72,582	Rs. 18,603	Rs. 11,039	Rs. 79,687	.....	Rs. 70,440
Panch Mahals ...	2,38,119	88,300	53,612	2,22,854	77,253	1,12,220
Total ...	3,10,651	56,903	64,651	3,02,541	77,253	1,82,660
For 1936-37 ...	2,92,343	71,512	53,196	3,10,651	92,403	1,68,038

36. In West Khandesh both share capital and reserve fund record an increase over the last year's figure. The decrease in the figure of fresh finance from Rs. 41,400 to Rs. 18,603 is due to the fact that no fresh advances were made to societies in Nawapur Peta and finance to members of societies in Nandurbar taluka was restricted. The overdues show an increase from Rs. 53,790 to Rs. 70,440. Attempts are being made to improve the working of the societies through the appointment of a special officer.

37. In the Panch Mahals, the working of the societies showed satisfactory results during the year under report. The recoveries are substantial and there is a reduction in the percentage of overdues from 49 to 46 per cent.

38. (ii) *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 :—

District.	Number of Societies.	Number of members.	Capital		Working Capital.	Cost of management.
			Owned.	Borrowed.		
1	2	3	4	5	6	7
Bombay ...	23	2,806	Rs. 1,08,258	Rs. 14,938	Rs. 1,24,110	Rs. 3,829
Northern ...	69	4,139	3,36,740	94,845	3,28,059	6,572
Khandesh ...	3	104	2,833	7,370	10,032	244
Central ...	6	454	12,856	3,047	24,616	1,024
Southern ...	14	1,568	62,428	30,330	94,567	2,514
Total ...	115	9,181	4,23,145	1,50,559	5,81,414	14,183
Total for 1936-37 ...	193	7,829	3,99,722	1,46,561	5,46,181	13,038

District.	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 authorized.	Arrears unauthor-ized.
	8	9	10	11	12	13
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Bombay ...	1,00,016	1,38,300	1,15,031	1,84,315	25,341	19,178
Northern ...	2,50,305	1,21,107	1,14,670	2,93,757	49,956	88,030
Khandesh ...	9,654	2,900	3,835	7,136	3,689	.....
Central ...	24,623	19,854	22,513	21,886	50	6,049
Southern ...	83,267	83,917	70,072	70,823	9,603	8,891
Total ...	5,07,794	3,66,078	3,25,920	6,16,947	88,639	1,21,948
Total for 1933-37 ...	4,54,179	3,28,281	2,85,693	4,85,735	60,323	1,94,982

39. As regards the development of the backward tracts, the report submitted by the Special Enquiry Officer for Partially Excluded Areas indicates the lines on which the system of rural credit in these areas could be organized. I have separately submitted my remarks on the recommendations of the Special Enquiry Officer, which are now under the consideration of Government.

40. *Tagavi Loans.*—In view of the decision of Government not to make any fresh allotment under the Land Improvement Loans Act, no fresh loans were advanced, though small loans for amounts less than Rs. 400 were allowed from the funds of the Provincial Bank chiefly for construction or repairs of wells and made repayable in three to five instalments. Loans for land improvement in excess of the above limit are obtainable from the Land Mortgage Banks.

Constitution of Rural Primaries.

41. The year under report witnessed an orientation in policy with regard to the constitution and functions of rural primaries. In Leaflet A (3) (containing the revised model bye-laws for agricultural credit societies) which has been drafted in accordance with the orders contained in Government Resolution, Revenue Department, No. 7363/33, dated the 15th March 1933, several important changes have been introduced, though the fundamentals of the existing organizations have been preserved as far as possible. The standard of outside borrowing limit as compared to members' assets and share capital has been revised so as to permit outside borrowings on a restricted scale. The lending business is restricted to short-term loans and intermediate-term loans for periods not exceeding five years. The bye-laws also aim at a broadening of the basis of the primary so as to increase its utility to its members. Provision is accordingly made in the bye-laws that the members should sell their produce through a co-operative marketing agency wherever available. The thrift aspect of the institution is emphasized by a provision for compulsory deposits at harvest time.

42. *Multi-Purpose Societies.*—The multi-purpose societies constitute a further stage in the evolution of agricultural credit societies. The Joint Report recommended the organisation of multi-purpose societies and suggested that where marketin

facilities or suitable bazars were available in the immediate neighbourhood, a multi-purpose society for a group of villages within a radius of five miles could be registered on an unlimited liability basis. Government has accepted this recommendation and ordered that it should be implemented in an experimental way.

43. The past experience in this province has shown that the credit dispensed by the credit society cannot be properly controlled, if it is divorced from supply and sale. The objects of the multi-purpose society have, therefore, been kept wide, so as to include supply and sale, though with regard to credit, its sphere of operation is restricted to finance for normal cultivation needs and intermediate finance to a limited extent. In addition to the provision for credit, the society aims at supplying such agricultural requisites as seed, manures, feeding stuffs, etc., and also domestic and other requisites to members and at organizing arrangements for the joint sale of the produce.

A beginning in this direction was made by the registration of a multi-purpose society at Gorhe.

Supervision.

44. The number of District Boards of Supervising Unions stands at 15. Kolaba, Ratnagiri and Broach continue to be without any board. Ninety-five Supervising Unions and one society has been affiliated to these Boards. The staff of these Boards consists of 2 senior supervisors, 112 supervisors and 19 assistant supervisors. The control of these Boards over the Supervising Unions has been useful to a certain extent in regulating the work of the latter.

The number of Supervising Unions stands at 95 with 3,051 agricultural and 58 non-agricultural societies affiliated to them.

45. The results of the changes and arrangements sanctioned under Government Resolution, Revenue Department, No. 10056/28, dated 15th April 1936, vary according to different areas. In certain areas, such as Gujerat, District Boards, according to the new scheme, have not started functioning. In other areas, like the Southern Division, results have been comparatively encouraging. The results regarding improvement of efficiency of supervisors too have not been uniform and provision for leave and provident funds could not be made on account of insufficient funds.

During the year under report, the Unions helped considerably in the classification of loans into frozen, bad and doubtful on the lines laid down in the Registrar's circular.

Land Mortgage Banks.

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

The number of primary land mortgage banks working in the Province at the close of the year was 13. There were no fresh registrations of primary land mortgage banks during the year.

47. There was a steady increase in the business of the land mortgage banks during the year under report. In the case of the old land mortgage banks, viz. Dharwar, Pachora and Broach, the work done was mostly in respect of revaluation of cases which were proposed to be transferred from the Provincial Co-operative Bank to the Provincial Land Mortgage Bank. The Dharwar Land Mortgage Bank took a long time in adopting the suggestion made in pursuance of Government orders advising the Bank to restrict the area of operation to Dharwar and Kalghatgi Talukas. The share capital of the land mortgage banks increased from Rs. 1,99,673 to Rs. 2,27,390, the increase being mostly due to the purchase of additional shares by the borrowing members in proportion to the amount of loans advanced to them. The practice of recovering subscriptions towards shares from "B" class members has been abandoned by most of the banks and instead, a provision has been made in the bye-laws of the banks, levying only a small fee for admission of persons to membership in "B" class. "B" class members are those who, being coparceners with the borrowing members, are required to join in the execution of mortgage deeds passed in favour of the land mortgage banks.

48. The statement showing the position with regard to the working of land mortgage banks 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.
1	2	3	4	5	6	7	8	9	10
1	Dharwar	86	8	272	Rs. 9,055	Rs. 150	Rs. 760	30	54,250
2	Pachora	188	3	124	6,760	150	451	101	59,000
3	Broach	198	3	57	10,990	150	57	38	93,875
4	North Kanara	85	68	136	3,915	10,005	...	57	98,300
5	Hubli	155	75	275	7,975	5,715	275	53	59,275
6	Belgaum	182	114	231	7,610	9,500	201	32	94,827
7	Satara	628	38	163	15,850	15,300	163	83	1,31,015
8	Poona	350	52	1,004	10,810	7,025	719	179	2,69,555
9	Nasik	210	44	232	7,169	5,760	232	173	2,33,660
10	West Khandesh	261	48	438	13,440	11,185	939	265	6,39,900
11	East Khandesh	110	43	228	8,665	15,725	228	165	2,53,970
12	Surat	473	145	...	7,740	22,805	...	52	1,45,125
13	Kaira	150	49	38	2,625	5,585	38	56	1,05,563
	Total for the year 1937-38.	3,276	690	3,668	1,13,634	1,09,655	4,101	1,294	22,92,770
	Total figures up to end of 1937-38 since the start.	3,276	690	3,668	1,13,634	1,09,655	4,101	4,230	79,32,036

Serial No.	Name of the Bank.	Loan applications recommended by Primary Banks.		Loans sanctioned by Bombay Provincial Co-operative Land Mortgage Bank.		Loans advanced by Bombay Provincial Co-operative Land Mortgage Bank.		Loans disbursed by Primary Banks to Individuals.		Amount outstanding as on 30th June 1938.
		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 ...	4	6,200	...	...	...	...	...	...	1,54,725
2	Pachora ..	51	48,150	53	32,100	17	17,500	18	18,500*	1,42,541
3	Broach ..	30	1,06,086	21	49,230	27	59,380	27	59,380*	1,60,080
4	North Kanara ...	37	88,250	23	39,460	21	84,650	19	29,950	72,280
5	Hubli ...	73	1,49,025	97	97,900	81	83,050	75	75,940	1,57,044
6	Belgaum ...	42	1,00,157	25	43,550	20	27,700	25	38,410	1,03,712
7	Satara ...	68	83,370	83	1,03,255	69	86,800	74	91,650	1,36,318
8	Poona ...	63	82,550	49	64,300	73	87,650	64	77,075	1,63,053
9	Nasik ...	97	1,37,650	79	83,400	62	71,350	81	90,700	1,09,046
10	West Khandesh ..	126	1,78,775	48	66,500	70	92,950	69	93,900	1,98,682
11	East Khandesh ..	49	38,750	23	34,760	16	25,200	20	32,373	1,00,679
12	Surat ...	24	60,450	17	52,350	15	35,925	16	36,403	95,584
13	Kaira ...	39	53,940	30	56,140	20	51,300	20	51,220	69,500
	Total for the year 1937-38.	688	11,42,233	526	7,32,920	490	6,73,255	508	6,95,398	16,63,344
	Total figures up to end of 1937-38 since the start.	1,775	29,33,361	1,178	16,33,350	939	13,03,830	976	13,60,470	16,63,344

Note.—The statement is based on the information received from the Primary Land Mortgage Banks.

* These figures represent advances made after affiliation to the Provincial Co-operative Land Mortgage Bank, Limited.

49. From the statement it will be seen that during the year under report the number of members has increased from 6,562 to 7,654. The amount of loans advanced to members has gone up from Rs. 6,65,072 to Rs. 13,60,470 exclusive of the loans advanced previously by the Provincial Co-operative Bank to the three old Banks. The number of applications received by the primary banks during the year was 1,284. Of these 688 applications were recommended for loans to the Provincial Land Mortgage Bank. The total amount outstanding with members of the primary banks at the end of the year was Rs. 16,63,344.

50. Out of the total loan advanced to borrowers, Rs. 1,77,146 including interest were due for repayment, Rs. 46,299 in principal and Rs. 60,849 in interest were recovered during the period leaving a balance of Rs. 69,998 and the amount overdue from members in all the banks is Rs. 60,658 including interest. The overdues are to be found to a large extent in the old banks, viz. Dharwar, Pachora and Broach Land Mortgage Banks. Steps have been taken to institute

arbitration proceedings against defaulters and to obtain awards against them. The amounts under award appear large as the banks were obliged to recall the whole loan from defaulters though some instalments had not fallen due. Extensions are given in deserving cases provided the borrower pays at least full interest.

51. With the progress in their business, the income of the banks has began to grow and seven of them were able to show profit in their working at the close of the year. The working of the Dharwar Land Mortgage Bank is extremely slack and leaves much to be desired. It is a matter for regret that serious irregularities and frauds were noticed in the working of the Hubli Co-operative Land Mortgage Bank. Steps were taken for supersession of the Board of Directors of the Bank after the close of the year.

52. All the new Land Mortgage Banks registered in 1935 were given a subsidy of Rs. 500 for the third year in succession towards the cost of the land valuation officers who are lent hands from the Co-operative Department.

53. The number of applications received by some banks showed a tendency to decrease while the rigidity of the test applied by the Land Mortgage Banks in granting loans to the applicants may scare away a certain class of borrowers. The banks in their own interest have to make a thorough scrutiny of the cases coming before them in order to safeguard their funds. No loans are recommended unless there is sufficient security and also adequate repaying capacity to ensure punctual payment of loans and the title to the lands taken as security is certified to be clear and marketable. These precautions are necessary in order that the Banks may maintain their credit with the investing public from whom funds are raised through the Provincial Co-operative Land Mortgage Bank for financing borrowers. Attempt is made to conciliate debts and the total amount of remissions obtained by conciliation effected during the year in respect of debts redeemed with the help of loans given by the banks amounted to Rs. 1,06,297.

Provincial Land Mortgage Bank.

54. Sir Govindrao B. Pradhan, Kt., J.P., was nominated as the President of the Bank by Government under by-law 33 of the Bank. Mr. V. B. Mardhekar, M.A., continued to work as Managing Director of the Bank.

55. Six Board meetings and eleven Executive Committee meetings were held during the year. There was no material change in the constitution of the bank.

56. The paid-up share capital of the bank rose from Rs. 3,74,300 to Rs. 3,94,700 during the year. The increase in the share capital was mainly due to the purchase of shares by the primary banks in the proportion of 5 per cent. of their borrowing from the bank. No additional shares were issued to individuals or Co-operative Societies. During the year the bank received 633 loan applications for Rs. 11,20,570 out of which 526 loan applications for Rs. 7,32,920 were sanctioned and 31 loan applications for

Rs. 1,17,355 were rejected. The Bank received, since its inception, 1,472 loan applications for Rs. 26,05,963 out of which 1,178 loan applications for Rs. 16,33,350 were sanctioned and 86 loan applications for Rs. 2,83,175 were rejected. One hundred and fifteen loan applications for Rs. 2,38,438 were pending with the bank at the close of the year. The total amount actually advanced by the bank up to 30th June 1938, was Rs. 13,03,830.

57. The loans advanced by the bank were mainly for redemption of debts and in a very few cases loans were given for land improvement and purchase of lands. The majority of loan applications sanctioned were for sums less than Rs. 2,000.

58. Sanction was received during the year from Government to the debenture trust deed authorizing the bank to float its first series of debentures for Rs. 20 lakhs. Though it was originally intended to float debentures at 3 per cent., it was decided in view of the change in the condition of the money market, to offer the debentures at $3\frac{1}{4}$ per cent. The debentures were issued to the public on the 5th May 1938 by advertising the prospectus in daily papers. Response was very encouraging. The Co-operative Banks have subscribed to the extent of Rs. 3,80,600 and the rest viz. Rs. 12,74,600 have been subscribed by Insurance Companies, Bank and private individuals during the period the debentures were kept open for subscription by the public.

The work regarding transfer of assets and liabilities of the land mortgage department of the Provincial Co-operative Bank to the Provincial Co-operative Land Mortgage Bank was in progress during the year. A large number of cases where loans were given in the past by the Pachora Land Mortgage Bank and the Broach Land Mortgage Bank by borrowing from the Bombay Provincial Co-operative Bank, were transferred to the Provincial Land Mortgage Bank during the year.

59. Government has by a notification issued under No. 6576/24, dated 1st April 1938, granted a concession to the Provincial Land Mortgage Bank by declaring that transfers of debentures of the Provincial Land Mortgage Bank are exempted from stamp duty.

(b) AGRICULTURAL NON-CREDIT SOCIETIES.

60. *General conditions.*—During the year under report, 15 new societies were registered, while the affairs of two societies were ordered to be wound up.

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

61. *Cotton.*—With a registration of a new society in the Panch Mahals, the number of such societies stands at 29. Except the Hubli Cotton Sale Society, all other societies have maintained the progress made. The Gadag Sale Society sold kapas worth Rs. 7,09,976, made profits of Rs. 11,123 and earned commission aggregating to Rs. 13,249. The Purushottam Co-operative Ginning Society ginned 86,987 maunds of cotton. During the course of the year, it installed 18 additional gins, worked on the motive power of electricity supplied by the Rander Electric Supply Company. The ginning charges

earned by the society amounted to Rs. 23,278 and it made a profit of Rs. 9,772. The Farmers' Co-operative Ginning and Pressing Society ginned 36,096 maunds of cotton as against 32,335 of the preceding year. It reduced its ginning rate from Rs. 3-11-0 to Rs. 3-0-0 per bhar. The ginning charges earned by the society were Rs. 10,622. The Sayan Group Co-operative Ginning Society ginned 29,196 maunds of cotton this year and realized Rs. 10,970 as ginning charges. The co-operative societies in Gujerat have been able to sell 12 per cent. of cotton grown in the area:—

Division.	Number of Societies.	Quantity sold in maunds.	Prices realized.
			Rs.
Khandesh	1	116,081	5,26,243
Southern	6	193,470	12,93,605
Northern	22	265,401	19,63,051
Total for 1937-38 ...	29	574,952	37,82,899
Total for 1936-37 ...	28	618,228	43,84,070

62. 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
Arecanut	...	...	...	2
Fruits and Vegetables	...	...	...	6
Eggs	...	...	...	2
Miscellaneous	...	...	...	43

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

Chilly.—The Tarapore-Chinchni Co-operative Chillies Sale Society sold 2,076 bags of chillies and tomatoes, earning commission of Rs. 187. The Byadgi Chillies Sale Union is running efficiently in spite of a small fall of business. It sold chillies worth Rs. 20,000, but suffered a loss of Rs. 124.

Mango.—The two mango sale societies at Malwan and Vengurla rendered assistance to the members in packing and shipping the fruit to outside stations.

Fruits and Vegetables.—The Rahuri Taluka Fruit Sale Society is progressing satisfactorily although it caters for the needs of petty merchants only. It has made marketing arrangements by opening a shop in Bombay. The Raver Taluka Co-operative Fruit Sale Society sold plantains valued at Rs. 2,189 and oranges worth Rs. 16,385. The Belgaum Gardeners' Produce and Sale Society is maintaining its progress. It sold vegetables worth Rs. 15,000 and seed worth Rs. 3,000. The Southern Gujerat Vegetable Growers' Association works more as a transport society than a sale society. It earned income of Rs. 717 by export of mangoes. It made a profit of Rs. 665.

Eggs.—The Belgaum Poultry and Egg Sale Society suffered losses due to an epidemic among the poultry. It sold 2,127 eggs. The other egg sale society at Yelloor is making steady progress. It is concentrating its activities towards improvement of breed of poultry. It sold eggs valued at Rs. 700 and earned profits of Rs. 106.

Arecanut.—Both the arecanut societies are in North Kanara which abounds in betel-nut gardens. The total sales of these societies amounted to Rs. 1,77,431 and profits made were Rs. 1,350.

Paddy.—The only paddy sale society in Palghar Taluka sold 312 tons of rice and earned commission of Rs. 1,065. Its net profit was Rs. 326.

Cattle Breeding Societies.—There are 14 such societies in Karnatak Division and 4 in other divisions. The total membership of these societies was 628. These societies maintained 14 stud bulls and 601 cows. The number of calves born during the year was 136.

Dairy Societies.—There was no increase in the number of dairy societies, but the membership increased from 831 to 897. The total number of milking animals owned by these societies was 1,342. The quantity of milk supplied by members during the year was 377,227 lbs. The aggregate profit of these societies was Rs. 709.

Fencing Societies.—The Dhadne Co-operative Society in Sakri Taluka is not working properly. The societies in Dharwar District are all situated in compact areas and are working well. The fencings put by them cover a large area. The total number of such societies was 16 as against 15 in the last year. The membership totalled 1,510. The length of fence or wall was 77,249 yards and the area protected by fence was 19,663 acres.

Crop Protection Societies.—The number of these societies increased from 20 to 23. The societies have invested small amount in guns, spray pumps, nets and other articles used for protection of crops. The income of these societies during the year was Rs. 25,620 and expenditure was Rs. 17,346. The societies earned a profit of Rs. 1,910. Most of these societies are in Khandesh Division and proving very beneficial to villagers.

Land Improvement Societies.—The number of these societies was 10 as against 8 of the previous year. The number of members was 547 and area covered by such societies comprised 4,872 acres.

Area improved during the year was 30 acres at a cost of Rs. 1,643. The cost of management was Rs. 1,362 and the profits earned amounted to Rs. 2,548. The Yelavigi Waddars' Land Improvement Society continues to do good work. 210 acres of waste land were brought into cultivation, divided into plots and distributed amongst members. The Maharajpeth Joint Cultivation Society suffered a handicap due to lack of irrigation facilities.

Dam Construction Society.—Two of the three such societies in North Kanara are doing well. They construct dams for stopping the ingress of salt water in the river water, keeping the latter fit for cultivation.

Machinery and Implement Societies.—Their number increased from 24 to 30. The machinery used consists of power-crushers etc. and implements used were ploughs, drills etc. of the improved type. The sales effected by these societies amounted to Rs. 5,568 and total commission earned on consignment accounts was Rs. 319. Profits amounted to Rs. 1,187.

Manure Societies.—These societies sell oil cakes, fish manures, bone-meal, chemicals etc. The value of manure sold was Rs. 2,523. The cost of management of the societies was Rs. 472 and the profits earned totalled Rs. 323.

Seed Societies.—The number of seed societies increased from 25 to 26. These societies sold cotton, corn, sugarcane and other seeds of Rs. 5,588. Their working capital was Rs. 23,294 and they made a profit of Rs. 667.

The main activities of these societies are directed towards introduction of improved variety of sugarcane, storage of onions and sale of vegetable products. The sugarcane growers' societies subsidized from the Sugar Excise Scheme were successful in bringing large areas under improved variety of cane sets.

63. *Purchase and Sale Unions.*—The Lasalgaon Purchase and Sale Union sold produce worth Rs. 38,800 and earned a commission of Rs. 511. The arrangements for storing produce is made by hiring godowns. Both the Varna Valley Sale Union and Nira Canal Societies' Purchase and Sale Union are working satisfactorily. The Dhulia Purchase and Sale Union continued to do good work. The agency opened at Taloda was continued to afford marketing facilities to members of Bhil societies. The Union acts as an agent for sale of its members' produce on commission basis and supplies seeds to members as well as non-members. The Union sold cotton, oil seeds, groundnuts and cereals of the aggregate amount of Rs. 3,32,810 and supplied other requisites valued at Rs. 42,274. The commission earned by the Union was Rs. 5,031 but it suffered a loss of Rs. 1,659. The Pachora Taluka Purchase and Sale Society, with its jurisdiction extending to Pachora Taluka and Bhadgaon Petha, worked on a self-supporting basis. The total business transacted by the society amounted to Rs. 88,436. It earned a commission of Rs. 528. The society holds open sales and weighments are made on a weighing bridge.

64. *Taluka Development Associations.*—Only two new associations were registered in the year under review, bringing the total number to 105. The total membership of the associations was 30,641. Their income consists of subscriptions from members, societies, grants from Government, donations from local bodies etc. Comparatively extensive areas of operations and loose membership have limited the utility of the Associations for intensive work. They have been trying to introduce improved methods of agriculture, to improve the breed of cattle and poultry and to do other rural uplift work. Several of them receive grants from village uplift committees and subsidies from Government.

The following table indicates the position of these associations according to co-operative divisions:—

Division.	No. of Associations.	No. of Members.		Contributions received.				Expenditure.
		Individuals.	Societies.	Individuals.	Societies.	Government.	Donations.	
Bombay	20	6,716	23	Rs. 3,916	Rs. 2	Rs. 3,828	Rs. 1,666	Rs. 12,846
Northern	10	1,326	15	1,993	48	4,345	3,551	5,901
Khandesh	20	11,038	73	8,957	374	4,815	9,364	22,894
Central	41	7,101	254	6,930	486	23,196	19,230	24,699
Southern	14	3,879	217	907	673	3,427	1,513	10,265
Total	105	30,060	581	22,703	1,588	39,611	27,324	76,605
Total for 1956-57	103	28,003	635	32,513	2,513	48,520	21,637	1,14,509

The Gilligan Cattle Breeding Farm of the Chalisgaon Taluka Development Association is managed well. This farm won the first prize for the best breed in the All India Cattle Show held at Delhi.

65. *Better Living Societies.*—The number of societies rose from 33 to 34. The total number of members of these societies was 2,290. The activities of these societies include public health, education, supply of medicines, water supply, improvement of agriculture, road construction, settlement of disputes, curtailment of marriage and other ceremonial expenditure etc. The Vikharam Better Living Society has purchased a breeding bull worth Rs. 75. The Ahilapur Better Living Society has undertaken a drainage scheme. It has also set up an oil engine. It received a grant of Rs. 1,500 from Village Improvement Funds.

(2) Banking in General.

66. Hitherto all non-agricultural credit societies with a working capital exceeding Rs. 50,000 were classed as "Banks" irrespective of the fact whether they undertook any banking business as such. This criterion of discriminating banks from societies was not

Area improved during the year was 30 acres at a cost of Rs. 1,643. The cost of management was Rs. 1,362 and the profits earned amounted to Rs. 2,548. The Yelavigi Waddars' Land Improvement Society continues to do good work. 210 acres of waste land were brought into cultivation, divided into plots and distributed amongst members. The Maharajpeth Joint Cultivation Society suffered a handicap due to lack of irrigation facilities.

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The following table indicates the position of these associations according to co-operative divisions :—

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Khandesh	20	11,038	73	8,957	374	4,815	9,364	22,894
Central	41	7,101	254	6,930	486	23,196	12,230	24,699
Southern	14	3,679	217	907	678	3,427	1,513	10,265
Total	105	30,060	581	22,703	1,588	39,611	27,324	76,605
Total for 1936-37	103	36,603	635	32,513	2,518	48,530	31,637	1,14,509

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(2) Banking in General.

66. Hitherto all non-agricultural credit societies with a working capital exceeding Rs. 50,000 were classed as "Banks" irrespective of the fact whether they undertook any banking business as such. This criterion of discriminating banks from societies was not

satisfactory in all respects. Government has now directed 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.

67. As pointed out in the previous administration reports, there has been some conflict of interests between the Central Banks and Urban Banks in the sphere of banking. On account of a plethora of surplus funds which could not be profitably utilised in their own legitimate business of finance to affiliated primaries, the Central Banks were compelled to undertake urban banking business which resulted in some cases in an encroachment on the business of urban banks, and also in overlapping finance. The position in this respect was examined in the Joint Report submitted to Government, and Government has accepted the recommendations made therein that nominal membership for the purpose of advances against produce and valuables may be permitted in a Central Bank, to members of primaries other than urban banks and sale societies affiliated to it and representation of one member on their behalf allowed. As regards loans to individual members of Central Banks, Government has directed that the present practice of advances to individual members against produce and valuables may be continued subject to the following limitations :—

(1) absolute limits must be fixed both for individual advance and advances of a particular kind.

(2) in areas served by other co-operative societies which would normally handle such business, the minimum limit of advance to an individual should be in excess of the maximum kept by the society and there should be mutual accommodation.

68. As regards inland exchange business, Government has accepted the recommendation that Central Banks should not undertake this business in areas served by Urban Banks except by mutual accommodation.

69. 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 hundis.	Amount.	Number of hundis.	Amount
1	2	3	4	5	6	7	8	9
		Rs.		Rs.		Rs.		Rs.
Bombay ...	30,792	93,64,958	6,603	21,07,694	552	1,82,283	52	7,675
Northern ...	21,175	2,36,25,604	38,714	1,40,21,845	6,089	25,16,588	1,914	10,94,227
Khandesh ...	14,662	44,60,249	2,195	12,66,712	2,930	23,98,890	575	12,51,659
Central ...	93,469	2,54,25,312	56,410	1,11,26,269	42,436	38,73,705	3,009	23,75,311
Southern ...	22,045	96,86,662	20,365	1,07,57,790	3,325	24,82,690	2,599	7,99,358
Total ...	182,143	7,25,12,985	124,287	3,92,80,310	55,382	1,14,54,156	8,149	45,25,230
Total 1936-37 ...	163,714	5,60,50,911	163,113	5,11,83,053	11,699	88,09,744	11,281	66,53,808

70. As pointed out in the last year's report, the continuance of facilities in respect of remittance of funds is of considerable importance to Co-operative Banks.

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

71. The Bombay Provincial Co-operative Bank had another year of successful working under the able and distinguished guidance of Sir Chunilal Mehta, the Chairman, and Mr. V. L. Mehta, the Managing Director. The following statement indicates the comparative position of the Bank :—

—	1935-36.	1936-37.	1937-38.
1. Number of members—			
(i) Individuals ...	1,168	1,173	1,192
(ii) Banks and Societies ...	1,809	1,880	1,948
	2,977	3,053	3,140
2. Non-withdrawable and long-term capital—	Rs.	Rs.	Rs.
(a) Reserve fund ...	59,439	1,12,300	1,12,590
(b) Sinking fund for debentures.	6,10,266	6,48,035	6,86,849
(c) Premium on debentures.	5,720	5,720	5,720
(d) Reserve for doubtful debts.	3,55,000	3,54,470	3,53,853
(e) Reserve for overdue interest.	5,21,679	5,23,637	5,31,212
(f) Debentures ...	12,80,000	12,80,000	12,80,000
(g) (i) Share capital held by individuals.	7,19,050	6,97,400	6,54,850
(ii) Societies ...	5,77,850	6,01,000	6,45,000
(h) Government loan for land improvement.	83,900	68,550	54,500
	42,52,904	42,91,162	43,24,674
3. Withdrawable and short-term capital—			
(a) Fixed deposits—			
(i) Societies ...	59,21,651	59,12,185	46,90,889
(ii) Individuals ...	20,24,398	20,26,346	27,79,517
(b) Current, Savings and other deposits—			
(i) Societies ...	52,77,935	42,17,021	35,44,831
(ii) Individuals ...	69,06,201	67,30,622	58,80,510
(c) Five years' Cash Certificates.	73,743	59,628	4,993
(d) Staff Provident Fund .	3,26,778	3,57,562	4,04,233
	2,05,30,706	1,93,14,264	1,73,05,023

	1935-36.	1936-37.	1937-38.
	Rs.	Rs.	Rs.
4. Working Capital ...	2,43,83,090	2,31,88,234	2,12,20,419
5. Loans due from societies and banks.	83,06,412	83,59,101	1,04,17,414
6. Arrears due from societies and banks.	18,67,239	16,59,347	24,53,599
7. Percentage of arrears ...	22.4	18.5	23
8. Cost of management ...	3,00,464	3,20,444	3,26,793
9. Profits ...	1,28,868	98,742	1,08,890

72. The year under report witnessed a further decline in the working capital of the Bank to the extent of Rs. 20 lakhs which is ascribed to the following reasons :—

(1) Withdrawals by School Boards and Local Boards from their savings deposits to the extent of Rs. 7 lakhs in view of the orders of Government that the provident funds of their employees should be invested in Government securities.

(2) Reduction of deposits from co-operative societies.

The reduction in deposits from co-operative societies and banks indicates growing ability on the part of the affiliated institutions to utilize a larger portion of their funds in their own normal business.

73. It is gratifying to note that there was a larger demand for investment of the Bank's funds in the movement itself which is evidenced by an increase of nearly Rs. 15 lakhs in advances by way of cash credits and overdrafts. The position of the Bank in respect of its liquid resources continues to be satisfactory. The total demand liabilities of the Bank in current and savings bank accounts amount to Rs. 94 lakhs and the time liabilities to Rs. 75 lakhs. Against these liabilities, the Bank held at the close of the year Rs. 9½ lakhs in cash on hand and in banks, Rs. 22 lakhs in deposits at call and for short periods with approved banks and Rs. 70½ lakhs in Government and other authorized securities.

74. Notwithstanding the fall in the working capital, the profits of the Bank for the year showed an increase of Rs. 10,148 over the previous year's figure. This is due mainly to the increased use made of the Bank's funds in advances and the prevailing low rate of interest on deposits owing to continuance of easy money market conditions. The Bank declared a dividend of 5 per cent. which is the same as in previous years.

75. As regards the position with regard to fresh finance and recoveries, I reproduce below an extract from the report of the Bank :—

“ Fresh advances for short-term and intermediate term demands were made to the extent of Rs. 26,35,500 out of which Rs. 5,400 were due to famine loans advanced on account of continued famine conditions, and Rs. 2,61,800 on account of interest and joint expenditure debited and other minor transfer entries. Out of these advances, Rs. 16,77,400 were on account of short-term

demands and Rs. 6,96,300 for intermediate term purposes. Repayments received on account of ordinary loans including the famine finance, which stood at Rs. 53,92,400 at the beginning of the season, came to Rs. 26,12,514, as against the previous year's figure of Rs. 26,80,612. This figure of recoveries is against the stipulated repayments of Rs. 39,28,000 according to the normal credit statements.

Out of the famine advances of Rs. 79,000 the repayments to the extent of Rs. 35,957 could be collected. Out of the total figure of recoveries, Rs. 1,08,400 were on account of the transfer of outstandings of the societies ordered to be wound up or transferred from one Branch to another, during the course of the year. The actual repayments may, therefore, be taken at Rs. 25,04,114 as against the last year's figure of Rs. 24,30,000 giving a percentage of Rs. 46.3 to the total outstandings at the close of the previous year, the corresponding percentage for the last year being 45.2. The amount of unauthorized arrears was Rs. 20,02,313 and this gives a percentage of 40 per cent. to the total short-term investments, the corresponding figures for the previous year being Rs. 16,59,347 and 32.6 per cent. Extensions have, in some cases, been approved where the recovery season had closed by the 30th June and the extended amount came to Rs. 8,99,465 as on 30th June 1938. But, for the rabi areas, the work of granting extensions goes on till the end of August and the position regarding the overdues and extended dues cannot, therefore, be presented in their proper perspective by the figures noted above."

76. No land improvement loans were advanced during the year under report. The recoveries of such loans from societies and central banks amounted to Rs. 76,550 as against Rs. 30,542 in the previous year. The increase was due to the adjustment by transfer of the amount of the land improvement loan to the extent of Rs. 57,300 in case of the Nasik District Central Co-operative Bank, Limited, in liquidation to "the account of societies in liquidation", and the actual repayments came to Rs. 19,250. The total amount due to the Bank on account of such loans was Rs. 81,398, the balance of amount payable to Government being Rs. 54,600.

77. The Deccan Canal Tract continues to cause anxiety to the Bank, as a large amount is locked up in societies in liquidation in this tract and there has been no appreciable progress in the recovery of the frozen loans in this area. The total outstandings from societies in liquidation in this and other areas amount to Rs. 18,90,865, as against Rs. 17,90,174 at the close of the previous year. The figure is inclusive of the outstandings against the Nasik District Central Co-operative Bank in liquidation. As already observed the position with regard to recoveries is not satisfactory though repayments during the course of the year amounted to Rs. 57,397 as against Rs. 47,920 during the previous year. Rules 49 and 50 providing for the transfer of property to societies, under section 59-A have now been finally promulgated. The speeding up of the work of liquidation and firm and expeditious action against contumacious defaulters in societies are measures which are

essential for stimulating recovery of these amounts. In view of Government Communique issued in this regard, clearly pointing out Government's attitude towards contumacious defaulters coupled with concession schemes, substantial recoveries should be forthcoming.

78. The relations of the Bank with the District Central Banks, Urban Banks, Primary Societies and other limbs of the movement continued to be cordial. A cash credit of Rs. 1 lakh and a maximum credit of Rs. 4 lakhs was sanctioned to the East Khandesh Central Co-operative Bank, but was not operated upon as the terms of credit were not finally decided. In addition overdrafts against Government securities and loans against fixed deposits were granted to Central Banks to the extent of Rs. 35,24,000 and the drawings at the close of the year were Rs. 17,58,328. Overdrafts and loans were also allowed to 39 Urban Banks to the extent of over Rs. 13 lakhs against Government securities and fixed deposits with the Bank.

79. The work regarding the transfer of the assets and liabilities of the Land Mortgage Department of the Bank, to the Bombay Provincial Co-operative Land Mortgage Bank, is in progress.

(4) District Central Banks.

80. Owing to the liquidation of the Nasik District Central Co-operative Bank, Limited, which was ordered to be wound up at the close of the year, the number of Central Banks decreased from 13 to 12. The following table gives comparative figures relating to the operation of the banks :—

Serial No.	—	1936-37.	1937-38.
1	Number of District Central Banks ...	13	12
2	Number of members—		
	(i) Individuals ...	8,421	8,752
	(ii) Societies and Banks ...	2,949	2,854
3	Paid up share capital ...	Rs. 27,16,960	Rs. 27,22,765
4	Reserve and other funds ...	18,92,016	21,68,374
5	Working capital ...	3,06,52,950	2,55,38,091
6	Deposits from—		
	(i) Individuals ...	2,24,95,054	2,10,42,324
	(ii) Societies ...	32,24,028	24,98,025
7	Loans and deposits from—		
	Provincial and Central Banks ...	3,24,892	11,09,116

Serial No.		1936-37.	1937-38.
		Rs.	Rs.
8	Loans due from societies...	1,08,91,580	1,08,00,816
9	Loans due for repayment...	93,75,775	1,18,64,456
10	Arrears—		
	(i) Authorised...	18,29,970	24,40,597
	(ii) Unauthorised...	36,17,173	35,56,810
11	Percentage of unauthorised arrears to—		
	(i) Loans due (Serial No. 8)...	33	32.9
	(ii) Loans due for repayment...	38.5	29.9
12	Profits...	4,73,656	5,38,278
13	Cost of management...	3,59,361	3,73,524
14	Percentage of cost of management to working capital.	1.1	.9

81. The paid-up share capital and reserve and other funds record a satisfactory increase. The reduction in deposits from individuals is partly ascribed to the winding up of the Nasik District Central Co-operative Bank which had deposits to the extent of nearly Rs. 7 lakhs at the close of the last year and to a reduction in the rate of interest offered by Central Banks, which are now almost on par with those of well managed Joint Stock Banks and also the decision of Government that the Provident Funds of School Boards should be deposited in Government securities. As regards reduction in the deposits from societies this is particularly marked in Surat District, wherein the deposits of societies amounted at the close of the year to Rs. 1,42,304 as against Rs. 4,04,518 in the previous year. The decline in deposits is naturally reflected in a corresponding reduction in the total figure of working capital. Notwithstanding the reduction in deposits, these central banks have a plethora of surplus funds. It will be noticed that out of the total working capital amounting to Rs. 2,95,38,091 only Rs. 1,08,00,816 are on loans with societies which is a clear index to the fact that the bulk of agricultural societies for whose benefit the central banks are primarily intended are too weak to absorb and employ the major portion of these funds. The financing agencies would, therefore, be well advised in interesting themselves in the organization of arrangements for the supply of agricultural and domestic requisites and sale of agricultural produce so as to extend the maximum economic benefit of the large funds they possess to agriculturists. This aspect of the problem has been considered by Government and in paragraph 14 of Government Resolution, Revenue Department, No. 7363/33,

dated the 15th March 1938, the desirability on the part of central banks to take steps to promote the formation of purchase and sale societies at suitable market places with a view to encourage crop loans and make advances in kind has been emphasised. It has further been suggested that pending the formation of such societies the banks themselves may undertake this work strictly on a commission basis.

82. Position as regards arrears does not show any marked improvement. The figures shown against column 10 are not comparable with those of the last year, as the last year's figure is inclusive of the arrears of the Nasik District Central Co-operative Bank which is now in liquidation. The measure of success in the matter of rehabilitation of agricultural credit societies, which is in progress, will to some extent depend upon the assistance rendered by central banks by way of concessions such as reduction in the lending rates in the case of societies with frozen dues and doubtful debts and also in the case of societies whose financial position is bad, by taking recoveries to principal.

83. A disquieting feature of the working of the central banks was the failure of the Nasik District Central Co-operative Bank. The affairs of the Bank had deteriorated as early as 1930, and all attempts since made to resuscitate its working were largely unsuccessful owing to various factors. The principal among these was the agricultural depression which was unprecedented in its range and duration. Owing to frequent frost and failure of rains the general condition of the agriculturists in the area financed by the Bank was unfavourable and this was naturally reflected in a serious curtailment in the repaying capacity of the affiliated primaries with the result that loans advanced to societies became frozen and long-term, crippling the resources of the Bank and rendering its position in the matter of recovery extremely difficult. In the circumstances, the continuance of the Bank was considered to be undesirable. Following the liquidation of the Bank, steps for reconstruction of societies in the area hitherto served by the Bank, have been undertaken, and Government has already approved a scheme of reconstruction under Government Resolution, Revenue Department, No. 9106/33, dated 5th October 1938, appointing the liquidator of the Bank as the Reconstruction Officer for the area. The failure of the Bank had no repercussions on the working of other central banks in the Province.

84. The Karnatak Central Bank continued to be managed by a Board of Directors nominated by Government under Rule 48 of the Co-operative Societies Rules. The life of this Board which was due to expire in September 1938 has been further extended for a period of six months with a view to enable the Bank to frame suitable election rules. The Kanara Central Bank has no scope for development, as most of the affiliated primaries are self-sufficient and do not require any finance. With a view to enable it to utilise its surplus funds profitably, the Bank has adopted a bye-law permitting godown business and advances against moveables. The chances of the business expanding in that direction are, however,

few as there are urban banks operating at all taluka places. The question of organizing taluka banking unions in the district which would replace the Central Bank is also separately under consideration.

85. *Nominal Membership*.—Nominal membership for the purpose of advances against produce and valuables is now permitted to a central bank in the case of members of its primaries, other than Urban Banks and sale societies affiliated to it and representation of one member on their behalf allowed. The present practice of permitting central banks to advance loans to individual members against produce and valuable is also continued subject to the limitations which have been mentioned in paragraph 67 above.

Central banks have already been advised to amend their bye-laws accordingly.

86. *Investments against immoveable properties*.—Section 37 of the Co-operative Societies Act permits investments in immoveable properties under section 20(e) of the Indian Trusts Act. Government has now directed that such investments should not be made unless they became necessary in the process of recovery of the normal dues of the banks or for the purpose of construction of a building for their own use with the prior sanction of the Registrar.

87. All central banks have accordingly been advised to take steps to adopt a suitable bye-law.

88. Government has further directed that if the central banks persist in making such investments, it will have to be considered if such transactions should not be subject to the levy of stamp duty, registration fees and other charges.

89. *Agricultural Marketing*.—The importance of this problem and the part which the central banks should take in this respect is already discussed in paragraph 81 above.

BANKING UNIONS.

90. The Joint Report made specific recommendations with regard to the organisation of banking unions which would focus and guide all the co-operative activities in a taluka in addition to providing finance. The membership would consist of agricultural primaries and also individuals who require finance for agricultural purposes in excess of the absolute limits laid down in the case of primaries. In paragraph 13 of Government Resolution, Revenue Department, No. 7363/33, dated 15th March 1938, Government has expressed their readiness to give such assistance as may be necessary to introduce banking unions of this type in one or more talukas experimentally.

(5) Non-Agricultural Credit Societies.

91. The year under report witnessed a further increase in the number of societies from 653 to 665 and in the total working capital from Rs. 5,37,98,687 to Rs. 5,66,81,354. The position in respect of recoveries is, on the whole, satisfactory. The increase in

members' deposits from Rs. 2,46,03,222 to Rs. 2,57,51,861 is an indication of their growing popularity and the position they occupy as banking organizations.

92. The urban banks in particular have contributed considerably to the development of trade and industry by provision of adequate finance and grant of facilities for remittance of funds and have popularized banking habits in urban areas.

93. The following table shows the main statistics relating to the working of urban banks :—

	1936-37.	1937-38.
Number	81	47
Members	75,089	55,963
	Rs.	Rs.
Share Capital	82,73,135	26,91,915
Reserve and other funds	32,66,245	27,46,346
Working Capital	2,52,51,173	2,33,68,236
Members' deposits	95,59,434	1,01,12,815
Average per member	127	180
Non-members' deposits	82,11,463	70,05,169
Central Bank loan and deposits	6,30,434	3,64,083
Profits	3,86,038	3,51,641
Percentage of profits to working capital	1.4	1.5
Cost of management	3,52,887	3,04,458
Percentage of cost of management to working capital.	1.3	1.3
Usual rate of dividend	2 to 7½ per cent.	2½ to 7½ per cent.
Usual rate of lendings	3½ to 9½ per cent.	4 to 9½ per cent.
Usual rate of borrowing	1 to 6½	1 to 5
Loans due from individual members	1,29,80,597	1,10,35,515
Overdues	41,28,698	33,33,458
Percentage of overdues to loans due from members.	31 per cent.	30.2 per cent.

94. The decrease in the number of banks is due to the innovation introduced during the year with regard to the classification of urban banks in the light of orders contained in Government Resolution, Revenue Department, No. 7363/33, dated the 15th March 1938. Reference to this new method of classification has already been made in paragraph 66 of the report. The figures for the year 1937-38 are, therefore, not comparable with those of the previous year. It will, however, be noticed that the percentage of overdues to loans due in urban banks properly so-called is 30.2 per cent. As compared to this, the percentage in non-agricultural credit societies as a whole is 15.2 which indicates the need for greater vigilance on the part of the urban banks in the matter of recoveries. It should, however, be pointed out that there is also a number of salary earners' societies with a share capital exceeding Rs. 20,000 which also do banking business as defined in section 277-F of the Indian Companies Act. The operations of these societies (which number in all 72) are included in Statement No. A-(1) annexed to this report.

Salary Earners' Societies.—These societies are growing increasingly popular and fulfil an important role as thrift and credit organizations. Their success is in a large measure due to the facilities that exist for recovery of their dues through pay-sheets and the interest taken by the administrative heads of the Department or office. A noteworthy feature of the working of these societies is the provision adopted by several societies particularly those situated in Bombay providing that every borrower shall take a life insurance policy at least up to the amount of his borrowing. Such a provision while emphasizing the thrift aspect of the institution gives some protection to the surety from the incidence of contingent liabilities.

95. The Mill-hands' Societies operating in the industrial area in Bombay deserve special mention for their record of good work. The revival of mills in the Sassoon group, absence of strikes and appointment of a Labour Officer for welfare works have been largely instrumental in stimulating the healthy progress of these societies. Thanks also to the keen interest evinced by the mill authorities, the co-operative credit society in the mill area has come to be regarded not only as a loan distributing agency but as an institution round which all beneficent activities affecting the economic welfare of the mill-hands can be built up. During the year under report efforts were also made to organize societies for mill-hands in Bombay and other industrial centres. The keen interest evinced by the Chief Inspector of Factories was very helpful in this respect.

96. *Communal Societies.*—The smooth working of these societies is greatly affected by the canker of internal dissension, and though there are several societies like the Shamrao Vithal Co-operative Bank in Bombay which have shown appreciable progress, working of the societies as a class cannot be regarded as satisfactory. As pointed out in the last year's report, in view of the communal nature of the society sufficient business is not forthcoming in a limited area, with the consequence that a wide area of operations is sought at the expense and sacrifice of that mutual contact which is so vital to the success of co-operative credit. Government has now directed that urban societies desiring to do banking business among members of one community in an extensive area should be discouraged.

97. *General Remarks.*—While the Urban Credit movement has shown considerable vitality and is showing signs of further development, the need for certain safeguards cannot be overestimated. The urban banks in particular have undertaken varied types of business such as godown business, advances against agricultural produce, and valuables and exchange business. It is, therefore, necessary that individual and total limits for different types of business and maximum total limits for individuals should be provided for in the bye-laws and strictly adhered to. Another factor which threatens to thwart their smooth working is the evil resulting from overlapping membership and finance. Government has, therefore, decided that a second urban society doing banking business should not ordinarily be started within the area of operation of an urban

society doing banking business unless satisfactory arrangements can be made for exclusive membership, prevention of overlapping of finance and demarcation of areas.

BOMBAY CO-OPERATIVE INSURANCE SOCIETY.

98. During the year under report the society acquired its own building in one of the prominent localities in the Fort area in Bombay at a cost of Rs. 3 lacs. Proposals amounting to Rs. 20 lacs were accepted bringing the total business to nearly Rs. 50 lacs at the close of the year. The life assurance fund records an increase of Rs. 1,20,104 from Rs. 2,46,327 to Rs. 3,66,431. The income of the society from premia amounted to Rs. 2,68,720 which together with Rs. 18,242 from rent, interest on investment and membership fees brought the total income to Rs. 2,86,963 against which the total expenditure amounted to Rs. 1,32,654.

99. The Indian Insurance Act which has been recently passed gives a special privilege to the co-operative insurance society inasmuch as it is permitted to issue policies for amounts less than Rs. 500. It is, therefore, all the more necessary that the society should make vigorous attempts at popularizing insurance in rural areas.

100. The Ratnagiri District Co-operative Motor Association had another year of successful working. There is an increase in its membership from 97 to 112. The total insurance fund amounts to Rs. 61,620. The Association has come to be regarded as a model institution of the type in the province and should serve as an impetus for the formation of similar associations in other districts.

B. CONSUMERS' MOVEMENT.

(i) Co-operative Stores.

101. The comparative statement is as under :—

Year.	Number of societies.	Number of members.	Working capital.	Total sales.	Total purchases.	Cost of management.	Profit.
1936-37 ...	25	5,773	1,53,722	5,62,624	5,10,376	53,951	12,129
1937-38 ...	25	6,068	1,69,829	5,96,368	5,16,482	45,566	8,809

The membership, working capital, sales and purchases have increased, while the cost of management has been reduced.

102. In these societies, it is difficult to secure the loyalty of members. The two store societies for the railways' employees of the Northern Division, viz. : Page Co-operative Stores and Bulsar

Railway Co-operative Association are functioning satisfactorily. Amongst the other well-managed stores are:—(i) the Khopoli Co-operative Consumers' Syndicate, (ii) the South Indian Co-operative Consumers' Society and (iii) the Telegraph Co-operative Consumers' Society. The net profits earned by them are respectively Rs. 832, Rs. 5,226 and Rs. 40. The Gujarati Ladies Sahakari Mandal continues to do useful work. It concentrates its activities on sale of hand-woven and hand-spun cloth in conjunction with other "Women's Associations" and the All India Spinners' Association. Its turnover for the year amounted to Rs. 25,500 and it made profits of Rs. 632.

103. Separate consumers' societies have not thrived at the villages. With the growth of village multi-purpose societies, consumers' societies will not be necessary as it is expected that the multi-purpose societies would be able to supply domestic needs of villagers.

(ii) Housing Societies.

104. The year under report witnessed a further increase in the number of housing societies from 85 to 93. Ahmedabad continues to be the centre of housing activities. Of the new societies registered, 6 were in Ahmedabad, one in Surat and one in Bombay. The Tribhovan Nagar Co-operative Housing Society registered in Surat is the first of its type in the district. The following table gives the main statistics regarding housing societies:—

—				1936-37.	1937-38.
Number of societies	...	...	...	85	93
Number of members	...	...	...	6,089	6,331
				Rs.	Rs.
Share capital	...	...	...	20,36,582	22,18,615
Government loan	...	...	...	24,23,297	24,02,917
Reserve Fund and other funds	...	...	...	6,43,159	8,21,924
Working capital	...	...	...	94,12,532	1,08,46,298

105. In Bombay and its Suburbs, the factors which have contributed to the present deterioration in the housing societies have been discussed in the previous administration reports. They can briefly be enumerated as under:—

(1) The buildings were constructed during the boom period when the cost of building materials was comparatively high.

(2) The economic depression which subsequently set in has considerably diminished the demand for tenements and consequently curtailed their income by way of rents. The fact that accommodation at cheaper rates on modern lines is now available has further aggravated the position in this respect.

(3) The large area of land acquired by the societies during the period has also embarrassed their position, as the societies are experiencing considerable difficulties in disposing of plots.

106. A combination of these various factors have affected the position of these societies and at present it is difficult to secure the loyalty of the members to their institutions with the result that the societies are confronted with the double difficulty of balancing their budgets, and of meeting their liabilities punctually. During the year under report a detailed examination of the financial position of the societies financed by Government was made; the examination indicates the urgent necessity for granting substantial relief to some of the societies. The proposals made in this respect are separately under consideration of Government.

107. There is a growing tendency on the part of the tenants both members and non-members in housing societies particularly those working on the co-partnership tenancy system to default payment of the rents, and timely steps are not taken by the societies to secure eviction in such cases. As most societies have financed their building schemes with the aid of borrowed capital, it is all the more necessary that their dealings with the tenants should be business-like and that prompt steps are taken to secure eviction of tenants in case of persistent defaults. The necessity for prompt action in such cases was emphasised in a circular during the year under report. Another regrettable feature which threatens to disturb the harmonious working of housing societies is the growing signs of internal dissensions which have necessitated in some cases recourse to arbitration and also protracted litigation.

(iii) House Reconstruction Societies.

108. The House Reconstruction Societies numbering in all 25 are all concentrated in Ahmedabad district. Owing to the fall in the repaying capacity of the members (who are mostly agriculturists) the total repayments to Government by the societies amounted during the year under report only to Rs. 2,677, reducing the balance outstanding to Rs. 37,450.

C. PRODUCERS' MOVEMENT.

(i) General.

109. The comparative statement is as under :—

Year.	Number of societies.	Number of members.	Share capital.	Working capital.	Profits.
1936-37	15	670	32,802	1,91,520	979
1937-38	14	596	24,345	1,51,145	873

Most of these societies continue to be in a moribund condition. The Dharwar Shoe-makers' Society sold raw materials worth

Rs. 10,586. The Ghodegin Bangle-makers' Society has succeeded in reviving the industry of bangle-making in the village. The society succeeded in obtaining from Government fire wood at a concessional rate for manufacturing cheap, coloured glass. The Sanikatta Salt-Owners' Society is progressing well.

(ii) Weavers' Societies.

110. The comparative statement is as under :—

Year.	Number of societies.	Number of members.	Working capital.	Value of sales.	Profit.
1936-37	47	2,601	2,43,461	1,32,307	+2,877
1937-38	42	2,418	2,14,930	1,10,745	+1,682

The comparative statement would show that there has been a set-back in the working of the societies. Their number, membership, working capital and profits have fallen. Most of the societies are not working properly and are unable to produce manufactured articles of the variety that could stand mill competition. These societies are also not taking much advantage of the District Industrial Associations and unless they work as "real producing centres" under the aegis of Industrial Associations, there are no prospects of their rendering any useful service to the weavers.

(iii) District Industrial Associations.

111. Since the inauguration of the marketing scheme for Handloom products, out of the Government of India grant sanctioned under G.R., R.D., No. 355/33 of 26th April 1935, 8 Industrial Co-operative Associations were registered. The affairs of the Poona District Industrial Association, however, were ordered to be wound up in 1937. Out of the seven remaining Associations, the one at Nagar which was one of the earliest to be registered is making satisfactory progress. It produced finished products of the value of Rs. 17,696-4-0. It has established a dye-house. This Association is also carrying out the wool scheme sanctioned under G.R., G.D., No. 238/33 of 20th October 1937. Its share capital as well as membership has increased. It is also guiding the affairs of the Vinchur Producers' Society which is affiliated to it. The Sholapur District Central Weavers' Union which was converted into the Sholapur Industrial Association, started work in December 1937, and till June 1938, purchased raw materials of the value of Rs. 16,867 and sold articles worth Rs. 12,995. It made a net profit of Rs. 153. It also had the benefit of securing the Sholapur Weavers' Guild Fund administered jointly by the Registrar,

Co-operative Societies, and Collector, Sholapur. Sholapur is a big handloom weaving centre and it is hoped that with the help of the Government of India grant and the Sholapur Guild Fund, the Association which was already financially strong, will be able to establish its position more firmly and increase its usefulness to weavers. The Kamatgi and Malegaon Associations started functioning very recently. It is found that the workers of these places are taking keen interest in the working of the associations. The Hubli Industrial Association, which started functioning from October 1935, supplied raw materials to the extent of Rs. 13,968, and sold finished products worth Rs. 9,025. It earned a profit of Rs. 196. The affairs of the Association had not been satisfactory for some time with the result that it could not carry out the wool scheme sanctioned by Government during the year. The Ahmedabad Association started its business from December 1936 and is progressing slowly. It earned a profit of Rs. 393 wiping out the loss of the first year of its working. It manufactured articles valued at Rs. 8,948 and sold articles worth Rs. 7,499-6-0. The Yeola Industrial Association started functioning from September 1937, but unfortunately due to difference between the management and the salaried staff its affairs were in a moribund condition. Attempts were made to reconcile the conflicting interests by the Collector of Nasik but without success and the Registrar was constrained to order suspension of the office-bearers and hand over the management to the Marketing Officer, Department of Industries, Bombay, pending formation of a new Board of Directors after the close of the co-operative year.

112. Three more Associations, one at Ranebinur, exclusively for Kurubars, one at Belgaum, and third at Dhulia are proposed to be organised. Efforts at forming an association at Bhivandi and another at Sangreshwar for Mahars have failed.

113. The Marketing Scheme for Handloom Products sanctioned by the Government of India for a period of 5 years is due to expire in October 1939. During this period, the only association registered in 1935, viz. Nagar Association had been able to obtain an appreciable advantage of the scheme. The other associations are still in infancy and it will be long before they show appreciable results and prove their worth to the weavers.

IV. BOMBAY PROVINCIAL CO-OPERATIVE INSTITUTE.

114. The membership of the Institute showed an increase of 35 in the number of society-members and a decrease of 43 in individual members. Of the total number of 762 individual members on its roll, 4 were patrons, 8 life members, 25 associates and the rest ordinary members.

115. The financial position of the Institute showed no improvement. It received Rs. 33,206 as subscriptions from its members as against Rs. 40,885 last year, and Rs. 18,750 by way of grant from Government. The position with regard to the mortgage of its

building continued to be unsatisfactory, and the Institute with its limited resources is unable to pay regular instalments. The loan outstanding is Rs. 1,59,000.

116. During the year under report, the Institute organized 19 co-operative conferences and conducted 15 training classes for training secretaries and 90 classes for training Managing Committee members.

117. The Institute sanctioned donations of Rs. 52,750 made by 590 societies for charitable purposes under Section 42 of the Bombay Co-operative Societies Act.

CO-OPERATIVE TRAINING SCHEME.

118. The scheme continued to be in the second stage. This part of the scheme contemplates training of the Departmental staff and the employees of the Central Co-operative Banks. The Departmental staff is deputed for training in batches of 17. Each batch usually consists of 4 auditors, 5 sub-auditors, 7 clerks and 1 agricultural organiser. The period of training of each batch is fixed for four months.

119. Side by side with this class for 4 months, other classes of shorter duration are also organised for secretaries and managers of urban banks, honorary organisers and land valuation officers.

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

(A) Classes for the Departmental Staff and Employees of Central Banks.

Serial number of batch.	Period of training of each batch.	Number of Departmental Officers deputed for training in each batch.				Number of employees of Central Banks deputed for training in each batch.
		Auditors.	Sub-Auditors.	Clerks.	Agricultural Organisers.	
1	2	3	4	5	6	7
4	22nd August 1937 to 21st December 1937.	4	7	5	1	7
5	22nd December 1937 to 21st April 1938.	4	6	6	...	2
6	22nd April 1938 to 21st August 1938.	3	4	6	...	3
	Total ...	11	17	17	1	12

(B) *Classes for Managers and Secretaries of Urban Banks.*

Serial number of batch.	Period of training.	Number of Managers and Secretaries trained in each batch.
1	2	3
3	1st July 1937 to 31st July 1937	4
4	22nd November 1937 to 21st December 1937	3
5	22nd March 1938 to 21st April 1938	4
6	.....	.....
	Total ...	11

(C) *Classes for Honorary Organizers.*

Only one class was held from 1st July 1937 to 15th July 1937, at which 3 Honorary Organisers attended.

(D) *Classes for Land Valuation Officers.*

Only one class was held from 22nd November 1937 to 11th December 1937, at which 8 officers attended.

121. The syllabus prescribed for this class is sufficiently exhaustive and includes instruction in every branch of the Co-operative Movement.

122. The theoretical training of the various subjects at the class is so given as to throw light on several problems with which the officers are usually confronted in their day-to-day work.

123. In addition to this training, definite periods are fixed for discussions on the subjects taught at the class. One of the members of the teaching staff conducts these discussions on the subject taught by him. These discussions afford an opportunity to every officer under training to give expression to his views and also to add to his stock of knowledge what he learns from others. These discussions thus prove very valuable.

124. In order to take stock of the work done in a week, arrangement for a weekly test is made. Every Saturday a test paper is set to the officers under training. This test paper is again explained to the officers after reading their answers. This system enables the teaching staff to know whether the officers under training are really assimilating the instruction given to them.

125. The library of the Registrar containing valuable books is at the disposal of the class. 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 given to officers and they are asked to write essays on them. 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.

126. The teaching staff consisted during the year of two Inspectors and one Assistant Inspector.

127. The Scheme continued to be in the charge of Mr. D. A. Shah, first as Assistant Registrar, Co-operative Societies, Central Division, Poona, subsequently as Officer on Special Duty and later as Personal Assistant to the Registrar, Co-operative Societies, Bombay Province, Poona.

V. MISCELLANEOUS MATTERS.

(i) ACT, RULES AND BYE-LAWS.

128. *Act.*—There was no amendment of the Act during the year under report.

129. *Rules.*—Several important amendments and additions were made in the Rules under the Co-operative Societies Act. Rules under Section 59-A to facilitate transfer of property which cannot be sold for want of buyers to Co-operative societies, were sanctioned during the year. The Co-operative Cotton Sale Societies in Gujarat have been exempted from operation of Rule 19 (1), so that the Co-operative year in their case ends on October 31st. This was done to facilitate their account-keeping.

130. *Bye-laws.*—Several important changes have been introduced in the model bye-laws of the agricultural credit societies with a view to secure better working of these societies by restricting outside borrowing limit to one-sixth of the assets of the members or four times the contributions collected by them, whichever is less. Provision has also been made in the bye-laws to prevent long-term finance for periods exceeding 5 years. The bye-laws also aim at broadening the basis of the primary society so as to increase its utility to its members. Bye-laws have accordingly been framed to compel the members to sell their produce through a co-operative sale agency, wherever available. The thrift aspect of the institution is also emphasized by providing for compulsory deposits at the harvest time.

131. New model bye-laws were also drafted and promulgated for multi-purpose societies.

(ii) ARBITRATION.

132. Arbitration cases during the year numbered 7,289, which, added to those pending at the beginning of the year, brings the total to 13,039. Out of these, 9,093 cases were disposed of during the year, leaving a balance of 3,996 at the close of the year. Out of the total loans due from members of all classes of societies amounting to Rs. 4,63,00,000, an amount of Rs. 80,90,000 was involved in arbitration which is an increase of nearly Rs. 20,00,000 over the figure for the last year. The increase is due to the fact that societies have now realized that persistent defaulters will not pay unless coercive action is taken. 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.
1	2	3	4	5	6	7
	A. g.	Rs. a.	Rs.	A. g.	Rs.	Rs.
Bombay ..	125 19	149 15	6,055	26 39	44	2,293
Northern ...	981 31	2,699 2	49,699	148 23	499	12,269
Khandesh ...	6,846 0 Houses 8	9,669 0	5,47,736	647 0	765	40,855
Central ...	22,117 2	18,392 0	12,29,538	1,881 12 House 1	1,289	71,549
Southern ...	10,611 0 Houses 120	15,046 0	6,24,208	3,023 0 Houses 43	5,614	1,59,619
Total ...	40,681 12 Houses 128	45,956 1	24,57,266	5,726 33 Houses 44	8,211	2,66,795

Division.	Lands disposed of during the year.			
	Area.	Assessment.	Net price realised.	Profit or loss made.
	8	9	10	11
	A. g.	Rs.	Rs.	Rs.
Bombay	12 24	15	1,231	1
Northern	48 4	109	2,799	435
Khandesh	282 0	420	14,923	382 -43
Central	662 22	637	41,739	3,009 -2,068
Southern	1,196 0	2,104	75,244	8,056
Total	2,201 10	3,285	1,35,936	9,772

(iii) LIQUIDATION.

133. The following statement gives the comparative figures as regards the societies ordered to be wound up and those dissolved during the last 5 years :—

Division.	Number of societies ordered to be wound up—					
	Prior to 1934-35.	1934-35.	1935-36.	1936-37.	1937-38.	Total.
1	2	3	4	5	6	7
Bombay	293	57	6	8	14	318
Northern	210	22	5	14	10	261
Khandesh	67	8	3	3	2	83
Central	145	12	9	7	11	184
Southern	259	23	17	5	5	309
Total (1937-38) ...	914	122	40	37	42	1,155

Division.	Number of societies cancelled—					
	Prior to 1934-35.	1934-35.	1935-36.	1936-37.	1937-38.	Total.
1	8	9	10	11	12	13
Bombay ...	95	16	...	18	8	132
Northern ...	68	7	10	7	10	102
Khandesh ...	8	1	2	4	...	15
Central ...	...	3	9	1	9	22
Southern ...	98	21	3	8	10	140
Total (1937-38) ...	269	48	24	38	37	411

The number of societies placed in liquidation during the year under report was 42. The liquidation work of 37 societies was completed, so that the total of societies in liquidation rose from 739 at the beginning of the year to 744 at the end of the year.

Of the 42 societies ordered to be wound up during the year, 28 were agricultural credit societies, 1 central bank, 2 non-credit, 1 salary-earners', 1 non-agricultural, 5 urban credit, 1 consumers' and 3 producers' societies.

134. The estimated assets and liabilities of the societies in liquidation at the close of the year were Rs. 50,07,379 and Rs. 44,81,394 respectively. A statement showing a classification of the liquidators and the amounts of assets and liabilities realised during the year is shown below :—

1	Special Liquidation Officers.		Departmental Officers in addition to their own duties.		Non-officials.	Total.
	Departmental Officers.	Others.	Auditors and Sub-Auditors.	Other Officers.		
1	2	3	4	5	6	7
1. Number of Liquiditors.	3	3	28	9	55	98
2. Number of societies in charge.	95	106	358	27	157	743
3. Amount of assets realized during the year.	Rs. 33,298	Rs. 35,169	Rs. 52,048	Rs. 1,605	Rs. 25,177	Rs. 1,47,297
4. Amount of liabilities paid during the year.	34,018	77,385	61,395	1,049	63,778	2,37,625

135. The liquidation has continued to be conducted in most cases by Auditors and Sub-Auditors in the Department and by Special Liquidation Officers appointed for the purpose. A fair proportion of cases has been entrusted to non-officials, where suitable persons were available.

136. The difficulty in making recoveries of dues and the difficulty of selling the lands transferred to the possession of the liquidators for want of buyers hinder the progress in bringing the liquidation proceedings to a speedy close. Measures for overcoming the difficulties as far as possible are under contemplation.

137. 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.		
		1	2	3
			Rs.	a. p.
Bombay	30		18,579	1 1
Central	42		64,386	4 5
Khandesh	5		4,372	2 0
Southern	45		54,366	9 3
Northern	42		20,564	13 4
Total	164		1,62,268	14 1

In the course of the year, sanction to distribute the surplus assets of cancelled societies was given as under :—

	Rs.	a.	p.
For objects of public utility	335	0	0
For objects provided for in the Charitable Endowments Act	200	0	0
Donations to co-operative institutions	2,011	4	3
Liquidation Fund	5,244	10	4

(iv) RECOVERIES THROUGH SPECIAL RECOVERY OFFICERS.

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

Division.	Number of awards and liquidators' orders.					
	At the close of the year.		Received during the year.		Number finally disposed during the year, by full recovery or by balance being irrecoverable.	
	Number.	Amount recoverable.	Number.	Amount recoverable.	Number.	Amount recovered.
1	2	3	4	5	6	7
		Rs.		Rs.		Rs.
Bombay ...	4,309	7,91,826	837	2,21,116	849	81,217
Northern ...	3,850	6,33,305	302	47,990	117	57,174
Khandesh ...	5,768	10,91,474	1,860	5,31,623	1,365	2,53,827
Central ...	4,180	18,90,310	1,081	5,19,556	1,033	1,84,951
Southern ...	7,136	16,10,226	3,061	7,22,321	1,762	4,67,359
Total (1937-38) ...	25,243	60,26,141	7,141	20,42,606	4,616	10,44,528

Division.	Balance at the close of the year.	
	Number	Amount recoverable.
1	8	9
		Rs.
Bombay ...	4,807	9,31,725
Northern ...	4,035	5,94,844
Khandesh ...	6,249	11,95,020
Central ...	4,208	21,25,497
Southern ...	8,435	18,65,188
Total (1937-38) ...	27,734	67,12,274

(v) CRIMINAL CASES.

139. The number of offences committed in co-operative societies during the year under report shows an increase. Twenty offences in regard to co-operative societies came under inquiry or trial. This, together with the 14 cases of embezzlement pending at the end of the previous year, brings the total to 34. Out of these, 13 cases were disposed of during the year which ended in conviction and the rest are still under trial.

(vi) SUSPENSION OF MANAGING COMMITTEES OF SOCIETIES.

140. The number of societies whose managing committees were suspended at the beginning of the year was 37. The committees of 27 societies were suspended and committees of 18 societies were reinstated during the year. The number of societies of which committees were under suspension at the close of the year was 46.

(vii) RELATIONS WITH INDIAN STATES.

141. Relations with Indian States continued to be friendly.

(viii) SCHOOL BOYS' SOCIETIES.

142. These are unregistered co-operative societies started by School masters of the Educational Department for supplying books, stationery, etc., to school boys. The number of societies existing in the Province during the year under report is as shown in the following statement :—

Division.	In the Primary Schools.	In Secondary Schools.
Bombay	93	53
Central	359	58
Northern	133	37
Southern	23	17
Total	607	165

VI. CONCLUSION.

143. A major part of the year constituted a period of reconstruction of the movement based on the recommendations contained in the Joint Report submitted to Government by Mr. V. L. Mehta and the Registrar. In matters which lay within the authority of the Registrar, action was taken immediately. In other matters, action followed Government orders.

144. As usual, agricultural co-operative credit societies continued to demand the utmost attention of the Department, central financing agencies and non-official co-operators. Whereas on the one hand, the steps taken for the classification of debts and treatment thereof clarified the position of agricultural credit societies and financing agencies in regard to the nature of this class of their assets and opened the way for dealing with them in an appropriate manner, and thus held out hopes of stimulating recovery work, on the other hand, the stoppage of all coercive processes except during the harvest season and the relief granted to agriculturist-members of co-operative societies on the lines of the Small-Holders' Relief Act served as handicaps to progress of recovery.

145. With the advent of legislation in regard to debt composition and regulation of money-lenders, the demand for co-operative credit will tend to be on an unprecedented scale. Steps will, therefore, have to be taken to expand credit in rural areas as much as possible, but it will have to be seen that most of the credit is really short-term and based on more reliable and readily realizable security in the form of crops. Marketing will have to be an invariable concomitant of such credit and, therefore, the agricultural society of the future will be the multi-purpose society.

146. Before I close, I should like to record my thanks to Assistant Registrars and other members of the staff for their loyal assistance and strenuous work during the year.

I have the honour to be,

Sir,

Your most obedient servant,

M. D. BHANSALI,

Registrar, Co-operative Societies.

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
							Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Limited.	1,292	1,948	14	1,628	113	193	2,60,67,315	85,53,479
2. The Bombay Provincial Land Mortgage Bank Limited.	603	133	...	...	...	13	.....	7,00,830
Total ...	1,795	2,071	14	1,628	113	206	2,60,67,315	92,54,309
1. The Ahmedabad District Central Co-operative Bank, Limited.	...	100	...	69	13	18	.....	93,700
2. The Barisi Central Co-operative Bank, Limited.	829	59	...	53	6	...	2,32,332	49,516
3. The Belgaum District Central Co-operative Bank, Limited.	575	245	...	195	29	21	11,61,413	1,96,128
4. The Bijapur District Central Co-operative Bank, Limited.	436	203	...	167	31	4	4,53,363	2,80,873
5. The Broach District Central Co-operative Bank, Limited.	782	194	...	161	24	9	1,50,000	3,82,747
6. The East Khandesh District Central Co-operative Bank, Limited.	630	607	1	568	29	10	8,01,908	18,81,995
7. The Kaira District Central Co-operative Bank, Limited.	50	143	...	134	9	...	254	7,695
8. The Karnataka District Central Co-operative Bank, Limited.	697	548	...	458	77	13	20,68,323	1,30,00,022
9. The Northern Kanara District Central Co-operative Bank, Limited.	33	116	...	91	30	5	22,500	23,378
10. The Poona District Central Co-operative Bank, Limited.	2,353	241	...	188	53	...	7,03,928	13,99,723

A.

Banks for 1937-38.

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.		
2,59,61,225	69,55,166	3,82,073	1,04,17,414	4,91,13,316	33,55,050	13,79,46,847	...	...
...	87,786	.....	13,15,822	13,48,400	4,00,000	3,92,419	..	..
2,59,61,225	70,82,552	3,82,073	1,16,33,236	5,03,61,716	37,55,050	13,83,38,266	...	...
...	1,49,011	...	2,31,689	2,60,731	83,216	8,59,819	...	...
2,01,939	40,548	3,18,095	1,05,989	6,54,663	...	89,079	...	...
9,68,826	1,54,510	7,53,733	5,23,969	97,03,458	...	12,07,929	...	...
2,23,728	2,12,563	2,74,295	7,08,994	18,21,348	...	1,22,546	...	...
...	3,92,998	1,60,000	5,98,745	46,05,820	...	17,99,375	...	...
7,69,545	2,12,63,589	5,96,940	89,15,666	1,95,46,102	...	10,71,841	...	...
...	22,875	821	3,04,140	3,59,196	3,75,302	.....	...	...
17,34,684	1,36,13,723	10,30,735	19,99,047	48,07,749	...	17,96,171	...	...
25,000	18,833	7,500	89,753	1,61,096	...	3,46,756	22	...
6,34,896	13,73,150	2,41,679	14,70,680	1,30,25,290	1,50,45,677	33,88,444	...	...

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.	3,26,793	12,59,853	99,40,026	30,70,836	51,64,884	54,600
2. The Bombay Provincial Co-operative Land Mortgage Bank, Limited.	17,210	3,94,703	12,43,400	3,93,919	...	...
Total ...	3,44,003	16,94,550	1,11,83,426	34,64,755	51,64,884	54,600
1. The Ahmedabad District Central Co-operative Bank, Limited.	6,332	63,750	1,74,887	1,89,116	4,440	...
2. The Barsi Central Co-operative Bank, Limited.	7,039	79,710	3,81,560	14,747	...	...
3. The Belgaum District Central Co-operative Bank, Limited.	37,016	2,06,000	19,97,922	3,47,625	11,833	...
4. The Bijapur District Central Co-operative Bank, Limited.	21,977	1,59,250	18,36,615	1,07,279	...	...
5. The Broach District Central Co-operative Bank, Limited.	26,900	2,67,400	17,39,717	1,98,876	...	...
6. The East Khandesh District Central Co-operative Bank, Limited.	75,693	4,58,000	33,95,024	5,98,099	8,93,718	...
7. The Kaira District Central Co-operative Bank, Limited.	2,932	62,650	41,040	39,658	1,72,260	...
8. The Karnatak District Central Co-operative Bank, Limited.	74,012	5,47,503	30,71,445	3,66,680	...	...
9. The Northern Kanara District Central Co-operative Bank, Limited.	3,306	30,670	1,62,761	73,842	...	...
10. The Poona District Central Co-operative Bank, Limited.	68,146	3,70,860	39,05,335	4,09,222	26,845	...

A—contd.

25 Reserve Fund	26 Other Funds	27 Working Capital*	28 Profit and Loss of the year	29 Usual dividend paid on share:	Most usual Rate of Interest		32 Uncalled and subscribed Share Capital
					30 On borrowings	31 On lendings	
Rs. 1,12,590	Rs. 15,77,633	Rs. 2,12,20,419	Rs. 1,08,890	Per cent. 5	Per cent. ½ to 6	Per cent. ½ to 8	Rs. Nil
.....	.....	20,37,019	1,216	Not declared.	2½ on debentures. 2½ per cent. on deposits.	4½	2,20,000 Uncalled. 6,14,700 Subscribed.
1,12,590	15,77,633	2,32,57,438	1,10,106	...	.....	.....	.....
13,420	11,305	4,56,928	5,495	5	½ to 2½	7	.....
45,405	9,455	5,30,877	11,364	7½	2½ to 4	6½ to 7½	.....
85,000	87,743	21,36,123	17,689	5	1 to 5	4½ to 8	.....
52,054	36,876	21,92,174	15,068	3½	½ to 3	4½ to 7½	.....
1,02,039	94,443	24,02,475	33,863	6½	½ to 2½	3 to 6	.....
2,52,738	3,05,788	59,03,316	2,33,785	5	½ to 3	3½ to 6½	.....
11,706	7,050	3,34,334	-12,240	...	1 to 6½	8	.....
1,63,380	2,03,932	43,52,937	33,473	4	3½ to 3½	4½ to 7	.....
14,010	2,800	2,83,983	13	...	4	7	.....
1,14,856	92,195	49,19,363	36,883	6	½ to 3½	6½	66,290

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
							Rs.	Rs.
11. The Sholapur District Central Co-operative Bank, Limited.	598	174	1	134	20	19	6,96,063	2,12,105
12. The Surat District Central Co-operative Bank, Limited.	1,759	225	4	165	20	36	6,81,615	13,25,461
Total ...	2,357	400	5	300	40	55	13,77,678	15,37,566
Grand Total 1937-38 ...	10,547	4,925	20	4,011	444	341	3,29,75,814	2,80,99,681

A—contd.

Receipts from Loans and Deposits repaid during the year by		Loans due by		Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Central Banks	Primary Societies		
10	11	12	13	14	15	16	17	18
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
4,80,469	1,70,999	4,65,145	4,21,384	52,66,879	1,02,60,461	.....	...	...
6,41,730	12,42,736	2,65,292	4,30,700	90,87,426	...	20,57,810	...	...
56,80,818	3,86,45,534	41,94,225	1,08,00,816	6,23,00,018	2,57,61,658	1,36,79,600	22	...
2,16,42,043	4,57,28,486	45,16,297	2,24,34,052	11,25,61,734	2,95,19,738	15,20,12,066	22	...

STATEMENT

Classification 1	Cost of management 19	Share Capital paid up 20	Loans and Deposits held at the end of the year from			
			Individuals 21	Societies 22	Provincial or Central Banks 23	Government 24
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
11. The Sholapur District Central Co-operative Bank, Limited.	22,630	1,95,775	13,97,869	10,578	-----	—
12. The Surat District Central Co-operative Bank, Limited.	37,432	3,51,200	35,38,709	1,42,304	-----	—
Total --	3,73,534	27,22,765	2,10,43,324	24,96,025	11,09,116	---
Grand Total 1937-38 --	7,17,527	44,17,315	3,22,30,750	59,62,750	62,74,000	54,600

* For the purposes of this statement the working capital

A—concl'd.

25 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		32 Uncalled and subscribed Share Capital
					30 On borrowings	31 On lendings	
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
42,300	46,564	16,23,076	90,998	6	½ to 4	4½ to 7	.....
1,55,064	2,15,778	44,02,455	91,687	7½	½ to 4½	4½ to 7	.....
10,51,992	10,51,932	2,95,38,091	6,33,278	.....	.....	.....	.....
11,64,572	26,91,512	5,27,95,529	6,48,384	.....	.....	.....	.....

is taken to be the total of columns 20 to 26.

STATEMENT
Operations of

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
1. The Alexandra and E. D. Sassoon Mills Co-operative Credit Society, Ltd. Bombay.	1	1,526	Rs. 70,954	.....	Rs. 42,662	.....
2. The Apollo Mills Co-operative Credit Society, Ltd. Bombay.	1	817	79,883	.....	76,823	.....
3. The Ahmedabad People's Co-operative Bank Ltd. Ahmedabad.	1	1,001	3,43,360	.....	2,87,737	.....
4. The Ankleshwar Nagrie Sahakari Bank Ltd. Ankleshwar.	1	471	1,92,178	.....	1,74,332	.....
5. The Amalner Urban Co-operative Bank, Ltd. Amalner.	1	1,009	6,63,926	.....	5,96,229	.....
6. The Ammunition Factory Co-operative Credit Society, Kirkee.	1	2,268	1,29,101	.....	86,038	.....
7. The Ahmednagar District Urban Central Bank, Ahmednagar.	1	1,835	18,98,241	67,294	18,25,172	58,689
8. The Ahmednagar Judicial Servant's Co-operative Credit Society, Ahmednagar.	1	186	15,178	.....	14,951	.....
9. The Ahmednagar Vernacular Teachers' Co-operative Credit Society, Ahmednagar.	1	1,242	2,04,026	.....	1,93,447	.....
10. The Bombay City Police Co-operative Urban Bank, Ltd., Bombay.	1	2,583	2,93,690	.....	2,43,337	.....
11. The Bombay Fire Brigade Co-operative Credit Society, Ltd., Bombay.	1	278	18,948	.....	23,951	.....
12. The Bombay Gas Workers' Co-operative Credit Society, Bombay.	1	640	71,240	.....	55,797	.....
13. The Bombay Municipal Official Co-operative Credit Society, Bombay.	1	923	1,81,071	.....	1,03,503	.....
14. The Bombay Namdeo Co-operative Agency Ltd., Bombay.	1	277	1,184	57	14,870	734
15. The Bombay Port-Trust Employees' Co-operative Credit Society, Ltd., Bombay.	1	3,420	4,18,362	.....	4,02,116	.....
16. The Bombay Postal Employees' Co-operative Bank, Ltd., Bombay.	1	9,131	5,83,968	.....	5,59,930	.....

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

A (1).

Non-agricultural Societies, 1937-38.

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. 47,113	Rs. 452	Rs. ..	Rs. 5,564	Rs.	Rs.	Rs. ..	Rs. ..	Rs. 1,145
43,488	1,384	..	2,353	.....	.....	..	..	1,237
3,36,525	21,297	..	1,50,242	50,000	.....	..	..	5,133
98,472	8,187	..	5,28,544	.....	.....	..	..	3,433
3,81,668	48,783	..	9,97,460	.....	.....	..	..	5,313
1,15,711	633	..	33,700	.....	.....	..	..	1,703
6,85,942	3,92,391	29,571	30,35,675	.....	.....	..	..	11,394
23,648	237	..	7,372	.....	.....	..	..	405
2,49,962	5,375	..	73,670	21,800	.....	..	..	3,200
2,55,959	..	..	520	.....	.....	..	..	5,448
19,464	..	..	.....	.....	.....	..	..	119
45,016	4,123	..	11,250	.....	.....	..	..	1,434
1,35,663	..	..	56,450	.....	2,000	..	..	1,880
1,47,791	11,078	..	38,876	1,192	.....	..	..	1,572
6,06,325	5,800	..	1,67,260	.....	.....	..	..	13,054
5,24,615	4,006	..	1,35,052	.....	74,325	..	..	17,904

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

STATEMENT

Classification 1	Share Capital paid 17	Loans and Deposits held at the end of the year from				
		Members 18	Non-members 19	Societies 20	Provincial or Central Banks 21	Government 22
		Rs. 18	Rs. 19	Rs. 20	Rs. 21	Rs. 22
1. The Alexandra and E. D. Sassoon Mills Co-operative Credit Society, Ltd., Bombay.	35,760	6,440	148	-----	-----	-----
2. The Apollo Mills Co-operative Credit Society, Ltd., Bombay.	49,545	2,010	33	-----	-----	-----
3. The Ahmedabad People's Co-operative Bank, Ltd., Ahmedabad.	65,090	-----	3,81,930	-----	-----	-----
4. The Ankleshwar Nagrie Sahakari Bank, Ltd., Ankleshwar.	49,360	17,14,113	1,16,306	-----	-----	-----
5. The Amalner Urban Co-operative Bank, Ltd., Amalner.	47,820	3,34,065	-----	-----	-----	-----
6. The Ammunition Factory Co-operative Credit Society, Kirkee.	68,646	33,700	-----	-----	-----	-----
7. The Ahmednagar District Urban Central Bank, Ahmednagar.	1,02,840	4,13,315	6,24,121	76,989	-----	-----
8. The Ahmednagar Judicial Servants' Co-operative Credit Society, Ahmednagar.	35,043	8,994	-----	-----	-----	-----
9. The Ahmednagar Vernacular Teachers' Co-operative Credit Society, Ahmednagar.	41,980	2,85,335	-----	-----	2,500	-----
10. The Bombay City Police Co-operative Urban Bank, Ltd., Bombay.	3,46,093	2,600	-----	-----	-----	-----
11. The Bombay Fire Brigade Co-operative Credit Society, Ltd., Bombay.	20,056	-----	-----	-----	-----	-----
12. The Bombay Gas Workers Co-operative Credit Society, Bombay.	21,080	13,650	-----	-----	-----	-----
13. The Bombay Municipal Official Co-operative Credit Society, Bombay.	45,720	43,000	55,850	2,000	-----	-----
14. The Bombay Namdeo Co-operative Agency Ltd., Bombay.	43,810	16,633	35,750	-----	16,952	-----
15. The Bombay Port-Trust Employees' Co-operative Credit Society, Ltd., Bombay.	3,38,225	3,19,308	60,587	-----	-----	-----
16. The Bombay Postal Employees' Co-operative Bank, Ltd., Bombay.	2,73,520	72,768	68,650	90,000	-----	-----

* 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	
					On borrowings 28	On lendings 29
Rs. 1,843	Rs.	Rs. 47,191	Rs. 2,026	Per cent. 3	Per cent. 3½	Per cent. 12½
4,065	165	55,818	2,923	7	5	10½
6,257	13,631	4,69,898	9,157	6½	1 to 4	7
13,089	9,277	19,02,045	7,317	7	1½	6
48,926	48,319	4,79,130	23,864	7½	1 to 3	4½ to 7½
4,674	2,923	1,09,942	7,657	7	5	12
1,27,363	85,702	14,30,329	35,714	.....	.....	9½
5,904	714	50,655	2,765	5	2½	9½
10,603	13,409	3,53,886	5,080	7½	4½	7½
63,568	10,144	4,22,425	21,789	5½	2	9½
433	.....	20,489	1,968	7½	5	9½
6,492	2,230	43,452	1,585	7½	5	9
983	97	1,47,649	3,967	5½	4 to 5	9
2,156	.....	1,15,361	- 6,060	.....	2 to 4	9
43,600	13,709	7,65,729	23,642	6	2½	7
69,684	24,496	5,99,118	21,182	5½	2 to 3	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
			Rs.	Rs.	Rs.	Rs.
17. The Bombay Schools Committee Employees' Co-operative Society, Ltd., Bombay.	1	2,144	4,45,536	.....	8,43,949	.....
18. The Bombay Secretariat Co-operative Bank Ltd., Bombay.	1	415	1,59,845	.....	1,57,975	.....
19. The Bombay South Indian Co-operative Bank Ltd., Bombay.	1	1,996	1,43,011	.....	1,26,042	.....
20. The Bombay Telegraph Office Junior Co-operative Urban Bank Ltd., Bombay.	1	374	1,39,595	.....	1,39,127	.....
21. The Bandra Municipal Employees' Co-operative Credit Society, Ltd., Bandra.	1	449	29,389	.....	41,581	.....
22. The Bulsar Peoples' Co-operative Bank Ltd., Bulsar.	1	409	1,12,181	.....	1,13,871	.....
23. The Bhusawal Peoples' Co-operative Bank, Ltd., Bhusawal.	1	581	3,02,185	.....	2,71,594	.....
24. The Bhamburda Quarries and Reclamation Government Servants' Co-operative Credit Society, Bhamburda.	1	29	.....	.....	.....	.....
25. The Betgeri Co-operative Urban Bank Ltd., Betgeri.	1	2,301	37,890	.....	28,029	.....
26. The Byadgi Gajanan Urban Bank, Ltd., Bydgi.	1	342	1,56,085	.....	1,50,714	.....
27. The Belgaum Pioneer Urban Co-operative Bank Ltd., Belgaum.	1	2,446	3,59,628	.....	4,11,860	.....
28. The Belgaum District Revenue Employees' Bank Ltd., Belgaum.	1	340	69,562	.....	71,166	.....
29. The Belgaum Postal and R. M. S. Division Co-operative Credit Society, Ltd., Belgaum.	1	339	56,408	.....	49,852	.....
30. The Badami Taluka Teachers' Co-operative Credit Society, Badami.	1	95	27,338	3,868	26,351	4,165
31. The Bijapur District Government Officials' Co-operative Credit Society, Bijapur.	1	478	96,641	.....	99,899	.....
32. The Bijapur Mahalaxmi Urban Bank, Ltd., Bijapur.	1	606	70,878	.....	72,015	.....

* The term "loans overdue" means loans due for payment which have no

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.
3,69,520	3,69,520	...	4,22,628	.....	.....	...	...	5,026
1,28,741	300	...	36,383	.....	.....	...	...	1,496
1,54,533	46,493	...	2,36,410	.....	1,000	...	...	2,911
79,695	...	...	8,500	.....	.....	...	...	1,070
39,203	...	...	9,379	.....	.....	...	...	465
1,11,424	26,424	...	3,31,497	.....	.....	...	...	1,700
3,68,159	35,532	...	24,16,364	.....	.....	...	...	7,830
51,930	...	...	...	.....	.....	...	...	60
1,53,028	72,071	...	63,709	.....	.....	...	...	4,120
1,81,024	51,497	...	3,02,763	1,22,000	.....	...	...	2,689
4,82,681	96,289	...	16,66,126	.....	.....	...	...	8,678
64,394	2,813	...	28,243	.....	.....	...	...	1,392
49,766	907	...	907	.....	.....	...	...	1,012
33,556	1,121	...	1,234	.....	.....	...	...	628
1,35,786	2,661	...	1,06,853	.....	.....	...	...	2,598
88,731	23,782	...	71,738	.....	.....	...	...	3,518

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

STATEMENT

Classification 1	Share Capital paid 17	Loans and Deposits held at the end of the year from				
		Members 18	Non-members 19	Societies 20	Provincial or Central Banks 21	Government 22
		Rs.	Rs.	Rs.	Rs.	Rs.
17. The Bombay Schools' Committee Employees' Co-operative Society, Ltd., Bombay.	1,57,570	1,25,100	1,12,950	.....	.....	.....
18. The Bombay Secretariat Co-operative Bank, Ltd., Bombay.	67,830	59,882	3,500	.....	.....	.....
19. The Bombay South Indian Co-operative Bank, Ltd., Bombay.	43,482	1,30,204	2,000	1,000	.....	.....
20. The Bombay Telegraph Office Junior Co-operative Urban Bank, Ltd., Bombay.	22,940	40,065	8,500	.....	.....	.....
21. The Bandra Municipal Employees' Co-operative Credit Society, Ltd., Bandra.	28,523	6,000	3,079	.....	.....	.....
22. The Bulsar Peoples' Co-operative Bank, Ltd., Bulsar.	27,375	73,619	1,10,037	.....	.....	.....
23. The Bhusawal Peoples' Co-operative Bank, Ltd., Bhusawal.	75,000	5,35,518	.....	.....	.....	.....
24. The Bhamburda Quarries and Reclamation Government Servants' Co-operative Credit Society, Bhamburda.	33,325	24,855	.....	.....	.....	.....
25. The Betgeri Co-operative Urban Bank, Ltd., Betgeri.	79,931	16,692	54,479	408	.....	.....
26. The Byadgi Gajanan Urban Bank, Ltd., Bydgi.	27,545	24,343	89,523	.....	32,000	.....
27. The Belgaum Pioneer Urban Bank, Ltd., Belgaum.	1,38,082	5,10,496	2,59,182	.....	.....	.....
28. The Belgaum District Revenue Employees' Bank, Ltd., Belgaum.	32,983	14,341	37,033	.....	.....	.....
29. The Belgaum Postal and R. M. S. Division Co-operative Credit Society, Ltd., Belgaum.	40,718	1,200	3,360	.....	.....	.....
30. The Badami Taluka Teachers' Co-operative Credit Society, Badami.	25,735	3,053	467	297	.....	.....
31. The Bijapur District Government Officials' Co-operative Credit Society, Bijapur.	39,390	91,444	58,508	.....	.....	.....
32. The Bijapur Mahalaxmi Urban Bank, Ltd., Bijapur.	25,160	19,970	59,318	.....	.....	.....

* For the purposes of this statement the working capital

A (1)—contd.

Reserve Fund 23	Other Funds 24	Working Capital ^a 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.
9,905	276	4,05,801	13,551	7½	3	7½
6,368	253	1,37,873	4,912	5	3	6½
13,203	.....	1,89,888	5,193	6½	3 and 4	7½ and 8
7,198	3,071	20,764	2,636	6½	4	7½
3,793	.....	40,395	2,566	7½	4	7½
6,871	4,258	2,32,160	8,748	7	½ to 2	6½ to 7½
28,846	25,866	6,65,330	16,335	7½	2½	6½
.....	.....	68,180	-48	.....	.....	.....
64,083	22,174	2,37,767	7,560	7	3½	9½
14,371	21,157	2,08,944	2,715	6½	3 to 3½	.....
1,34,000	97,123	11,88,883	26,698	.....	.....	.....
2,763	5,829	92,949	2,796	.....	.....	.....
7,052	138	53,098	2,463	.....	.....	.....
4,041	12	33,605	1,816	6½	2½	7½
14,389	3,815	2,07,546	5,826	5	2½	7 to 7½
4,957	2,833	1,12,238	2,204	7	3 to 4	9½

^a 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 Bijapur Shri Siddeshwar Urban Bank, Ltd., Bijapur.	1	493	2,35,149	.....	1,86,720	.....
34. The Bagalkot Teachers' Co-operative Credit Society, Ltd., Bagalkot.	1	117	25,595	.....	21,633	.....
35. The Bagewadi Taluka Teachers' Co-operative Credit Society, Ltd., Bagewadi.	1	107	17,465	.....	19,201	.....
36. The Bijapur Taluka Teachers' Co-operative Credit Society, Ltd., Bijapur.	1	175	31,592	.....	26,724	2,184
37. The Central Telegraph Office Co-operative Bank, Ltd., Bombay.	1	573	3,42,366	.....	3,12,498	.....
38. The Chandraseniya Kayastha Prabhu Co-operative Bank, Ltd., Dadar.	1	2,190	38,810	.....	44,567	.....
39. The Customs Co-operative Credit Society, Ltd., Bombay.	1	514	1,04,391	.....	90,857	.....
40. The Cosmos Co-operative Urban Bank, Ltd., Poona.	1	2,052	1,28,522	.....	1,13,210	.....
41. The Daxini Brahmins' Co-operative Urban Bank, Ltd., Bombay.	1	1,944	62,015	.....	76,323	.....
42. The Deccan Merchants' Co-operative Bank, Ltd., Bombay.	1	389	2,58,202	.....	1,75,465	.....
43. The Dhulia Urban Co-operative Bank, Ltd., Dhulia.	1	1,511	4,04,511	.....	4,29,325	.....
44. The Dharwar District Police Society, Dharwar.	1	855	28,420	.....	27,877	.....
45. The Dharwar Urban Co-operative Bank, Dharwar.	1	263	.....	.....	35,068	.....
46. The Dharwar Revenue and Registration Employees' Bank, Dharwar.	1	475	61,530	.....	67,128	.....
47. The Dharwar Raddi Communal Bank, Dharwar.	1	1,758	9,503	.....	53,818	.....
48. E. D. Sassoon Staff Co-operative Bank, Ltd., Bombay.	1	616	90,960	.....	94,885	.....
49. The Elphinstone Mill Weaving Department Co-operative Credit Society, Ltd., Bombay.	1	232	29,983	.....	25,078	.....

* 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.
2,16,264	16,161	...	1,19,256	66,564	.....	...	...	4,229
41,593	4,981	...	2,364	.....	.....	...	...	954
31,165	2,215	...	3,474	.....	4,994	...	...	679
59,196	2,893	...	5,020	.....	.....	...	...	894
2,53,009	7,840	...	62,158	.....	.....	...	...	4,993
1,02,684	47,450	...	9,35,254	.....	.....	...	...	5,305
80,720	...	...	16,500	.....	.....	...	...	925
1,89,331	11,785	...	15,47,153	.....	.....	...	...	7,876
2,34,501	6,669	...	58,81,539	.....	.....	...	...	10,517
2,81,187	15,083	...	1,04,99,275	.....	.....	...	...	10,448
4,71,664	1,86,073	...	5,06,606	.....	8,353	...	...	7,841
19,252	24	...	863	.....	.....	...	...	760
3,88,293	3,88,293	5,827	1,747	.....	.....	...	...	3,418
92,378	8,697	...	52,530	.....	.....	...	...	2,231
2,95,241	2,41,952	...	1,04,953	3,000	.....	...	...	4,755
54,026	215	...	4,925	.....	.....	...	...	1,974
16,850	316	...	2,452	.....	.....	...	...	458

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

STATEMENT

Classification 1	Share Capital paid 17	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government.
		18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
33. The Bijapur Shri Siddeshwar Urban Bank Ltd., Bijapur.	35,475	54,628	39,414	59,196	.....	.....
34. The Bagalkot Teachers' Co-operative Credit Society, Ltd., Bagalkot.	28,432	1,573	6,491	172	.....	.....
35. The Bagewadi Taluka Teachers' Co-operative Credit Society, Ltd., Bagewadi.	22,875	14,044	.....	110	.....	.....
36. The Bijapur Taluka Teachers' Co-operative Credit Society, Ltd., Bijapur.	40,240	4,604	7,152	.....	.....	.....
37. The Central Telegraph Office Co-operative Bank, Ltd., Bombay.	37,950	2,11,992	2,030	.....	.....	.....
38. The Chandraseniya Kayastha Prabhu Co-operative Bank, Ltd., Dadar.	28,115	70,531	1,05,912	.....	.....	.....
39. The Customs Co-operative Credit Society, Limited Bombay.	59,610	17,174	.....	.....	.....	.....
40. The Cosmos Co-operative Urban Bank Ltd., Poona.	83,940	1,55,023	2,66,433	.....	.....	.....
41. The Daxini Brahmins' Co-operative Urban Bank Ltd., Bombay.	46,971	3,23,240	.....	.....	.....	.....
42. The Deccan Merchants' Co-operative Bank Ltd., Bombay.	47,655	49,000	3,78,825	.....	8,955	.....
43. The Dhulia Urban Co-operative Bank, Ltd., Dhulia.	90,170	1,73,375	1,98,980	43,095	.....	.....
44. The Dharwar District Police Society, Dharwar.	23,310	.....	744	.....	.....	.....
45. The Dharwar Urban Co-operative Bank, Dharwar.	55,656	1,47,371	2,10,000	.....	1,16,505	.....
46. The Dharwar Revenue and Registration Employees' Bank, Dharwar.	98,814	31,425	18,390	.....	.....	.....
47. The Dharwar Raddi Communal Bank, Dharwar.	56,460	31,130	1,63,372	.....	95,219	.....
48. The E. D. Sassoon Staff Co-operative Bank Ltd., Bombay.	1,03,300	3,434	.....	.....	.....	.....
49. The Elphinstone Mill Weaving Department Co-operative Credit Society, Ltd., Bombay.	21,983	2,051	328	.....	.....	.....

* For the purposes of this statement the working capital

A (1)—contd.

Reserve Fund 23	Other Funds. 24	Working Capital * 25	Profit and loss for the year 26	Usual dividend paid on share 27	Most usual Rate of Interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
17,542	10,978	2,17,333	3,651	7	3½	9½
3,395	108	40,670	2,132	7½	4	9½
5,365	61	42,455	2,101	7½	4	9½
7,282	202	59,480	3,491	7½	4	7½
28,799	.....	2,80,741	7,749	6½	4½ and 6½	7½ and 9½
44,379	.....	2,48,937	3,331	7½	2 and 3½	5
3,142	.....	79,926	4,767	5½	3 and 3½	7½
30,587	11,060	5,47,043	11,568	7½	3½	6½
11,744	5,989	3,87,944	6,259	6	2½ and 3	5 to 9½
27,281	.....	5,05,716	10,533	6	2½ and 3	4½, 5 and 9°
59,669	44,813	6,10,102	15,199	7½	1 to 3½	4½ to 9°
7,130	416	81,500	724	3	.....	6½
45,248	59,228	6,33,908	.....	.....	.....	10½
15,194	1,012	1,62,835	5,135	5½	1 to 3	7½
26,819	17,134	3,90,654	.....	.....	.....	.....
7,627	.....	1,14,361	5,026	7½	2 and 2½	9½
1,632	.....	25,994	1,270	5	3½	12½

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
			Rs.	Rs.	Rs.	Rs.
50. The East Khandesh District Government Servants' Co-operative Bank, Ltd., Jalgaon.	1	2,169	3,79,658	.....	4,59,937	.....
51. The Ford India Employees' Co-operative Society, Ltd., Bombay.	1	69	41,513	.....	38,925	.....
52. G. I. P. Rly. Employees' Co-operative Bank, Ltd., Bombay.	1	26,369	36,61,509	.....	34,63,930	.....
53. The Government Printing, Publication and Stationery Department Co-operative Credit Society Ltd., Bombay.	1	548	84,374	.....	87,847	.....
54. The Godhra City Co-operative Bank, Ltd., Godhra.	1	451	2,34,574	.....	2,33,216	.....
55. The Gadag Co-operative Urban Bank, Ltd., Gadag.	1	1,075	35,040	.....	44,950	.....
56. The Gadag-Betgeri Municipal Employees' Co-operative Credit Society, Ltd., Gadag.	1	311	36,078	.....	33,715	.....
57. The Gokak Urban Bank, Gokak.	1	557	2,70,278	.....	2,75,651	.....
58. The Guledgud Industrial Urban Co-operative Bank, Guledgud.	1	397	376	.....	12,215	.....
59. The High Court Employees' Co-operative Credit Society, Ltd., Bombay.	1	316	68,390	.....	65,643	.....
60. The Hydro Employees' Co-operative Credit Society, Ltd., Bombay.	1	719	1,04,240	.....	92,549	.....
61. The Hubli Co-operative Urban Bank, Ltd., Hubli.	1	2,277	3,64,657	89,000	3,36,613	93,000
62. The Hungund Taluka Teachers' Co-operative Credit Society, Ltd., Hungund.	1	128	27,811	3,280	23,715	3,395
63. The Income-Tax Department Co-operative Credit Society, Ltd., Bombay.	1	546	1,39,410	.....	1,26,633	.....
64. The Ismailia Co-operative Bank, Ltd., Bombay.	1	1,663	1,29,710	.....	1,76,028	.....

* 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.
5,92,867	1,36,869	...	1,83,267	.....	.....	...	...	7,534
11,750	...	...	5,410	.....	.....	...	...	52
62,17,016	...	...	15,79,345	.....	.....	...	...	92,391
51,894	793	...	15,523	.....	.....	...	...	898
1,33,149	81,880	...	12,45,607	.....	74,416	...	...	3,026
1,20,393	51,434	...	56,100	.....	.....	...	...	2,285
30,879	197	...	6,566	.....	.....	...	...	815
2,30,945	32,095	...	5,34,319	.....	.....	...	...	6,303
69,248	69,959	...	17,972	1,129	.....	...	...	1,499
64,817	473	...	18,057	1,000	.....	...	...	827
86,840	9,003	...	54,829	.....	.....	...	...	1,426
2,21,860	18,828	15,000	7,11,566	.....	.....	...	...	10,691
44,102	4,463	...	5,231	.....	.....	...	...	814
1,11,415	352	...	28,431	.....	.....	...	...	1,634
88,903	3,355	...	87,146	2,32,059	.....	...	...	5,417

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

STATEMENT

Classification 1	Share Capital paid 17	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
		18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
50. The East Khandesh District Government Servants' Co-operative Bank, Ltd., Jalgaon.	98,918	9,45,791	12,204	.....	19,038	.....
51. The Ford India Employees' Co-operative Society, Ltd., Bombay.	20,461	4,825	.....	.....	.....	.....
52. G. I. P. Rly. Employees' Co-operative Bank, Ltd., Bombay.	13,12,310	46,98,222	.....	.....	.....	.....
53. The Government Printing, Publication and Stationery Department Co-operative Credit Society Ltd., Bombay.	48,280	18,341	.....	.....	.....	.....
54. The Godhra City Co-operative Bank, Ltd., Godhra.	37,800	1,24,911	84,469	6,651	.....	.....
55. The Gadag Co-operative Urban Bank, Ltd., Gadag.	51,825	24,160	56,815	.....	.....	.....
56. The Gadag-Betgeri Municipal Employees' Co-operative Credit Society, Ltd., Gadag.	23,435	1,341	5,498	.....	.....	.....
57. The Gokak Urban Bank, Gokak.	54,928	47,127	1,35,504	.....	.....	.....
58. The Guledgud Industrial Urban Co-operative Bank, Guledgud.	20,695	2,870	18,612	.....	23,000	.....
59. The High Court Employees' Co-operative Credit Society, Ltd., Bombay.	40,850	18,831	.....	.....	1,000	.....
60. The Hydro Employees' Co-operative Credit Society Ltd., Bombay.	2,07,910	2,372	3,600	.....	.....	.....
61. The Hubli Co-operative Urban Bank, Ltd., Hubli.	1,16,620	2,47,153	1,82,110	14,577	.....	.....
62. The Hungund Taluka Teachers' Co-operative Credit Society, Ltd., Hungund.	23,435	7,380	11,878	.....	.....	.....
63. The Income-Tax Department Co-operative Credit Society, Ltd., Bombay.	39,350	73,342	1,300	.....	.....	.....
64. The Ismailia Co-operative Bank, Ltd., Bombay.	1,09,680	46,412	.....	.....	.....	.....

*For the purposes of this statement the working capital

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	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
28,396	6,300	11,09,477	-726	4½	1½	7½
354	.....	25,640	723	17	3½	6 and 12
4,50,287	1,53,733	66,14,553	1,67,844	7½	2½ and 3	6½
11,004	1,053	78,678	4,197	5½	3	9½
19,471	38,391	3,11,723	2,272	6½	2½	9½
24,114	7,025	1,63,939	6,415	6½	.....	9½
3,565	1,662	35,641	1,415	6½	3 to 4	9½
29,645	20,460	2,87,734	6,944	7½	1 to 3½	6½ to 7½
8,748	1,654	75,579	1,642	5	5	9½
3,461	200	64,362	3,212		8½	7½
9,472	4,579	2,27,993	9,616	7½	3	8½
89,100	40,766	6,88,326	9,045	5	.....	9½
4,691	48	47,427	2,121	6	3 to 4½	9½
5,165	.....	1,13,147	2,934	6½	3½	7½
17,745	1,05,255	2,73,092	5,235	2½	2	9½

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.
65. The Islampur Co-operative Peoples' Bank, Islampur.	1	374	31,334	.....	64,417	.....
65. The Indi Taluka Teachers' Co-operative Credit Society, Ltd., Indi.	1	102	9,510	1,393	10,959	.....
67. The Jackson Co-operative Bank of the B. B. & C. I. Rly., Ltd., Bombay.	1	36,474	53,94,210	.....	50,89,970	.....
63. The Jacob Sassoon Mill Spinning Departmental Co-operative Credit Society, Ltd., Bombay.	1	425	39,015	.....	39,704	.....
69. The Jacob Sassoon Mill Weaving Departmental Co-operative Credit Society, Ltd., Bombay.	1	728	81,237	.....	65,795	.....
70. The Jewish Co-operative Banking Society, Ltd., Bombay.	1	684	4,963	.....	8,934	.....
71. The Jambusar Peoples' Co-operative Bank, Ltd., Jambusar.	1	659	2,42,552	.....	2,22,493	.....
72. The Jalgaon Peoples' Co-operative Bank, Jalgaon.	1	408	4,38,845	.....	4,03,876	.....
73. The Khatav Makanji Weaving and Spinning Mills Employees' Co-operative Credit Society, Ltd., Bombay.	1	1,338	45,331	.....	31,669	.....
74. The Kolaba District Government Servants' Co-operative Credit Society, Ltd., Alibag.	1	465	46,092	.....	47,450	.....
5. The Kolaba District Primary Teachers' Co-operative Credit Society, Ltd., Alibag	1	363	42,861	.....	41,615	.....
76. The Karad Urban Co-operative Bank, Ltd., Karad.	1	591	6,99,095	.....	6,53,412	.....
The Karajgi Taluka Teachers' Co-operative Credit Society, Karajgi.	1	150	51,032	.....	46,727	.....

† 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 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.
92,369	65,371	..	1,42,275	1,16,165	.....	...	...	3,167
25,290	6,755	..	3,343	.....	743	...	...	570
55,29,585	6,000	..	13,30,361	.....	.....	...	...	1,20,994
20,953	757	..	2,357	.....	.....	...	...	541
45,545	46	..	8,143	2,000	1,300	...	...	1,012
32,958	18,535	..	16,525	.....	.....	...	...	2,399
92,664	2,564	..	4,30,671	.....	.....	...	...	3,328
2,04,123	16,529	..	12,99,540	.....	.....	...	...	5,498
24,666	293	..	.....	.....	.....	...	...	345
43,473	1,809	..	.....	.....	.....	...	...	952
31,398	..	..	3,710	.....	.....	...	...	454
2,57,478	17,891	..	4,74,691	.....	.....	...	...	5,006
47,786	3,547	..	11,431	.....	.....	...	...	375

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

STATEMENT

Classification 1	Share Capital paid 17	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
		18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
65. The Islampur Co-operative People's Bank, Islampur.	24,900	16,646	32,036	.....	18,362	.....
66. The Indi Taluka Teachers' Co-operative Credit Society, Ltd., Indi.	20,240	4,721	384	.....	.....	.....
67. The Jackson Co-operative Bank of the B. B. & C. I. Bly., Ltd., Bombay.	4,08,814	59,05,328	.....	.....	.....	.....
68. The Jacob Sassoon Mill Spinning Departmental Co-operative Credit Society, Ltd., Bombay.	24,367	2,711	10	.....	.....	.....
69. The Jacob Sassoon, Mill Weaving Departmental Co-operative Credit Society, Ltd., Bombay.	35,615	9,319	.....	.....	.....	.....
70. The Jewish Co-operative Banking Society, Ltd., Bombay.	26,646	7,008	.....	.....	.....	.....
71. The Jambusar People's Co-operative Bank, Ltd., Jambusar.	29,310	1,45,855	75,402	.....	.....	.....
72. The Jalgaon Peoples' Co-operative Bank, Jalgaon.	29,400	2,47,602	.....	.....	.....	.....
73. The Khatav Makanji Weaving and Spinning Mills Employees' Co-operative Credit Society, Ltd., Bombay.	44,447	.....	.....	.....	.....	.....
74. The Kolaba District Government Servants Co-operative Credit Society, Ltd., Alibag.	34,800	.....	.....	5	.....	.....
75. The Kolaba District Primary Teachers' Co-operative Credit Society, Ltd., Alibag.	21,410	3,810	1,165	.....	.....	.....
76. The Karad Urban Co-operative Bank, Ltd., Karad.	28,080	1,60,105	1,19,003	.....	.....	.....
77. The Karajgi Taluka Teachers' Co-operative Credit Society, Karajgi.	24,420	5,281	12,116	.....	.....	.....

* 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	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
7,565	15,179	1,14,688	4,011	6½	3½	7
4,853	186	30,331	1,309	7½	3 to 4	7½
3,58,621	3,60,319	70,53,083	53,450	7½	3	4
2,407	193	99,658	1,421	6½	5	12½
2,746	125	47,805	3,240	7½	3	12½
20,256	2,187	56,097	197	4½	3½	12½
11,202	11,286	2,78,055	3,039	6½	1½ to 2½	6
2,573	600	2,79,175	4,210	3½	2½	9½
707	65	45,219	1,594	.....	.....	9½
5,668	.....	40,473	3,247	7½	3	9½
2,581	.....	28,966	1,647	6½	5	7½
11,613	15,948	3,34,743	6,166	7½	3½	7
4,649	97	46,462	2,185	7½	4½	12

capital is taken to be the total of Columns 17 to 21.

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.
78. The Kittur Urban Co-operative Bank, Kittur.	1	914	9,105	.....	13,891	.....
79. The Kanara District Primary Teachers' Society, Ankola.	1	504	96,054	.....	94,584	.....
80. The Kanara District Government Officials Co-operative Credit Society, Ltd., Karwar.	1	386	32,034	.....	26,906	.....
81. The Karwar Urban Co-operative Bank, Ltd., Karwar.	1	975	2,43,005	.....	2,20,185	.....
82. The Lalubhai Samaldas Peoples' Co-operative Bank, Ltd., Bombay.	1	3,422	1,24,398	.....	97,693	.....
83. The Mackinnon Mackenzie & Co., Co-operative Credit Society, Ltd., Bombay.	1	364	95,365	.....	85,686	.....
84. The Manchester Mill Employees' Co-operative Credit Society, Ltd., Bombay.	1	599	1,00,193	.....	89,365	.....
85. The Manchester Mill Spinning Section Employees' Co-operative Credit Society, Ltd., Bombay.	1	409	57,355	.....	49,155	.....
86. The Mazgaon Dock's Employees' Co-operative Credit Society, Ltd., Bombay.	1	1,094	1,96,077	.....	1,63,729	.....
87. The Miller Co-operative Credit Bank, Ltd., Bombay.	1	819	73,440	.....	64,746	.....
88. The Morarji Gokuldas Mill-Hands Co-operative Credit Society, Ltd., Bombay.	1	1,714	77,418	.....	64,984	.....
89. The Myer Sassoon Mills Co-operative Credit Society, Ltd., Bombay.	1	918	86,341	.....	76,896	.....
93. The Military Accounts No. 1 Co-operative Credit Society, Ltd., Poona.	1	627	1,56,633	.....	1,34,280	.....
91. The Muddebihal Taluka Teachers' Co-operative Credit Society, Ltd., Muddebihal.	1	96	30,701	.....	25,841	3,658

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

A (1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,35,543	74,615	...	43,775	.....	.....	...	...	1,650
67,842	489	..	8,616	.....	.....	...	...	1,836
29,531	...	...	2,500	.....	.....	...	...	508
1,86,743	34,191	..	3,97,980	1,63,277	23,512	...	...	6,049
1,81,441	1,03,619	...	36,52,639	.....	..	...	...	11,692
51,026	...	...	67,458	.....	.....	...	...	1,195
69,956	517	...	2,615	.....	.....	...	...	1,309
30,654	167	...	814	.....	.....	...	...	920
1,21,049	...	...	15,865	.....	.....	...	...	969
75,584	100	...	19,724	.....	.....	...	...	1,469
41,146	942	...	20,268	.....	.....	...	...	1,116
46,011	129	...	21,436	.....	.....	..	...	1,553
1,59,751	14,156	...	1,18,630	1,180	.....	...	...	2,120
43,046	3,106	762	7,267	.....	2,261	...	...	661½

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

STATEMENT

Classification 1	Share capital paid 17	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
		18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
78. The Kittur Urban Co-operative Bank, Kittur.	55,810	14,814	19,943	.....	.....	.....
79. The Kanara District Primary Teachers' Society, Ankola.	47,510	20,947	4,703	.....	.....	.....
80. The Kanara District Government Officials Co-operative Credit Society, Ltd., Karwar.	21,220	4,250	.....	.....	.....	.....
81. The Karwar Urban Co-operative Bank, Ltd., Karwar.	29,084	68,219	2,17,760	28,562	20,127	.....
82. The Lallubhai Samaldas Peoples' Co-operative Bank, Ltd., Bombay.	62,000	1,69,949	.....	.....	27,187	.....
83. The Mackinnon Mackenzie & Co., Co-operative Credit Society, Ltd., Bombay.	23,176	222	8,000	.....	.....	.....
84. The Manchester Mill Employees' Co-operative Credit Society, Ltd., Bombay.	81,326	423	368	.....	.....	.....
85. The Manchester Mill Spinning Section Employees' Co-operative Credit Society, Ltd., Bombay.	28,349	401	249	.....	.....	.....
86. The Mazgaon Dock's Employees' Co-operative Credit Society, Ltd., Bombay.	1,50,908	17,491	.....	.....	.....	.....
87. The Miller Co-operative Credit Bank, Ltd., Bombay.	84,390	.....	.....	.....	.....	.....
88. The Morarji Goculdas Mill-Hands Co-operative Credit Society, Ltd., Bombay.	26,130	21,227	.....	.....	.....	.....
89. The Myer Sassoon Mills Co-operative Credit Society, Ltd., Bombay.	24,347	27,201	251	.....	.....	.....
90. The Military Accounts No. 1 Co-operative Credit Society Ltd., Poona.	43,654	78,759	42,565	.....	1,180	.....
91. The Muddebihal Taluka Teachers' Co-operative Credit Society, Ltd., Muddebihal.	33,170	2,903	6,400	1,605	.....	.....

* For the purposes of this statement the working capital

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	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
38,648	9,373	1,38,615	1,016	.....	4	6½
4,485	131	77,766	3,173	6½	2 to 5	9½
1,776	91	27,387	1,789	5	3	9½
27,071	22,493	4,13,336	4,006	5	4½	7½
4,400	21,318	2,84,864	132	.....	3½ & 4	9½
1,635	.....	33,083	2,201	6	3	7½
2,220	72	84,420	6,593	5	3½	12½
1,379	44	30,422	9,183	5	3½	12½
21,419	.....	1,89,218	8,176	4½	3½	6½
4,547	458	89,415	5,552	3½	.....	9½
9,344	276	60,977	1,658	6½	3½	9½
4,949	367	57,115	2,299	7½	3½	12½
10,558	12,338	1,90,349	7,530	7½	3½	6½
6,299	441	50,818	3,006	7	1½ to 2	7½

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.
92. The Nasik Distillery Employee's Co-operative Credit Society, Ltd., Nasik.	1	139	2,745	.....	9,427	.....
93. The Nasik Government Servants' Co-operative Urban Bank, Ltd., Nasik.	1	726	63,480	.....	51,172	.....
94. The Nasik Postal Co-operative Credit Society, Ltd., Nasik.	1	453	40,324	.....	38,189	.....
95. The Nandurbar Municipal Servants' Co-operative Credit Society, Ltd., Nandurbar.	1	187	30,953	.....	27,598	.....
96. The Preventive Service Co-operative Credit Society, Ltd., Bombay.	1	433	74,506	.....	67,034	.....
97. The Pen Primary Teachers' Co-operative Credit Society, Ltd., Pen.	1	372	59,986	.....	56,695	.....
98. The Poona District Co-operative Rupee Bank, Ltd., Poona.	1	1,563	52,314	.....	45,490	.....
99. The Poona Merchants' Co-operative Bank, Ltd., Poona.	1	685	8,34,925	.....	7,90,559	.....
100. The Posts & R. M. S. Telegraph Co-operative Credit Society, Ltd., Poona.	1	1,001	1,34,298	.....	1,20,249	.....
101. The Pandharpur Co-operative Urban Bank, Ltd., Pandharpur.	1	852	1,33,922	.....	1,18,743	.....
102. The Reserve Bank of India Bombay Staff Co-operative Credit Society, Ltd., Bombay.	1	315	26,107	.....	15,760	.....
103. The Ratnagiri Co-operative Urban Bank, Ltd., Ratnagiri.	1	808	75,037	.....	47,274	.....
104. The Rander People's Co-operative Bank, Ltd., Rander.	1	351	90,704	.....	89,244	.....
105. The Rajwade Mandal Peoples' Co-operative Bank, Ltd., Dhulia.	1	1,468	2,24,319	.....	2,36,319	.....
105. The Ron Taluka Teachers' Co-operative Credit Society, Ltd., Ron.	1	141	27,396	.....	19,304	.....
107. The Ranebennur Taluka Teachers' Co-operative Credit Society, Ltd., Ranebennur.	1	153	40,941	.....	32,765	.....

* 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.
9,263	...	...	4,038	.....	.....	.....	.....	283
88,141	13,005	...	10,709	.....	.....	.....	.....	7,746
33,630	...	...	8,558	.....	.....	.....	.....	797
26,692	645	...	1,000	.....	.....	.....	.....	300
73,586	145	...	6,500	.....	.....	.....	.....	1,231
39,514	153	...	4,417	.....	.....	.....	.....	510
1,08,933	45,433	...	1,39,607	20,747	.....	.....	.....	3,743
3,41,447	67,098	...	10,28,425	.....	.....	.....	.....	6,626
1,13,535	629	...	65,418	33,094	.....	.....	.....	2,926
1,83,040	35,886	...	7,35,232	.....	.....	.....	.....	10,033
20,270	...	...	5,078	.....	.....	.....	.....	326
1,10,297	45,364	...	8,43,195	14,61,177	.....	.....	.....	4,941
1,11,364	39,905	...	10,27,418	.....	11,654	.....	.....	3,657
2,03,258	73,904	...	4,52,694	.....	.....	.....	.....	3,125
32,787	3,269	...	2,477	.....	.....	.....	.....	418
38,286	431	...	11,099	.....	.....	.....	.....	624

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

STATEMENT

Classification 1	Share capital paid 17	Loans and Deposits held at the end of the year from				
		Members 18	Non-members 19	Societies 20	Provincial or Central Banks 21	Government 22
		Rs.	Rs.	Rs.	Rs.	Rs.
92. The Nasik Distillery Employees' Co-operative Credit Society, Ltd., Nasik.	22,000	403	.....	.....	.....	.....
93. The Nasik Government Servants' Co-operative Urban Bank, Ltd., Nasik.	1,15,938	.....	951	.....	.....	.....
94. The Nasik Postal Co-operative Credit Society, Ltd., Nasik.	29,893	16,723	.....	.....	.....	.....
95. The Nandurbar Municipal Servants' Co-operative Credit Society, Ltd., Nandurbar.	24,760	500	1,000	.....	.....	.....
96. The Preventive Service Co-operative Credit Society, Ltd., Bombay.	22,978	988	6,500	.....	.....	36,738
97. The Pen Primary Teachers' Co-operative Credit Society, Ltd., Pen.	30,980	2,333	459	.....	.....	.....
98. The Poona District Co-operative Rupee Bank, Ltd., Poona.	30,660	21,258	53,034	.....	41	.....
99. The Poona Merchants' Co-operative Bank, Ltd., Poona.	70,040	36,428	2,68,328	.....	.....	.....
100. The Posts & R. M. S. Telegraph Co-operative Credit Society, Ltd., Poona.	27,153	1,10,113	6,450	.....	4,283	.....
101. The Pandharpur Co-operative Urban Bank, Ltd., Pandharpur.	31,340	21,442	3,11,215	.....	.....	.....
102. The Reserve Bank of India Bombay Staff Co-operative Credit Society, Ltd., Bombay.	24,690	5,661	.....	.....	.....	.....
103. The Ratnagiri Co-operative Urban Bank, Ltd., Ratnagiri.	20,007	60,639	2,11,637	.....	12,735	.....
104. The Bander Peoples' Co-operative Bank, Ltd., Bander.	25,350	99,337	1,98,290	9,906	.....	.....
105. The Rajwade Mandal Peoples Co-operative Bank, Ltd., Dhulia.	43,820	44,163	1,79,549	.....	.....	.....
106. The Ron Taluka Teachers' Co-operative Credit Society, Ltd., Ron.	27,507	180	1,494	.....	.....	.....
107. The Ranabennur Taluka Teachers' Co-operative Credit Society, Ltd., Ranabennur.	20,230	8,501	4,147	.....	.....	.....

* For the purposes of this statement the working capital

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	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
1,988	.....	24,391	674	3	.....	7½
22,747	6,484	1,46,120	7,343	5	2½	7½
9,584	426	56,626	2,217	4½	4	7½
1,590	31	27,681	2,031	5	3½	7½
4,501	.....	71,705	3,489	7	2	7½
2,855	.....	36,627	2,516	5½	4	7½
6,828	6,708	1,21,529	3,996	7½	3½	9½
13,293	10,611	3,68,700	6,985	7½	3½	7½
9,091	3,763	1,60,793	3,220	7½	3½	7½
15,861	14,233	3,94,091	4,078	.....	.....	.....
4,476	444	35,271	1,155	3½	3½	6½
16,167	20,735	3,41,920	10,128	6½	2½	9½
13,088	13,732	3,59,698	2,689	6	½ to 1½	4 to 9
4,972	4,507	2,77,016	4,517	3	3½	4½ to 9
2,823	94	32,098	1,628	7½	2½ to 3½	7½
4,161	60	37,099	1,268	7½	4	7½

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
			Rs.	Rs.	Rs.	Rs.
108. The Salt Department Co-operative Credit Society, Ltd., Bombay.	1	2,802	1,49,786	.....	1,31,493	.....
109. The Saraswat Co-operative Bank, Ltd., Bombay.	1	1,015	1,43,771	.....	1,17,531	.....
110. The Shamrao Vithal Co-operative Bank, Ltd., Bombay.	1	2,734	13,40,854	3,12,212	13,96,292	3,88,832
111. The Salsette Catholic Co-operative Credit Society, Ltd., Bandra.	1	1,120	9,550	.....	10,148	.....
112. The Sardar Bhiladwalla Pardi Peoples' Co-operative Bank, Ltd., Pardi.	1	476	9,21,855	.....	9,07,443	.....
113. The Surat Peoples' Co-operative Bank, Ltd., Surat.	1	1,614	3,57,560	.....	2,30,390	25,000
114. The Satara District Local Board's Primary Teachers' Co-operative Credit Society, Ltd., Satara.	1	1,847	1,73,768	.....	1,43,693	.....
115. The Southern Maratha Urban Bank, Ltd., Dharwar.	1	3,370	3,36,967	.....	3,09,293	.....
116. The Samgaon Taluka Teachers' Co-operative Credit Society, Ltd., Bail Hongal.	1	169	21,428	.....	21,921	.....
117. The Sindgi Taluka Teachers' Co-operative Credit Society, Ltd., Sindgi.	1	86	15,188	1,743	10,714	.....
118. The Sirsi Urban Co-operative Bank, Ltd., Sirsi.	1	683	23,057	.....	47,660	.....
119. The Times of India Employees' Co-operative Credit Society, Ltd., Bombay.	1	908	85,561	.....	67,602	.....
120. The West Khandesh Government Servants' Co-operative Bank, Ltd., Dhulia.	1	1,073	1,40,575	.....	1,40,350	.....
121. The Zoroastrian Co-operative Bank, Ltd., Bombay.	1	1,045	1,04,666	.....	93,160	.....
Total for 1937-38 ...	121	1,77,200	2,90,10,032	4,77,846	2,74,46,567	5,79,687
Total for 1936-37 ...	127	1,86,829	3,07,24,126	9,63,318	2,28,51,170	6,44,842

*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 over due*	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,17,086	...	...	44,036	.....	.....	...	...	3,037
2,66,881	16,309	...	37,14,440	.....	.....	...	...	9,747
5,88,233	1,64,969	5,447	27,67,435	.....	3,29,213	...	...	25,190
68,051	54,278	...	34,816	.....	.....	...	...	1,828
2,38,102	26,520	...	6,76,464	.....	30,449	...	...	5,790
6,41,863	2,42,500	...	86,93,964	.....	5,43,255	...	...	27,700
2,06,606	4,466	...	15,904	.....	.....	...	...	4,462
4,99,271	73,170	...	9,78,367	.....	.....	...	...	11,170
27,653	3,314	...	5,767	.....	.....	...	...	780
28,837	...	...	955	.....	3,160	...	...	465
2,76,656	1,57,210	...	2,53,322	.....	.....	...	...	5,695
51,780	61	...	15,930	.....	.....	...	...	499
1,98,325	12,019	...	71,298	.....	.....	...	...	4,577
1,00,535	14,942	...	7,64,743	.....	.....	...	...	8,143
3,00,25,213	40,40,594	56,607	6,55,91,911	22,96,084	11,20,614	...	...	6,51,531
3,03,24,734	48,55,714	9,70,115	7,13,98,099	71,09,501	4,44,626	...	...	6,62,941

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

STATEMENT

Classification 1	Share Capital paid 17	Loans and Deposits held at the end of the year from				
		Members	Non-Members	Societies	Provincial or Central Banks	Government
		18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
108. The Salt Department Co-operative Credit Society, Ltd., Bombay.	1,04,810	53,061	.....	.....	.....	.....
109. The Saraswat Co-operative Bank, Ltd., Bombay.	64,816	7,09,576	2,16,157	.....	.....	.....
110. The Shamrao Vithal Co-operative Bank, Ltd., Bombay.	77,094	13,11,953	2,00,227	1,00,357	.....	.....
111. The Salsette Catholic Co-operative Credit Society, Ltd., Bandra.	23,979	39,185	.....	.....	.....	.....
112. The Sardar Bhilad-walla Pardi People's Co-operative Bank, Ltd., Pardi.	45,103	1,78,994	1,79,163	31,907	.....	.....
113. The Surat People's Co-operative Bank, Ltd., Surat.	2,33,675	6,58,955	8,24,567	75,240	25,000	.....
114. The Satara District Local Board Primary Teachers' Co-operative Credit Society, Ltd., Satara.	1,04,670	44,697	39,813	.....	.....	.....
115. The Southern Maratha Urban Bank, Ltd., Dharwar.	89,361	3,65,673	2,10,821	.....	.....	.....
116. The Sampgaon Taluka Teachers' Co-operative Credit Society, Ltd., Bail Hongal.	22,767	4,992	.....	.....	.....	.....
117. The Sindgi Taluka Teachers' Co-operative Credit Society, Ltd., Sindgi.	21,315	142	2,017	223	.....	.....
118. The Sirsi Urban Co-operative Bank, Ltd., Sirsi.	28,150	97,019	2,13,938	.....	.....	.....
119. The Times of India Employees' Co-operative Credit Society, Ltd., Bombay.	24,484	27,760	.....	.....	.....	.....
120. The West Khandesh Government servants' Co-operative Bank, Ltd., Dhulia.	45,393	4,45,619	40,068	.....	.....	.....
121. The Zoroastrian Co-operative Bank, Ltd., Bombay.	94,350	3,79,481	.....	.....	.....	.....
Total for 1937-38 ...	85,25,306	2,41,78,362	77,57,140	5,42,920	4,24,084	36,738
Total for 1936-37 ...	79,22,194	2,31,93,611	87,96,420	3,21,569	6,17,567	36,739

* For the purposes of this statement the working capital

A (1)—concl'd.

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	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
5,250	250	1,63,371	6,904	5½	.....	7½
11,000	35,700	10,37,249	10,322	6½	1 to 5	4 & 7
1,46,815	1,24,852	19,61,298	14,132	6½	2½	5 to 9½
4,416	.....	67,580	1,588	4	3½	9½
11,067	11,665	4,57,899	5,971	6½	1 to 4½	4½ to 9½
74,442	1,49,092	20,40,971	23,141	6½	½ to 2½	4 to 7
12,209	1,427	2,02,815	11,577	6½	5½	9½
91,617	16,873	8,34,335	8,518	5	.....	.....
2,382	41	30,182	1,640	5½	6½	9½
4,575	6	28,278	1,586	5½	5	7½
33,851	27,824	4,00,775	4,149	6½	1 to 3½	6½ to 8
867	100	53,161	3,117	5	4½	9½
10,833	10,013	5,51,926	3,961	6½	2 to 3½	7½
7,018	4,874	4,85,723	4,777	3	2½	9 & 10
20,03,332	19,60,166	4,63,28,023	8,76,327	.....	.....	.....
38,61,036	20,73,518	4,68,22,694	8,62,073	.....	.....	.....

* 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>						
Ahmedabad ...	85	4,079	91,149	.....	84,806	.....
Kaira ...	96	7,353	28,463	79	33,724	236
Panch Maháls ...	180	7,678	82,493	198	94,170	45
Broach ...	158	6,595	4,40,564	.....	4,26,784	.....
Surat ...	140	7,159	1,78,266	7,257	1,40,386	13,117
Dhárwár ...	447	27,166	4,54,835	.....	4,60,398	.....
Belgaum ...	202	15,880	3,19,111	.....	3,07,887	.....
Bijápur ...	169	9,953	1,17,877	.....	70,410	.....
Northern Kánara ...	92	7,125	1,16,890	.....	1,38,861	.....
Kolába ...	49	1,823	21,365	.....	23,458	161
Ratnágiri ...	37	3,410	39,007	.....	39,013	.....
Thána ...	117	4,242	1,84,040	.....	1,88,242	.....
Násik ...	236	8,220	2,71,253	.....	2,98,435	595
East Khándesh ...	531	26,607	19,42,152	.....	17,72,702	.....
West Khándesh ...	218	13,661	8,39,026	.....	7,74,174	.....
Poona ...	193	11,760	1,95,090	.....	1,98,387	.....
Sátára ...	324	17,223	10,84,668	.....	10,62,178	.....
Sholápur ...	188	11,057	2,22,689	.....	1,79,876	.....
Ahmednagar ...	138	4,515	2,03,967	.....	1,90,641	.....
Total, Unlimited ...	3,700	195,506	68,32,945	7,534	64,79,572	14,154

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

B.

Agricultural Societies, 1937-38.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
4,23,654	2,75,377	.....	15,158	61,489	.....	.....	.....
2,95,331	2,63,684	1,100	9,400	13,148	1,127	.....	.....
4,42,844	2,52,516	163	13,511	71,359	216	.....	.....
11,04,324	3,14,456	.....	46,010	2,57,762	.....	.....	.....
8,06,503	4,35,320	1,440	89,707	34,651	189	.....	.....
29,87,161	19,16,468	.....	95,754	3,19,866	2,481	.....	.....
14,75,817	8,43,052	.....	48,774	1,57,080	51	.....	.....
10,66,073	6,00,887	.....	10,355	1,04,383	193	.....	.....
5,87,566	2,88,795	.....	36,305	17,694	25	.....	.....
79,393	56,956	.....	386	20,269	161	.....	.....
1,33,664	77,737	.....	5,072	.....	.....	.....	.....
4,03,955	1,86,756	.....	12,914	1,34,243	150	.....	.....
13,25,161	10,04,539	1,870	5,107	3,13,998	.....	.....	.....
49,38,424	27,37,403	.....	75,035	16,38,074	7,624	.....	.....
25,48,176	16,22,519	.....	23,565	8,10,942	8,669	.....	.....
18,95,644	14,90,053	65	19,985	2,80,492	5,903	.....	.....
22,37,935	7,58,295	.....	70,072	9,25,501	.....	.....	.....
13,29,227	8,16,027	6,538	25,256	1,67,923	6,899	.....	.....
7,89,856	4,43,575	.....	4,869	2,23,133	8	.....	.....
2,49,71,838	1,56,66,195	11,269	6,07,236	55,52,107	34,756	.....	.....

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
1	16	17	18	19	20	21
<i>Class I—Agricultural Credit, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Ahmedabad ...	10,885	77,867	40,539	33,433	7	2,47,783
Kaira ...	10,225	22,297	73,590	43,169	195	1,71,174
Panch Mahals ...	13,050	80,860	46,578	14,657	464	1,71,965
Broach ...	23,419	3,21,044	31,334	40,155	.....	4,71,738
Surat ...	18,412	50,315	1,80,016	1,91,419	183	2,27,492
Dharwar ...	97,385	4,34,462	1,78,503	4,81,066	6,739	15,20,562
Belgaum ...	47,104	2,08,594	1,44,819	2,94,394	1,916	4,43,300
Bijapur ...	27,450	1,65,090	29,047	54,857	868	5,99,819
Northern Kanara ...	17,755	1,11,965	81,931	2,18,793	2,998	75,472
Kolaba ...	1,993	13,816	8,195	1,415	1,310	41,356
Ratnagiri ...	2,653	13,138	28,169	32,581	.....	4,560
Thana ...	9,546	49,051	36,988	65,180	334	2,22,232
Nasik ...	26,562	1,60,407	73,981	23,982	150	11,24,384
East Khandesh ...	1,13,578	3,38,990	7,69,534	54,778	16,078	34,84,333
West Khandesh ...	57,558	2,62,211	2,47,475	32,697	2,640	17,19,951
Poona ...	47,353	1,34,298	1,49,266	80,639	9,769	14,29,230
Satara ...	64,462	3,51,491	2,68,437	1,52,042	6,886	11,69,090
Sholapur ...	39,344	96,822	1,14,355	94,348	12,522	5,54,714
Ahmednagar ...	24,733	96,759	25,423	25,970	9,676	5,89,703
Total, Unlimited ...	6,58,747	29,89,472	25,28,244	19,36,855	72,785	1,42,68,912

*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.
607	99,218	13,353	5,12,811	832	.....	6½	9½
.....	99,382	10,717	4,20,524	-84	.....	6½	10½
.....	1,62,403	11,570	4,87,797	13,816	.....	7½	12½
.....	3,42,920	38,143	12,45,434	30,368	.....	6½	9½
.....	2,43,550	13,304	9,06,209	13,019	.....	6½	9½
.....	11,84,067	53,154	39,68,552	38,356	3	6½	9½ to 10½
.....	6,17,107	27,525	17,37,726	7,921	3	6½	9½ to 10½
18	3,80,579	32,489	12,62,767	-8,291	3	6½	9½ to 10½
.....	1,84,537	10,260	6,86,361	6,728	3	6½	9½ to 10½
.....	17,493	165	83,747	930	.....	6½	10½
.....	55,387	4,868	1,39,103	3,467	7½	6½	12½
.....	57,490	14,855	4,46,231	869	6½	6½	10½
.....	2,26,948	4,130	16,12,952	7,203	.....	6½	10½
.....	11,80,479	60,527	59,04,724	15,356	6½	4½	9½
.....	6,66,011	33,196	29,64,181	5,733	6½	4½	9½
.....	6,36,544	38,114	24,78,055	-33,098	.....	6½	10½
.....	4,64,066	35,480	24,47,492	47,379	.....	6½	10½
.....	6,34,555	37,397	15,44,713	4,056	6½	6½	12½
.....	2,43,434	21,706	10,13,676	15,159	6½	6½	12½
625	74,96,327	4,60,954	2,97,54,174	1,69,619	.....	.....	.....

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.
Sholapur ...	2	243	4,374	.....	7,385	.....
Total, Limited ...	2	243	4,374	.....	7,385	.....
Total, Class I, Agricultural Credit, Unlimited.	3,700	1,95,505	68,32,945	7,534	64,79,573	14,154
Total, Class I, Agricultural Credit, Limited ...	2	243	4,374	.....	7,385	.....
Grand Total of Class I, Agricultural Credit, Unlimited and Limited.	3,702	1,95,749	68,37,219	7,534	64,86,957	14,154
<i>Class II—Purchase, Purchase and Sale, Unlimited.</i>						
Dharwar ...	1	462	2,178	.....	2,104	.....
Total, Unlimited ...	1	462	2,178	.....	2,104	.....
<i>Class II—Purchase, Purchase and Sale, Limited.</i>						
Dharwar ...	7	388	2,628	.....	1,051	.....
Belgaum ...	1	43	61	.....	70	.....
Thana ...	5	305	16,259	.....	17,674	.....
Nasik ...	10	432	2,601	.....	3,199	.....
East Khandesh ...	15	5,617	.....	.....	.....	.....
West Khandesh ...	3	286	.....	.....	.....	.....

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
39,318	19,120	.....	6,473	.....	.....	.....	.....
33,318	19,120	.. ...	6,473	.....	.....	.....	.....
2,49,71,838	1,56,66,195	11,269	6,07,236	55,52,107	34,786	.....	.. ...
39,318	19,120	.....	6,473	.....	.....	.....	.....
2,50,11,156	1,56,85,315	11,269	6,13,709	55,52,107	34,786	.....	.....
1,269	1,269	.....	.....	.....	2,178	2,181	.....
1,269	1,269	.....	.....	.....	2,178	2,181	.....
2,571	1,908	.....	2,080	.....	1,850	5,529	.....
313	275	.....	.....	.....	.....	174	.....
19,323	3,800	.....	46,277	.....	.....	6,136	.....
55,381	54,511	.....	3,010	.....	.....	69	.....
.....	.....	.....	869	2,205	.....	.....	.....
28	.....	.....	.....	.....	.....	.....	.....

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
1	16	17	18	19	20	21
<i>Class I—Agricultural Credit, Limited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Sholapur ...	1,243	9,080	18,991	10,093	...	4,600
Total, Limited ...	1,243	9,080	18,991	10,093	...	4,600
Total, Class I, Agricultural Credit, Unlimited.	6,58,747	29,89,472	25,28,244	19,36,855	72,785	1,42,68,912
Total, Class I, Agricultural Credit, Limited ...	1,243	9,080	18,991	10,093	...	4,600
Grand Total, of Class I, Agricultural Credit, Unlimited and Limited.	6,59,990	29,98,552	25,47,235	19,46,948	72,785	1,42,73,512
<i>Class II—Purchase, Purchase and Sale, Unlimited.</i>						
Dharwar ...	331	.....	.....	36	...	.....
Total, Unlimited ...	331	.....	.....	36	...	.....
<i>Class II—Purchase, Purchase and Sale, Limited.</i>						
Dharwar ...	203	4,115	159	303	3,723	1,000
Belgaum ...	55	1,200	.....	...	...	.....
Thana ...	1,640	10,435	7,949	5,024	...	.....
Nasik ...	980	12,264	1,625	555	701	51,483
East Khandesh ...	17,549	.....	135	101	...	659
West Khandesh ...	893	.....	.....	30	...	.....

* 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
22	23	24	25	26	27	28	29	
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
.....	15,646	497	58,907	1,225	6½	6½	9½	
.....	15,646	497	58,507	1,225	.....	.....	.....
625	74,96,337	4,60,954	2,97,54,174	1,69,619	.....	.....	.....
.....	15,646	497	58,507	1,225	.....	.....	.....
625	75,11,573	4,61,451	2,98,13,061	1,70,844	.....	.....	.....
.....	5,486	.....	5,522	241	.....	.....	.....
.....	5,466	.....	5,522	241	.....	.....	.....
.....	2,944	41	12,284	383	.....	.....	.....
.....	665	151	2,019	-2	.....	.....	.....
.....	6,587	2,731	32,726	1,862	6½	4½	9½	
.....	1,478	1,790	69,896	391	.....	6½	6½
.....	3,684	7,515	12,094	1,265	.....	.....	.....
.....	.....	153	183	303	.....	.....	.....

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	82	961	.....	866	.....
Satara ...	5	223	2,036	37	1,673	.....
Sholapur ...	6	241	.....	.....	.....	.....
Ahmednagar ...	14	634	20,792	.....	20,830	.....
Total, Limited ...	70	8,251	45,338	37	45,363	.....
Total, Class II, Purchase, Purchase and Sale, Unlimited ...	1	462	2,178	.....	2,104	.....
Total, Class II, Purchase, Purchase and Sale, Limited ...	70	8,251	45,338	37	45,363	.....
Grand Total of Class II, Purchase, Purchase and Sale, Unlimited and Limited ...	71	8,713	47,516	37	47,467	.....
<i>Class III—Production, Unlimited.</i>						
Dharwar ...	11	348	.....	.....	.....	.....
Belgaum ...	2	104	200	.....	.....	.....
Bijapur ...	1	33	.....	.....	.....	.....
West Khandesh ...	1	12	.....	.....	.....	Not yet
Total, Unlimited ...	15	497	200	.....	.....	.....
<i>Class III—Production, Limited.</i>						
Dharwar ...	1	24	.....	.....	.....	.....
Thana ...	1	88	.....	.....	.....	.....
Broach ...	1	37	.....	.....	.....	.....
Surat ...	1	11	.....	.....	.....	.....
Total, Limited ...	4	150	.....	.....	.....	.....
Total, Class III, Production, Unlimited ...	15	497	200	.....	.....	.....
Total, Class III, Production, Limited ...	4	150	.....	.....	.....	.....
Grand Total of Class III, Production, Unlimited and Limited ...	19	647	200	.....	.....	.....

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
2,250	.....	.....	1,505	208	323	.....	.....
3,928	1,296	.....	32	.....	.....	.....	.....
.....	.....	175	1,535	100	643	.....	.....
26,408	.....	.....	4,608	1,44,240	.....	9,703	2,35,556
1,10,201	61,790	175	60,316	1,46,748	2,316	21,611	2,35,556
1,269	1,269	.....	.....	.....	2,178	2,181	.....
1,10,201	61,790	175	60,316	1,46,748	2,316	21,611	2,35,556
1,11,470	63,059	175	60,316	1,46,748	4,494	23,792	2,35,556
.....	.....	.....	37	.....	.....	.....	.....
200	.....	.....	.....	.....	.....	.....	.....
started work	.....	.....	.....	.....	.....	.....	.....
200	.....	.....	37	.....	.....	.....	.....
.....
.....
.....
200	.....	.....	37	.....	.....	.....	.....
.....
200	.....	.....	37	.....	.....	.....	.....

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
1	16	17	18	19	20	21
<i>Class II—Purchase, Purchase and Sale, Limited—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Poona ...	1,687	6,088	224	4,104	.....	2,760
Sátara ...	300	2,400	152	250	.....	.....
Sholapur ...	736	6,820	384	2,378	1,660	213
Ahmednagar ...	7,459	19,539	2,601	10,386	375	10,128
Total, Limited ...	31,502	62,861	13,229	23,131	3,658	66,243
Total, Class II, Purchase, Purchase and Sale, Unlimited ...	331	.....	.....	36	.....	.....
Total, Class II, Purchase, Purchase and Sale, Limited ...	31,502	62,861	13,229	23,131	6,658	66,243
Grand Total of Class II, Purchase, Purchase and Sale, Unlimited and Limited ...	31,833	62,861	13,229	23,167	6,658	66,243
<i>Class III—Production, Unlimited.</i>						
Dharwar ...	1,274	170	27	9	.....	.....
Belgaum ...	721	.....	.....	.....	.....	.....
Bijapur ...	95	.....	91	131	.....	.....
West Khandesh ...	.....	.....	.....	.....	.....	Not yet
Total, Unlimited ...	2,090	170	118	140	.....	.....
<i>Class III—Production, Limited.</i>						
Dharwar ...	158	.....	3	.....	425	.....
Thana ...	98	.....	139	3	.....	.....
Broach ...	68	.....	.....	.....	.....	.....
Surat ...	.....	.....	.....	.....	.....	.....
Total, Limited ...	314	.....	142	3	425	.....
Total, Class III, Production, Unlimited ...	2,090	170	118	140	.....	.....
Total, Class III, Production, Limited ...	314	.....	142	3	425	.....
Grand Total of Class III Production, Unlimited and Limited ...	2,404	170	260	143	425	.....

* 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
12 Government	13	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
663	1,564	16,203	31,606	-1,823	.....	.....	.....
.....	2,416	325	5,543	228	.....	.....	.....
.....	2,795	1,991	15,744	-587	.....	.....	.....
.....	14,533	11,760	72,623	5,417	.....	.....	.....
663	36,975	44,963	2,54,723	7,437	.....	.....	.....
.....	5,485	.....	5,522	241	.....	.....	.....
663	36,975	44,963	2,54,723	7,437	.....	.....	.....
663	42,461	44,963	2,60,245	7,678	.....	.....	.....
.....	4,584	132	4,923	128	.....	.....	.....
.....	1,379	.....	1,379	32	.....	.....	.....
.....	.....	.....	222	-5	.....	.....	.....
started work	5,963	132	6,523	155	.....	.....	.....
.....	614	.....	1,043	32	.....	.....	.....
.....	431	.....	576	110	.....	.....	.....
.....	7	41	48	32	.....	.....	.....
.....	11	.....	11	.....	.....	.....	.....
.....	1,066	41	1,677	174	.....	.....	.....
.....	5,963	132	6,523	155	.....	.....	.....
.....	1,066	41	1,677	174	.....	.....	.....
.....	7,029	173	8,200	329	.....	.....	.....

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 IV—Production and Sale, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
Belgaum ...	2	67	5,710	.....	1,082	.....
East Khandesh ...	1	47	.....	.....	131	.....
West Khandesh ...	1	20	50	.....	291	.....
Poona ...	1	195	612	.....	632	.....
Total, Unlimited ...	5	329	6,372	.....	4,136	.....
<i>Class IV—Production and Sale, Limited.</i>						
Kaira ...	1	97	14,185	.....	10,538	.....
Panch Mahals ...	5	337	32,452	.....	33,530	.....
Broach ...	4	556	24,199	1,850	30,640	4,661
Surat ...	26	6,489	10,79,929	5,902	11,22,636	12,202
Ratnagiri ...	2	31	.....	.....	.....	.....
Dharwar ...	7	6,170	17,66,363	.....	17,67,142	.....
Belgaum ...	7	888	1,03,046	.....	1,01,421	.....
Bijapur ...	3	357	30,735	.....	33,129	.....
Northern Kanara ...	3	594	.....	.....	.....	.....
East Khandesh ...	4	1,345	2,85,346	.....	2,03,502	.....
West Khandesh ...	1	287	68,966	10,762	94,610	19,248
Poona ...	10	259	.....	.....	.....	.....
Satara ...	5	234	.....	.....	.....	.....
Sholapur ...	4	633	78,982	510	80,278	475
Total, Limited ...	82	18,267	35,09,203	19,024	34,87,427	35,586
Total, Class IV—Production and Sale, Unlimited.	5	329	6,372	.....	4,136	.....
Total, Class IV, Production and Sale, Limited...	82	18,267	35,09,203	19,024	34,87,427	35,586
Grand Total of Class IV—Production and Sale, Unlimited and Limited.	87	18,596	35,15,575	19,024	34,91,563	35,586

* 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.
8,720	1,223	.....	.....	5,990	.....	.....	.....
1,149	.....	.....	.....	.....	.....	.....	.....
60	60	.....	3	.....	.....	1,342	1,187
1,221	535	.....	106	.....	.....	.....	.....
11,150	1,818	.....	109	5,990	.....	1,342	1,187
14,035	.....	.....	3,046	.....	.....	1,209	.....
35,979	4	.....	14,979	31	680	.....	.....
18,468	.....	602	12,902	.....	1,850	.....	.....
1,87,675	1,703	5,500	2,05,212	3,58,687	79,524	.....	.....
.....	.....	.....	.....	.....	.....	279	.....
2,07,199	1,33,964	.....	58,073	1,79,438	26,400	42,620	2,274
48,709	27,437	.....	15,803	14,810	.....	3,842	3,300
18,033	8,473	.....	4,223	4,312	.....	9,356	8,379
.....	.....	.....	3,421	.....	.....	.....	.....
2,05,466	1,426	.....	22,002	1,81,149	.....	2,13,044	.....
29,359	25,327	6,952	.....	1,78,253	.....	3,75,123	.....
40,459	16,508	.....	290	2,75,623	.....	8,647	.....
.....	.....	.....	.....	30,520	.....	.....	969
62,233	240	35	5,145	60,725	.....	.....	.....
8,67,635	2,16,071	13,119	3,75,126	12,53,549	1,08,454	6,54,634	14,922
11,150	1,818	.....	109	5,990	.....	1,342	1,187
8,67,635	2,16,071	13,119	3,75,126	12,53,549	1,08,454	6,54,634	14,922
8,78,785	2,16,829	13,119	3,75,235	12,89,539	1,08,454	6,55,976	16,109

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 IV—Production and Sale, Unlimited.</i>						
Belgaum ...	1,005	1,803	141	.....	.....	10,576
East Khandesh ...	27	.....	162	.....	.....	710
West Khandesh ...	354	.....	289	8	.....	.....
Poona ...	.....	150	325	.....	.....	.....
Total, Unlimited ...	1,286	1,923	917	8	.....	11,426
<i>Class IV—Production and Sale, Limited.</i>						
Kaira ...	789	2,960	8,842	2,991	.....	.....
Panch Mahals ...	2,913	5,910	7,258	23,003	.....	.....
Broach ...	3,724	23,533	2,349	8,613	602	.....
Surat ...	68,437	2,38,843	90,093	51,634	...	19,048
Ratnagiri ...	37	650	.....	.....	.....	.....
Dharwar ...	22,393	91,918	15,470	49,319	20,088	82,628
Belgaum ...	4,096	13,760	8,656	9,979	.....	26,784
Bijapur ...	3,946	8,140	3,602	1,933	360	8,941
North Kanara ...	3,129	5,549	4,239	4,623	2,302	.....
East Khandesh ...	8,253	33,475	23,046	.....	.....	1,55,663
West Khandesh ...	7,619	33,705	1,008	1,408	.....	13,614
Poona ...	7,686	50,520	.....	.....	.....	10,561
Satara ...	4,827	16,227	.....	12	.....	5,185
Sholapur ...	4,119	17,045	4,669	105	.....	67,619
Total, Limited ...	1,41,968	5,22,225	1,68,331	1,53,848	23,292	3,90,042
Total Class IV—Production and Sale, Unlimited.	1,286	1,923	917	8	.....	11,426
Total, Class IV, Production and Sale, Limited...	1,41,968	5,22,225	1,68,231	1,53,848	23,292	3,90,042
Grand Total of Class IV—Production and Sale, Unlimited and Limited.	1,43,254	5,24,148	1,69,148	1,53,856	23,292	4,01,468

* 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
22	23	24	25	26	27	28	29	
Rs	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
.....	746	283	13,549	847	.....	.....	.....
.....	361	7	1,280	-28	4 ¹ / ₁₆	10 ¹ / ₂	.....
.....	3,345	360	4,002	-225	4 ¹ / ₁₆	10 ¹ / ₂	.....
.....	1,599	.....	2,044	134	.....	.....	.....
.....	6,051	650	21,975	228	.....	.....	.....
.....	1,803	.....	16,595	220	6	4	7 ¹ / ₂
.....	769	93	37,033	380	6 ¹ / ₂	4 to 6	6 ¹ / ₂	
.....	7,706	1,542	44,345	1,525	7 ¹ / ₂	4 to 5	7 ¹ / ₂	
.....	69,376	91,987	5,60,981	28,056	6	9 ³ / ₈	.....
.....	55	.....	705	47	.....	.....	.....
.....	97,320	67,101	4,23,817	17,885	.....	.....	.....
.....	14,566	2,961	76,695	1,335	.....	.....	.....
.....	4,925	2,048	23,944	148	.....	.....	.....
.....	7,244	2,983	27,140	1,415	.....	.....	.....
.....	10,761	2,776	2,24,721	6,718	3	6 ¹ / ₂	9 ³ / ₈	
.....	4,478	5,589	59,802	-1,659	3	5	6 to 9	
.....	14,309	17,493	72,892	456	.....	.....	.....
.....	346	136	21,906	574	.....	.....	.....
.....	2,944	1,649	94,030	1,356	.....	.....	.....
.....	2,36,601	1,96,357	16,90,596	53,516	.....	.....	.....
.....	6,051	650	20,975	228	.....	.....	.....
.....	2,36,601	1,96,357	16,90,596	53,516	.....	.....	.....
.....	2,42,652	1,97,007	17,11,571	53,744	.....	.....	.....

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>			Rs.	Rs.	Rs.	Rs.
Dharwar ...	12	1,406	36	...	1,692	..
Belgaum ...	1	9	...	...	...	...
Northern Kanara ...	5	363	...	...	24	...
Thana ...	1	10	...	...	...	...
West Khandesh ...	1	84	...	...	77	...
Total, Unlimited ...	20	1,873	36	...	1,793	...
<i>Class VI—Other Forms, Limited.</i>						
Ahmedabad ...	1	102	...	...	...	...
Kaira ...	5	732	...	...	...	...
Surat ...	4	507	...	...	...	...
Dharwar ...	10	813	...	...	...	...
Belgaum ...	5	966	...	...	60	...
Bijapur ...	1	1,703	...	...	...	...
Northern Kanara ...	4	1,226	...	...	...	...
Thana ...	4	1,132	...	...	...	...
Nasik ...	6	2,046	3,310	...	6,145	...
Ratnagiri ...	9	3,323	...	...	...	...
Kolaba ...	2	261	...	...	...	...
East Khandesh ...	12	8,888	1,567	...	1,423	...
West Khandesh ...	8	2,223	6,931	...	7,614	7
Poona ...	10	2,451	1,106	...	75	...
Satara ...	16	3,544	...	...	...	..

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
17 275	13,433	...	11	...	...	...	...
...
321	321	...	37	...	493	...	...
213	213	...	...	...	...	...	...
498	498	...	...	7	...	...	...
13,307	14,465	...	48	7	493	...	...
...
...	...	...	...	...	...	695	...
965	672	...	763	...	340	271	...
...	...	...	...	...	...	181	185
...
...	...	...	560	...	475	...	...
3,502	...	...	5	...	...	23,629	...
...	...	...	84	...	...	1,218	...
...
4,580	...	5,161	1,411	17,180	...	8,931	7,119
9,644	3,514	246	132	500	...	34,415	30,785
1,222	...	...	233	...	983	2,820	...
...

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	19	19	20	21
<i>Class VI—Other Forms, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Dharwar ...	772	37,474	315	...	...	11,459
Belgaum ...	...	270	...	...	...	...
Northern Kanara ...	764	2,038	2,463	2,000	...	1,050
Thana ...	1	2,545	...	...	...	...
West Khandesh ...	50	...	11	...	...	94
Total, Unlimited ...	1,687	42,327	2,789	2,000	...	12,603
<i>Class VI—Other Forms, Limited.</i>						
Ahmedabad ...	252	...	...	...	...	...
Kaira ...	4,397	...	...	...	18	...
Surat ...	2,639	...	...	...	...	...
Dharwar ...	5,250	5,720	462	805	179	...
Belgaum ...	8,868	...	...	...	...	...
Bijapur ...	4,221	...	...	...	...	...
Northern Kanara ...	1,433	...	...	...	...	...
Thana ...	1,889	...	...	340	...	...
Nasik ...	7,819	...	6	...	...	...
Batnagiri ...	3,138	...	19	...	...	...
Kolaba ...	537	...	...	10	...	...
East Khandesh ...	24,511	...	40	5,576	704	8,127
West Khandesh ...	14,383	...	59	1,223	894	1,500
Poona ...	5,562	...	4,590	68	62	...
Satara ...	15,659	1,034	...	272	...	...

* 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
22	23	24	25	26	27	28	29	
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
...	1,281	827	51,356	-287	...	...	...
...	9	...	279	...	...	...	...
1,053	7,081	15	15,700	2,513	...	...	...
...	34	37	2,616	-1	...	...	7 ¹ / ₁₆
...	...	6,463	6,568	-36	...	...	...
1,053	8,405	7,342	76,519	2,189	...	...	...
...	1,564	2,709	4,273	742	...	...	...
...	7,991	14,061	22,070	1,283	...	...	...
...	85	25,122	25,207	-72	...	...	...
3,600	27,309	8,488	41,413	-1,049	...	...	...
...	16,995	14,723	31,718	-3,121	...	...	...
...	...	...	...	-2,594	...	...	...
...	1,487	1,443	2,930	-171	...	...	...
...	5,696	4,201	10,237	-546	...	...	...
...	49,517	21,475	70,998	-117	...	...	...
...	4,153	660	4,732	-489	...	...	...
...	125	...	135	-437	...	...	...
...	53,582	99,664	1,67,663	-1,260	...	...	...
...	32,519	43,421	79,116	-2,687	...	...	...
...	12,205	143	17,068	3,168	...	...	...
...	1,926	31,944	35,175	472	...	...	...

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.
Sholapur ...	8	1,325	...	...	...	...
Ahmednagar ...	13	2,537	...	...	...	...
Total, Limited ...	118	32,799	9,604	...	15,317	7
Total, Class VI, Other Forms, Unlimited ...	20	1,672	36	...	1,793	...
Total, Class VI, Other Forms, Limited ...	118	32,799	9,604	...	15,317	7
Grand Total of Class VI, Other Forms, Unlimited and Limited ...	138	34,671	9,640	...	17,110	7
Class I, Agricultural Credit, Unlimited and Limited ...	3,702	195,749	68,37,319	7,534	64,86,957	14,154
Class II, Purchase, Purchase and Sale, Unlimited and Limited.	71	8,713	47,516	37	47,467	...
Class III, Production, Unlimited and Limited.	19	647	200	...	...	...
Class IV, Production and Sale, Unlimited and Limited ...	87	18,596	35,15,575	19,024	34,91,561	35,586
Class VI, Other forms, Unlimited and Limited.	138	34,671	9,640	...	17,110	7
Grand Total of all Agricultural Societies in the Bombay Province, 1937-38 ...	4,017	258,376	1,04,10,150	26,595	1,00,42,097	49,747
Grand Total of all Agricultural Societies in the Bombay Province, 1936-37 ...	4,035	271,091	1,29,78,968	69,123	1,19,77,216	82,739

* 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
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...	...	...	...	400	...	...	...
...	...	...	119	...	...	4,448	...
19,913	4,186	5,407	3,312	18,080	1,798	76,508	38,089
18,307	14,165	...	48	7	493	...	...
19,913	4,186	5,407	3,312	18,080	1,798	76,508	38,089
38,220	18,651	5,407	3,360	18,087	2,291	76,508	38,089
2,53,11,156	1,56,85,315	11,269	6,13,709	55,52,107	34,786	...	...
1,11,470	68,059	175	60,316	1,46,748	4,494	23,792	2,35,556
200	...	...	37	...	...	...	...
8,78,785	2,16,899	12,119	3,75,315	12,89,538	1,08,454	6,55,976	16,103
38,220	18,651	5,407	3,360	18,087	2,291	76,508	38,089
2,60,39,831	1,59,83,914	29,970	10,52,657	70,06,480	1,50,025	7,56,276	2,89,754
2,67,53,253	1,32,10,174	57,770	11,87,563	80,86,529	3,78,830	6,66,137	2,25,043

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
1	16	17	18	19	20	21
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Class VI—Other Forms, Limited—contd.</i>						
Sholapur ...	4,715	44	---	852	---	3,150
Ahmednagar ...	6,103	---	73	319	---	---
Total, Limited ...	1,06,376	6,798	5,249	9,425	1,357	19,777
Total, Class VI, Other Forms, Unlimited ...	1,587	42,327	2,789	2,000	---	12,603
Total, Class VI, Other Forms, Limited ...	1,06,376	6,798	5,249	9,465	1,357	12,777
Grand Total of Class VI, Other Forms, Unlimited and Limited ...	1,07,963	49,125	8,038	11,465	1,357	25,380
Class I, Agricultural Credit, Unlimited and Limited ...	6,59,990	29,98,552	25,47,935	19,46,948	72,785	1,42,73,512
Class II, Purchase, Purchase and Sale, Unlimited and Limited ...	31,938	62,361	13,229	23,167	6,658	66,243
Class III, Production, Unlimited and Limited ...	2,404	170	260	143	425	---
Class IV, Production and Sale, Unlimited and Limited ...	1,43,354	5,24,148	1,69,148	1,53,856	23,292	4,01,468
Class VI, Other Forms, Unlimited and Limited ...	1,07,963	49,125	8,038	11,465	1,357	25,380
Grand Total of all Agricultural Societies in the Bombay Province, 1937-38 ...	9,45,544	36,34,556	27,37,910	21,35,579	1,04,517	1,47,65,603
Grand Total of all Agricultural Societies in the Bombay Province, 1936-37 ...	10,24,671	33,46,645	32,72,170	22,35,569	91,315	1,54,15,402

* For the purposes of this statement the working capital

B—concl'd.

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.
...	8,693	1,926	14,665	1,887	...	...	...
...	3,046	10,573	14,010	5,033	...	...	...
3,600	2,26,762	2,75,402	5,41,410	42	...	...	...
1,053	8,405	7,342	76,519	2,189	...	...	...
3,600	2,26,762	2,75,402	5,41,410	42	...	...	...
4,653	2,35,167	2,82,744	6,17,929	2,231	...	...	...
625	75,11,973	4,61,451	2,98,13,081	1,70,844	...	...	...
663	42,461	44,963	2,60,245	7,678	...	...	...
...	7,029	173	8,200	329	...	...	...
...	2,42,652	1,97,007	17,11,571	53,744	...	...	...
4,653	2,35,167	2,82,744	6,17,929	2,231	...	...	...
5,941	80,39,252	9,86,338	3,24,11,026	2,34,826	...	...	...
6,152	77,57,178	9,48,403	3,31,22,834	3,66,557	...	...	...

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

GENERAL STATEMENT B-1.

Operations of Land Mortgage Banks and Societies during 1937-38.

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. 7,00,830	Rs. ...	Rs. 87,786	Rs. ...	Rs. 12,15,822	Rs. ...	Rs. 8,04,700
Primary Land Mortgage Banks ...	18	5,416	6,06,967	...	66,028	...	16,61,381	...	40,690	2,26,408
Grand Total	14	6,142	6,98,967	7,00,830	66,028	87,786	16,61,381	12,15,822	40,690	6,21,108

Province.	Borrowings held at the end of the year.										Most usual rate of interest on		
	Loans from		Deposit.	Debentures.		Reserve Fund.	Other Funds.*	Working capital.	Profit (+) and Loss (-) for the year.	Usual rate of dividend paid on shares.	Borrowings.	Lending.	
	Individuals.	Banks and Societies.		Public.	Government.								19	20	21	22	23
1	12	13	14	15	16	17	18	19	20	21	22	23	
The Bombay Provincial Co-operative Land Mortgage Bank Ltd., Bombay.	Rs. ...	Rs. ...	Rs. 26,819	Rs. 16,16,000	Rs. ...	Rs. ..	Rs. ...	Rs. 20,87,019	Rs. 1,218	Per cent. Not declared.	8½ on debentures.	Per cent. 4½	
Primary Land Mortgage Banks ...	...	15,93,197	5,436	...	...	14,042	1,480	18,40,613	- 16,840	...	8½ on deposits.	6 to 8
Grand Total	...	15,93,197	81,755	16,16,000	...	14,042	1,480	39,27,632	- 14,124	...	4½ to 6½	6 to 8	

* Funds outside the statutory reserve.

STATEMENT C.

*Operations of Non-Agricultural Societies,
1937-38.*

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. Ratnágiri	2	96	2,297	..
2. Ahmedabad	2	1,284	2,47,349	..
3. Poona ... ..	...	...	...	...
4. Sátára	3	301	10,320	..
5. Sholápur	3	90	2,262	..
6. Kánara (N.)	4	504	15,249	..
Total, Class I, Credit, Unlimited ...	14	2,275	2,78,477	...
Class I—Credit, Limited.				
1. Bombay	179	1,52,945	1,78,79,867	3,13,772
2. Thana	33	7,138	4,73,148	...
3. Kolába	8	1,886	7,34,695	...
4. Ratnágiri	18	3,341	3,75,469	...
5. Ahmednagar	16	5,965	23,93,369	67,294
6. Ahmedabad	20	4,034	5,07,981	...
7. Kaira	15	2,895	91,095	...
8. Panch Mahals	14	2,000	8,51,850	...
9. Broach	23	3,428	7,54,355	...
10. Surat	27	5,956	17,80,001	...
11. East Khándesh	24	9,557	22,98,041	...
12. West Khándesh	17	6,254	9,56,707	...
13. Násik	16	3,349	2,68,942	...
14. Poona	46	15,353	25,75,544	...
15. Sátára	27	6,081	14,66,164	...
16. Sholápur	34	6,768	5,58,108	...

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

C.

Agricultural Societies, 1937-38.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
8,009	...	3,460	850	...	23	...	...
2,34,199	...	16,592	237	...	618	1,61,542	...
...
8,483	...	32,136	17,683	...	1,726	...	...
3,059	...	6,095	2,393	...	160	...	...
13,132	...	33,723	13,892	...	7,813	4,455	...
2,66,882	...	92,006	35,055	...	9,840	1,65,997	...
1,65,69,386	3,91,131	1,96,05,468	11,58,587	7,007	3,38,20,440	2,46,361	81,075
4,32,952	...	4,94,646	1,00,503	...	2,40,845	2,05,514	...
7,20,638	...	1,84,522	12,870	...	3,85,145	8,96,091	...
3,11,848	...	3,24,981	69,942	...	15,59,390	55,88,509	11,610
22,94,174	58,689	12,47,747	4,42,433	29,571	32,02,994	69,034	...
5,01,993	...	5,61,645	48,569	...	2,07,943	1,10,578	...
77,695	3,290	1,61,156	5,679	2,225	29,065	800	4,056
8,34,491	...	3,33,879	89,354	...	17,84,204	1,21,024	74,416
6,90,006	...	4,64,357	35,415	...	10,68,861	1,33,148	...
16,48,418	25,000	14,27,175	3,51,342	..	1,08,07,970	1,18,623	5,88,858
21,96,556	...	20,45,276	2,93,026	...	54,04,329	83,466	...
9,84,344	...	10,49,769	3,10,606	...	10,57,760	32,837	8,363
2,44,509	...	2,88,294	78,489	...	3,13,719	16,952	...
23,97,907	...	19,34,755	3,09,960	...	38,46,504	10,27,634	500
14,20,938	...	9,77,815	2,43,489	...	17,49,631	7,41,634	...
5,02,997	..	6,21,138	91,082	...	10,44,089	83,661	72

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
	14	15	16	17	18
1	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Class I—Credit, Unlimited.</i>					
1. Ratnágiri	189	895	847
2. Ahmedabad	3,036	1,48,970	192
3. Poona
4. Sátára	508	1,295	4,972
5. Sholápur	271	595	1,947
6. Kánara (N.)	756	4,415	13,775
Total, Class I, Credit Unlimited	4,760	1,56,160	21,733
<i>Class I—Credit, Limited.</i>					
1. Bombay	4,39,377	57,60,015	1,59,45,676
2. Thána	11,884	2,11,156	1,03,571
3. Kolaba	3,380	1,22,040	50,075
4. Ratnagiri	11,232	1,00,865	2,32,597
5. Ahmednagar	22,570	2,60,624	8,67,971
6. Ahmedabad	9,601	1,82,465	25,801
7. Kaira	2,764	89,784	45,133
8. Panch Mahals...	8,661	1,38,799	1,91,167
9. Broach	13,369	2,58,719	4,33,661
10. Surat	43,062	5,48,872	10,43,110
11. East Khándesh	38,910	3,88,378	24,44,325
12. West Khándesh	18,743	2,64,744	7,34,677
13. Násik	8,005	2,17,478	54,690
14. Poona	42,555	5,67,178	6,42,145
15. Sátára	27,715	2,96,810	3,03,951
16. Sholápur	21,190	2,59,032	1,02,624

* 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.
435	...	...	...	6,556	240	8,963	686	7½	6½	9
429	...	709	...	15,735	14,795	1,80,830	8,488	...	6½	9
...
16,200	...	...	...	9,352	3,719	35,538	1,216	...	6½	9½
...	...	...	...	5,000	9	7,551	467	...	6½	12½
7,459	1	1,490	...	8,286	139	35,665	411	...	...	...
24,523	1	2,199	...	44,929	18,902	2,68,447	11,268	...	...	...
13,98,041	1,24,381	71,085	36,738	16,81,207	20,74,614	2,71,61,757	5,98,405	6½	3½	9½
1,15,247	...	20,275	...	56,573	11,592	5,18,413	19,027	7½	6½	9½
50,581	5	11,080	...	16,134	750	2,50,665	10,299	5½	4	9½
2,98,429	2,765	17,780	...	39,805	24,491	7,16,732	22,207	6½	3½	9½
6,38,363	89,589	17,697	...	2,07,269	1,16,566	22,18,079	63,827	7½	4	9½
4,15,177	...	35,713	...	26,078	19,396	7,14,630	18,022	3½	3½	9½
17,303	...	92	...	26,604	10,821	1,89,737	7,000	6½	4	9½
1,68,832	6,651	5,742	...	37,431	41,033	5,89,645	9,427	6½	2	9½
2,16,103	...	45,408	...	69,029	32,873	10,55,793	19,642	6½	2	9½
13,32,685	1,17,053	28,934	...	1,29,295	1,82,011	33,81,960	58,080	6	4	7½
13,120	...	71,522	...	1,48,785	98,410	31,64,540	58,196	5	4½	9½
4,24,852	43,095	25,707	...	96,234	60,482	16,49,791	30,071	5	4½	9½
46,141	96	26,995	...	47,728	10,189	4,03,319	14,113	3 7½ to 7½	2½ to 6½	9½
7,47,512	...	2,79,283	...	1,39,346	62,870	24,38,334	59,900	6½	4½	9½
4,83,015	493	31,243	...	77,372	53,019	12,45,803	42,127	4½	4½	9½
4,28,617	...	32,223	...	70,431	25,064	9,17,591	24,170	4	4½	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	56	32,324	Rs. 16,70,385	Rs. 83,000
18. Belgaum	34	9,601	14,13,282	...
19. Bijápur	31	5,279	8,18,201	10,283
20. Kánara (N.)	14	7,001	7,68,071	...
Total, of Class I, Credit Limited ...	651	2,80,165	3,87,24,675	4,79,349
Total, of Class I, Credit Unlimited ...	14	2,275	2,78,477	...
Grand Total, of Class I, Credit Unlimited and Limited.	665	2,82,440	3,90,03,152	4,79,340
<i>Class II—Purchase, Purchase and Sale, Limited.</i>				
1. Bombay	10	4,334	...	...
2. Kolaba	1	81	...	...
3. Ahmedabad	1	76	...	...
4. Panoh Mahals	2	567	40,655	...
5. Broach	3	160	...	...
6. Surát	3	733	46,680	...
7. East Khandesh ... ..	...	...	...	...
8. West Khandesh ... ..	...	...	...	...
9. Násik	1	52	...	...
10. Poona	3	462	6,434	...
11. Sholápur	1	394	11,756	...
12. Dhárwár	4	51	400	...
13. Kánara (N.)	1	121	...	...
Total, Class II—Purchase, Purchase and Sale, Limited.	30	7,011	1,05,925	...

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

C—contd.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
16,18,859	98,500	27,66,172	11,46,848	20,827	25,29,806	1,58,175	...
13,87,648	...	15,38,108	3,18,069	...	32,09,495	1,14,648	...
7,42,913	14,381	10,94,427	2,02,805	762	4,72,191	1,85,542	19,167
7,60,153	...	10,35,327	4,72,600	...	12,17,889	1,63,277	33,512
3,63,58,485	5,91,000	3,81,56,657	57,82,168	60,392	7,45,58,210	1,00,97,508	8,15,619
2,66,882	...	92,006	35,055	...	9840	1,65,997	...
3,65,25,367	5,91,000	3,82,48,663	58,17,223	60,392	7,45,68,050	1,02,63,605	8,15,619
...	85,626	...	...
...
...	98	...	...
48,242	...	6,773	181	...	401	...	...
...
44,071	...	7,37	...	...	...	...	...
...
...
820	...	3,005	3,005	...	...	151	...
6,092	...	1,414	...	...	8,629	...	...
15,311	...	20,853	14,000	...	12,083	5,045	...
483	...	538	...	...	117	...	...
...
1,15,019	...	39,960	17,186	...	1,06,779	5,196	...

bee 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	Loans	
				Share Capital paid	Members
1	14	15	16	17	18
<i>Class I—Credit, Limited—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
17. Dhárwar	...	...	60,944	9,56,599	10,40,953
18. Belgaum	...	...	31,343	5,49,434	7,63,424
19. Bijápur	...	...	23,735	4,26,956	2,33,971
20. Kanára (N.)	...	...	26,785	2,22,685	4,41,206
Total, Class I, Credit, Limited	...	...	8,66,025	1,18,32,633	2,57,30,128
Total, Class I, Credit, Unlimited	...	...	4,760	1,56,160	21,733
Grand Total, Class I, Credit, Unlimited and Limited.	...	...	8,70,785	1,19,88,793	2,57,51,861
<i>Class II—Purchase, Purchase and Sale, Limited.</i>					
1. Bombay	4,25,747	...	31,773	51,240	2,846
2. Kolaba	19,469	...	1,010	3,250	...
3. Ahmedabad	749	...	92	281	...
4. Panch Mahals	53,594	...	4,751	8,785	...
5. Broach	1,567	...	147	4,000	...
6. Surat	67,063	11,904	7,305	15,273	2,072
7. East Khandesh	...	...	...	...	...
8. West Khandesh	...	...	...	...	...
9. Násik	...	...	...	1,510	...
10. Poona	21,876	...	3,390	3,305	432
11. Sholápur	...	...	1,662	11,164	424
12. Dharwár	974	...	59	610	393
13. Kanára (N.)	...	...	53	770	68
Total, Class II—Purchase, Purchase and Sale, Limited.	5,91,039	11,904	50,265	1,01,188	6,235

* 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.
12,04,067	14,986	2,73,107	...	4,36,995	2,70,675	42,57,382	72,577	6½	3	9½
7,01,526	...	13,690	...	2,85,334	1,53,808	24,67,216	66,818	6½	3	9½
3,18,505	3,007	96,598	...	1,34,645	35,876	12,59,258	40,315	6½	3	9½
8,39,602	28,532	20,127	...	1,46,518	1,13,142	18,11,862	24,122	6½	3	9½
99,57,708	5,00,705	11,24,601	96,738	39,32,712	33,97,682	5,64,12,907	12,48,344	...	...	...
24,523	1	2,199	...	44,929	18,902	2,63,447	11,268	...	...	...
98,82,231	5,00,706	11,26,800	96,738	39,77,641	34,16,584	5,66,81,354	12,69,612	...	...	...
...	...	...	...	23,842	14,165	92,093	6,219	6½	...	...
...	...	...	...	1,420	416	5,086	378	6½	...	...
145	...	...	...	...	86	512	3	...	...	...
3,843	...	...	...	3,504	1,917	18,048	2,024	6½	4	...
...	...	...	...	111	35	4,146	-66	...	4	...
...	...	...	...	12,293	5,594	35,231	3,109	...	...	...
...
...
24	...	1,442	...	600	811	4,387	-259	...	7½	9½
1,573	...	...	...	929	901	7,140	469	...	...	...
3,229	...	...	...	10,322	1,411	26,550	698	...	...	...
1,009	...	...	...	86	...	2,098	5	...	...	...
894	...	...	...	...	...	2,732	-8	...	...	...
10,716	...	1,442	...	53,106	25,336	1,98,023	11,592	...	...	...

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

AP Bk Qc 4-17

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	61	375	—
2. Ahmednagar	1	32	—	—
3. Ahmedabad	3	85	34	—
4. Panch Mahals	1	16	139	—
5. Poona	—	—	—	—
6. Satara	—	—	—	—
7. Sholapur	—	—	—	—
8. East Khandesh	5	214	40,271	—
9. West Khandesh	3	156	38	—
10. Nasik	2	46	372	—
11. Dharwar	7	215	14,621	—
12. Belgaum	5	141	9,085	—
13. Bijaipur	1	45	2,406	—
Total, Class IV—Production and Sale Unlimited.	30	1,147	67,743	—
Class IV—Production and Sale, Limited.				
1. Bombay	1	55	—	—
2. Thana	1	71	—	89
3. Ahmednagar	2	775	1,245	—
4. Kaira	—	—	—	—
5. Poona	3	41	1,170	—
6. Sholapur	4	122	1,850	—
7. East Khandesh	—	—	—	—
8. Nasik	3	99	133	—
9. Dharwar	3	215	17,350	—
10. Belgaum	2	47	—	—
11. Bijaipur	1	—	—	—
12. Kanara (N.)	2	153	2,772	—
13. Ahmedabad	1	129	—	—
14. Satara	2	21	—	—
Total, Class IV—Production and Sale, Limited.	27	1,513	45,025	—
Grand Total, Class IV—Production and Sale, Unlimited and Limited.	57	3,060	1,13,768	—

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

C—contd.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
378	...	2,350	1,564	...	...	...	...
3	...	504	504	...	...	...	...
75	...	2,561	2,067	...	...	69	...
89	...	287	...	...	13	...	...
...
...
...
35,062	...	53,503	47,393	...	3,238	10,226	...
314	...	8,414	8,266	...	7	118	...
359	...	5,641	4,994	...	8	567	...
12,626	...	11,768	2,114	...	4,834	7,001	1,700
13,297	...	5,472	2,528	...	39	...	...
1,652	...	2,502	1,524	...	718	...	...
63,855	...	93,312	71,543	...	8,852	17,981	1,700
...
149	...	409	...	...	...	...	...
2,399	...	1,888	1,888	...	...	58	...
...	...	9,521	4,454	1,055	9	21,150	304
...
771	...	2,602	696	...	394	1,252	...
1,590	...	6,317	6,317	...	304	...	...
...
156	...	7,061	7,039	...	...	439	...
21,225	...	16,087	5,365	...	2,208	13,185	145
...	...	695	695	...	2,491	...	...
...
35,558	...	28,353	1,193	...	1,45,857	...	...
...
...
...	...	40	40	...	...	...	...
61,789	...	72,933	27,587	1,055	1,51,263	86,084	449
1,25,644	...	1,65,295	99,230	1,055	1,60,115	54,065	2,149

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
					Members
	14	15	16	17	18
<i>Class IV—Production and Sale, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
1. Ratnágiri	...	...	56	...	434
2. Ahmednagar	...	...	15	...	279
3. Ahmedabad	...	...	130	835	176
4. Panch Mahals	...	...	10	...	231
5. Poona	...	...	...	...	...
6. Sátara	...	...	...	...	...
7. Sholapur	...	...	...	...	...
8. East Khandesh	12,619	12,552	737	...	5,601
9. West Khandesh	...	...	109	80	539
10. Násik	...	...	125	...	1,860
11. Dharwar	10,881	1,075	1,681	150	3,207
12. Belgaum	37,716	12	1,035	500	1,369
13. Bijapur	2,248	...	137	...	683
Total, Class IV—Production and Sale, Unlimited.	63,464	13,639	4,085	1,565	14,378
<i>Class IV—Production and Sale, Limited.</i>					
1. Bombay	...	...	929	713	...
2. Thana	...	...	146	1,485	...
3. Ahmednagar	13,804	24,654	3,664	2,660	26
4. Kaira	...	...	...	...	...
5. Poona	...	...	52	496	511
6. Sholapur	...	...	52	150	570
7. East Khandesh	...	...	...	...	...
8. Nasik	2,466	941	1,263	5,000	1,340
9. Dhárwar	44,350	23,276	3,530	5,932	719
10. Belgaum	9,762	...	390	6,500	1,267
11. Bijapur	...	...	...	...	...
12. Kanára (N.)	...	...	2,816	15,515	31,000
13. Ahmedabad	...	8,948	3,020	836	...
14. Satara	...	...	...	...	9
Total, Class IV—Production and Sale, Limited	70,382	62,819	16,292	39,597	35,442
Grand Total, Class IV—Production and Sale, Unlimited and Limited.	1,33,846	76,458	20,377	41,162	49,820

* 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.
...	...	...	133	1,631	20	2,223	25	...	6½	9½
...	...	830	...	92	...	1,201	24	...	...	...
...	...	821	...	1,079	42	2,052	307	...	3½	9½
...	...	...	...	187	...	418	73	...	6½	12½
...
...
...
411	...	48,856	1,418	7,624	...	63,950	529	...	6½	10½
...	...	...	...	7,953	25	8,597	85	...	...	...
...	...	2,506	...	2,909	...	7,275	-82	...	3½	10½
1,044	2,199	4,230	...	12,740	4,417	27,957	766	...	...	...
2,442	540	...	498	9,173	1,579	16,101	100	...	...	...
572	...	...	595	1,320	178	3,346	-62	...	...	...
4,469	2,739	57,253	2,649	44,708	6,261	1,34,022	1,715	...	...	...
...	...	...	...	1,559	...	2,272	101	...	...	...
5	...	269	376	3,025	...	5,160	-184	...	6½	12½
7,825	2,753	9,744	...	8,605	11,055	42,878	590	...	...	...
...
...	...	1,225	10	790	...	3,092	92	...	...	...
2,462	...	810	407	5,603	1,600	11,102	-366	...	...	...
...
...	105	5,515	...	2,309	...	14,299	114	...	6½	10½
2,393	326	5,056	459	10,114	5,695	30,760	511	...	...	...
608	...	...	320	862	54	9,611	601	...	...	...
...
42,456	...	262	...	16,935	5,671	1,11,839	-44	...	...	...
554	...	...	5,096	...	...	6,566	25	...	...	...
...	...	...	...	70	...	79	...	...	...	...
56,339	3,194	23,471	6,668	49,372	24,075	2,37,658	1,440	...	...	...
60,808	5,933	79,724	9,317	94,580	30,336	3,71,680	3,155	...	...	...

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>				
1. Bombay	16	23,885	Rs. 26,362	Rs. ...
2. Thána	16	2,224	24,683	...
3. Ratnagiri	2	905	...	...
4. Ahmednagar	1	33	...	...
5. Ahmedabad	75	1,946	8,05,853	...
6. Kaira	5	71	1,400	...
7. Panch Mahals	6	107	5,408	...
8. Broach	1	79	...	...
9. Surat	2	29	...	...
10. East Khandesh	2	85	...	...
11. West Khandesh	8	189	...	...
12. Poona	9	472	23,834	...
13. Satara	14	758	...	...
14. Sholapur	2	70	9,371	...
15. Dhárwar	4	170	...	...
16. Nasik	1	12	...	...
Total, Class VI—Others, Limited ...	164	30,035	8,96,911	...
Grand Total of Non-Agricultural Societies in the Bombay Province for 1937-38 ...	916	322,546	3,96,21,756	4,79,349
Grand Total of Non-Agricultural Societies in the Bombay Province for 1936-37 ...	891	295,609	3,74,16,636	9,77,073

* The term "loans overdue" means loans due for payment which have no

C—concl'd.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
22,737	...	1,81,637	18,067	...	2,89,106	...	...
62,763	...	2,54,439	1,170	...	1,42,727	...	...
...
...
2,59,688	...	13,21,525	42,138	...	10,677	582	...
400	...	6,440	...	16	5	...	...
7,177	...	35,271	...	...	28,237	...	...
...
...	900	...	...
...
...
50,610	...	2,68,212	322	...	13,290	6,933	45
...
4,681	...	11,640	...	...	...	...	...
...	5,280	...	...
...
4,08,951	...	20,79,164	61,697	16	4,90,822	7,515	45
3,73,74,331	5,91,000	4,05,34,082	59,95,336	61,463	7,53,25,766	1,03,30,291	8,17,813
3,58,93,078	6,68,326	3,96,56,506	57,69,122	9,82,019	7,68,74,862	1,25,62,802	5,06,006

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
					Members
	14	15	16	17	18
<i>Class VI—Others, Limited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
1. Bombay	63,781	8,49,091	1,61,501
2. Thana	13,378	6,32,410	8,20,752
3. Ratnagiri	1,587	2,010	...
4. Ahmednagar	7	...	...
5. Ahmedabad	29,732	6,03,468	18,14,080
6. Kaira	199	1,450	...
7. Panch Mahals	258	19,350	40,648
8. Broach	652	7,495	400
9. Surat	28	27,000	...
10. East Khandesh	9,123	...	...
11. West Khandesh	265	1,450	221
12. Poona	11,292	1,23,952	3,20,568
13. Satara	94	1,565	...
14. Sholapur	180	4,600	25
15. Dharwar	9,853	38,250	11,500
16. Nasik
Total, Class VI—Others, Limited	1,25,459	23,15,591	31,69,695
Grand Total of Non-Agricultural Societies in the Bombay Province for 1937-38	7,24,895	89,362	10,66,886	1,44,46,734	2,89,77,611
Grand Total of Non-Agricultural Societies in the Bombay Province for 1936-37	6,93,855	52,258	10,39,114	1,35,69,929	2,75,39,365

* For the purposes of this statement the working

C—concl'd.

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.
2,53,114	...	4,39,657	7,61,509	1,28,776	4,96,248	30,88,896	5,475	4	5	6½
4,71,116	5,447	14,234	12,08,974	35,649	3,27,960	35,16,542	-18,685	...	3 to 6	6
...	...	...	...	390	63,211	65,611	2,413	...	...	...
...	...	...	...	...	93	83	...	...	...	...
10,21,218	14	26,634	3,32,214	23,400	71,000	33,92,023	-5,231	...	4 to 6	6 to 7½
5	...	...	...	145	7,044	8,644	35	...	...	...
17,542	...	...	...	518	95,906	1,73,464	6,760	...	4	6
325	...	2,900	...	1,177	840	13,137	949	...	4	...
...	...	...	...	13	62	27,080	203	...	...	...
...	...	...	...	...	1,209	1,209	2,990	...	...	...
...	...	...	...	1,047	27	2,745	1,874	...	...	...
14,288	...	1,29,129	...	6,683	1,32,690	7,32,310	17,952	...	...	...
...	...	...	...	152	100	1,817	158	...	...	...
...	...	...	...	137	...	4,762	7,667	...	...	...
86	23	...	41,172	4,584	13,826	1,09,441	-217	...	...	...
...	...	...	...	...	...	...	3	...	...	...
17,77,699	5,484	6,12,554	23,43,869	2,02,676	12,10,216	1,16,97,774	92,356	...	...	...
1,17,31,444	5,12,123	18,20,620	23,89,924	43,28,003	46,82,472	6,83,88,831	12,96,685	...	...	..
1,14,09,164	3,98,309	14,73,172	24,44,493	50,20,828	33,06,153	6,52,31,423	12,83,077	...	...	...

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

STATEMENT
Operations of Unions

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	4,767
Kaira	4	101	7,853
Panch Mahals	3	57	2,110
Broach	5	158	6,595
Surat	8	171	19,472
Násik	8	241	8,572
Thana	5	112	2,767
Kolaba	1	35	966
Ahmednagar	5	146	5,176
Poona	6	182	10,966
Sátára	11	325	17,223
Sholápur	7	204	12,210
East Khandesh	16	532	25,650
West Khandesh	7	283	12,861
Dhárwar	20	484	29,257
Belgaum	9	212	15,977
Bijapur	7	163	8,966
North Kanara	5	100	7,880
Total for 1937-38 ...	131	3,602	199,768
Total for 1936-37 ...	127	3,275	184,377

C—concl.

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 Cen- tral 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.
2,53,114	...	4,39,657	7,61,509	1,28,776	4,96,248	30,88,899	5,475	4	5	6½
4,71,116	5,447	14,234	12,08,974	35,649	3,27,960	35,16,542	-18,685	...	3 to 6	6
...	...	...	...	390	63,211	65,611	2,413	...	...	...
...	...	...	...	...	93	₹3	...	...	...	...
10,21,213	14	26,634	3,32,214	23,400	71,000	38,92,023	-5,221	...	4 to 6	6 to 7½
5	...	...	...	145	7,044	8,644	35	...	...	...
17,542	...	...	...	518	95,906	1,73,464	6,760	...	4	6
325	...	2,900	...	1,177	840	13,137	949	...	4	...
...	...	...	...	13	63	27,080	203	...	...	...
...	...	...	...	...	1,209	1,209	2,990	...	...	...
...	...	...	...	1,047	27	2,745	1,874	...	...	...
14,288	...	1,89,139	...	6,683	1,32,690	7,32,310	17,952	...	...	...
...	...	...	...	152	100	1,817	153	...	...	...
...	...	...	...	137	...	4,762	7,667	...	...	...
86	23	...	41,172	4,584	13,826	1,09,441	-217	...	...	...
...	...	...	...	...	...	...	3	...	...	...
17,77,689	5,484	6,12,554	23,43,869	2,02,676	12,10,216	1,16,37,774	22,356	...	...	...
1,17,31,444	5,12,123	18,20,520	28,89,924	43,23,003	46,82,473	6,83,88,831	12,96,685	...	...	...
1,14,09,164	3,98,309	14,73,173	24,44,498	50,20,823	33,06,158	6,52,31,423	12,83,077	...	...	...

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

STATEMENT
Operations of Unions

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	4,767
Kaira	4	101	7,353
Panch Mahals	3	67	2,110
Broach	5	158	6,595
Surat	8	171	19,472
Násik	8	241	8,572
Thana	5	112	2,707
Kolaba	1	35	966
Ahmednagar	5	146	5,176
Poona	6	182	10,966
Sátára	11	325	17,233
Sholápur	7	204	12,210
East Khandesh	16	532	26,650
West Khandesh	7	283	12,861
Dhárwar	23	484	29,257
Belgaum	9	212	15,977
Bijapur	7	163	8,966
North Kanara	5	100	7,880
Total for 1937-38 ...	131	3,602	199,768
Total for 1936-37 ...	127	3,275	184,377

D.

for the year 1937-38.

Total working capital of affiliated Societies	Expenditure in year	Percentage of column 6 on column 5 (one place of decimals)	Number of Supervising Staff maintained by Unions	Remarks
5	6	7	8	9
Rs.	Rs.			
5,95,509	4,947	0.9	4	
4,20,524	5,656	1.4	4	
1,73,807	1,900	1.1	2	
12,45,434	10,914	0.8	8	
60,78,466	11,860	0.2	9	
16,04,965	11,517	.7	11	
3,16,338	4,416	1.4	4	
65,291	634	1.1	1	
10,60,941	7,115	.7	4	
23,31,311	28,441	1.2	9	
24,47,491	35,061	1.4	15	
16,90,963	10,969	.6	9	
59,23,733	27,737	.47	20	
28,79,173	18,328	.64	12	
39,01,103	35,121	.9	23	One Guaranteeing Union is not working.
17,48,343	11,759	0.6	9	
11,50,473	25,067	2.2	7	
7,21,146	6,660	0.9	4	
3,43,82,096	2,59,063	0.7	155	
3,18,22,100	1,97,256	0.6	144	

STATEMENT

Operations of Cattle and other Insurance

Classification	Number of Societies	Number of Members	Amount of risk insured	Premia collected	Supplementary contribution collected
1	2	3	4	5	6
A—Cattle Insurance—Agricultural—			Rs.	Rs. s. p.	Rs.
Broach	1	198	230	12 0 0	.....
Total ...	1	198	230	12 0 0	.....
Total, Previous year 1936-37 ...	1	219	1,420	106 8 0	.....
A—Cattle Insurance—Non-Agricultural—					
Bombay City	1	5,829	20,20,350*	2,68,720	.....
Total ...	1	5,829	20,20,350*	2,68,720	.....
Total, Previous year 1936-37 ...	.....	.....	.....	.....	.....

*Total Life Assurance in force Rs. 49,11,410.

D.

for the year 1937-38.

Total working capital of affiliated Societies	Expenditure in year	Percentage of column 6 on column 5 (one place of decimals)	Number of Supervising Staff maintained by Unions	Remarks
5	6	7	8	9
Rs.	Rs.			
5,95,539	4,947	0.9	4	
4,20,524	5,656	1.4	4	
1,73,807	1,900	1.1	2	
12,45,434	10,914	0.8	8	
60,78,466	11,850	0.2	9	
16,04,965	11,517	.7	11	
3,16,388	4,416	1.4	4	
63,291	624	1.1	1	
10,69,941	7,115	.7	4	
23,31,311	28,441	1.2	9	
24,47,491	35,061	1.4	15	
16,93,963	10,969	.6	9	
59,23,733	27,737	.47	20	
28,79,173	18,328	.64	12	
39,01,103	35,121	.9	23	One Guaranteeing Union is not working.
17,48,348	11,759	0.6	9	
11,59,473	25,967	2.2	7	
7,21,146	6,660	0.9	4	
3,43,82,096	2,59,062	0.7	155	
3,19,22,100	1,97,256	0.6	144	

STATEMENT
Operations of Cattle and other Insurance

Classification	Number of Soci- ties	Number of Mem- bers	Amount of risk insured	Premia collected	Supplementary contribution collected
1	2	3	4	5	6
A—Cattle Insurance—Agricultural—					
Broach	1	198	Rs. 230	Rs. a. p. 12 0 0	Rs.
Total ...	1	198	230	12 0 0	.....
Total, Previous year 1936-37 ...	1	219	1,420	106 8 0	.....
A—Cattle Insurance—Non-Agricultural—					
Bombay City	1	5,829	20,20,350*	2,68,720	.....
Total ...	1	5,829	20,20,550*	2,68,720	.....
Total, Previous year 1936-37 ...	.....	.....	.....	.....	.....

*Total Life Assurance in force Rs. 49,11,410.

E.

Societies (Class V) for the year 1937-38.

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 premia paid for re-insurance	Remarks
Insured	Lost	Insured	Dead						
7	8	7a	8a	9	10	11	12	13	14
				Rs.	Rs.	Rs.	Rs.	Rs.	
3	...	...	...	...	45	325	.....	.....
3	...	...	...	...	45	325	.....	.....
40	11	...	...	390	237	260	.....	...
...	...	1,757	43	24,737	1,27,984	3,79,633	1,80,500	10,616	
...	...	1,757	43	24,737	1,27,984	3,79,633	1,80,500	10,616	
...	

STATEMENT F.

*Operations of Resources, Consumers' and Producers' Societies
for the year 1937-38.*

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 ...	4,677	555,641	8,33,58,918	2,56,05,625	7,82,10,507	4,63,69,228
Consumers' Societies ...	194	37,046	5,02,896	...	5,33,370	...
Producers' Societies ...	76	3,707	1,15,956	...	1,25,644	...
Total ...	4,947	596,394	8,30,07,720	2,56,05,625	7,86,59,521	4,63,69,228

Classification	Loans due by			Loans and Deposits received during the year from		
	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
	8	9	10	11	12	13
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Resource Societies ...	6,36,04,591	2,72,16,546	2,25,23,514	15,82,82,404	3,65,29,232	15,29,83,710
Consumers' Societies ...	21,19,124	75,893	16	5,97,601	12,711	45
Producers' Societies ...	1,66,495	99,230	1,055	1,60,152	54,065	2,149
Total ...	7,10,90,210	2,72,94,659	2,25,24,585	18,90,40,157	3,65,96,068	15,29,85,904

*The term "loans overdue" means loans due for payment which have not been paid and for which extension has not been granted by competent authority.

E.

Societies (Class V) for the year 1937-38.

Number of animals		Number of persons.		Claims paid	Cost of management	Funds in hand at the end of year	Amount of risk re-insured	Amount of premium paid for re-insurance	Remarks
Insured	Lost	Insured	Dead						
7	8	7a	8a	9	10	11	12	13	14
				Rs.	Rs.	Rs.	Rs.	Rs.	
3	45	325	.....	.....
3	45	325	.....	.....
40	11	...	...	390	237	260	.....	...
...	...	1,757	43	24,737	1,27,984	3,79,533	1,80,500	10,616	
...	...	1,757	43	24,737	1,27,984	3,79,533	1,80,500	10,616	
...	

STATEMENT F.

*Operations of Resources, Consumers' and Producers' Societies
for the year 1937-38.*

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
Resource Societies ...	4,677	555,641	Rs. 8,23,88,916	Rs. 2,86,05,625	Rs. 7,82,10,507	Rs. 4,63,69,228
Consumers' Societies ...	194	37,046	5,02,836	...	5,23,370	...
Producers' Societies ...	76	3,707	1,15,968	...	1,25,644	...
Total ...	4,947	596,394	8,30,07,730	2,86,05,625	7,88,59,521	4,63,69,228

Classification 1	Loans due by			Loans and Deposits received during the year from		
	Individuals 8	Of which overdue* 9	Banks and Societies 10	Individuals 11	Central Banks 12	Primary Societies 13
Resource Societies ...	Rs. 6,88,04,591	Rs. 2,78,16,546	Rs. 2,25,23,814	Rs. 19,82,83,404	Rs. 3,65,29,282	Rs. 15,29,83,710
Consumers' Societies ...	21,19,124	78,853	16	5,97,601	19,711	45
Producers' Societies ...	1,66,495	99,230	1,055	1,60,152	54,065	2,149
Total ...	7,10,90,210	2,78,94,659	2,25,24,885	18,90,40,157	3,65,96,008	15,29,85,904

*The term "loans overdue" means loans due for payment which have not been paid and for which extension has not been granted by competent authority.

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 ...	9,87,553	58,459	25,31,452	2,00,40,794	6,07,20,261	1,20,17,637	65,66,517	
Consumers' Societies ...	5,91,039	11,804	1,75,724	24,16,779	31,75,930	17,58,405	5,484	
Producers' Societies ...	1,33,846	76,453	22,731	41,383	50,080	60,961	6,358	
Total ...	17,12,438	1,46,861	27,29,957	2,24,98,905	6,89,46,271	1,38,87,023	65,78,359	

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
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.			
Resource Societies ...	2,21,67,403	98,340	1,31,74,466	70,96,774	14,18,62,222	21,42,493	...	...	...
Consumers' Societies..	6,13,996	23,43,669	2,55,782	12,35,552	1,18,35,797	35,918	...	...	...
Producers' Societies...	79,724	9,317	1,01,609	30,509	3,79,880	3,484	...	...	...
Total ...	2,29,61,123	24,51,626	1,35,31,857	83,62,835	15,40,97,899	21,79,895	...	...	...

*For the purposes of this statement the working capital is taken to be the total of columns 17 to 24.

STATEMENT
CENTRAL BANKS—RECEIPTS

Re

Classification 1	Receipts by Loans and Deposits from				
	Share receipts	Non-members and members in an individual capacity	Provincial and Central Banks	Societies	Government
	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	1,450	4,91,13,316	33,55,050	13,79,45,847	.....
2. The Bombay Provincial Co-operative Land Mortgage Bank, Ltd.	20,400	13,48,400	4,00,000	3,92,419	.....
Total ...	21,850	5,03,51,716	37,55,050	13,83,38,266	.....
1. The Ahmedabad District Central Co-operative Bank, Ltd.	3,150	2,60,731	83,218	8,59,319	.....
2. The Barsi Central Co-operative Bank, Ltd.	3,210	6,54,563	.....	83,079	.....
3. The Belgaum District Central Co-operative Bank, Ltd.	6,600	27,03,468	.....	12,07,929	.....
4. The Bijapur District Central Co-operative Bank, Ltd.	6,500	18,21,348	.....	1,22,546	.....
5. The Broach District Central Co-operative Bank, Ltd.	3,600	46,05,820	.....	17,59,375	.....
6. The East Khandesh Central Co-operative Bank, Ltd.	11,400	1,95,46,102	.....	10,71,841	54,328
7. The Kaira District Central Co-operative Bank, Ltd.	450	3,59,166	3,75,302	.....	.....
8. The Karnatak Central Co-operative Bank, Ltd., Dharwar.	15,800	43,07,749	.....	17,95,171	.....
9. The Kanara Central Co-operative Bank, Ltd.	.....	1,61,096	.....	3,46,756	.....
10. The Poona District Central Co-operative Bank, Ltd.	16,780	1,30,25,290	1,50,45,577	33,88,444	1,35,49,451
11. The Sholapur District Central Co-operative Bank, Ltd.	3,975	52,66,879	1,02,60,491	.....	.....
12. The Surat District Central Co-operative Bank, Ltd.	900	90,87,486	.....	30,57,840	.....
Total ...	72,365	6,23,00,018	2,57,64,688	1,36,79,800	1,36,03,779
Grand Total ...	94,215	11,26,61,734	3,95,19,738	15,20,18,066	1,36,03,779

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		
	14	15				16	17	18
1	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
Resource Societies ...	9,87,553	58,409	25,31,452	2,00,40,704	6,07,20,261	1,20,17,657	65,66,517	
Consumers' Societies ...	5,91,039	11,804	1,75,734	24,16,779	31,75,930	17,88,405	5,484	
Producers' Societies ...	1,33,646	76,453	22,731	41,392	50,060	60,951	6,358	
Total ...	17,12,438	1,46,861	27,29,957	2,24,98,905	6,39,46,271	1,88,67,023	65,78,359	

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	Most usual rate of interest		
	Provincial or Central Banks	Government					On borrowings	On lendings	
1	21	22	23	24	25	26	27	28	29
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.			
Resource Societies ...	2,21,67,403	93,340	1,31,74,466	70,96,774	14,18,82,222	21,42,493	...	...	...
Consumers' Societies..	6,13,996	23,43,869	2,55,782	12,35,552	1,18,35,797	35,918	...	...	...
Producers' Societies...	79,724	9,317	1,01,609	30,509	3,79,880	3,484	...	...	...
Total ...	2,28,61,123	24,51,526	1,35,31,857	83,62,835	15,40,97,899	21,79,895	...	...	...

*For the purposes of this statement the working capital is taken to be the total of columns 17 to 24.

STATEMENT
CENTRAL BANKS—RECEIPTS

Re

Classification 1	Receipts by Loans and Deposits from				
	Share receipts	Non-members and members in an individual capacity	Provincial and Central Banks	Societies	Government
	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	1,450	4,91,13,316	33,53,050	13,79,45,817	.....
2. The Bombay Provincial Co-operative Land Mortgage Bank, Ltd.	20,400	13,48,400	4,00,000	3,92,419	.....
Total ...	21,850	5,03,51,716	37,53,050	13,83,38,266	.....
1. The Ahmedabad District Central Co-operative Bank, Ltd.	3,150	2,60,731	83,218	8,59,919	.....
2. The Barsi Central Co-operative Bank, Ltd.	3,210	6,51,563	.....	83,079	.....
3. The Belgaum District Central Co-operative Bank, Ltd.	6,600	27,03,458	.....	12,07,929	.....
4. The Bijapur District Central Co-operative Bank, Ltd.	6,500	18,21,348	.....	1,22,546	.....
5. The Broach District Central Co-operative Bank, Ltd.	3,600	46,05,820	.....	17,39,375	.....
6. The East Khandesh Central Co-operative Bank, Ltd.	11,400	1,95,46,102	.....	10,71,841	54,328
7. The Kaira District Central Co-operative Bank, Ltd.	450	3,59,196	8,75,302	.....	.....
8. The Karnatak Central Co-operative Bank, Ltd., Dharwar.	15,800	48,07,749	.....	17,95,171	.....
9. The Kanara Central Co-operative Bank, Ltd.	.....	1,61,096	.....	3,46,756	.....
10. The Poona District Central Co-operative Bank, Ltd.	16,780	1,30,25,290	1,50,45,677	33,88,444	1,35,49,451
11. The Sholapur District Central Co-operative Bank, Ltd.	3,975	52,66,379	1,02,60,491	.....	.....
12. The Surat District Central Co-operative Bank, Ltd.	900	90,37,486	.....	30,57,840	.....
Total ...	72,365	6,33,00,018	2,67,64,688	1,36,79,800	1,36,03,779
Grand Total ...	94,215	11,28,61,734	2,95,19,738	15,20,18,066	1,36,03,779

G. 1937-38.

AND DISBURSEMENTS.

ceipts.

Loans and Deposits recovered from			Income realized				Opening balance	Grand total including the opening balance (columns 2 to 9, 13 and 14)
Individual members	Provincial and Central Banks	Societies	Interest received	Sale of goods to members	Other items	Total income of year (columns 10-12)		
7	8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
2,59,61,225	7,08,370	82,86,796 25,36,85,182 Sundries	15,73,632	.....	...	15,73,632	9,36,685	47,95,67,553
.....	.....	87,786	39,306	.....	34	39,340	67	21,89,412
2,59,61,225	7,03,370	36,00,69,764	16,12,938	.....	34	16,12,972	9,36,762	48,17,56,965
.....	.....	1,49,011	18,577	.....	45,129	63,706	2,06,069	16,25,704
2,01,939	.....	40,548	29,507	.....	1,99,742	2,29,249	1,70,978	13,69,866
9,68,826	.....	1,54,510	1,01,698	.....	2,133	1,08,831	9,67,904	61,33,058
2,23,728	.....	2,12,563	76,012	.....	25,57,117	26,33,129	14,03,019	64,22,833
.....	.....	3,82,998	1,41,793	.....	7,822	1,49,615	6,48,615	75,30,023
7,69,546	1,95,41,744	17,21,845	5,26,160	.....	1,63,992	6,90,162	1,43,245	4,35,50,203
.....	.....	22,875	892	.....	512	1,404	3,256	7,62,483
17,34,684	1,30,41,221	5,72,502	2,54,145	.....	...	2,54,145	2,06,795	2,24,39,067
25,000	.....	18,833	9,581	22	23,196	32,799	1,42,734	7,27,218
6,34,896	.....	13,73,150	2,49,864	.....	9,514	2,59,378	1,13,754	4,74,06,820
4,80,469	.....	1,70,998	62,426	.....	3,45,148	4,07,574	1,64,785	1,67,55,171
6,41,730	.....	12,42,736	4,25,675	.....	16,44,163	20,69,838	4,82,472	1,65,83,002
56,80,818	3,25,82,965	60,62,569	18,96,330	22	49,98,468	68,94,820	46,73,626	17,13,15,448
3,16,42,043	3,32,91,335	26,61,22,333	85,09,268	22	49,98,502	85,07,792	56,10,378	65,30,71,413

STATEMENT
CENTRAL BANKS—RECEIPTS
Disburse

Classification	Share capital with-drawn	Loans and Deposits repaid to				Loans	
		Non-mem-bers and members in an individual capacity	Provincial and Central Banks	Societies	Government	Individual members	Provin-cial and Central Banks
1	16	17	18	19	20	21	22
	Rs	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Pro-vincial Co-oper-ative Bank, Ltd.	...	4,92,20,257	40,33,131	13,91,62,152	13,950	2,60,67,315	5,71,855
2. The Bombay Pro-vincial Co-operative Land Mortgage Bank, Ltd.	...	.....	6,04,849	34,450	...	...	...
Total ...	...	4,92,20,257	46,37,980	13,91,96,602	18,950	2,60,67,315	5,71,855
1. The Ahmedabad District Central Co-operative Bank, Ltd.	...	2,54,551	91,264	8,88,558	...	...	...
2. The Barsi Central Co-operative Bank, Ltd.	1,780	6,88,971	.....	93,178	...	2,32,232	...
3. The Belgaum Dis-trict Central Co-operative Bank, Ltd.	5,700	27,81,667	66,595	11,45,975	...	11,61,419	...
4. The Bijapur Dis-trict Central Co-operative Bank, Ltd.	250	18,00,327	.....	3,62,561	...	4,53,363	...
5. The Broach Dis-trict Central Co-operative Bank, Ltd.	...	45,83,488	.....	17,70,619	...	1,50,000	...
6. The East Khaudesh Central Co-operative Bank, Ltd.	600	2,01,65,802	.....	13,63,390	51,240	8,01,908	1,86,99,592
7. The Kaira District Central Co-oper-ative Bank, Ltd.	450	3,67,982	3,56,715	.....	...	254	...
8. The Karnatak Central Co-oper-ative Bank, Ltd., Dharwar.	10,500	49,07,367	.....	20,17,648	...	20,68,323	1,23,47,325
9. The Kanara Central Co-operative Bank, Ltd.	600	1,46,114	.....	3,40,524	...	29,500	...
10. The Poona District Central Co-oper-ative Bank, Ltd.	360	1,29,41,633	1,50,07,139	34,17,703	1,35,83,727	7,03,828	...
11. The Sholapur Dis-trict Central Co-operative Bank, Ltd.	400	59,42,985	1,01,94,247	.....	...	6,26,063	...
12. The Surat District Central Co-oper-ative Bank, Ltd.	...	80,90,105	.....	19,47,600	...	6,81,615	...
Total ...	20,640	6,19,70,992	2,57,16,010	1,38,48,056	1,35,85,667	69,08,499	3,10,46,917
Grand Total ...	20,640	11,11,91,249	3,03,53,990	15,25,44,668	1,35,99,617	3,29,76,814	3,16,18,772

G—contd.

AND DISBURSEMENTS—contd.
ments.

to Societies 23	Expenses						Closing balance 30	Grand total disburse- ments in- cluding clos- ing balance (columns 16 to 33, 29 and 30) 31	Remarks 32
	Interest paid on loans and deposits 24	Dividend and bonus paid 25	Stock boug- ht 26	Estab- lishment and con- tingen- cies 27	Other items 28	Total ex- penditure (columns 24 to 28) 29			
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
79,81,624 Sundries 24,92,23,719	11,44,979	1,01,869	...	3,88,966	...	16,35,814	9,57,786	47,95,67,553	
7,00,830	15,118	...	...	16,349	...	81,467	8,16,816	21,88,419
25,86,06,173	11,60,097	1,01,869	...	4,05,315	...	16,67,221	17,74,552	48,17,55,965	
93,709	6,779	3,781	60	6,332	51,209	68,161	2,29,161	16,25,704	
49,516	10,604	6,046	406	5,871	2,02,752	2,25,679	98,510	13,89,856	
1,98,128	35,357	10,021	51,239	37,016	28,987	1,62,620	6,10,960	61,33,058	
2,80,873	40,783	5,230	4,383	21,977	23,90,061	24,62,434	10,63,026	64,22,833	
3,82,747	57,528	18,645	...	33,050	42,208	1,51,431	4,91,738	75,30,023	
18,81,995	2,44,376	22,337	1,414	75,693	1,19,796	4,63,620	1,21,356	4,35,50,203	
7,695	10,653	...	...	2,432	559	13,644	15,743	7,62,483
6,52,697	1,43,264	89,890	2,639	74,097	...	2,69,890	1,65,317	2,24,29,067	
23,378	6,635	28	...	3,606	22,941	33,210	1,53,592	7,27,218	
13,89,723	1,43,193	21,392	1,106	58,146	21,156	2,44,993	1,87,664	4,74,06,820	
2,12,105	33,053	9,624	...	22,659	2,91,526	3,56,862	1,22,509	1,67,55,171	
13,25,481	26,283	31,943	892	44,689	38,28,949	39,32,755	6,05,446	1,65,83,002	
64,98,047	7,58,510	1,68,936	62,139	3,85,568	70,00,146	83,75,299	38,45,321	17,13,15,448	
26,51,04,220	19,18,607	2,70,805	62,139	7,90,883	70,00,146	1,00,42,580	56,19,873	66,30,71,413	

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.	31,57,737	77,21,811	3,82,072	1,04,17,414	2,48,217
2. The Bombay Provincial Co-operative Land Mortgage Bank, Ltd.	8,18,623	62	.....	12,15,822	4,999
Total ...	39,76,360	77,21,873	3,82,072	1,16,33,236	2,53,216
1. The Ahmedabad District Central Co-operative Bank, Ltd.	9,29,161	7,673	.....	2,31,689	1,817
2. The Barsi Central Co-operative Bank, Ltd.	98,510	25,827	3,18,095	1,05,989	.....
3. The Belgaum District Central Co-operative Bank, Ltd.	6,10,960	2,46,035	7,53,733	5,23,969	11,563
4. The Bijapur District Central Co-operative Bank, Ltd.	10,63,025	1,29,364	2,74,295	7,08,994	14,433
5. The Broach District Central Co-operative Bank, Ltd.	4,91,731	11,11,285	1,50,000	5,98,745	30,396
6. The East Khandesh Central Co-operative Bank, Ltd., Jalgaon.	1,34,395	13,52,966	5,96,940	39,15,666	1,14,932
7. The Kaira District Central Co-operative Bank, Ltd.	15,743	2,511	821	3,04,140	13,806
8. The Karnatak Central Co-operative Bank, Ltd., Dharwar.	8,75,606	4,97,060	10,60,735	19,99,047	.....
9. The Kanara District Central Co-operative Bank, Ltd.	1,53,892	33,320	7,500	89,753	2,203
10. The Poona District Central Co-operative Bank, Ltd.	28,500	25,37,337	2,41,679	14,70,680	17,891
11. The Sholapur District Central Co-operative Bank, Ltd.	2,79,589	78,178	4,66,145	4,21,384	42,552
12. The Surat District Central Co-operative Bank, Ltd.	6,05,446	31,34,638	2,65,282	4,30,760	9
Total ...	46,86,558	91,66,194	41,34,225	1,08,00,515	2,49,702
Grand Total ...	85,62,918	1,68,78,067	45,16,297	2,24,34,052	5,02,918

H.

Balance Sheet, 1937-38.

			Liabilities		
Present value of stock in hand	Other items	Total	Loans and deposits from non-members and from members in an individual capacity*	Loans and deposits from Provincial and Central Banks	Loans and deposits from Societies
7	8	9	10	11	12
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
.....	5,68,587	3,24,95,838	86,60,026 12,80,000 Debentures	51,64,884	30,70,836
.....	7,119	30,46,625	12,48,400 Debentures	.....	3,98,919
.....	5,75,706	2,45,42,468	86,60,026 25,28,400 Debentures	51,64,884	34,64,755
668	915	4,71,923	1,74,887	4,440	1,69,116
1,421	2,208	5,52,050	3,81,560	.....	14,747
24,313	6,192	91,76,765	13,97,922	11,833	3,47,625
5,040	44,463	22,39,604	18,36,615	.....	1,07,279
.....	79,332	24,61,489	17,39,717	.....	1,98,876
10,425	21,734	61,47,058	33,95,024	8,93,718	5,98,088
302	3,927	3,41,350	41,040	1,72,280	39,658
16,000	11,008	44,69,456	30,71,445	.....	3,66,580
1,100	723	2,88,491	1,62,761	.....	73,842
12,552	5,79,250	51,44,389	39,05,385	26,845	4,09,222
.....	3,92,104	16,78,959	13,97,859	.....	10,578
6,109	99,276	45,41,513	35,38,109	.....	1,42,304
77,923	12,41,122	3,05,03,040	2,10,42,324	11,09,116	24,98,085
77,923	18,16,828	5,50,45,508	3,22,30,750	62,74,000	59,62,750

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

STATEMENT

Classification	Liabi			
	Loans from Government	Share capital paid up	Interest due by the Bank	Cost of management due
	13	14	15	16
1				
	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	54,600	12,99,850	1,22,988	.....
2. The Bombay Provincial Co-operative Land Mortgage Bank, Ltd.	.....	3,94,700	6,985	.....
Total ...	54,600	16,94,550	1,29,813	.....
1. The Ahmedabad District Central Co-operative Bank, Ltd.	.....	63,760	2,076	.....
2. The Barsi Central Co-operative Bank, Ltd.	.....	79,710	5,921	563
3. The Belgaum District Central Co-operative Bank, Ltd.	.....	2,06,000	16,347	5,759
4. The Bijapur District Central Co-operative Bank, Ltd.	.....	1,59,350	21,387	2,013
5. The Broach District Central Co-operative Bank, Ltd.	.....	2,67,400	2,533	.....
6. The East Khandesh Central Co-operative Bank, Ltd., Jalgaon.	.....	4,58,000	22,827	1,084
7. The Kaira District Central Co-operative Bank, Ltd.	.....	62,650	2,788	6
8. The Karnatak Central Co-operative Bank, Ltd., Dharwar.	.....	5,47,500	.....	1,087
9. The Kanara District Central Co-operative Bank, Ltd.	.....	30,570	4,412	.....
10. The Poona District Central Co-operative Bank, Ltd.	.....	3,70,860	62,510	574
11. The Sholapur District Central Co-operative Bank, Ltd.	.....	1,25,775	32,641	984
12. The Surat District Central Co-operative Bank, Ltd.	.....	3,51,200	.....	.....
Total ...	.....	97,22,165	1,73,513	12,070
Grand Total ...	54,600	44,17,315	3,03,326	12,070

H—contd.

ities—contd.						Remarks
Other items	Reserve fund under section 83 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)	
17	18	19	20	21	22	23
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
10,16,428	1,12,593	15,77,633	27,273	2,23,86,949	1,08,990	
1,405	.....	.....	.....	23,45,409	1,316	
10,17,833	1,12,593	15,77,633	27,273	2,44,32,357	1,10,106	
7,424	13,430	11,305	.....	4,66,428	5,495	
3,167	45,406	9,455	158	5,40,686	11,364	
531	85,000	87,743	316	21,59,076	17,689	
8,856	52,054	35,877	105	22,24,536	15,068	
22,518	1,02,039	94,443	.....	24,27,526	33,863	
50,677	2,52,738	3,05,638	1,163	59,79,037	1,68,021	
16,412	11,706	7,050	.....	3,53,590	-12,240	
71,685	1,63,380	2,08,992	274	44,25,983	33,473	
83	14,010	2,800	.....	2,88,478	13	
1,25,059	1,14,856	92,195	.....	51,07,506	36,883	
1,253	42,300	45,564	.....	16,57,954	20,998	
47,171	1,55,064	2,15,778	.....	44,49,628	21,887	
3,54,936	10,51,993	11,13,780	2,016	2,00,80,526	4,22,514	
13,72,769	11,64,573	26,91,413	29,289	5,45,12,883	5,32,620	

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.	27,373	15,73,632	.....	...	34,465	16,08,097
2. The Bombay Provincial Co-operative Land Mortgage Bank, Ltd.	...	42,163	.....	...	34	42,302
Total ...	27,373	16,15,800	.....	...	34,499	16,50,299
1. The Ahmedabad District Central Co-operative Bank, Ltd.	...	18,577	.....	...	29	18,606
2. The Barsi Central Co-operative Bank, Ltd.	...	.....	.....	...	30,638	30,638
3. The Belgaum District Central Co-operative Bank, Ltd.	316	11,550	.....	...	92,281	1,03,831
4. The Bijapur District Central Co-operative Bank, Ltd.	...	14,433	.....	...	64,628	79,061
5. The Broach District Central Co-operative Bank, Ltd.	...	1,11,670	.....	...	3,293	1,14,963
6. The East Khandesh Central Co-operative Bank, Ltd., Jalgaon.	1,163	4,56,377	.....	...	1,90,214	5,78,691
7. The Kaira District Central Co-operative Bank, Ltd.	...	892	.....	...	512	1,404
8. The Karnatak Central Co-operative Bank, Ltd., Dharwar.	...	.....	.....	...	1,90,657	1,90,657
9. The Kanara District Central Co-operative Bank, Ltd.	...	9,491	22	...	868	10,381	
10. The Poona District Central Co-operative Bank, Ltd.	...	2,49,864	.....	...	9,514	2,59,378
11. The Sholapur District Central Co-operative Bank, Ltd.	...	40,111	.....	...	42,264	82,375
12. The Surat District Central Co-operative Bank, Ltd.	...	4,25,675	.....	...	13,379	4,39,054
Total ...	1,479	13,40,640	22	...	5,68,277	19,08,939	
Grand Total ...	28,752	29,56,440	22	...	6,02,776	35,59,238	

I.

and Loss Statement, 1937-38.

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.	
11,44,979	3,26,793	7,800	4,380	15,355	14,99,307	1,08,890	13,87,153	13,76,379	
20,635	17,210	...	193	2,948	40,986	1,216	37,903	32,021	
11,65,614	3,44,003	7,800	4,473	18,303	15,40,193	1,10,106	14,24,356	14,08,400	
6,779	6,332	...	...	...	13,111	5,495	2,835	11,035	
5,921	7,039	...	113	6,201	19,274	11,364	30,638	19,274	
14,009	37,016	10,000	3,462	21,655	86,142	17,689	92,281	67,408	
21,387	21,977	...	409	20,220	63,993	15,068	64,629	41,209	
51,765	26,560	...	500	2,376	81,601	33,863	84,566	78,566	
2,15,076	75,693	8,295	2,120	1,09,386	4,10,570	1,68,021	5,15,916	3,87,673	
10,653	2,432	...	11	548	13,644	-12,240	1,404	13,633	
57,468	74,012	5,000	916	19,788	1,57,184	33,473	1,90,657	80,467	
7,062	3,306	...	...	...	10,368	13	8,178	5,956	
1,43,193	58,146	...	7,865	13,291	2,32,495	36,883	2,41,487	1,59,985	
32,641	23,403	...	253	5,081	61,377	20,998	42,329	27,457	
2,90,700	37,452	...	2,425	16,590	9,47,167	91,887	4,06,106	3,45,000	
8,56,654	3,73,767	23,295	18,074	3,15,136	14,86,926	4,22,514	16,79,926	12,37,664	
20,22,266	7,17,770	31,095	22,547	2,33,439	30,27,119	5,32,620	31,04,289	26,46,064	

* Actual realized interest is taken to Profit and Loss Account.

STATEMENT J.

*Supplementary Table for Central Non-Credit Societies,
for the year 1937-38.*

Classification	Cost of management	On Society's Account				On Commission			
		Sale of goods to		Purchase of produce from		Sale of goods to		Purchase of produce from	
		Members	Non-members	Members	Non-members	Members	Non-members	Members	Non-members
1	2	3	4	5	6	7	8	9	10
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
The Bombay Provincial Co-operative Bank, Ltd.	1,559	...	...	...	...	98,783	...	11,536	...
Total ...	1,559	...	...	...	...	98,783	...	11,536	...

STATEMENT K.

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

CENTRAL SOCIETIES—1937-38.

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.	14	10,547	4,925	20	4,011	444	341	Rs. 3,29,75,814	Rs. 2,80,99,681

Province	Class	Type of Societies	Sale of goods to members	Purchase of members product	Cost of management	Most usual dividend paid on shares	Loans due by	
							Individuals	Banks and Societies
1	2	3	13	14	15	16	17	18
Bombay ...	I	Central Banks.	Rs. 22	Rs. ..	Rs. 7,17,527	Per cent. 5	Rs. 45,16,297	Rs. 2,24,34,052

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. 44,17,315	Rs. 4,46,07,550	Rs. 54,600	Rs. 38,58,597	Per cent. 1 to 6½	Per cent. 3 to 8	*

STATEMENT
Abstract for information of the
AGRICULTURAL

Province 1	Class of Societies, I to IV and VI 2	Type of Societies 3	Number of Societies 4	Number of members		Number of affiliated Societies			
				Individuals 5	Societies 6	Central credit 7	Agricultural credit 8	Non-agricultural credit 9	Others 10
Bombay	I	Unlimited ...	3,700	195,506	...	...	...	...	...
		Limited ...	2	243	...	...	...	...	...
	II	Unlimited ...	1	462	...	...	...	...	...
		Limited ...	70	8,251	...	...	...	...	...
	III	Unlimited ...	15	497	...	...	...	...	...
		Limited ...	4	150	...	...	...	...	...
	IV	Unlimited ...	5	329	...	...	...	...	...
		Limited ...	82	18,267	...	...	...	...	...
	VI	Unlimited ...	20	1,672	...	...	...	...	...
		Limited ...	118	52,799	...	...	...	...	...
		Grand Total ...	4,017	266,376	...	...	...	...

L.

International Agricultural Institute at Rome.

SOCIETIES—1937-38.

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.
68,32,945	7,534	.....	.....	6,58,747	.....
4,274	.....	.....	.....	1,243	.....
2,178	.....	2,181	.....	331	.....
45,338	37	2,52,866	4,301	31,502	.....
200	.....	.....	.....	2,090	.....
...	.....	.....	.....	314	.....
6,372	.....	1,342	1,187	1,386	.....
35,09,203	19,024	6,54,634	14,922	1,41,968	.....
36	.....	.....	.....	1,587	.....
9,604	.....	76,508	38,089	1,06,376	.....
1,04,10,160	26,595	9,87,531	68,499	9,45,544	.....

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	
			Per cent.	Per cent.	Rs.	Rs.	
Bombay	I	Unlimited	.....	.....	3,49,71,838	11,269
		Limited	.....	.....	39,318	.....
	II	Unlimited	.....	.....	1,269	.....
		Limited	.....	.....	1,10,301	175
	III	Unlimited	.....	.....	200	.....
		Limited	.....	.....	.....	.....
	IV	Unlimited	.....	.....	11,150	.....
		Limited	.....	.....	8,67,635	13,119
	VI	Unlimited	.....	.....	18,307	.....
		Limited	.....	.....	19,913	5,407
			Grand Total	2,60,39,831	29,970

L—contd.

Share capital	Members' deposits	Loans from Government	Reserve Fund	Remarks
21	22	23	24	25
Rs.	Rs.	Rs.	Rs.	
29,69,472	25,23,244	635	74,96,327	
9,080	18,991	.....	15,646	
.....	.....	.....	5,486	
62,861	13,229	663	36,975	
170	116	.....	5,963	
.....	142	.....	1,066	
1,923	917	.....	6,051	
5,22,225	1,68,231	.....	2,36,601	
42,327	2,789	,053	8,405	
6,798	5,249	3,500	2,26,762	
36,34,656	27,37,910	5,941	80,39,232	

APPENDIX A.

I—Conference.

Division.	Name of the Conference.	Place.	Date.	Name of the President.
1. Bombay Division.	Dadar Divisional Co-operative Conference.	Bombay	... 25th July 1937 ...	Mr. B. V. Jadhav, President, Provincial Co-operative Institute.
	Managing Committee Members of all Societies' Conference.	Do.	... 9th April 1938 ...	Mr. K. J. Dubash, B.A., LL.B., J.P., Solicitor, Bombay.
	Do.	Do.	... 7th May 1938 ...	Do.
	Taluka Conference.	Nandgaon	... 27th November 1937.	Mr. D. W. Raut, M.L.A., Honorary Secretary, Bombay Co-operative Institute.
	Field Workers' Conference.	Nasik	... 30th October 1937.	Mr. C. B. Huli, B.A., Assistant Registrar, Co-operative Societies, B. D. Bombay.
	Do.	Do.	... 7th April 1938 ...	Mr. M. D. Bhansali, I.U.S., Registrar, Co-operative Societies, Bombay Province, Poona.
	Palghar Taluka Conference.	Palghar	... 27th May 1938 ...	Mr. D. W. Raut, M.L.A., Honorary Secretary, Bombay Provincial Co-operative Institute.
	Sangameshwar Taluka Conference.	Deole	... 23rd January 1938.	Mr. B. S. Hardikar, B.A., LL.B., Pleader, Rajapur.
	Urban Banks' Conference.	Ratnagiri	... 9th January 1938.	Mr. G. B. Chitale, B.A., LL.B., Ratnagiri.
	2. Northern Division.	Olphad Taluka Co-operative Conference.	Olphad	... 1st June 1938 ...	Diwan Bahadur A. U. Malji.
Gujarat Workers' Conference.		Shuklatirth...	... 5th June 1938 ...	Do.
Field Workers' Conference.		Katwara	... 20th December 1937.	Do.
Do.		Matar	... 20th January 1938.	Assistant Registrar, Co-operative Societies, N. D.
Do.		Napa	... 20th April 1938...	Rao Saheb B. G. Desai.
3. Khandesh Division.	East Khandesh District Co-operative Conference.	Bhadgaon	... 19th December 1937.	Mr. G. A. Chavan, M.L.A.
	Sindheda Taluka Co-operative Conference.	Dondaicha	... 15th October 1937.	Mr. S. G. Almoula, B.A., LL.B., Assistant Registrar, Co-operative Societies, K. D., Dhulia.
	Field Workers' Conference.	Dhulia	... 1st August 1937.	Do.
	Do.	Nandurbar	... 5th August 1937.	Do.
	Do.	Dhulia	... 31st October 1937.	Do.

APPENDIX A—contd.

Division.	Name of the Conference.	Place.	Date.	Name of the President.	
4. Central Division.	Dhond Petba Co-operative Conference.	Kedgaon	20th May 1938 ...	Mr. G. J. Shitole.	
	Do.	Do.	30th June 1938...	The Assistant Registrar, Co-operative Societies, Poona.	
	Field Workers' Conference.	Baramati	25th August 1937.	The Registrar, Co-operative Societies, Poona.	
	Do.	Indapur	28th March 1938.	The Sub-Auditor, Co-operative Societies, Baramati.	
	Do.	Do.	24th April 1938 .	Do.	
	Do.	Karad	10th January 1938.	The Assistant Registrar, Co-operative Societies, Poona.	
	Do.	Satara	5th June 1938 ...	The Auditor, Co-operative Societies, Satara.	
	Do.	Peth	25th October 1937.	Mr. H. A. Sathe.	
	Do.	Do.	11th December 1937.	Mr. Y. B. Patil.	
	Do.	Karad	10th January 1938.	The Assistant Registrar, Co-operative Societies, Poona.	
	Do.	Peth	15th January 1938.	Mr. Y. B. Patil.	
	Do.	Tasgaon	31st May 1938 ...	Mr. D. B. Suryavamshi.	
	Do.	Poona District Teacher Societies' Conference.	Poona	12th June 1938...	Mr. Y. R. Date.
	Do.	Poona District Urban Banks' Conference.	Do.	13th June 1938...	Principal D. R. Gadgil.
	5. Southern Division.	Conference of prominent Co-operative Workers.	Baramati	17th March 1938.	Mr. V. L. Mehta.
Conference for Co-operative discussions.		Borgaon	21st March 1938 to 31st March 1938.	Mr. K. V. Vichare.	
Do.		Karad	11th April 1938 .	Do.	
Field Workers' Conference.		Dharwar	18th November 1937.	Mr. R. S. Patil, B.A., G.D.C.A., Assistant Registrar, Co-operative Societies, Southern Division, Dharwar.	
Do.		Do.	12th February 1938.	Mr. C. B. Huli, B.A., Assistant Registrar, Co-operative Societies, Southern Division, Dharwar.	
Do.		Do.	5th May 1938 ...	Do.	
Do.		Belgaum District Co-operative Conference.	Belgaum	28th September 1937.	Mr. A. H. Dracup, B.A. (Cantab.), Collector, Belgaum.

APPENDIX A—*contd.*

Division.	Name of the Conference.	Place.	Date.	Name of the President
5. Southern Division — <i>contd.</i>	Field Workers Conference.	Belgaum	14th February 1938.	Mr. C. B. Huli, B.A., Assistant Registrar, Co-operative Societies, Southern Division, Dharwar.
	Do.	Do.	3rd April 1938.	Do.
	Do.	Bijapur	12th February 1938.	Mr. B. D. Talikoti.
	Do.	Bagalkot	30th March 1938.	Mr. C. B. Huli, B.A., Assistant Registrar, Co-operative Societies, Southern Division, Dharwar.
	Do.	Kumta	28th November 1937.	Mr. R. S. Patil, B.A., G.D.C.A., Assistant Registrar, Co-operative Societies, Southern Division, Dharwar.
	Do.	Do.	20th February 1938.	Registrar, Co-operative Societies, Bombay Province, Poona.
	Do.	Do.	27th May 1938.	Mr. C. B. Huli, B.A., Assistant Registrar, Co-operative Societies, Southern Division, Dharwar.

APPENDIX A—contd.

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

Division.	Place.	Date.	Number of candidates.		
			Attend- ed.	Examin- ed.	Passed.
1. Bombay	Girgaum ...	23rd April 1938 to 14th May 1938.	15	No examination.	
	Nandgaon ...	16th November 1937 to 26th November 1937.	30	30	10
	Nasik ...	5th May 1938 to 25th May 1938.	12	No examination.	
	Satana ...	6th June 1938 to 30th June 1938.	28	No examination.	
2. Central ...	Wai ...	16th October 1937 to 26th November 1937.	86	84	28
	Nagar ...	8th October 1937 ...	10	9	2
3. Khandesh.	Jalgaon ...	16th May 1938 to 30th May 1938.	40	40	Result not yet out.
	Dhulia ..	8th May 1938 to 27th May 1938.	16	17	Do.
4. Northern ...	Ahmedabad ...	12th May 1938 to 30th May 1938.	30	26	Not declared.
	Broach ...	21st November 1937 to 27th November 1937.	27	26	3
5. Southern ...	Shiggaon ...	15th February 1938 ...	28	.....	.....
	Hubli ...	2nd March 1938 to 14th March 1938.	26	.....	.....
	Annigeri ...	17th July 1938 ...	17	.....	.....
	Do. ...	7th February 1938 ...	17	.....	.....
	Ron ...	14th May 1938 ...	28	.....	.....
	Belgaum ...	1st October 1937 to 31st October 1937.	10	10	
	Zelhi ...	29th August 1937 ...	19	.....	.....
	Roogi ...	26th September 1937 ...	14	.....	.....
	Bagewadi ...	31st October 1937 ...	36	.....	.....
	Sindagi ...	28th November 1937 ...	40	.....	.....
	Katageri ..	19th December 1937 ...	46	.....	.....
	Sunag ...	26th December 1937 ...	50	.....	.....
	Bableshtar ...	13th February 1938 ...	...	.....	.....
	Mustigeri ...	20th February 1938 ...	106	.....	.....
	Hippargi ...	10th April 1938 ...	40	.....	.....
	Neeralgi ...	23rd May 1938 ...	15	.....	.....
Chikmyageri ...	30th May 1938 ...	15	.....	.....
Hallur ...	23rd June 1938 ...	200	.....	.....

APPENDIX A—concl'd.

*II-B—Managing Committee Training Classes held
during the year ending 30th June 1938.*

Name of the branch.	Number..
Nasik District Branch	3
Poona District Branch	15
Satara District Branch	18
West Khandesh District Branch	3
East Khandesh District Branch	24
Broach District Branch	3
Surat District Branch	4
Panch Mahals District Branch	1
Kaira District Branch	4
Karnatak Divisional Branch	3
Bijapur District Branch	12
Total	90