



Report on the working
of the Co-operative
Societies in the Central
Provinces and Berar for
the year ending 30th
June 1929

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GOVERNMENT OF THE CENTRAL PROVINCES.
 AGRICULTURE DEPARTMENT.

Nagpur, the 3rd September 1930.

READ—

Report on the working of the Co-operative Societies in Central Provinces and Berar for the year 1928-29.

RESOLUTION.

The outstanding feature of the year was the failure of crops in the northern districts owing to the wave of severe cold and frost in February 1929, which destroyed the hopes of a good rabi harvest and deepened the economic distress brought about by successive crop failures in the two preceding years. In other parts of the province the damage done was slighter and followed a moderate harvest in the previous year, but the general outturn of all crops was below normal. The agricultural situation is reflected in the record of co-operative institutions. Recoveries in the Central Provinces fell from Rs. 17,45,591 to Rs. 17,01,990 and rose in Berar from Rs. 21,52,510 to Rs. 23,98,978. With scarcity conditions in three districts and serious damage to crops in two others, the decrease in the Central Provinces might well have been much greater, while the increase in Berar surpasses all previous records. The figures encourage the hope that Central Banks and societies are at last realizing the vital importance of punctual and systematic recovery of loans. Increased attention to recoveries resulted in a welcome fall of nearly Rs. 2 lakhs in the total volume of arrears. In the province as a whole there was a considerable increase in overdues. This is accounted for by the greater strictness shown in Berar, in granting renewals, which fell from Rs. 12½ lakhs to under half a lakh, a fall which is counterbalanced by a rise of 9 per cent. In the percentage of overdues

to total outstandings in the Central Provinces there was a slight increase in renewals and a rise of just over 1 per cent in the percentage of overdues. The transfer of arrears from the heading of renewals to that of overdues does not indicate any improvement in the position unless the banks insist on early recovery of overdues; where this is impracticable Government agrees with the Registrar that the solution lies in systematic refixation of instalments, so as to enable the borrower progressively to reduce his old debts, while he is not denied the capital he needs for producing the income which makes it possible for him to pay.

2. The steady reconstruction of the movement, by the elimination of hopelessly bad societies, the re-organization of those which offer hope of improvement and the cautious admission of new societies after careful enquiry and education, was continued in the year under review. The registration of 269 societies was cancelled, while only 174 new societies were established. There was thus a decrease of 95 in the total number of societies, which stood at 3,954 at the close of the year. The number of members also declined from 146,236 to 132,609. This heavy fall is partly explained by the fact that 9,970 past members, who were formerly included in the total on the strength of their being still shareholders in Central Banks, have now been omitted. The real fall of 3,657 is, however, considerable. The greater strictness exercised in dealing with applications for registration was necessitated by the agricultural conditions of the year, which induced men who were suffering from acute financial distress to turn to co-operative credit merely as a source of ready money. A sound co-operative movement cannot be built up on a foundation of the mere economic needs of the moment without the reinforcement of the co-operative cement.

3. Perhaps the more important feature of co-operative work is the re-organization of the great bulk of the existing societies, the education of members and supervision over societies generally. The development of the group system in this regard has been most promising, and Government trusts that under the new scheme devised by the Berar Co-operative Institute and

the Central Provinces and Berar Federation the system will produce even better results in future. The keynote of the scheme, which has been brought into force since the close of the year under review is the organization of the functions of education and supervision under the control of a Central Board, which will be independent of the individual Central Banks. Thus it may be hoped that its tendency will be to shift the centre of gravity from the Central Bank to the Primary Society and make the latter, as it ought to be, the key-stone of the whole co-operative edifice. The chief defect of the movement in this province, in the view of some critics, has been the tendency to regard the Central Bank, not as an agency for financing co-operative credit, but as the unit of co-operative administration, and to consider that, if a Central Bank is flourishing, its financial position secure, its credit good and its profits regular, the movement must be flourishing in the area over which its operations extend, though the spirit of co-operation may be entirely lacking among the members composing the Primary Societies in that area. Government therefore welcomes any development which will counteract this tendency and focus attention upon the Primary Society as the real unit of the co-operative movement.

4. The cancellation of lifeless societies increased the number under liquidation from 768 to 828, of which 704 were in the Central Provinces and 124 in Berar. The increase is mainly in Berar where the number has almost doubled, the total amount outstanding against societies under liquidation at the close of the year reaching the figure of Rs. 16,45,334, which represents about 10 per cent of the total outstanding loans. The recoveries during the year amounted to some Rs. 3,96,000 or about one-third of the demand as it stood at the beginning of the year, which cannot be considered unsatisfactory. The work of liquidation has been rendered easier and more expeditious by the employment of Government auditors on the work, some of whom have been invested with the powers of Tahsildars. The extension of this system, which the Registrar recommends, is mainly a question of staff and funds. Liquidation proceedings should not in Government's opinion, be allowed to drag on indefinitely. The existence of these failures of the

movement cannot but damage its prestige in the neighbourhood and must to some extent render the whole system unpopular. The blame for the failure of some of these societies must be placed at the door of the Central Bank concerned, and it seems reasonable that, where funds have been built up for this purpose, the bank should cut its losses by writing off amounts which cannot be recovered within a reasonable space of time. There was a considerable increase in the number of awards issued during the year, but the total number of societies under award fell from 511 to 456. The fall was mainly in the Central Provinces. The total amount rose from nearly 34 lakhs to over 37 lakhs of rupees. Government welcome the greater strictness shown in Berar in recovering the debts of large individual borrowers. But it is disappointing to read that there has been no improvement in the general situation as regards the distribution of loans. The concentration of Rs. 63½ out of Rs. 85 lakhs in the hands of 23 per cent of the members is an indication of the neglect of real co-operative principles. Government recognizes that the evil once done is not easy to remedy. Nevertheless, until it is remedied, the co-operative movement in Berar cannot be considered to be in a healthy condition. The situation can only be met by firm action on the part of bank authorities in recovering outstanding loans of large amount, and Government agrees with the Registrar that adequate steps must be taken to this end. From this point of view the increase in the amount under award is perhaps an encouraging feature. Since the close of the year the rules under the Act have been amended, so as to enable amounts under award to be recovered as arrears of land revenue. An amendment of the Act has also been passed to empower the Registrar to order the provisional attachment of the property of defaulters, pending the making of awards against them. These measures should do much to facilitate the work of recovery. The total amount due from societies and members under award and societies under liquidation was nearly Rs. 53½ lakhs at the close of the year, a sum which represents over a third of the total amount outstanding. It should be one of the chief objects of co-operative workers to reduce this proportion to a more reasonable figure.

5. The total cash advances in the Central Provinces fell by some Rs. 20,000 to Rs. 15,22,958. The fall does not represent a contraction of business, but is due to the substitution, in the districts affected by scarcity of Government *tacavi* for co-operative loans. Thus the insecurity which attaches to the financing of societies and their members at a time of acute economic distress was shifted from the Co-operative Bank to broader shoulders of Government. There was in fact an expansion of business in the Province generally. In Berar the amount of fresh loans increased from Rs. 16,12,868 to Rs. 18,84,237. This was due in part to the advancing of considerable sums, in long or medium term loans, for the redemption of old debts. The replacement of the money-lender by the co-operative society as a creditor is no doubt a move in the right direction. It is reassuring to learn that such loans have been granted with the same caution and strictness as loans for productive purposes. One of the main objects of co-operative credit is to increase the productivity of the borrower, and there can be little doubt that a relief from the crushing burden of old debts, with all the feeling of insecurity which such a burden engenders, must contribute largely to this end. One of the special means suggested for dealing with this problem is the Land Mortgage Bank. Government has, since the close of the year, approved generally of the recommendations made by the Land Mortgage Bank Committee and will watch with interest the working of the experimental banks which it is proposed to establish at Morsi and Mehkar.

6. The all important work of training and education continued to receive considerable attention from the Banks the Institutes and co-operative workers. Reference has already been made to the importance of the group system in this regard. Other methods were not neglected. 335 co-operative rallies, the same number as in the previous year, were held and were attended by the members of 2,602 societies and nearly 20,000 others. Government endorses the opinion expressed by the Registrar as to the value of these meetings, which afford a convenient opportunity for inculcating ideas of self-help and progress among the rural

population. They must be regarded, however, as supplementary to and not a substitute for the steady, patient training of members of Primary Societies in co-operative principles and practice. Systematic training has been confined for the most part to the paid staff. Refresher courses for Circle Auditors and the superior staff of banks and societies were held at four district centres. Classes were also held for the training of rural directors and literate members of societies in the writing of accounts. An important part in this work was played by the Co-operative Institutes both in the Central Provinces and Berar. The tangible results of these activities are somewhat scanty. The number of societies whose accounts were written by trained members rose from 352 to 497, of which 395 are in Berar. It is impossible to believe that there are only 102 societies out of the 3,000 odd in the Central Provinces in which there are members capable, with proper training, of writing the accounts. Government attaches considerable importance to this expression of the spirit of self-help, and agrees with the Registrar that there is much room for improvement.

7. The Central Provinces and Berar Co-operative Federation and the Co-operative Institutes, whose functions are mainly educational, had a successful year's work. The Federation, at its annual Congress, resolved to make effective arrangements for the better education and closer supervision of primary societies in accordance with the recommendations of the Royal Commission on Agriculture. The sub-committee appointed by it submitted a detailed scheme for this purpose after the close of the year. Government has accepted their main proposals and has provided the necessary funds for the inauguration of the new system in the Berar and Chhattisgarh Divisions. Its extension to the rest of the province will depend on the measure of success achieved in these two divisions and on the financial situation. The scheme has since been placed upon a proper legal footing by the issue of rules under the Co-operative Societies' Act, which should ensure its proper working.

The Institutes performed much useful educational and propagandist work, to which reference has already

been made. The Berar Institute's building has been completed since the close of the year and was opened by His Excellency the Governor. The efforts made throughout the year for the establishment of a separate Institute for the Nagpur Division have borne fruit in the registration of the Nagpur Institute since the year ended.

Progress in the re-organization of existing societies was hampered by the economic distress in the northern districts. Nevertheless 184 societies in the Central Provinces and 30 in Berar were re-organized during the year. It is to be feared that the results of scarcity conditions prevailing for the last three years will retard the progress of the movement in the Jubbulpore Division. There is great scope, however, for this work in the Nerbudda Division, and some expansion of the movement can now be undertaken with safety in the Nagpur and Chhattisgarh Divisions. In Berar expansion and re-organization must go on side by side, but the condition precedent to both is a more equitable distribution of loans among individual members. A welcome feature is the reduction of the rates of interest by 1 per cent by 5 Central Banks.

8. The number of societies which have taken advantage of the reserve fund scheme introduced eight years ago rose from 884 to 927. Government commends this scheme to the attention of those banks which have so far neglected it, as an important step in the process of making societies independent and self-respecting. More encouraging progress in the same direction has been made in the increase of nearly 2 lakhs in the deposits made in societies themselves. The increase is particularly marked in Berar, where deposits from members rose from Rs. 1,33,725 to Rs. 1,76,120, and those from non-members from Rs. 3,45,698 to Rs. 4,80,398. It is essential, however, to bear in mind that the objects of this development are the encouragement of thrift among the rural population, and business-like methods on the part of societies. It is disappointing to read that the Yeotmal Central Bank had to advance nearly Rs. 60,000 to societies to enable them to repay their deposits. This indicates an abuse of the system. Government attaches great importance to the inculcation

of thrift in the agricultural population and hopes that Central Banks will keep this aim in the forefront of their dealings with societies.

9. The Central Banks continued to enjoy the confidence of the public, as is indicated by the fact that deposits further increased from Rs. 120 lakhs to Rs. 134 lakhs. The increase by nearly one-third in the past two years is striking evidence of the credit which these banks enjoy. There was an increase of some Rs. 12 lakhs in the total working capital and nearly Rs. 2,20,000 in the reserve and other funds. There was a welcome decrease of Rs. 2,21,416 in the total of bad and doubtful debts, which amounted at the close of the year to Rs. 13,82,527. Against this sum there was a provision of Rs. 9,37,985 included in the bad debt funds held by Central Banks. Thus these funds cover the whole of the estimated bad debts and a fair proportion of the doubtful debts which are further secured by the reserve funds and share capital of the banks. The fluid resource maintained to cover deposits is considerably in excess of the minimum prescribed. The financial position of the Central Banks is therefore strong. Government regrets to note that the defects of administration which were recorded last year have not been removed. The remarks made by the Registrar regarding the deleterious effects of friction and party feeling deserve the serious consideration of all co-operative workers.

The problem of the utilisation of the surplus funds of the Provincial Bank has occupied the attention of a special sub-committee during the year. The sub-committee made a valuable report and Government hopes that its suggestions will receive the thoughtful consideration of the directors. The opening of branches seems a hopeful line of advance. The rate of interest on fixed deposits was reduced to $4\frac{3}{4}$ per cent, but in spite of the reduction in interest deposits from individuals rose by Rs. $2\frac{1}{2}$ lakhs and from banks by nearly Rs. 2 lakhs.

10. The application of co-operative principles to purposes other than the provision of agricultural credit has not as yet engaged much public attention in this province, though slow but steady progress has continued

in the other branches of co-operative activity. Among agricultural societies for purposes other than credit the number of agricultural associations increased from 15 to 20 and the volume of the business done by them was nearly doubled. Government agrees with the Registrar, however, in deprecating the practice of credit sales. These associations have been largely utilized for organizing the marketing of improved varieties of cotton, particularly the variety known as verum 262. The extension of cultivation of this variety is a matter of considerable importance to the cotton growers of the province, but it depends largely on the provision of satisfactory market facilities, whereby the full advantage of the better prices which it commands may be reaped by the cultivators themselves. The provision of such facilities cannot in the long run be undertaken by Government but provides ample scope for co-operative effort. The number of adats shops rose by one and there was a general increase in the extent and value of their sales. Government believes that one of the most hopeful means of improving the economic position of the cultivator is the development of co-operative marketing, whereby the cultivator may be assured of the value of his product and at the same time be given the best incentive towards improving its quality. The number of non-agricultural credit societies of both classes, viz., those with unlimited and those with limited liability, also increased. The organization of co-operative societies among the workers in certain industries, such as weaving, affords great scope for the improvement of the economic status of the artisan. Non-agricultural societies for purposes other than credit are a miscellaneous class of which no general appreciation can be made. Government notes with interest the satisfactory progress made by the Thrift and Savings Society at Ellichpur and hopes that the example there set may be followed elsewhere. Co-operative societies for such purposes as education, better farming and better living, have played a considerable part in rural uplift in other provinces, and Government trusts that the possibility of effecting an improvement in the conditions of village life by means of such organizations will be explored.

11. Government notes with pleasure that the close co-operation between the Co-operative and Agriculture

Departments, which is essential for the successful working of both, has been fully maintained during the year under report. The activities of the two departments are in fact so closely inter-woven that neither could operate successfully without the assistance and advice of the other. Agricultural improvement is after all one of the main objects of the co-operative movement, while the co-operative society forms one of the most valuable agencies for imparting agricultural education and for converting improved agricultural methods into tangible economic advantage to the cultivator. The co-operative movement continued to enlist the sympathy and assistance of the public in this province. The responsibility for the administration and improvement of co-operative institutions has been laid to a great extent upon non-official agency, and Government desires to express its appreciation of the self-sacrificing efforts and ungrudging service which have been rendered to the movement by the Directors and office-bearers of Central Banks and other workers in the co-operative field. Government tenders its thanks to those whose names have been specially brought to its notice by the Registrar. The thanks of Government are also due to the staff of the department which has worked with all its usual zeal and energy and particularly to Mr. R. N. Banerjee, Registrar, for his interesting report and successful administration of the department.

ORDER.—Ordered that a copy of the resolution, together with the enclosures, be submitted to the Government of India in the Department of Education, Health and Lands, that copies be forwarded to the Registrar, Co-operative Societies, and to all Commissioners and Deputy Commissioners, Central Provinces and Berar, for information and guidance, and that it be published in the Supplement to the *Central Provinces Gazette*.

By order of the Government
(Ministry of Agriculture),

P. J. H. STENT,

Revenue Secretary to Government,
Central Provinces.

Report on the working of the Co-operative Societies in the Central Provinces and Berar for the year ending the 30th June 1929.

I.—ADMINISTRATION.

This report relates to the period from the 1st July 1928 to the 30th June 1929. The post of the Registrar, Co-operative Societies, continued to be combined with the posts of the Director of Industries, Registrar of Joint Stock Companies and Registrar of Trade Unions. The post was held by Mr. C. M. Trivedi, I.C.S., till the 15th January 1929, when I relieved him; and I was in combined charge of the departments during the rest of the year. Mr. Syed Misbahul Osman held the post of the Senior Deputy Registrar till the 8th November 1928, when he was relieved by Mr. Y. N. Sukthankar, I.C.S., who was transferred as Deputy Commissioner, Raipur, on the 7th March 1929. The post remained vacant till the 26th March 1929, when Mr. Syed Naqi-ul-Hasan was appointed to it. He held the post for the rest of the year. I have been very much handicapped by the changes in the post of the Senior Deputy Registrar. I should lay stress on the fact that the Senior Deputy Registrar can be really helpful to the Registrar only if he sticks to the post for at least two or three years as his work requires specialization.

The three central banks of Balaghat, Chhindwara and Nimar continued to be under the immediate charge of the Senior Deputy Registrar; and the remaining 31 central banks of the province remained divided into four circles—

- (1) Circle No. I, headquarters Jubbulpore; Mr. G. P. Sinha, Officiating Circle Officer, was in charge of the seven banks in the Jubbulpore division.
- (2) Circle No. II, headquarters Amraoti; Mr. S. B. Dave, Junior Deputy Registrar, remained in charge of the eleven banks in the Berar division.
- (3) Circle No. III, headquarters Nagpur; Mr. G. K. Hardas, Circle Officer, remained in charge of the three banks in the Chhattisgarh division.

and five of the banks of the Nagpur division (excluding Balaghat).

- (4) Circle No. IV, headquarters Hoshangabad; Mr. Kashiram Upadhya, Officiating Circle Officer, was in charge of five of the banks of the Nerbudda division (excluding Chhindwara and Nimar) except for the first five weeks of the year when Mr. M. M. Dabadghao was in charge.

Two of the Circle Officers went on leave preparatory to retirement and in order to infuse new blood into the staff it was decided to recruit direct to the department a competent M. A. in Economics and place him under training for filling at least one of these vacancies. The proposal for a temporary Circle Officer's post for this purpose was sanctioned during the year. The post of the Junior Deputy Registrar to be filled up by a member of the I. C. S. remained vacant. On account of two additional clerks not being sanctioned the headquarters office continued to be overworked and the award and liquidation work often remained in arrears.

2. Touring.—Mr. Trivedi was on tour for 61 days and I was out for 52 days. Messrs. Misbahul Osman, Sukthankar and Naqi-ul-Hasan were out for 24, 34 and 45 days, respectively. The Junior Deputy Registrar toured for 107 days while the Circle Officers of Circles I, III and IV toured for 240, 99 and 160 days, respectively.

Mr. Trivedi, with Rao Bahadur K. V. Brahma, President of the Berar Co-operative Institute, and Pandit K. P. Pande, Governor of the Federation, attended the tenth conference of registrars, held at Simla towards the end of September 1928. Mr. Trivedi also attended the second all-India provincial co-operative banks' conference held on the same occasion.

3. Cost of the movement.—The cost of the whole movement rose from Rs. 6,24,456 to Rs. 6,75,700 and the cost to Government from Rs. 2,05,391 to Rs. 2,27,778. The turnover of all co-operative institutions increased from Rs. 8,57,18,298 to Rs. 9,00,34,260. The percentage of the cost of administration to the turnover rose from 73 to 75. The rise of Rs. 22,387 in the cost to Government is chiefly due to the strengthening of the staff as

explained in the last year's report and the increased grants given to co-operative institutes. The rise in the cost to co-operative institutions was caused by the increase in the staff from 365 to 372, improvement of the pay of the existing staff and greater expenditure on conferences, rallies and visits to societies and banks.

II.—SUMMARY OF GENERAL PROGRESS.

4. **Character of the agricultural season.**—In spite of some fluctuations in the course of the monsoon kharif crops were generally in a good condition by October, that of cotton promising a bumper harvest. Untimely showers in the same month and early December, however, damaged the cotton crop. The prospects of the rabi crops were similarly very bright by the beginning of February when a wave of intense cold swept over the whole province, affecting the northern districts most. This was also followed by light to heavy showers of rain with hail in most parts of the province. The rabi crops consequently suffered seriously both from frost and rust in the Jubbulpore division and Narsinghpur district where the outturn of wheat and other rabi crops was from 1 to 7 annas only. The provincial estimate of rice was put at 12·4, of juar and linseed at 12·2 annas and 8·1 annas, respectively, and of wheat and gram at 9 annas and 6·7 annas, respectively. The total outturn of crops in the Central Provinces was estimated at 85 per cent of the normal against 89 in the preceding year, while in Berar it was 87 per cent against 77. The prices of rice, wheat, linseed, gram and juar rose by 5, 6, 8, 17 and 31 per cent, while those of cotton and til fell by 12 and 5 per cent, respectively.

On the whole, therefore, the rice, juar and cotton areas of the province had a fairly good harvest, the outturn in Berar being superior to that of 1927-28; while the wheat area covering the Jubbulpore division and Narsinghpur district reaped a very poor harvest again. The harvest in the rest of the wheat area was moderate. 114 scarcity works were opened by the Government in the Jubbulpore division and Narsinghpur district, and an amount of Rs. 38,67,252 was given out by the Government as taccavi in this area. An amount of 14 lakhs of the suspended land revenue of the year 1928 was remitted

and an amount of Rs. 24 lakhs of the land revenue for the year 1929 was suspended in the area. The floods of 1926-27, the rust of 1927-28 and the frost of 1928-29 have certainly made the struggle for existence much harder for the agriculturists of the Jubbulpore and Nerbudda divisions.

5. Recoveries.—Recoveries of principal amounted to Rs. 14,03,618 and Rs. 19,31,292 in the Central Provinces and Berar respectively, as compared with Rs. 14,32,512 and Rs. 17,17,966 in 1927-28, while taking both principal and interest they totalled Rs. 17,01,990 in the Central Provinces and Rs. 23,98,978 in Berar against Rs. 17,45,591 and Rs. 21,52,510 in 1927-28 respectively. That in spite of the scarcity in the frost-affected areas there was no appreciable fall in the recoveries is certainly a progressive sign. There was a fall in the recoveries of all the banks in the affected area, it being most marked in the Sihora, Narsinghpur, Murwara and also Chhindwara banks. Elsewhere the largest fall was in the Nagpur and Nimar banks. The other banks in the Central Provinces recorded a marked increase, it being most notable in Hoshangabad, Piparia, Betul, Raipur, Drug and Wardha. In Berar recoveries increased in all the banks except Akola, Mehkar and Daryapur, the most marked increase being in Yeotmal, Amraoti and Buldana. On the basis of the percentage of recoveries to total outstandings recoveries were most satisfactory in Morsi, Wardha, Bilaspur, Raipur and Drug. The increased recoveries were due to the better crops in the local areas and also to increased vigilance on the part of the banks. The group officers placed the work of recovery in the forefront of their programme in every bank. That without really effective efforts to recover the old outstandings disaster is inevitable has now been fully realized by most of the banks; and this awakening to the consequences of indifference and overfinancing in the past would certainly have been more fruitful if the harvests of the last two or three years were better. The harvest of the year cannot be said to have been too inadequate for meeting the current needs of the members in the rice and cotton areas, but it did not yield enough surplus for meeting the accumulated liabilities of previous years. It is, however, necessary to emphasize that the

recovery of the old overdues cannot be put off indefinitely till the millennial bumper crops and boom prices come. If in the years during which these arrears accumulated recoveries proportionate to the harvest of the year were made the present position would have been better. It is not yet too late to lay to heart the truism that the agricultural cycle is one of good, bad and indifferent years and the old precept, "Recover as much as you can when you can".

6. **Cash advances.**—Cash advances in the Central Provinces decreased from Rs. 15,42,518 to Rs. 15,22,958, while in Berar they increased from Rs. 16,12,868 to Rs. 18,84,237. In view of the successive crop failures in the northern districts we had to make a fresh orientation in the financial policy of the local banks. After personal discussion with the directors of each bank I laid down that fresh loan should be restricted to minimum amounts necessary for enabling members to rear the next harvest and should be advanced only to societies that had not reached their credit limits and "assets limits" or had sufficient moral and personal credit left to be entrusted with further loans. Lists of all other societies were forwarded to the respective Deputy Commissioners for taccavi loans. About 469 societies with a membership of 4,756 were recommended for the grant of Government taccavi. As a result cash loans in these banks fell down to very low figures. That in spite of this the figure was not lower is due to the revival of demand on the part of the reorganized societies and also to the registration of fresh societies in Raipur, Bilaspur, Nimar, Jubbulpore and Narsinghpur. In Berar the increase was marked in Yeotmal and Amraoti, both having advanced large sums for periods of five to seven years for the repayment of old debts. These banks have been forced to give such medium term loans as provision for the redemption of old debts has become imperative in Berar. There has, however, been no relaxation in the caution and scrutiny with which loans are advanced. Only members who are willing and able to improve their position have received such advances for the redemption of old debts.

7. **Outstanding loans.**—The total loans increased from Rs. 63,67,400 to Rs. 64,63,895 in the Central Provinces

and from Rs. 89,86,123 to Rs. 92,22,069 in Berar. The percentage of overdues to the total dues increased from 48·9 to 50·2 in the Central Provinces and from 31·6 to 40·0 in Berar. Renewals increased in the Central Provinces from Rs. 3,63,915 to Rs. 4,18,970. The banks in the frost-affected areas other than Narsinghpur and Murwara gave very little renewal and the bulk of the renewals relates to the Betul and Narsinghpur central banks. In Berar, the central banks adopted a policy of greater strictness in granting renewals, as a result of which renewals decreased from Rs. 12,49,960 to Rs. 49,061. This accounts for a rise of about 9 per cent in the percentage of overdues to the total dues. The mere refusal to grant renewals will not, however, solve the problem of overdues. The recovery of arrears must of needs be spread over the next few years. The only solution is a systematic and well-thought-out programme of re-fixation of instalments under which whatever surplus income accrues to a defaulter should be credited towards his old debts while he continues to be refinanced for his current needs. This work has been commenced partly by several banks in Berar; but its thorough-going application to all the banks with old overdues against working societies can no longer be delayed with impunity. Taking renewals and overdues together, the arrears decreased from Rs. 75,64,148 to Rs. 73,99,545 while their percentage to the total outstandings was 56·6 and 40·5 in the Central Provinces and Berar respectively as compared with 54·6 and 45·5 in the previous year. There was thus a slight reduction in the overdues in Berar. Excluding sums due from societies under award and liquidation, the overdues amount to 28·1 per cent in the Central Provinces and 19·7 per cent in Berar as compared with 23·5 per cent and 17·8 per cent respectively in the preceding year. The rise in this percentage in Berar is chiefly due to the sparing grant of renewals.

8. Societies and membership.—The number of societies of all kinds decreased further owing to the liquidation of many moribund primary credit societies. Ten proposals for registration were pending at the beginning of the year and 206 were received during the year. Of these 174 were accepted, 21 rejected, 7 returned for further enquiry and 14 were pending at the close of the

year. Of the societies registered, 149 were primary agricultural credit societies, 7 non-agricultural credit societies, 5 clerks' societies, 5 agricultural associations, 4 co-operative stores, 1 housing society, 2 adult education societies and 1 adat shop. Being new to the movement I thought it necessary to slightly enhance the standard of caution and strictness in fresh registration during the latter half of the year; and a few central banks have complained against this. There was, however, a rush of applications from heavily indebted persons and their financial history did not justify the expectation that they would make genuine co-operators. Again, in the frost-affected areas only the needy and greedy appealed to the movement as a last resort for financial help while they were at the end of the tether of their credit. I had to reject only such proposals. In this connection I would beg to draw the attention of all those interested in the movement to the following lines from the report of the Royal Commission on Agriculture: "There is no great difficulty in persuading some ten cultivators to go through the simple formalities required for the registration of a society under the Act and, if there is someone to watch every action and to guide every step, it may be that a society of some use will result; but it will be very far from being truly co-operative." Every facility has, however, been given for expansion in such banks, specially in the Chhattisgarh and Nagpur divisions, where the work of reorganization is completed and workers are now free to turn to fresh organization.

The registration of 269 societies was cancelled. Of these 253 were primary agricultural credit societies, 7 circle unions, 4 non-agricultural credit societies, 3 co-operative stores and 2 central banks. The number of primary credit societies at the end of the year stood at 3,851 against 3,947 at the close of the previous year, and the number of societies of all types fell from 4,049 to 3954. The number of members decreased from 1,46,236 to 132,609. This number does not include 9,970 past members of working societies and members of societies under liquidation (both holding shares in central banks) who have hitherto been included in this figure of total membership. The actual decrease in membership was thus 3,657, due chiefly to the cancellation of old

societies, as indicated in the previous year's report. The working capital increased from Rs. 4,78,46,078 to Rs. 5,06,86,392.

9. Education and supervision of societies.—The Group System.—The group system introduced in the central banks for the better education and supervision of primary societies two years ago was further developed during the year. It has now passed the experimental stage, and although much remains to be done for improving the organization, working and personnel of the system its results certainly justify the view that it provides the best solution of the problems of education and supervision. In Berar the groups are fairly compact, consisting of 30 societies and every bank appointed a full complement of group officers. But the finances of some of the banks of the Central Provinces, specially in the Jubbulpore division, do not at present permit the employment of an adequate number of group officers in them. The Sihora Bank discontinued the system in February 1929 on this ground. Monthly meetings of the staff are now being held more regularly and several banks set up separate education and supervision committees during the year. A comprehensive circular laying down the seasonal duties of the group officer was issued during the year. It is necessary that the programme drawn up in this circular should be adhered to. There has been a tendency in some banks to use the group officer too much as a mere bill collector who should concentrate more on dunning the societies than on his other duties. The banks must guard against any such one-sided working of the system. This is no doubt partly due to the education and general equipment of the existing group officers not being up to the mark. Without a better type of recruits and a more thorough and well-grounded system of training them for their work we will not be able to reap the fullest advantage from them. Reference is made in paragraphs 33 and 34 below to the new schemes, drawn up by the Berar Co-operative Institute for Berar and by a sub-committee of the Federation for the Central Provinces, for improving the group system. In Berar the system began to be reorganized on the new lines during the year. The system of locating the headquarters of group officers at central places in their circles which has

been tried for two years at Ellichpur has proved successful and is now being tried by some other banks. Such resident group officers will require closer control and supervision which the chief group officers in the new scheme ought to be able to exercise. There is thus scope for the extension of the system specially in Berar. It will facilitate more frequent visits to societies and would increase that personal contact between the group officers and members of primary societies without which the former cannot be the friend, guide and philosopher that he is expected to be to the latter.

10. Rallies.—355 rallies were held during the year; 288 being in the Central Provinces and 67 in Berar. They were attended by members of 2,602 societies and 19,762 outsiders. Bilaspur and Raipur kept up their record with 32 and 23 rallies. Harda, Chhindwara, Nagpur and some of the Berar banks should hold more rallies. The procedure at these rallies is now getting standardised and members of societies are reported to be more vocal at them. Members have even come forward to ventilate their grievances and complaints against central banks and urban workers at some rallies. Agricultural and Veterinary Assistants attended many of the rallies and addressed the people assembled on their respective subjects. Although it is sometimes jocularly said that these rallies are only week-end *pan-supari* trips to the countryside I am fully convinced that rallies are playing a useful part in spreading co-operative ideas. The minimum each rally does is to instil into the mind of the people the idea that most of the economic and social evils they are suffering from are remediable by their voluntary effort and to inspire them with hope for the future when they see that many great minds are at work to bring about their uplift. It is, however, essential that this idealistic frame of mind should not be allowed to evaporate. The regular education staff of the bank should follow these rallies up and by constant and persistent propaganda try to keep alive the enthusiasm and spirit of determination imbibed at these rallies. Two divisional conferences were held at Malkapur and Betul. Two taluq conferences were held in the Amraoti district, one at Chamak in the Ellichpur taluq, under the presidency of Mr. R. M. Deshmukh, and another at Bahli in

the Daryapur taluq. The Ellichpur conference was organized by members of societies and action is being taken by the local bank on its resolutions.

11. Training of the staff and members of societies.—Classes for the training of the staff and members of societies were held during the year. Refresher courses were held at Nagpur, Seoni, Hoshangabad and Amraoti for the Circle Auditors and the superior staff of banks and societies. The object aimed at was to improve the equipment of the officers for carrying on the work of education and supervision of societies. The Jubbulpore and Nerbudda divisions institute held two training classes at Narsinghpur, one for the local instructors and superior staff of central banks and the other for society moharrirs. The former was conducted by the Educational Inspector. The Educational Inspector trained four local instructors of the Chhattisgarh division and conducted a training class for ten new Circle Auditors. A Marathi refresher course was held at Amraoti for those members of the bank and institute staff who did not know English. Two classes, one at Yeomal and the other at Ellichpur, were held for the training of rural directors of the Berar banks. Classes for the training of literate members of societies in the writing of accounts were held in nine out of 12 banks affiliated to the Jubbulpore and Nerbudda Divisions Co-operative Institute and in 18 centres in Berar. 390 members were trained in this work. All the accounts of 497 societies, 102 in the Central Provinces and 395 in Berar, were written by trained members. There was thus some progress in this branch during the year. But it is necessary to expedite its pace.

12. Share societies.—The number of share societies increased from 578 to 777, 670 being in the Central Provinces and 107 in Berar. The policy of registering new societies on share basis is being continued. There is, however, much scope for propaganda to bring home to the members of such societies their special features and advantages. The fact that shares are generally purchased out of the loans advanced has been criticised by some as savouring too much of the *bata* system followed by the indigenous moneylenders under which a certain deduction is made from the actual loan advanced.

In spite of the shares being bought from loans, the members, however, realize in the case of share societies that the amount deducted remains at their credit. The criticism is, therefore, baseless and is certainly not shared by the more intelligent members.

13. Co-operation with the Agricultural Department.—

The department continued to act in close co-operation with the Agricultural Department in all matters calling for joint action. The attendance of Agricultural Assistants at co-operative rallies and Circle Auditors and Agricultural Assistants touring jointly have now become a regular feature in many areas. In Berar some of the Agricultural Assistants have also informally attended a few of the monthly meetings of the field staff of the banks. Officers of the Co-operative Department attended and did propaganda at agricultural shows organized both by the Agricultural Department and revenue officers. Closer personal touch between the officers of these departments is thus increasing. Many central banks report that members of societies have purchased improved seed and implements from the agricultural department. In the frost-affected areas the Director of Agriculture as well as the local officers were always available to the Central Bank authorities for any help they wanted for the supply of seed. In Berar, the practice of members of societies cultivating one or two of their plots in accordance with the directions of the local Agricultural Assistant continued. One or two cases have shown promising results. One member of a society at Kherda in the Khamgaon Central Bank cultivated half of one of his fields, 28 acres in area, according to his own methods and the other half, under the direction of the Agricultural Assistant. The yield of cotton and juar was 316 lbs. and 576 lbs. per acre in the latter as compared with 284 lbs. and 432 lbs. in the former. The Khamgaon Central Bank gave wide publicity to this superior result by holding in the village a rally of 400 cultivators of the neighbourhood. The Akola Central Bank launched on a new scheme during the year and undertook to cultivate departmentally about 700 acres of land in the village of Karanja-Ramjanpur belonging to members of a society owing about Rs. 80,000 to the bank. The idea is to recover the debts from the profits of this cultivation and restore

the lands to their owners thereafter. Incidentally this large area will be a sort of demonstration farm in the locality. The Agricultural Assistant attached to the Akola adast shop was placed in charge of the scheme. The experiment is a novel one. Mr. Plymen, the Director of Agriculture, whose ungrudging advice and help have been always available, and myself jointly visited the area before approving of the scheme.

14. **General position.**—There was thus no change of policy during the year. Excluding a few individual banks the movement is well in hand in the Chhattisgarh, Nagpur and Berar divisions. Expansion may be commenced in this area on a cautious and moderate scale. There is nothing discouraging in the condition of the movement in most of the banks in the Nerbudda division; but here we should concentrate on reorganization for the present. The movement is bound to remain in a stationary condition in the Jubbulpore division, specially in the three northern districts, till the area recovers from the present economic depression. The process of recovery from the deterioration of many years and the renovation of the surviving elements in the movement must be slow and gradual and is partly retarded by the vagaries of the season. Although, therefore, the year does not present any striking feature, clear signs of progress are in evidence in all the activities and measures that have been so far considered necessary for the consolidation and reorganization of the movement. The sub-committee, appointed by the Federation Congress, worked at the details of a scheme for giving effect to the main recommendations of the Royal Commission on Agriculture for the better education and closer supervision of the primary societies. So far as the Central Provinces banks are concerned the sub-committee has published its report since the close of the year. My predecessor, in collaboration with the Berar Co-operative Institute, drew up the outlines of a similar scheme for Berar. The details of this scheme were also worked out during the year. These proposals have since been submitted to the Local Government for approval as they will involve the grant of substantial financial help by the Government. A small committee with Mr. Trivedi as its president also investigated



the question of establishing land mortgage banks in the province and published its report during the year. The committee recommended the establishment of two experimental land mortgage banks at Morsi and Mehkar in Berar and the proposal is awaiting the sanction of the Local Government. Final decision on other minor recommendations of the Commission could not be completed during the year.

III.—THE WORKING OF SOCIETIES.

15. **Number of societies.**—The total number of rural credit societies with unlimited liability fell further from 3,891 to 3,787. 149 societies were registered during the year against 190 in the previous year. Raipur again showed the greatest activity having added 21 new societies, 16 of which were in the Baloda Bazar tahsil, where Mr. R. B. Lakhe continued to do good work. Bilaspur registered 12 more societies, Jubbulpore and Nimar registered 15 each and Narsinghpur 11 societies. In Berar the largest number was 8, registered in Yeotmal. The remaining societies were registered in other banks. 253 societies were cancelled. Of these 44 were in Balaghat, 23 in Drug, 15 in Betul, 19 in Bhandara, 30 in Khamgaon and the remaining in other banks.

16. **Working capital and membership.**—The working capital of societies excluding those under liquidation increased from Rs. 1,62,09,459 to Rs. 1,62,46,777 and the loans due from members decreased from Rs. 1,37,43,932 to Rs. 1,35,90,333. The total cash recoveries fell from Rs. 14,32,512 to Rs. 14,03,618 in the Central Provinces and rose from Rs. 17,17,966 to Rs. 19,31,292 in Berar. Membership in societies other than those under liquidation fell from 61,559 to 57,320. This fall in membership has been caused by the cancellation of a large number of societies found to be beyond redemption. The fall was most marked in the Balaghat, Nimar, Sihora and Khamgaon banks. There is still a considerable number of societies in some of the northern banks which have been allowed to drag on a moribund existence and the sooner these banks make up their minds to end them the better for the movement. The average number of members per society fell from 16 to 15.

17. Loans and purposes of loans.—The average loan per member in societies excluding those under liquidation rose from Rs. 223 to Rs. 237 in the province as a whole and from Rs. 101 to Rs. 110 and Rs. 742 to Rs. 775 in the Central Provinces and Berar, respectively. The total loan advanced decreased from Rs. 62,88,052 to Rs. 52,25,289 and cash advances increased from Rs. 31,19,894 to Rs. 31,37,003, the amount given out in the Central Provinces being Rs. 15,17,741 and that in Berar Rs. 16,19,262 against Rs. 16,01,607 and Rs. 15,18,287 respectively in the previous year. The purposes for which the loans were distributed were as follows :—

—	Central Provinces.	Berar.	Total.
1	2	3	4
	Rs.	Rs.	Rs.
For purchase of seed ...	1,47,530	36,156	1,83,686
For cultivation expenses ...	1,60,139	7,49,583	9,09,722
For purchase of bullocks and plough-cattle.	6,11,721	26,403	6,38,129
For purchasing agricultural implements.	11,262	6,367	17,629
For purchase of land ...	55,040	75,165	1,30,205
For improvement of land ...	1,51,389	49,050	2,00,439
For house-building and repairs ...	26,507	25,990	52,497
For payment of rent and revenue	21,810	2,816	24,626
For repayment of old debts ...	2,10,231	6,35,469	8,45,700
For marriages and other ceremonies.	44,519	32,454	76,973
For other purposes ...	65,591	2,40,323	3,05,914
Total ...	15,05,739	18,79,781	33,85,520

Of the total advances 60 per cent represents cash loans, the percentages in the Central Provinces and Berar being 59 to 61 as against 63 and 41, respectively, in the previous year.

18. Big borrowers.—There was no improvement in the position created in Berar by the concentration of big loans in the hands of a few members; on the contrary, on account of the accumulation of interest and the

abortiveness of coercive action as a result of depreciation of land values the position became slightly worse. At the end of the year 23 per cent of members owed about $63\frac{1}{2}$ lakhs, the remaining owing $21\frac{1}{2}$ lakhs. There are only one or two redeeming features of the situation. The leading honorary workers in Berar are now fully alive to the seriousness of this matter and have shown a firmer determination to put an end to it. The Akola Central Bank, for example, has taken awards for almost the whole of such overdues; but unfortunately the transfer of decrees to collectors for execution has inevitably led to time being given to the defaulters. All attempts to execute the decrees in many cases have been frustrated by a tacit combination of the local people for not bidding at the auctions for the sale of land. Ridiculously low bids have been offered at some of the auctions and therefore I agreed to some of the banks and societies themselves bidding at them. As a result several of the banks have been compelled to acquire hundreds of acres of lands belonging to the defaulters. Permission to acquire such property is given sparingly as it would not be wise to keep considerable amounts of the funds of central banks locked up in landed property. Most of the banks have also taken the precaution of securing as much of such debts as possible by the mortgage of the landed property of the defaulters. My enquiries are not yet completed but the great bulk of such debts is outstanding against persons who have landed property and it is not a false hope to say that it is eventually realizable. The actual realization is, however, bound to be an uphill task. One cannot, therefore, impress upon the Berar banks too strongly that they must exercise the utmost vigilance for recovering these debts. No doubt some of these defaulters remind us of the help they gave in the early days of the movement in establishing societies; but this is too heavy a price to pay for what specious good they did. Excluding, therefore, those who have made punctual payments and those who can be really trusted to discharge their liabilities, the banks must relentlessly use coercive action against such defaulters as soon as land values begin to improve. I believe I have the unanimous and whole-hearted support of all thoughtful workers in Berar in making this recommendation.

19. **Repayment and overdues.**—The percentage of overdues in societies other than those under liquidation without allowing for renewals amounted to 37 in the Central Provinces and 34·7 in Berar against 35 and 21 respectively in the previous year. The percentage of arrears including renewals was 45·3 in the Central Provinces and 35·5 in Berar as compared with 42·6 and 42·4 respectively last year. In the Central Provinces the number of societies under award fell from 406 to 343, but it increased in Berar from 105 to 113. The number of societies under liquidation rose in the Central Provinces from 701 to 704 and in Berar from 67 to 124. Out of 3,061 societies in the Central Provinces and 726 societies in Berar, 1,300 and 158 respectively took no loans in the present year against 1,361 and 171 respectively last year. 997 societies failed to pay in full the interest due as against 798 in the previous year. Of the former, 810 were in the Central Provinces and 187 in Berar. The conditions in the northern districts no doubt largely account for the increase in default in the Central Provinces; but there was also considerable wilful default.

20. **Classification of societies.**—The results of the audit classification for 1927-28 and 1928-29 are as below :—

	1927-28.			1928-29.		
	Central Provinces.	Berar.	Total.	Central Provinces.	Berar.	Total.
A.—Very good ...	Nil.	3	3	Nil.	4	4
B.—Good ...	90	76	166	81	100	181
C.—Fair ...	2,123	440	2,563	2,330	412	2,742
D.—Bad and un-co-operative.	716	231	947	601	207	808
E.—Financially dangerous.	194	1	212	49	3	52
Total ...	3,123	768	3,891	3,061	726	3,787

The number of A, B and C class societies has increased while that of D and E has fallen. The

classification is an index of the increasing attention that is being paid to improving the condition of existing societies.

21. **Reorganization.**—184 societies were reorganized in the Central Provinces and 30 in Berar. Reorganization was practically at a standstill in the northern districts on account of the economic depression. The number of moribund societies capable of reorganisation also appears to have been overestimated in some banks. It will be better to end some of them without further delay. The Nerbudda and Berar divisions offer the best chances of reorganization in the immediate future, although in the latter the presence of the big borrowers is a great stumbling block. A systematic and regular overhauling of the doubtful societies by the directors and bank staff appears to be a necessary precondition of further progress. On account of the decrease in their profits, many banks have raised a cry for fresh organization; but I have been impressing on them that if sufficient local talent and non-official enthusiasm are forthcoming they may be diverted to reorganization with equally good results. The recent history of reorganized societies in even a bank like Balaghat shows that reorganization also leads to expansion of business. There is too strong a tendency to run away with the idea that societies started afresh will not go the way of the old ones that we have been compelled to close down.

22. **Rates of interest: Reserve fund scheme.**—The Jubbulpore, Brahmapuri, Wardha, Ellichpur and Khamgaon banks further reduced their rates of interest to societies by 1 per cent. Many of the banks, however, charge differential rates, those on societies making punctual repayments being reduced and penal rates being charged against societies committing wilful default. These penal rates have provoked some criticism in some banks, particularly in the Mehkar bank, and the matter is under investigation. The number of societies enjoying the advantage of the reserve fund scheme rose to 927 against 884 in the previous year, and the rates of interest to their members vary from $11\frac{1}{2}$ per cent to 7 per cent. The extension of the scheme is being encouraged as far as possible; but the Berar banks appear to be rather conservative in this respect.

23. **Deposits in societies.**—Deposits in societies from members and non-members have increased from Rs. 5,86,469 to Rs. 7,63,847. Deposits from members in the Central Provinces decreased from Rs. 90,023 to Rs. 88,258, while those from non-members increased from Rs. 17,023 to Rs. 1,071. Deposits from members and non-members in Berar rose from Rs. 1,33,725 and Rs. 3,45,698 to Rs. 1,76,120 and Rs. 4,80,398, respectively. Many societies must reduce their rates of interest on deposits to a reasonable figure; and the tendency noticeable in some Berar societies to accept large deposits from urban areas should be discouraged. Rural societies should accept deposits more with the object of encouraging thrift on the part of the rural people. It is also necessary to impress on the societies the desirability of being able to repay their deposits out of their recoveries and for this purpose they must utilize their deposits in easily realizable loans. The Yeotmal Central Bank had to advance nearly Rs. 60,000 to societies during the year to enable the latter to repay their deposits. This certainly does not show that deposit business is being done on sound lines by these societies. The results of "Home-safe" boxes introduced by the Mehkar Bank to encourage savings have not been very encouraging. It is only by more intensive and widespread propaganda that the habit of saving can be fostered amongst the agriculturists.

IV.—CIRCLE UNIONS.

24. The number of circle unions fell from 22 to 15. The societies affiliated to these unions declined from 86 with 1,574 members and a working capital of Rs. 12,46,186 to 65 with a membership of 1,369 and a working capital of Rs. 11,38,425. There are only 5 unions in the Central Provinces and 10 in Berar, and these appear to have outlived their utility.

V.—CENTRAL BANKS.

25. **Number of banks.**—The number of central banks fell from 36 to 34, as the registration of two banks, *viz.*, Murtizapur and Jalgaon, was cancelled during the year. These banks could not commence business chiefly on account of lack of honorary workers. The central bank at Pusad did not also make further headway during the

year. The local people seem to be lukewarm and the Berar Co-operative Institute could not send an Assistant Inspector during the year. There is certainly a great scope for co-operative finance in the area and Pusad is being considered as one of the places where a branch of the Provincial Bank may be started with advantage. The Berar Co-operative Institute is, however, sending an Assistant Inspector to Pusad during the current year and a decision will be arrived at after seeing the results of his activities.

26. Capital:Bad and doubtful debts:Deposits.—

The total working capital of banks increased from Rs 2,14,46,463 to Rs. 2,26,36,280. Share capital fell from Rs. 20,14,830 to Rs. 19,88,333 for the whole province, but it fell in the Central Provinces from Rs. 12,86,365 to Rs. 12,58,707. It increased in Berar from Rs. 7,28,465 to Rs. 7,29,626. Reserve and other funds increased from Rs. 24,10,087 to Rs. 26,29,727. Of this, Rs. 9,37,985 represent provision for bad and doubtful debts. Bad debts amount to Rs 5,73,484 in the Central Provinces and Rs. 1,35,366 in Berar, and doubtful debts to Rs. 3,96,484 and Rs. 2,77,193, respectively. Doubtful debts have decreased in the Central Provinces by Rs. 47,004 and in Berar by Rs. 2,34,053, while bad debts have increased in the Central Provinces by Rs. 21,868 and in Berar by Rs. 37,773. It will be marked that there is a decrease of Rs. 2,21,416 in the total bad and doubtful debts as compared with the last year. This is due to the modified instructions issued during the year under which debts covered by reserve fund of societies and secured by mortgages are not classed under this head. Deposits from individuals rose from Rs. 1,20,37,042 to Rs. 1,34,55,126 for the whole province and from Rs. 45,02,183 and Rs. 75,34,859 in the Central Provinces and Berar to Rs. 48,38,581 and Rs. 86,16,545, respectively. Public confidence in these banks thus continues to grow. Most of the Berar banks reduced still further the rates of interest on their deposits. In spite of this reduction, however, deposits increased in these banks, notably in the Yeotmal, Amraoti and Buldana banks. The results of the year thus more than justify the advice given in the previous year's report that the lowering of rates is a sound policy ; and the central

banks should keep prominently before them the question of reducing these rates to a reasonable minimum. With the large surplus of deposits which the Provincial Bank and many central banks have on hand, this question has now acquired great importance.

27. **Central Banks in the Central Provinces.**—In the Central Provinces the Bilaspur bank retains its premier position. Rai Bahadur B. Jagannath was not elected as a director but his services to the bank are recognized by all. Rai Sahib R. B. Mitra continued his good work and his untimely death since the close of the year has been a severe blow to the movement in Chhattisgarh. The Raipur bank did substantial work both in the way of consolidation and expansion under the able and enthusiastic leadership of Mr. W. B. Lakhe. The Wardha central bank succeeded in keeping its recoveries at a high figure; but should pay more attention to the education of members in the principles of co-operation. The Drug, Bhandara, Brahmपुरi and Warora banks are now in a stable condition; and should now think of expansion on a moderate scale. It is a matter of deepest regret that local party feeling has begun to cast its baneful shadow on a few of these banks. I appeal to the honorary workers not to forget that co-operative banks have to attract deposits from the public for the good of the poor agriculturists; and any attempt to exploit them for purposes of local politics is bound to impair their utility. The recoveries of the Nagpur bank went down considerably in spite of the cotton crop not being too bad during the year. I hope the directors will realize the dangers of not making proportionate recoveries in years of moderate harvests. The banks in the Jubbulpore division remained rather stagnant during the year on account of the repeated crop failures. It is difficult to draw up any practical programme of reconstruction in this area without a few good harvests. This applies specially to the Saugor, Damoh, Murwara and Sihora banks. There was no improvement in the supervision over the staff in the Sihora bank, in spite of the note of warning sounded last year. The overdues of the bank are very large and special efforts are necessary to bring in as much of them as possible even in years of moderate harvests. In the Nerbudda division the Narsinghpur bank continued to work well, although

it had to give large renewals on account of the poor rabi crops. The Hoshangabad bank doubled its cash recoveries and showed some activity in straightening its affairs. The cash recoveries in Piparia also increased; but this bank must tackle the question of its overdues in an effective manner without further delay. The other banks also made slight progress in reducing their overdues.

28. **Central Banks** In Berar the Morsi bank, under the able guidance of Mr. T. R. Pingle, carries the palm in respect of punctual recoveries. The Yeotmal bank increased its recoveries considerably during the year. Through the efforts of its energetic **Chairman** Mr. G. N. Godbole, the Ellichpur bank has recovered from the confusion into which it had been thrown a few years ago and has now reached a stage at which it can expand its activities. The recoveries in the Mehkar bank were rather below the expectation during the year. The same was the case in the Akola central bank, although the crop in Berar was superior to the previous years. The outstandings of this bank are very heavy and Herculean efforts have to be made to recover these. The directors led by the veteran co-operators, Rao Bahadurs K. G. Damle and R. V. Mahajani and the energetic secretary, Mr. S. P. Abhyankar, are, however, fully alive to their responsibility and have recently appointed temporarily an experienced retired Extra-Assistant Commissioner for overhauling the working of the bank. The Buldana bank increased its recoveries during the year. This bank and the co-operative movement in Berar sustained a great loss by the untimely death of Mr. A. M. Deshpande, an earnest worker in the co-operative field. The Malkapur bank can be revived only if the work of reorganization and consolidation is carried on intensively and persistently. The directors of the Berar banks have been paying a good deal of personal attention to the societies and are increasing their personal contact with them. It is also refreshing to note that rural directors in some of the banks are taking a much more active part in their management. Amraoti, Ellichpur and Mehkar did take the work of education seriously, and I hope with the new group system the work will now be properly done in the other

banks also. The staff is now adequate and their equipment for their work is daily improving. The chief duty of the local education committees should now be to supervise the staff and exact a full day's work from them. On the financial side, a proper refixation of kists of the old debts and stern action for the recovery of the debts of big borrowers are the most imperative duties of the Berar banks.

29. **Cost: Profits.**—The cost of management increased from Rs. 1,17,528 to Rs. 1,22,340 in the Central Provinces and from Rs. 72,954 to Rs. 76,972 in Berar and from Rs. 1,90,482 to Rs. 1,99,312 for the whole province. The net profits during the year decreased from Rs. 4,00,624 to Rs. 3,81,560 but the unrealized interest increased from Rs. 7,15,849 to Rs. 7,24,551. Six banks have, in consequence, been unable to distribute dividends.

30. **Fluid Resource.**—With the exception of eight banks, the fluid resource of which was found to be short in the last quarter of the year, all central banks held more than sufficient fluid resource for their fixed and savings deposits. The Provincial Bank continued to provide cover for deposits held by itself and for savings deposits of three banks, this cover exceeding the prescribed standard throughout the year. Of the total amount of fixed deposits held by central banks, at the end of the year, Rs. 60,43,083 were repayable during the next twelve months. Of this, a sum of Rs. 5,52,820 had been transferred by central banks to the Provincial Bank and for this the latter maintained its own cover. The cover required for the balance of Rs. 54,90,263 was Rs. 18,30,088. As against this, the amount of fluid resource accumulated by central banks was Rs. 22,99,358; of which a sum of Rs. 12,73,816 was invested in the name of the Registrar with the Provincial Bank, while the balance of Rs. 10,25,542 was invested in Government securities.

VI.—PROVINCIAL BANK.

31. **Surplus Funds.**—The Provincial Bank appointed a sub-committee consisting of Rao Bahadur M. G. Deshpande, Sir Sorabji Mehta and the Registrar for suggesting means for the utilization of its surplus funds.

The sub-committee in its report has indicated the following possible avenues for the investment of the bank's surplus funds, *viz.*, (i) the grant of loans, overdraft or cash credits to solvent individual members of the bank, on the security of Government paper, provided the bank constructs a proper strong room for the safe custody of such securities; (ii) the formation of more housing societies; (iii) the formation of large landholders' association like the Mehkar Landholders' Association; (iv) the opening of branches of the bank in areas where there is a demand for co-operative finance but not the local talent for a central bank; and (v) the formation of co-operative societies of grain merchants with a limited liability. Efforts are being made by the Managing Director and the Manager of the bank to explore these possibilities. Grain merchants do not seem to be amenable to co-operative association on account of lack of sufficient mutual trust. The possibility of establishing a few experimental branches at places like Pusad, Gondia and Chanda was investigated during the year and some action is now expected.

32. Working of the year.—The rate of interest on fixed deposits for two years was reduced from $5\frac{1}{4}$ per cent to $4\frac{3}{4}$ per cent. The rate of interest on savings as well as current deposits remained the same, *viz.*, $3\frac{1}{2}$ per cent and 2 per cent respectively. Despite the reduction in the rate of interest, deposits from individuals rose from Rs. 22,56,807 to Rs. 25,04,037. Deposits from central banks increased from Rs. 9,33,390 to Rs. 11,22,665, and those from the Registrar from Rs. 41,11,980 to Rs. 45,06,721. The savings deposits rose from Rs. 3,90,233 to Rs. 5,52,771 and deposits in current account from Rs. 1,32,604 to Rs. 3,88,336. There was not much expansion of the inland exchange business, the profits increasing from Rs. 291 to Rs. 438 only. Plans and estimates for a strong room are ready.

During the year, recoveries of loans amounted to Rs. 29,90,258 against Rs. 39,62,585 in the previous year, while cash advances were Rs. 12,68,558 against Rs. 17,17,774 in 1927-28. The rate on loans to central banks remained unchanged, *i.e.*, $6\frac{1}{2}$ per cent for one year,

7 per cent over one year but not exceeding three years and on overdues. The Auditors of the bank have recommended a further reduction of $\frac{1}{2}$ per cent in these rates. The amount due from central banks decreased from Rs. 18,59,229 to Rs. 13,10,701, of which Rs. 7,08,293 are due from the Central Provinces and Rs. 6,02,408 from Berar. The working capital increased from Rs. 89,85,557 to Rs. 1,02,79,327 but the profits decreased from Rs. 56,009 to Rs. 46,557. Rao Bahadur M. G. Deshpande, the Chairman, continues to give much of his valuable time to the bank and the movement. I am specially grateful to him for his work in the advisory committee for overhauling the affairs of some of the banks in the Central Provinces.

VII.—(i) THE CENTRAL PROVINCES, AND BERAR CO-OPERATIVE FEDERATION AND (ii) THE CO-OPERATIVE INSTITUTES, BERAR, JUBBULPORE AND NERBUDDA AND CHHATTISGARH DIVISIONS.

33. The Federation.—The Central Provinces and Berar Co-operative Federation held its annual congress on the 24th and 25th November 1928 at Jubbulpore. His Excellency Sir Montagu Butler, Governor of the Central Provinces, kindly graced the congress with his presence and inaugurated its proceedings. The chief subject discussed at the congress was the recommendations of the Royal Commission on Agriculture for the improvement of the co-operative movement. Prolonged and contested discussions took place on the subject and the congress decided in the end that systematic arrangements in accordance with the recommendations of the Royal Commission must be made for the reorganization, education and supervision of co-operative societies; that a separate staff for this purpose should be employed by each central bank to work under the immediate supervision of a local committee of every central bank and under the final control of a central committee for every institute area; that a proper course of training and qualification should be prescribed for the new staff and that the entire new arrangement should be regularized by rules framed under the Act. A sub-committee of six members was appointed to work out the details of a scheme for the Central Provinces on these general lines. The task of framing a similar scheme for Berar was left

to the Berar Co-operative Institute. This sub-committee has published its report after the close of the year and recommended, with slight modifications, the extension to the Central Provinces banks the scheme evolved by the Berar Institute, referred to in the next paragraph. During the year the Federation published five pamphlets on various aspects of co-operative business and an instructive novel on co-operation entitled "Ratiram's story" by Mr. Pyarelal Gupta, manager of the Bilaspur Central Bank. A monthly Hindi magazine, entitled "Gram", devoted to co-operative and other branches of rural economics, was started during the year, the first issue appearing in December 1928. We owe its existence to the energy and initiative of Pandit Kashi Prasad Pande, Governor of the Federation, to whom special commendation is due for the ungrudging way in which he has devoted his time to the co-operative movement.

34. **The Berar Institute.**—The Berar Co-operative Institute has to its credit another year of substantial work. The number of societies affiliated to the Institute stood at 579 as against 612 in the previous year. The decrease in number is due not only to the liquidation of many societies, but also to erroneous figures supplied by central banks in the previous year. The Yeotmal central bank took up seriously the question of getting their societies affiliated to the Institute; and although no society was affiliated during the year, 50 out of its 75 working societies have joined the Institute since the close of the year. The Government grant of Rs. 10,188 to the Institute was continued during the year. Classes for the training of literate members of societies were held at 18 centres. The Institute also co-operated in the refresher course for the auditors and managers at Amraoti. It organized 67 rallies and published three pamphlets in Marathi on co-operative adats, shop, agriculture in America and better farming. "Sahkari Vidarbha", the Marathi organ of the Institute, has been doing useful propaganda. The economic survey of the Kathora village was completed during the year and the report would be shortly out. The staff of the Institute did propaganda with magic lantern slides at 238 centres and addressed about 36,000 people during the year on co-operation and other allied subjects. The President of the Institute visited all the central banks and attended

the annual general meetings of five. The Advisory Committee, appointed at the divisional conference at Yeotmal, held in the previous year, published its report on the Akola Central Bank. During the year the committee also visited the Buldana and Khamgaon central banks and published its reports. These reports contain a careful review of the history and present position of these banks and constructive suggestions for improving them. The most remarkable work done by the Institute during the year was, however, the new scheme drawn up by it for the better education and supervision of societies in accordance with the recommendations of the Royal Commission on Agriculture. Soon after the publication of the report of the Royal Commission, the Institute set to work and, in collaboration with my predecessor, drew up a comprehensive scheme for this purpose about the middle of the year. A well-qualified group officer is to be appointed for every 30 societies, and there is to be a chief group officer in every bank to co-ordinate and control the activities of these group officers. This field staff is to work under the immediate supervision of a local committee of each bank but would be under the final control of a central board, consisting of five leading honorary workers and the Registrar, for the entire Institute area. This central board will henceforth be responsible for the efficient education and supervision of societies. This new system has already been brought into force during the current year. The divisional co-operative conference was held under the auspices of the Institute at Malkapur on the 22nd and 23rd February 1929, under the presidentship of Mr. W. B. Lakhe, the veteran co-operator of Chhattisgarh. The new scheme was discussed at great length at this conference and finally approved. The debates at this conference reached a high level and the active and intelligent interest shown in the proceedings by some of the rural directors was one of its most pleasing features. The building of the Institute was commenced and almost completed during the year at a cost of Rs. 25,000. It is a fine and commodious structure and was formally opened by His Excellency Sir Montagu Butler, Governor of the Central Provinces, after the close of the year. The new group system is an important landmark in the history of the movement in Berar and,

if properly worked, holds in store a very bright future for it. We cannot be too grateful to Rao Bahadur K. V. Brahma, the president of the Institute, and his noble band of coadjutors, to whose initiative and self-sacrificing efforts we owe this achievement.

35. **The Jubbulpore-Nerbudda Institute.**—The Jubbulpore and Nerbudda Divisions Co-operative Institute with its headquarters at Narsinghpur, consolidated its position still further under the energetic leadership of its president, Mr. Maniklal Kochar. The Government grant of Rs. 10,000 was continued during the year. The Institute organized two training classes at Narsinghpur, one for the local instructors and superior staff of the banks and the other for the society moharrirs. It also held two refresher classes at Seoni and Hoshangabad for the benefit of the Government Auditors and the superior staff of the central banks and Institute. Classes for the training of literate members of societies were also held under its auspices in 9 out of its 12 constituent banks. A divisional conference was held at Betul in March 1929 under the presidency of Mr. Umesh Datt Pathak of Mandla. The importance of the reorganization of the movement in accordance with the recommendations of the Royal Commission on Agriculture was further emphasized at this conference. The Advisory Committee consisting of Rao Bahadur M. G. Deshpande, Mr. P. S. Tiwary and the Registrar, appointed at the divisional conference at Piparia in the previous year, visited the Sihora and Damoh central banks during the year, and its reports have been published since the close of the year. These reports, in addition to indicating the defects in the past working of these banks, contain valuable suggestions for their improvement. The staff of the Institute organized 125 rallies in the Institute area, the total attendance at them being 10,000 and 475 magic lantern lectures, attended by about 5,000 members and 35,000 non-members. There have been complaints that the present staff cannot properly distribute its attention and activities amongst all the banks on account of the very large area of the Institute; and the demand for a separate institute for the Nerbudda division gained in strength. The matter is under the consideration of the Institute and the department.

36. **The Chhattisgarh Institute.**—This was the first year of the Chhattisgarh Institute. It has made a very good beginning under the enthusiastic leadership of its president, Mr. W. B. Lakhe. The Government grant of Rs. 2,400 was distributed direct amongst the three constituent banks of the Institute. The president visited all the banks and did a good deal in the way of co-ordinating their activities and establishing uniformity in their policy and practice. The group system gained a firm footing in all the banks. A large number of rallies was held, and the Bilaspur Central Bank prepared magic lantern slides for the instructive story of Ratiram, written by its manager and published by the Federation. The future of this Institute is very promising.

37. **The Nagpur Institute.**—Efforts were continued for the establishment of an Institute for the Nagpur division, and I am glad to note that since the close of the year such an Institute has been registered. Only two banks, Wardha and Balaghat, have so far held aloof from this Institute. These two banks and the Harda and Khandwa central banks in the Nerbudda division are the only central banks not affiliated to any Institute so far. There is every likelihood of their falling in line with the rest. The machinery for the centralization and co-ordination of co-operative activities is now available for the whole province and this is bound to provide a firmer basis for future progress.

VIII.—AGRICULTURAL SOCIETIES FOR PURPOSES OTHER THAN CREDIT.

38. At the beginning of the year 85 primary agricultural credit societies in the Sihora tahsil were conducting seed business but owing to the repeated failure of crops in that tract recoveries were very poor and the *bandas* of grain have become practically empty. In order to encourage the use of improved agricultural implements some societies have been allowed to purchase winnowers and ploughs out of their reserve funds.

39. During the year 5 agricultural associations were registered, raising their total number from 15 to 20. Their membership increased from 1,143 to 1,227, their paid-up share capital from Rs. 45,537 to Rs. 48,150,

their sales from Rs. 57,767 to Rs. 1,07,813 and their profits from Rs. 3,568 to Rs. 12,930. An undesirable but common feature of some of these associations is the sale of implements on credit in contravention of their own by-laws. This has resulted in the accumulation of arrears and the practice is being discouraged.

40. The Mehkar Landholders' Co-operative Association which is affiliated direct to the Provincial Bank has made further progress. During the year it advanced loans amounting to Rs. 27,762. Out of Rs. 33,406 falling due for recovery, Rs. 28,056 were recovered. The profits increased from Rs. 194 to Rs. 533.

41. During the year one adat shop at Nagpur was registered, thus increasing the total number of adat shops from 4 to 5. The adat shop at Akola made a slight progress during the year. The membership increased from 272 to 296 and the supply business from Rs. 5,820 to Rs. 14,826. The number of carts sold through the shop also increased from 2,152 to 2,259, but the net profits decreased from Rs. 2,305 to Rs. 1,508 on account of an increase in the cost of the staff which was strengthened during the year. The Agricultural Assistant who was so long at the disposal of the adat shop was relieved of this work and put in charge of the Karanja-Ramjanpur farming to which reference has already been made. The membership of the Amraoti adat shop also increased from 90 to 123, the number of carts sold through the shop from 1,555 to 1,856; and the net profits, from Rs. 1,482 to Rs. 1,615. This has been mainly due to the propaganda done by the Agricultural Assistant who was placed at the disposal of the adat shops at Amraoti and Dhamangaon. The condition of the Dhamangaon adat shop continued to be unsatisfactory although its membership increased from 43 to 68 and the number of carts from 686 to 877. The adat shop at Darwha has begun very well under the able management of Mr. D. K. Kane. The number of carts sold through the shop increased from 430 to 1,064. It pooled 180 bales of cotton of some of its members and realized better price for them from Bombay. This is a clear indication that these marketing institutions stand a better chance of success, if the co-operative element of pooling and grading the cotton is regularly introduced into them, as

is the case in similar institutions in the Bombay Presidency. More intensive propaganda is also necessary for popularizing the advantages of co-operative sale.

IX.—NON-AGRICULTURAL CREDIT SOCIETIES WITH UNLIMITED LIABILITY.

42. The number of these societies increased from 35 to 38. Four societies were cancelled at Saugor, Hoshangahad, Betul and Mehkar and 7 were registered, viz., 4 at Narsinghpur and 1 each at Betul, Balaghat and Wardha. The weavers' societies which were registered last year in Saugor have begun working but have not done much business. Membership of this class of societies increased from 476 to 528, working capital decreased from Rs. 32,486 to Rs. 32,199, the loans due by members increased from Rs. 23,203 to Rs. 24,415 and the overdues from Rs. 8,057 to Rs. 9,856.

X.—NON-AGRICULTURAL CREDIT SOCIETIES WITH LIMITED LIABILITY.

43. The number of these societies increased from 21 to 26. Five clerks' societies were registered at Balaghat, Mandla, Chhindwara, Drug and Buldana. The membership rose from 10,440 to 13,535, the share capital from Rs. 3,50,942 to Rs. 4,69,374, the working capital from Rs. 7,75,363 to Rs. 9,97,306, the reserve fund from Rs. 34,345 to Rs. 43,788, and the profits from Rs. 50,586 to Rs. 62,433; while out of Rs. 9,26,119 outstanding against members only Rs. 2,386, i.e., 0.26 per cent was overdue. Deposits from members increased from Rs. 2,24,953 to Rs. 2,79,312 and from non-members from Rs. 1,48,582 to Rs. 1,85,782. All the societies of this class are doing well.

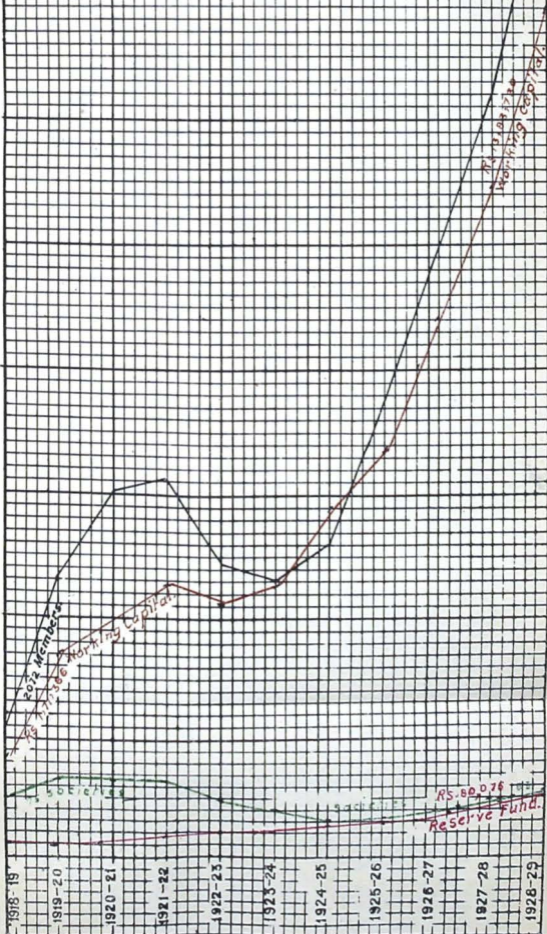
XI.—NON-AGRICULTURAL SOCIETIES FOR PURPOSES OTHER THAN CREDIT.

44. The number of co-operative stores increased from 8 to 11. The Gun Carriage Factory Store which had been in an unsatisfactory condition for some time past was cancelled during the year. The Empress Mills Co-operative Store has continued to be in a satisfactory condition. The Buldana Co-operative Store has been in an unsatisfactory condition for some years but is now showing signs of improvement. All the stores in educational institutions are doing fairly well except the one in

THE CO-OPERATIVE MOVEMENT C.P. & BERAR
 PROGRESS OF NON AGR. SOCIETIES.

Scale:—
 inch = 2000 Members.
 ---"--- = 200,000 Working capital.
 ---"--- = 150 Societies.
 ---"--- = Rs 1,50,000 Reserve fund.

16090
 Members.



the Hindu High School, Amraoti, which has now ceased working.

45. The Weavers' Industrial Association at Basim continues to be a well-managed and prosperous institution. Having ousted the rival yarn sellers from Basim and established its yarn-selling business on a firm footing, the association has now taken up the purchase and sale of cloth for its members. This line of business has also begun very well.

46. The Mandla Kasari Society which had been in an unsatisfactory condition for some years was cancelled during the year.

47. During the year the Government Officials' Co-operative Housing Society at Amraoti was registered, thus bringing the total number of housing societies to three, all of which are in Berar. The membership in these societies has increased from 25 to 43, share capital from Rs. 15,200 to Rs. 22,060, the Provincial Bank loan from Rs. 34,040 to Rs. 69,093, working capital from Rs. 52,488 to Rs. 94,385 and profits from Rs. 1,101 to Rs. 1,715. The overdues have, however, remained practically stationary, amounting to Rs. 2,403 as against Rs. 2,520, all of which are in the Akola Housing Society. The new Government Officials' Co-operative Society at Amraoti has begun very well and has no overdues.

The Thrift and Savings Society at Ellichpur has made very satisfactory progress during the year. The membership has increased from 12 to 43 and the total contributions from members at the end of the year amounted to Rs. 1,314. It is now intended to enlarge the scope of its activities.

48. The Co-operative Dairy at Amraoti has now ceased working and its affairs are being voluntarily wound up. The society of Gaolis at Telinkheri continues to work well under the supervision of the Agricultural Department. Unfortunately the Gaolis lost some cattle worth about Rs. 2,000 in a railway accident through their own negligence.

49. The registration of the Central Provinces and Berar Mass Education Society, which never started work after its registration in December 1926, was cancelled during the year.

Two adult school societies were registered at Jarwahi and Magarmoha in the Jubbulpore district with a membership of 24 and 16, respectively.

XII.—RESERVE FUNDS.

50. The reserve funds of central banks and societies increased from Rs. 40,51,678 to Rs. 43,44,790. Of the total amount, the Provincial Bank owned Rs. 2,00,000, the central banks Rs. 9,11,762, the primary agricultural societies Rs. 31,35,447 and other kinds of societies Rs. 97,581. These figures include the reserve funds of societies under liquidation which stand at Rs. 2,84,669. Reserve funds constitute 4 per cent of the working capital of central banks and 17.6 per cent of that of primary societies.

51. The reserve funds of the movement are invested as follows :—

A.—CENTRAL PROVINCES.

		Rs
<i>(i) Societies—</i>		
In shares of the Provincial Bank	...	2,24,730
In shares of the Central Banks	...	56,085
In Post Office Cash Certificates	...	99,130
In Registrar's deposit account with the Provincial Bank.		10,23,427
In societies under the Reserve Fund Scheme.		1,24,37
	Total	15,27,743
Uninvested	...	2,02,446
	Total	17,30,189
<i>(ii) Central Banks—</i>		
In shares of the Provincial Banks	...	1,68,440
In their own shares	...	2,339
In Post Office Cash Certificates	...	24,537
In Registrar's deposit account with the Provincial Bank.		3,75,259
	Total	5,70,575
Uninvested	...	7,398
	Total	5,77,973
	Grand total	23,08,162

B.—BERAR.

		Rs.
<i>(i) Societies—</i>		
In shares of the Provincial Bank	...	1,30,950
In shares of the Central Banks	...	9,685

		Rs.
In Post Office Cash Certificates	...	62,387
In Government securities held by Central Banks.		3,06,055
In Registrar's deposit account with the Provincial Bank.		8,33,642
In societies under the Reserve Fund Scheme		1,600
	Total ...	13,44,319
Uninvested	...	1,58,520
	Total ...	15,02,839
<i>(ii) Central Banks—</i>		
In shares of the Provincial Bank	...	79,880
In Post Office Cash Certificates	...	12,299
In Government securities held by Central Banks.		81,916
In Registrar's deposit account with the Provincial Bank.		1,57,454
	Total ...	3,31,549
Uninvested	...	2,240
	Total ...	3,33,789
	Grand total ...	18,36,628
C.—PROVINCIAL CO-OPERATIVE BANK.		
In 4½% India sterling loan of the face value of £14,000, i.e., Rs. 1,88,631.	}	2,00,000
In 4% Government of India loan 1960-70 of the face value of Rs. 36,700		
Note.—Face value is higher		
	Total ...	2,00,000
Grand total Central Provinces and Berar and Provincial Bank.		43,44,790

During the year rule 38 framed under the Act was amended to empower the Registrar to assign the reserve fund of cancelled societies either in whole or in part for co-operative education and propaganda in case the members failed to select an object of public utility within the prescribed time.

XIII.—DISPUTES AND LITIGATION.

52. Awards.—1,267 final awards were issued in the year under report against 1,156 in the preceding year. Of these, 140 were against societies and 1,127 against members. The number of draft awards issued during the year also increased from 1,342 to 1,370.

At the beginning of the year under report, the total number of awards pending in the Central Provinces was 1,885 and the amount due thereon was Rs. 11,15,295. Of

these, 406 were against societies, the amount due being Rs. 7,51,346, and 1,479 against members, the amount due being Rs. 3,63,949. At the close of the year, the total number of awards outstanding further decreased to 1,799 and the amount involved to Rs. 9,70,314. Out of these, 343 were against societies, the amount due being Rs. 5,93,182, and 1,456 against members, the amount due being Rs. 3,77,132.

In Berar, the total number of awards at the beginning of the year was 1,216 and the amount due under them Rs. 22,79,982. Of these, 105 were against societies, the amount due being Rs. 12,57,034, and 1,111 against members, the amount due being Rs. 10,22,948. At the end of the year the number increased to 1,462 and the amount due to Rs. 27,31,503, of which Rs. 15,02,119 were due from 113 societies and Rs. 12,29,384 from 1,349 members. This large increase in Berar was due to increased firmness on the part of the central banks towards the big defaulters. Thus at the end of the year there were in the whole province awards against 456 societies for a total sum of Rs. 20,95,301 and against 2,805 members for a total sum of Rs. 16,06,516, the total number of awards having increased from 3,101 to 3,261 and the amount from Rs. 33,95,277 to Rs. 37,01,817.

53. **Liquidation.**—At the beginning of the year, the total number of societies under liquidation was 768, of which 701 were in the Central Provinces and 67 in Berar; and the amount due from them was Rs. 11,80,546, of which Rs. 9,62,145 and Rs. 2,18,401 were due by the societies in the Central Provinces and Berar respectively. During the year 140 societies involving an amount of Rs. 3,21,152 were placed under liquidation in the Central Provinces and 62 societies with an amount of Rs. 4,16,967 in Berar, of which Balaghat in the Central Provinces and Khamgaon in Berar accounted for 37 and 30 societies respectively. Recoveries during the year amounted to Rs. 3,20,556 in the Central Provinces and Rs. 75,494 in Berar. The liquidation proceedings of 137 societies in the Central Provinces and of 5 societies in Berar were closed, and at the end of the year the total number of societies under liquidation increased to 828 and the amount outstanding against them to Rs. 16,45,634, of which 704 societies with an amount of Rs. 10,37,658

were in the Central Provinces and 124 societies with Rs. 6,07,976 were in Berar. Some of the societies which had been under award for some time were found to be beyond redemption and have therefore been put under liquidation.

54. Thirteen Government auditors have been entrusted with the liquidation of 437 societies in the Central Provinces; but only 6 of them have been employed on this work exclusively, 5 being invested with the powers of Tahsildar. The other Auditors do the work in addition to their regular duties. The revenue officers have been also given 66 societies. The progress of liquidation entrusted to the auditors is generally satisfactory. Out of the remaining 325 societies, 168 and 50 have been given to managers and directors of the central banks respectively, and 107 to pleaders. The central banks with the largest number of societies under liquidation are Balaghat, Betul, Chhindwara, Piparia, Nimar and Harda in the Central Provinces. A whole-time liquidator has been at work in each of these central banks during the year and all of them except the one at Balaghat have been invested with Tahsildar's powers in order to facilitate recoveries. Their total recoveries have been Rs. 2,04,583 out of Rs. 7,93,100, and considering the state of the harvests and other difficulties the recoveries are not at all unsatisfactory. The most effective means for speeding up liquidation proceedings would be to appoint such whole-time liquidators in some of the other banks too, specially Jubbulpore, Sihora, Damoh, Saugor and Hoshangabad. As recoveries in the Central Provinces districts will have to be made mostly from standing crops the appointment of such liquidators for the first four districts must await better harvests. The question of such arrangements for these banks and Hoshangabad are, however, under the consideration of the department. In Berar the largest number of societies under liquidation is in the Khamgaon Central Bank; and the Akola Central Bank also contemplates putting a large number of societies under liquidation. Arrangements for whole-time liquidators for these banks are also under consideration.

55. The Registrar issued 79 certificates for recoveries of dues as arrears of land revenue under section 225 (c) of the Central Provinces Land Revenue Act and section 164 (d) of the Berar Land Revenue Code.

56. The total sum due from societies and members under award and from societies under liquidation was Rs. 53,47,451 or 37·7 per cent of the total loans outstanding against Rs. 45,75,823 or 30·6 per cent in the previous year. This percentage has increased from 31·4 to 34·2 in the Central Provinces and 29·8 to 40·2 in Berar.

XIV—AUDIT AND INSPECTION.

57. **Audit.**—All societies due for audit were audited, 2,940 by Federation auditors and other officials, 119 by members of societies licensed for the purpose and the remainder by Government auditors. The practice of group officers auditing societies could not be altogether done away with but is being steadily discouraged. The total non-official expenditure on audit amounted to Rs. 27,976 in the Central Provinces and Rs. 3,585 in Berar, the contribution by central banks towards the cost of audit and writing of accounts of primary credit societies being Rs. 13,026 and Rs. 8,840, respectively. Societies also contributed Rs. 16,549 in the Central Provinces and Rs. 283 in Berar to supplement the deficit in the Federation Fund. The question of placing the arrangements for the audit of societies on a stable basis has been pending for some years. This subject was included in the terms of reference to the sub-committee, appointed by the Federation congress during the year: and with the proposals of this committee published since the close of the year, we may be said to be within sight of a definite solution of this problem.

58. **Writing of accounts.**—At the beginning of the year there were 411 members trained in writing accounts and 60 in audit. During the year 89 members in the Central Provinces and 230 in Berar were trained in accounts as against 48 and 82 in the previous year. 106 members in the Central Provinces and 393 members in Berar wrote the accounts of 102 and 395 societies respectively. The number of societies in which accounts were written increased from 51 to 102 in the Central Provinces and from 301 to 395 in Berar, while the number of societies audited by members was 20 and 79 in the Central Provinces and Berar, respectively, as against 30 and 129 in the previous year. There has also been an increase in the number of members of societies writing

loan applications and proceedings, specially in Berar. It is gratifying to note that in some of the smaller banks of Berar like Ellichpur and Malkapur, the accounts of practically all the societies have begun to be written by literate members.

59. **Inspection.**—All the central banks were inspected during the year by the superior staff of the department. My predecessor inspected 3 banks and I myself visited 22 banks and discussed all pending important problems with the directors. In March I made a special tour in the northern banks, and discussed with them the situation created by the frost and drew up a programme of financing for the whole area. Other officers of the department inspected 443 societies and attended 58 rallies. The Chief Auditors super-audited the accounts of 21 banks and conducted the test audit of 103 societies.

The District and Sub-divisional Officers inspected 62 societies and attended 35 rallies, 17 general meetings and 30 meetings of the board of directors. The officers of the Agricultural Department have attended a large number of rallies and have also assisted in the training classes. The officers of the Veterinary Department have also attended a few rallies. Co-operative stores in educational institutions are increasing.

During the year Doctors J. H. Boeke and G. H. van der Kolff of the Department of Agriculture and Co-operation, Government of the Dutch East Indies, visited some of our banks and societies as part of their programme of the first hand study of the co-operative institutions in India.

XV.—ATTITUDE OF THE PUBLIC AND GENERAL REMARKS.

60. The attitude of the public continues to be most sympathetic although too rapid a progress is at times expected of a system the benefits of which can be made available only under certain conditions. The relations between the honorary workers and the departmental officers have been most cordial, and the former have readily acted upon all suggestions and advice given in the interest of increasing the efficiency of the movement. The movement is much indebted to the office-bearers of the central banks for the ungrudging way they have given their time and energy to these institutions. In addition to the gentlemen

already mentioned in previous paragraphs I gladly record my special appreciation of the self-sacrificing services of Mr. Mannulal Gupta, Honorary Secretary, Drug Central Bank; Rao Bahadur N. K. Kelkar, President of the Balaghat District Bank; Mr. K. G. Shinolikar, Honorary Secretary, Brahmपुरi Central Bank; Mr. Tukaram Pant Wasu, President, Wardha Central Bank; Mr. G. R. Wakhle, Honorary Secretary, Saugor Central Bank; Mr. P. S. Dhaḡat, Honorary Secretary, Damoh Central Bank; Mr. George Forrester, President, Murwara Central Bank; Mr. D. K. Mehta, President, Seoni Central Bank; Mr. Lakshmi Prasad, Honorary Secretary, Narsinghpur Central Bank; Mr. K. B. Misra, Honorary Secretary, Hoshangabad Central Bank; Mr. R. P. Awasthy, Honorary Secretary, Betul Central Bank; Rai Saheb Seth Motilal, Honorary Secretary, Sohagpur Central Bank; Mr. B. A. Jatkar, President, Yeotmal Central Bank; Rao Bahadur R. M. Khare, President, Amraoti Central Bank; Messrs. V. K. Soman and R. V. Deshmukh, Joint Secretaries, Mehkar Central Bank; Mr. D. M. Kshirsagar, Honorary Secretary, Buldana Central Bank, and Messrs. M. K. Chande and P. V. Bapat, President and Honorary Secretary, Khamgaon Central Bank.

61. The Government staff continued to work well during the year. Mr. G. K. Hardas, Circle Officer, Circle No. III, administered his charge with great efficiency and shouldered a good deal of extra work and responsibility entailed by the changes in the office of the Senior Deputy Registrar. Mr. G. P. Sinha, Officiating Circle Officer, Circle No. I, struggled very hard to keep the movement alive in the Jubbulpore division in the face of most disheartening circumstances. It is with the deepest regret that I have to record his death since the close of the year as a result of sudden illness. The department has lost in him one of its most conscientious and devoted officers.

R. N. BANERJEE,

NAGPUR : *Registrar, Co-operative Societies,*
The 27th Feb. 1930. Central Provinces and Berar.

STATEMENTS.

STATE
Operations of

Name of Central Banks.	Number of members.		Number of affiliated societies holding shares in Central Banks.				Individuals.	Loans	
	Individuals.	Societies.	Central credit.	Agricultural credit.	Non-agricultural credit.	Others		Banks	Cash.
1	2	3	4	5	6	7	8	9 (a)	
I									
(a) PROVINCIAL BANK.	40	2,503	34	...	6	2	Rs. 1,489	Rs. 12,68,558	
Total Previous year ...	37	2,582	35	...	5	1	574	17,17,774	
II									
(b) CENTRAL BANKS.									
District.	Central Banks.								
Nagpur ...	Nagpur ...	3,115	194	...	194	...	4,217	2,87,541	
Bhandara ...	Bhandara ...	1,378	98	...	98	...	800	1,22,743	
Chanda ...	Bramhapuri ...	1,754	116	...	116	...	170	1,09,025	
	Warora ...	813	58	...	58	...	14,310	1,13,146	
Wardha ...	Wardha ...	767	59	...	59	1	1,090	6,46,533	
Balaghat ...	Balaghat ...	1,557	107	...	100	1	9,948	1,22,536	
Jubbulpore ...	Jubbulpore ...	1,935	163	...	162	...	2,802	1,93,307	
	Sihora ...	4,205	248	...	247	1	9,316	73,248	
Saugor ...	Murwara ...	1,121	121	...	121	...	3,102	50,095	
	Saugor ...	1,353	96	...	81	15	1,522	21,100	
Damoh ...	Damoh ...	866	62	...	48	...	319	4,345	
Mandla ...	Mandla ...	1,445	111	...	111	...	3,164	76,912	
Seoni ...	Seoni ...	1,486	138	...	137	1	36,100	39,032	
Hoshangabad ...	Hoshangabad ...	1,631	107	...	105	2	9,886	57,535	
	Harda ...	831	56	...	52	4	433	66,866	
Betul ...	Sohagpur ...	1,589	155	...	155	...	5,462	24,453	
	Betul ...	2,827	207	...	24	3	4,293	22,768	
Nimar ...	Nimar ...	1,615	91	...	91	...	152	1,45,978	
Narsinghpur ...	Narsinghpur ...	2,579	210	...	210	...	2,335	1,11,704	
Chhindwara ...	Chhindwara ...	1,441	110	...	104	5	26,063	92,112	
Raipur ...	Raipur ...	4,978	235	...	234	1	479	2,58,110	
Bilaspur ...	Bilaspur ...	2,426	228	...	228	...	242	2,11,996	
Durg ...	Durg ...	4,122	93	...	93	...	2,829	1,22,155	
Total Central Provinces									
		45,334	3,057	...	3,017	34	6	1,38,934	30,07,370
Amraoti ...	Amraoti ...	2,377	122	...	119	...	3	15,955	10,44,320
	Eilichpur ...	762	39	...	38	1	...	2,465	1,31,520
	Marsi ...	800	43	...	43	4,444	3,84,538
	Daryapur ...	541	43	...	43	3,096	1,16,529
Yeotmal ...	Yeotmal ...	1,251	94	...	94	52,478	5,20,095
	Pusad ...	87	4	...	4	13,306
Akola ...	Akola ...	2,127	134	...	124	...	10	1,13,589	3,03,286
	Buldana ...	723	41	...	41	2,431	59,517
Buldana ...	Khamgaon ...	1,075	85	...	83	...	2	7,739	37,250
	Mehkar ...	1,427	84	...	84	9,101	1,70,092
	Malkapur ...	744	52	...	52	1,659	55,040
Total Berar									
		11,960	741	...	725	1	15	2,12,977	28,35,532
Total Central Banks									
		57,294	3,798	...	3,742	35	21	3,51,911	58,42,902
Total previous year									
		70,635	3,892	...	3,828	34	30	1,40,136	45,63,723

MENT A.
Central Banks.

made during the year to			Receipts from loans and deposits repaid during the year by				
and Societies.			Individuals.	Bank and Societies.			
Paper renewal.	Book adjustment.	Total.		Cash	P per renewal.	Book adjustment	Total.
9 (b)	9(c)	9	10	11(a)	11(b)	11(c)	11
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...	11,72,667	24,41,225	1,58	17,92,317	...	11,97,941	29,90,258
72,000	9,81,590	27,71,364	1,478	27,42,660	72,000	11,47,925	39,62,585
N. 67,233	41,701	3,96,475	4,459	3,70,155	67,233	3,647	4,41,035
B. 1,914	9,734	1,34,391	5,631	54,350	1,914	5,324	61,588
Br. 2,443	17,449	1,28,917	341	1,08,374	2,443	3,407	1,11,226
W. 3,343	11,378	1,62,867	14,365	1,09,075	38,343	2,484	1,49,852
Wr. 3,411	22,692	6,72,636	1,031	6,27,182	3,411	1,730	6,32,23
B. ...	28,773	1,51,309	9,584	74,658	...	44,003	1,18,661
J. ...	33,215	2,16,522	1,613	2,11,133	...	872	2,12,005
S. 5,312	1,43,512	2,22,078	34,832	19,013	5,312	44,411	63,736
M. 40,086	25,982	1,16,153	12,942	25,576	40,036	9,364	74,976
S. ...	19,374	40,474	1,677	47,112	...	6,035	53,147
D. ...	34,311	75,656	333	34,725	...	84	34,809
M. ...	18,710	89,612	2,434	69,421	...	2,217	71,638
S. ...	19,675	58,707	34,514	41,639	...	2,477	44,116
H. ...	33,817	1,13,352	21,138	88,549	...	10,383	98,932
Hr. ...	14,088	80,964	428	61,089	...	1,82	62,941
S. 33,592	34,098	22,143	4,642	64,886	33,592	16,672	1,15,100
B. 1,22,770	59,083	2,09,621	5,347	1,13,104	1,27,770	24,877	2,65,751
N. 1,84,589	28,911	3,59,849	278	1,67,192	1,84,580	13,486	3,60,278
Nr. 1,08,194	4,186	2,69,084	2,614	70,435	1,08,194	36,352	2,15,981
C. 16,055	20,734	1,28,98	24,175	8,341	16,055	1,28	76,024
R. ...	20,783	2,78,893	575	2,67,566	...	23,038	2,90,614
B. 39,619	41,039	2,92,654	762	2,32,054	39,619	30,182	3,01,855
D. ...	11,037	1,33,232	2,861	1,12,661	...	17,985	1,30,666
6,69,552	7,35,358	44,12,280	1,86,626	33,23,210	6,69,552	3,02,462	39,95,224
A. ...	2,00,759	12,45,079	7,749	10,78,294	...	7,193	10,85,487
E. 4,426	33,464	1,69,410	2,650	1,89,199	4,426	13,554	2,07,179
M. ...	52,733	4,37,271	4,457	3,97,834	...	52,733	4,50,567
D. 44,635	44,146	2,05,310	530	1,54,501	44,635	13,417	2,12,553
Y. ...	1,23,566	6,43,661	2,937	6,46,270	...	...	6,46,270
P. ...	1,110	34,416	...	9,155	...	...	9,155
A. ...	1,99,702	5,02,988	1,04,318	4,83,413	...	6,737	4,90,150
B. ...	49,552	1,09,499	2,545	99,553	...	7,031	1,06,584
K. ...	48,054	85,313	5,485	1,10,444	...	31,374	1,41,768
M. ...	7,897	2,42,989	7,061	1,82,539	...	10,687	1,93,226
Ml. ...	50,747	1,05,787	1,785	62,228	...	4,252	63,480
49,061	8,77,130	37,61,723	1,39,537	34,13,430	49,061	1,43,928	36,06,419
7,18,613	16,12,488	81,74,003	3,26,143	64,36,640	7,18,613	4,46,390	76,01,643
17,27,508	16,23,735	79,14,966	1,04,200	57,00,670	17,27,508	3,43,959	77,72,137

STATE
Operations of

Name of Central Banks.	Loans due by		Loans and deposits received during the year from		
	Individuals.	Banks and societies.	Central Banks.	Primary societies.	Individual and other sources.
I	12	13	14	15	16
	Rs.	Rs.	Rs.	Rs.	Rs.
I					
(a) PROVINCIAL BANK.	935	13,10,701	70,41,490	75,055	49,11,120
Total previous year	1,035	13,59,734	52,99,197	40,370	41,33,076
II					
(b) CENTRAL BANKS.					
District. Central Banks.					
Nagpur ... Nagpur	318	5,12,561	35,701	14,578	2,00,085
Bhandara ... Bhandara	312	1,95,376	...	6,523	1,00,836
Chand ... Brahmapuri	468	1,51,311	12,642	7,583	96,674
Warora ... Warora	215	1,71,388	...	4,919	1,09,496
Wardha ... Wardha	135	2,54,229	8,000	7,774	2,85,376
Balaghat ... Balaghat	2,329	4,49,089	...	17,926	1,79,233
Jubbulpore ... Jubbulpore	2,104	4,46,007	1,21,483	14,791	3,73,581
Sihora ... Sihora	1,090	8,07,148	3,63,920	27,647	1,27,344
Murwara ... Murwara	319	2,13,851	1,33,480	11,141	56,407
Saugor ... Saugor	153	2,36,643	42,070	10,677	41,621
Damoh ... Damoh	139	2,76,905	9,480	8,274	1,08,948
Mandla ... Mandla	927	1,65,639	22,920	6,073	1,36,937
Seoni ... Seoni	9,194	1,66,621	...	9,703	1,52,986
Hoshangabad ... Hoshangabad	1,747	3,35,703	13	12,975	2,66,617
Harda ... Harda	153	1,36,709	...	13,485	70,076
Sohagpur ... Sohagpur	1,271	2,60,056	32,512	14,670	70,111
Betul ... Betul	4,506	3,73,019	14,555	26,584	2,51,766
Nimar ... Nimar	672	2,85,179	15,004	14,544	1,32,178
Narsinghpur ... Narsinghpur	44	4,02,150	90,666	16,262	1,89,696
Chhindwara ... Chhindwara	5,414	3,64,680	...	26,162	2,38,802
Raipur ... Raipur	183	3,42,558	37,702	16,071	2,44,227
Bilaspur ... Bilaspur	1,180	3,56,284	49,394	13,095	2,06,578
Drug ... Drug	244	1,29,588	...	11,130	26,602
Total Central Provinces	33,146	70,30,707	9,89,532	3,12,980	36,66,217
Amraoti ... Amraoti	10,647	21,20,751	4,63,238	58,306	27,65,862
Ellichpur ... Ellichpur	455	2,80,183	82,482	12,084	2,05,691
Marsi ... Marsi	2,628	3,94,414	5,04,928	20,838	4,72,154
Daryapur ... Daryapur	2,733	2,73,011	76,470	10,528	3,64,939
Yeotmal ... Yeotmal	50,818	11,08,143	5,90,582	30,934	9,02,689
Pusad ... Pusad	...	8,743	...	455	2
Akola ... Akola	10,526	21,12,831	10,85,760	92,070	18,65,772
B. Idana ... B. Idana	221	4,14,792	1,03,068	13,564	3,07,877
Buldana ... Buldana	3,506	7,44,763	86,995	2,604	4,23,067
Mehkar ... Mehkar	2,472	5,76,569	2,21,143	27,130	3,32,855
Malkapur ... Malkapur	263	4,51,132	1,03,013	10,301	2,79,607
Total Berar	84,272	85,05,332	33,17,679	3,00,819	9,24,811
Total Central Banks	1,17,418	1,55,36,039	43,07,211	6,13,799	1,15,91,032
Total previous year	91,670	1,49,68,054	54,53,161	6,32,504	1,07,66,750

MENT A.

Central Banks—concl'd.

Sale of goods to members.	Purchase of members' product.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year from	
				Societies.	Provincial or Central Banks.
17	18	19	20	21	22
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...	...	32,489	6,26,760	1,06,612	57,96,222
...	...	26,333	6,22,321	91,348	50,21,064
N.	8,827	76,905	87,726	...
B.	4,365	45,234	53,427	...
Br.	3,159	42,112	34,496	1,077
W.	2,126	25,897	33,979	...
Wr.	3,480	53,245	36,267	...
B.	3,947	87,917	1,35,744	30
J.	7,511	41,970	77,772	45,485
S.	7,679	77,85	2,22,401	3,26,024
M.	5,614	19,428	38,004	1,04,629
S.	3,085	47,995	58,985	5,087
D.	3,425	51,435	58,684	480
M.	4,008	25,555	23,840	25,735
S.	4,370	33,305	30,540	...
H.	5,313	59,820	92,087	...
Hr.	3,083	39,698	49,659	...
S.	4,171	36,332	1,00,449	1,01,689
B.	7,458	70,610	1,55,935	10,175
N.	5,873	72,745	59,474	...
Nr.	5,656	63,219	85,084	59,245
C.	6,412	66,100	92,007	...
R.	12,150	84,678	71,413	11,510
B.	7,753	67,763	43,867	5,570
D.	2,944	64,678	41,633	...
...	...	1,22,340	12,58,707	16,77,013	7,00,736
A.	17,718	1,41,125	3,62,817	...
E.	4,609	31,200	51,815	26,075
M.	5,693	56,645	88,058	42,421
D.	4,230	36,135	39,689	9,470
Y.	7,578	54,458	2,03,740	29,512
P.	44	10,205	1,120	...
A.	11,186	1,41,450	4,00,071	1,05,110
B.	4,580	39,10	57,397	51,159
K.	9,355	67,16	1,11,275	1,59,527
M.	8,055	85,297	1,56,593	1,58,334
MI.	3,584	26,635	59,303	71,739
...	...	76,972	7,29,626	15,31,898	6,53,337
...	...	1,99,312	19,88,333	32,08,911	13,54,073
...	...	1,90,482	20,14,830	30,17,157	19,65,902

STATE
Operations of

Name of Central Banks.	Loans and deposits held at the end of the year from		Reserve and other funds.
	Government.	Individual and other sources.	
1	23	24	25
I	Rs.	Rs.	Rs.
(a) PROVINCIAL BANK.	...	33,71,573	3,78,160
Total previous year.	...	28,83,571	3,67,253
II			
(b) CENTRAL BANKS			
District. Central Banks.			
Nagpur ... Nagpur	4,44,885	92,935
Bhandara ... Bhandara	1,32,913	65,731
Chanda ... { Bramhapuri	1,72,561	31,620
Wardha ... { Warora	1,42,900	35,985
Wardha ... Wardha	2,56,691	41,708
Balaghat ... Balaghat ...	89	1,63,726	2,42,218
Jubbulpore ... { Jubbulpore	3,68,560	37,567
Jubbulpore ... { Sihora ...	21	3,02,127	1,14,616
Jubbulpore ... { Murwara	91,44	25,440
Saugor ... Saugor	1,57,978	63,117
Damoh ... Damoh	2,21,140	50,099
Mandla ... Mandla	1,19,542	15,967
Seoni ... Seoni	1,51,943	26,772
Hoshangabad ... { Hoshangabad	3,35,003	99,529
Hoshangabad ... { Hard	1,15,192	45,947
Hoshangabad ... { Sohagpur	72,721	60,574
Betul ... Betul	3,05,122	1,25,995
Nimar ... Nimar	1,73,652	1,11,016
Narsinghpur ... Narsinghpur	2,81,213	62,995
Chhindwara ... Chhindwara	2,92,879	96,613
Raipur ... Raipur	2,82,762	76,818
Bilaspur ... Bilaspur	3,25,024	40,516
Drug ... Drug	26,213	1,03,866
Total Central Provinces ...	110	48,38,581	16,70,304
Amraoti ... { Amraoti	27,25,364	2,83,856
Amraoti ... { Ellichpur	2,46,837	49,623
Amraoti ... { Morsi	4,62,129	22,990
Amraoti ... { Daryapur	3,1,422	23,897
Yeotmal ... { Yeotmal	11,54,313	54,726
Yeotmal ... { Pusad	2	325
Akola ... Akola	21,63,797	2,61,127
Buldana ... { Buldana	3,12,052	49,797
Buldana ... { Khamgaon	6,14,115	99,536
Buldana ... { Mehkar	2,95,469	89,338
Buldana ... { Malkapur	3,41,045	24,268
Total Berar	86,16,545	9,59,423
Total Central Banks ...	110	1,34,55,126	26,29,727
Total previous year ...	1,445	1,20,37,042	24,10,087

MENT A.
Agricultural Societies.

Working capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.		Uncalled subscribed share capital.
			On borrowings.	On lendings.	
26	27	28	29	30	31
Rs.	Rs.	Per cent.	P cent.	Per cent.	Rs.
1,02,79,327	+ 46,557	6	2 to 7	6½ to 7	...
87,85,557	+ 56,007	6	2 to 7½	6½ to 7½	1,039
N. 6,95,451	+ 12,379	6	4½ to 6½	8½ to 10	...
B. 2,9,365	+ 3,031	6 to 12	5½ to 7	10	...
Br. 2,11,866	+ 5,389	6	6 to 7	10	...
W. 2,38,761	+ 1,662	5	4 to 6	9½	133
Wr. 3,87,911	+ 7,769	6	4 to 6	8 to 12	...
B. 5,31,724	+ 4,587	6½ to 7	5 to 6	10	270
J. 5,1,354	+ 5,076	5	5 to 9	9	...
S. 1,42,934	+ 25,238	6	5 to 7	7½ to 10	...
M. 2,83,215	- 1,031	4 to 6	6 to 7	10	...
S. 3,33,062	+ 5,92	3½	5 to 6½	9	...
D. 3,8,838	+ 10,221	7	6 to 7	9	...
M. 2,10,680	+ 3,240	3 to 6	4 to 9	10	...
S. 2,17,560	+ 3,433	5	3½ to 6	9	...
H. 5,85,139	+ 4,181	5 to 8	4 to 6	10	...
Hr. 2,50,196	+ 2,748	...	5½ to 7	10	...
S. 3,22,215	+ 1,144	5 to 7	6½ to 7	10	...
B. 6,68,917	+ 16,615	7 to 7½	4 to 7½	10	...
N. 3,76,887	+ 4,518	6½	3 to 7	9 to 11	...
Nr. 5,51,756	+ 7,921	7	4 to 7	9	...
C. 5,17,599	+ 9,145	3½	3½ to 6½	9 to 11	...
R. 5,27,181	+ 3,592	3½ to 6	5 to 5½	9 to 12	215
B. 4,83,740	+ 5,488	5½ to 6½	4½ to 6½	10	992
D. 2,33,429	+ 11,678	4½ to 9	5½ to 6	10	...
1,01,45,451	+ 1,58,732	...	...	...	1,610
A. 35,13,182	+ 56,502	6	3½ to 7	7½ to 12	...
E. 4,65,550	+ 4,868	6 to 8½	4 to 7	8½ to 10½	...
M. 6,72,213	+ 7,053	...	3½ to 7½	8 to 11½	...
D. 4,10,613	+ 9,111	6½	2 to 7	3 to 12	...
Y. 15,36,749	+ 29,045	4 to 8½	4 to 7	7½ to 9½	...
P. 11,652	+ 734	5½	7 to 7½	9	10,250
A. 30,71,545	+ 44,975	7	2 to 7½	8	...
B. 5,09,415	+ 14,297	6½	3½ to 7	10 to 12	...
K. 10,51,869	+ 18,153	6 to 7½	3½ to 7½	10	535
M. 7,85,031	+ 24,966	8	4 to 7½	9 to 12	...
Ml. 5,22,980	+ 13,124	6	4 to 7	10 to 12	...
1,24,90,829	+ 2,22,828	...	...	...	10,785
2,26,36,280	+ 3,81,60	...	...	...	12,395
2,14,46,463	+ 4,00,624	...	...	...	5,666

Classification.	Number of Societies	Number of members.	Loans made during			
			Individuals.			
			Cash.	Paper renewals.	Book adjustment.	Total.
1	2	3	4 (a)	4 (b)	4 (c)	4
CLASS I.—CREDIT.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(b) <i>Unlimited.</i>						
District. Central Banks.						
Nagpur ... Nagpur ...	195	3,029	74,745	94,592	39,498	2,08,835
Bhandara ... Bhandara ...	106	1,775	47,464	2,476	12,046	61,985
Chanda ... Bramhapuri ...	116	1,634	82,495	4,466	19,715	1,06,676
Wardha ... Wardha ...	62	753	28,833	55,357	11,443	95,633
Balaghat ... Balaghat ...	58	856	1,84,259	6,818	22,037	2,13,114
Jubbulpore ... Jubbulpore ...	100	1,480	15,712	...	23,812	40,564
Jubbulpore ... (Sihora ...)	163	2,759	1,21,281	...	38,865	1,70,146
Jubbulpore ... (Sihora ...)	253	4,682	90,639	52,768	90,885	2,34,292
Jubbulpore ... (Murwara ...)	124	2,053	50,096	43,655	26,262	1,19,413
Saugor ... Saugor ...	81	1,266	4,625	...	25,577	3,202
Damoh ... Damoh ...	58	792	21,261	...	15,310	36,601
Mandla ... Mandla ...	115	1,713	24,837	...	18,044	42,881
Seoni ... Seoni ...	141	2,076	36,008	...	18,851	54,839
Hoshangabad (Hoshangabad ...)	105	1,614	30,663	...	3,958	63,621
Hoshangabad (Harda ...)	52	681	43,232	...	14,132	57,414
Hoshangabad (Sohagpur ...)	155	2,263	21,153	33,592	3,391	99,436
Betul ... Betul ...	204	2,925	2,713	1,24,085	54,099	1,99,897
Nimar ... Nimar ...	95	1,492	71,524	...	14,357	85,881
Narsinghpur ... Narsinghpur ...	20	3,089	98,392	...	37,285	1,35,687
Chhindwara ... Chhindwara ...	104	1,367	34,757	7,815	1,821	60,393
Raipur ... Raipur ...	242	3,261	1,47,737	...	15,213	1,59,955
Bilaspur ... Bilaspur ...	228	3,772	1,74,733	198	28,612	2,03,563
Drug ... Drug ...	94	1,450	80,252	...	13,675	90,927
Total Central Provinces ...	3,061	46,373	15,17,741	4,25,222	6,20,023	25,62,986
Amraoti (Amraoti ...)	119	2,096	1,14,875	...	2,19,979	6,33,854
Amraoti (Ellichpur ...)	38	572	8,890	...	30,112	1,13,302
Amraoti (Marsi ...)	43	768	3,82,533	...	49,046	4,31,579
Amraoti (Daryapur ...)	4	565	70,163	65,278	43,924	1,79,365
Yeotmal (Yeotmal ...)	95	1,351	2,33,568	...	1,35,785	3,69,353
Yeotmal (Pusad ...)	4	75	7,105	...	1,114	8,219
Akola (Akola ...)	124	2,202	1,43,977	...	2,63,809	4,07,777
Akola (Buldana ...)	42	582	24,632	...	50,736	75,368
Buldana (Khamgaon ...)	83	929	33,299	...	57,62	90,561
Buldana (Mehkar ...)	82	1,073	1,71,190	...	67,135	2,38,315
Buldana (Malkapur ...)	52	724	55,040	...	59,580	1,14,620
Total for Berar ...	726	10,947	16,19,252	65,278	9,77,763	26,62,303
Total Class I	3,787	57,320	31,37,003	4,90,500	15,97,786	2,25,239
Total previous year	3,891	61,559	31,19,894	14,98,377	16,69,731	62,38,052

MENT B.

Agricultural Societies—contd.

the year to	Receipts from loans and deposits repaid during the year by					
	Individuals.				Banks and Societies.	
	Cash.	Paper renewal.	Book adjustment.	Total.		
5	6 (a)	6 (b)	6 (c)	6	7	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
N.	16,454	1,65,606	94,592	...	2,60,198	2,639
B.	2,674	51,071	2,476	632	54,179	561
Br.	3,623	98,038	4,466	3,046	1,05,550	1,268
W.	2,953	36,592	55,357	...	91,949	41
Wr.	5,780	1,97,376	6,818	...	2,04,194	2,180
B.	17,574	33,004	...	10,998	44,002	4,158
J.	7,567	56,097	...	2,892	58,989	2,741
S.	18,225	18,708	52,768	13,949	85,425	3,044
M.	5,762	26,987	43,055	...	70,042	2,568
S.	7,200	10,284	...	798	11,082	1,027
D.	4,901	7,647	...	...	7,647	195
M.	3,561	20,177	...	2,184	22,361	1,598
S.	4,873	37,594	...	1,410	39,004	2,455
H.	8,132	77,481	...	...	77,481	3,147
Hr.	6,335	52,789	...	4,338	57,127	3,309
S.	8,590	54,367	33,592	32,941	1,20,900	9,832
B.	14,399	71,875	1,24,085	29,687	2,25,647	4,480
N.	4,664	79,132	...	3	79,135	981
Nr.	7,812	60,363	...	4,587	64,950	111
C.	6,771	32,755	815	63	40,633	2,047
R.	11,946	1,35,221	...	...	1,35,221	4,295
B.	5,330	1,81,383	198	1,766	1,83,347	5,888
D.	4,259	91,595	...	77	91,672	3,093
	1,79,385	15,96,142	4,25,222	1,09,371	21,30,735	61,658
A.	47,224	5,70,926	...	17	5,70,943	980
E.	6,355	1,21,614	...	923	1,22,537	164
M.	16,672	3,34,094	...	52,733	3,86,827	6,400
D.	7,009	98,504	65,278	44	1,63,826	1,835
Y.	27,915	3,55,039	...	...	3,55,039	...
P.	386	6,147	...	115	6,262	...
A.	42,272	3,15,580	...	85,202	4,00,782	...
R.	9,695	65,619	...	12,513	78,132	260
K.	11,120	1,03,588	...	...	1,03,588	236
M.	18,670	1,75,097	...	...	1,75,097	144
MI.	9,374	60,796	...	5,005	65,801	...
	1,96,692	22,07,004	65,278	1,56,552	24,28,834	10,019
	3,76,077	38,03,146	4,90,500	2,65,923	45,59,569	71,677
	3,88,586	39,42,757	14,98,377	2,84,507	57,25,641	88,724

STATE
Operation of

Classification.	Loans due by		Banks and Societies.
	Individuals.	Of which over-due.	
1	8	9	10
CLASS I.—CREDIT—contd.			
(b) <i>Unlimited—contd.</i>			
District.	Central Banks.	Rs.	Rs.
Nagpur ...	Nagpur ...	2,96,049	1,43,972
Bhandara ...	Bhandara ...	88,844	22,132
Chanda ...	{ Bramhapuri ...	1,43,171	2,941
	{ Warora ...	85,575	23,081
Wardha ...	Wardha ...	2,09,899	30,967
Balaghat ...	Balaghat ...	1,87,486	1,03,899
Jubbulpore ...	Jubbulpore ...	3,94,224	1,13,835
	Sihora ...	7,82,522	4,89,437
Saugor ...	Murwara ...	2,20,519	53,785
	Saugor ...	1,71,256	1,18,827
Damoh ...	Damoh ...	1,52,431	82,684
Mandla ...	Mandla ...	1,54,389	82,913
Seoni ...	Seoni ...	1,62,766	23,167
Hoshangabad ...	{ Hoshangabad ...	2,49,601	1,03,482
	{ Harda ...	91,467	35,138
	{ Sohagpur ...	2,10,818	71,819
Betul ...	Betul ...	3,18,371	1,04,250
Nimar ...	Nimar ...	1,27,025	34,660
Narsinghpur ...	Narsinghpur ...	3,88,000	1,59,012
Chhindwara ...	Chhindwara ...	1,50,877	75,437
Raipur ...	Raipur ...	1,84,918	...
Bilaspur ...	Bilaspur ...	2,42,295	5,639
Drug ...	Drug ...	99,286	9,397
Total Central Provinces...		51,11,789	18,90,474
Amraoti ...	{ Amraoti ...	20,50,299	6,15,964
	{ Ellichpur ...	2,40,161	34,003
	{ Morsi ...	5,57,678	1,45,082
	{ Daryapur ...	3,34,334	75,282
Yeotmal ...	{ Yeotmal ...	11,70,544	5,53,150
	{ Pusad ...	5,573	5,343
Akoja ...	{ Akoja ...	22,03,060	10,44,533
	{ Buldana ...	3,79,717	36,537
Buldana ...	{ Khamgaon ...	4,90,296	2,20,503
	{ Mehkar ...	5,91,893	...
	{ Malkapur ...	4,51,989	2,15,012
Total Berar ...		84,78,544	29,45,409
Total Class I ...		1,35,90,333	48,35,883
Total previous year ...		1,37,43,932	43,40,682

MENT B.

Agricultural Societies—contd.

Loans and deposits received during the year from			Sale of goods to members.	Purchase of members product.	Cost of management.	Share capital paid up.
Individuals.	Central Banks.	Primary societies.				
11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
N.	4,262	1,15,105	...	...	...	2,415
B.	373	60,808	...	...	...	369
Br.	353	1,02,484	...	...	...	1,585
W.	133	78,829	...	...	...	1,338
Wr.	6,887	2,08,540	...	...	...	2,955
B.	3,637	45,460	...	...	...	...
J.	205	1,63,754	...	...	326	11,948
S.	2,814	1,82,573	...	...	40	2,200
M.	4	1,16,158	...	...	...	3,514
S.	237	22,327	...	...	16	...
D.	...	39,923	...	...	...	100
M.	...	42,881	838	...	14	1,036
S.	345	54,603	...	...	...	2,211
H.	253	62,960	...	...	67	1,135
Hr.	1,326	56,015	...	...	1	410
S.	1,897	91,207	...	...	45	1,080
B.	3,010	69,071	...	...	12	637
N.	742	83,303	...	...	705	2,133
Nr.	1,803	2,43,941	...	...	4,795	1,637
C.	270	59,611	...	...	1,950	1,465
R.	2,689	1,59,576	...	...	...	8,920
B.	6,058	2,02,592	...	...	...	8,453
D.	64	90,419	...	...	...	3,588
	37,362	23,52,140	838	...	7,971	59,159
A.	2,22,072	6,89,394	...	...	539	2,795
E.	24,597	1,13,391	...	...	216	4,040
M.	1,32,476	4,37,432	...	...	...	2,885
D.	25,115	1,19,525	...	...	...	3,185
Y.	1,01,015	...	...	...	...	4,445
P.	284	8,226	...	...	...	...
A.	55,059	3,51,580	...	...	738	3,020
B.	886	72,967	...	...	77	...
K.	3,024	83,401	...	...	2,460	4,585
M.	10,502	2,31,691	...	...	26	4,720
Ml.	6,191	1,03,934	...	...	700	5,405
	5,81,621	22,14,541	...	...	4,756	35,081
	6,18,983	45,66,681	838	...	12,727	94,239
	3,53,955	49,82,242	80	...	19,661	53,331

STATE
Operation of

Classification.	Loans due by		Banks and Societies.	
	Individuals.	Of which over-due.		
1	8	9	10	
CLASS I.—CREDIT—contd.	Rs.	Rs.	Rs.	
(b) <i>Unlimited—contd.</i>				
District. Central Banks.				
Nagpur ... Nagpur ...	2,96,049	1,43,972	74,329	
Bhandara ... Bhandara ...	88,844	22,132	37,007	
Chanda ...	{ Bramhapuri ...	1,43,171	2,941	28,303
	{ Warora ...	85,575	23,081	31,794
Wardha ... Wardha ...	2,09,899	30,967	27,393	
Balaghat ... Balaghat ...	1,87,486	1,03,899	79,596	
Jubbulpore ...	{ Jubbulpore ...	3,94,224	1,13,835	62,532
	{ Sihora ...	7,82,522	4,89,437	1,90,767
	{ Murwara ...	2,20,519	53,785	31,796
Saugor ... Saugor ...	1,71,256	1,18,827	50,877	
Damoh ... Damoh ...	1,52,431	82,684	42,653	
Mandla ... Mandla ...	1,54,389	82,913	19,786	
Seoni ... Seoni ...	1,62,766	23,167	24,261	
Hoshangabad ...	{ Hoshangabad ...	2,49,601	1,03,482	83,560
	{ Harda ...	91,467	35,138	33,148
	{ Sohagpur ...	2,10,818	71,819	90,118
Betul ... Betul ...	3,18,371	1,04,250	1,17,779	
Nimar ... Nimar ...	1,27,025	34,660	45,538	
Narsinghpur ... Narsinghpur ...	3,88,000	1,59,012	74,201	
Chhindwara ... Chhindwara ...	1,50,877	75,437	48,609	
Raipur ... Raipur ...	1,84,918	...	72,373	
Bilaspur ... Bilaspur ...	2,42,295	5,639	37,308	
Drug ... Drug ...	99,286	9,397	27,321	
Total Central Provinces...	51,11,789	18,90,474	13,31,049	
Amraoti ...	{ Amraoti ...	20,50,299	6,15,964	3,36,469
	{ Ellichpur ...	2,40,161	34,003	35,040
	{ Morsi ...	5,57,678	1,45,082	81,500
	{ Daryapur ...	3,34,334	75,282	35,158
Yeotmal ...	{ Yeotmal ...	11,70,544	5,53,150	1,91,271
	{ Pusad ...	5,573	5,343	917
Akola ... Akola ...	22,03,060	10,44,533	3,25,282	
Buldana ...	{ Buldana ...	3,79,717	36,537	53,658
	{ Khamgaon ...	4,90,296	2,20,503	86,223
	{ Mehkar ...	5,91,893	...	1,47,147
	{ Malkapur ...	4,51,989	2,15,012	54,135
Total Berar ...	84,78,544	29,45,409	13,46,800	
Total Class I ...	1,35,90,333	48,35,883	26,77,849	
<i>Total previous year ...</i>	<i>1,37,43,932</i>	<i>43,40,682</i>	<i>25,38,257</i>	

MENT B.

Agricultural Societies—contd.

Reserve fund.	Working capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.		
				On borrowings.	On lendings.	
23	24	25	26	27	28	
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
N.	85,703	3,82,132	+ 9,024	...	8½ to 10	9 to 12
B.	42,705	1,28,276	+ 3,230	...	10	9 to 12
Br.	35,963	1,74,516	+ 4,604	...	10	9 to 12
W.	35,087	1,19,072	+ 3,587	...	9½	9 to 12
Wr.	32,941	2,39,634	+ 6,130	...	8 to 12	10 to 15
B.	82,096	2,69,639	+ 11,676	...	9½ to 10	12
J.	66,670	4,54,532	+ 11,785	...	9	12
S.	1,96,742	9,84,360	+ 14,891	...	7½ to 10	9 to 12
M.	37,254	2,54,433	+ 3,654	...	10	8½ to 12
S.	58,763	2,22,506	7,091	...	9	7 to 12
D.	43,323	1,96,554	+ 5,238	...	9	10 to 12
M.	21,872	1,77,297	+ 4,228	...	10	11 to 13
S.	28,147	1,89,407	+ 4,781	...	9	8½ to 12
H.	87,170	3,30,815	+ 3,573	...	10	12
Hr.	34,738	1,26,365	+ 3,282	...	9 to 10	9 to 12
S.	91,994	3,03,386	+ 10,757	...	10	8 to 12
B.	1,31,203	4,41,024	+ 13,355	...	9 to 12	12
N.	47,175	1,71,456	+ 4,642	...	9 to 11	12 to 13
Nr.	89,302	4,68,184	+ 8,701	...	9	8 to 12
C.	52,829	1,99,869	+ 920	...	9 to 10	12 to 15
R.	71,729	2,42,091	+ 8,070	...	9	9 to 12
B.	50,786	2,83,896	+ 6,239	...	9 to 10	9 to 12
D.	41,892	1,28,359	- 3,723	...	9 to 10	9 to 12
	14,66,084	64,87,803	+1,45,735	...	...	...
A.	3,65,450	23,79,332	+ 48,022	...	4½ to 9	9 to 12
E.	37,468	2,77,382	+ 5,583	...	6 to 10½	10½ to 15
M.	80,216	6,40,248	+ 11,748	...	8 to 11½	9 to 14½
D.	37,244	3,71,229	+ 6,773	...	7½ to 12	11 to 15
Y.	1,92,097	13,65,004	+ 28,507	...	7 to 9½	9½ to 12½
P.	957	6,531	+ 258	...	9	12
A.	3,28,747	24,72,884	+ 70,406	...	6 to 8	9½ to 11
B.	54,104	4,32,983	+ 9,413	...	9 to 12	12 to 15
K.	83,074	5,57,733	+ 14,537	...	10	12
M.	1,49,891	7,49,184	+ 19,641	...	8 to 12	11 to 14
Ml.	58,638	5,06,464	+ 11,188	...	9 to 12	12 to 15
	13,87,836	97,58,974	+2,26,076	...	...	...
	28,53,970	1,62,46,777	+3,71,811	...	...	...
	27,04,726	1,62,09,459	+3,51,498	...	...	...

STATE.

Operations of

Classification.	Number of societies.	Number of members.	Loans made during the year to			
			Individuals.			
			Cash.	Paper renewal.	Book adjustment.	Total.
1	2	3	4 (a)	4 (b)	4 (c)	4
			Rs.	Rs.	Rs.	Rs.
CLASS II.—PURCHASE AND SALE.						
<i>(a) Limited.</i>						
Nagpur—Umrer Tahsil Co-operative Agricultural Association.	1	22	...	...	...	...
Bhandara ... Arjuni ...	1	18	...	...	...	...
Wardha ... { Wardha ...	1	34	...	...	...	...
{ Hinganghat ...	1	13	...	...	...	...
{ Arvi ...	1	17	...	...	...	...
{ Waraseoni ...	1	24	...	...	...	...
Balaghat ... { Balaghat ...	1	18	...	...	...	...
{ Ellichpur Kandhi ...	1	22	31	...	...	31
Amraoti ... { Kurjgaon ...	1	16	97	...	...	97
{ Morsi ...	1	17	58	...	...	58
{ Daryapur ...	1	88	512	...	...	512
Yeotmal ... { Yeotmal ...	1	66	...	...	1,195	1,195
{ Darwha ...	1	16	798	...	221	1,019
Akola ... { Akot ...	1	98	810	...	...	810
{ Jalgaon ...	1	247	4,172	...	...	4,172
{ Khamgaon ...	1	182	1,223	...	...	1,223
Buldana ... { Malkapur Agri-cultural Association.	1	185	2,179	...	...	2,179
{ Shegaon ...	1	12	24	...	...	24
{ Chikhli ...	1	91	3,182	...	...	3,182
{ Mehkar ...	1	40	13,757	...	...	13,757
Total Limited ...	20	1,227	26,843	...	1,416	28,259
<i>(b) Unlimited.</i>						
Land Holders' Co-operative Association.						
Buldana ... Mehkar ...	1	11	25,794	...	1,968	27,762
Total Class II ...	21	1,238	52,637	...	3,384	56,021
Total previous year ...	16	1,154	49,858	...	...	49,858

MENT B.

Agricultural Societies—contd.

Banks and Societies.	Receipts from loans and deposits repaid during the year by					Banks and Societies.	
	Individuals.				Total.		Banks and Societies.
	Cash.	Paper renewal.	Book adjustment.	Total.			
5	6 (a)	6 (b)	6 (c)	6	7		
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
...		
...		
...		
...		
...		
...		
...	112	...	...	112	...
1,314	174	...	...	174	886
43	10	...	...	10	...
...	290	...	...	290	...
...	1,172	...	...	1,172	...
25	195	...	2	197	...		
...		
...	543	...	...	543	...
2,330	2,486	...	...	2,486	2,120
13,405	1,990	...	...	1,990	12,511
...	1,866	...	...	1,866	...
9	10	...	...	10	...
...	1,572	...	...	1,572	...
4,693	13,481	...	...	13,481	2,513
21,819	23,901	...	2	23,903	18,030		
420	28,056	...	...	28,056	425
22,239	51,957	...	2	51,959	18,455		
14,161	27,332	...	400	27,732	9,507		

STATE

Operations of

Classification.	Loans due by		
	Individuals.	Of which over due.	Banks and Societies.
1	8	9	10
	Rs.	Rs.	Rs.
CLASS II.—PURCHASE AND SALE—contd.			
<i>(a) Limited—contd.</i>			
Nagpur—Umrer Tahsil Co-operative Agricultural Association.
Bhandara ... Arjuni
Wardha .. { Wardha
{ Hinganghat
{ Arvi
Balaghat ... { Waraseoni
{ Balaghat
Amraoti ... { Ellichpur	...	1	1,553
{ Kurjgaon	...	106	163
{ Morsi	...	213	...
{ Daryapur	...	794	...
Yeotmal ... { Yeotmal	...	1,717	100
{ Darwaha	...	1,019	469
Akola ... Akot	...	720	300
Buldana ... { Jalgaon	...	2,781	479
{ Khamgaon	...	414	414
{ Malkapur Agricultural Association.	...	1,211	...
{ Shegaon	...	50	50
{ Chikhli	...	2,501	...
{ Mehkar	...	2,390	...
{ Mehkar	...	2,390	2,937
Total Limited	...	13,917	1,812
<i>(b) Unlimited.</i>			
Land Holder's Co-operative Association			
Buldana ... Mehker	...	18,529	5,350
Total Class II	...	32,446	7,162
Total previous year	...	28,384	2,765

MENT B.

Agricultural Societies - contd.

Loans and deposits received during the year from			Sale of goods to members.	Purchase of members por.Juct.	Cost of management.	Share capital paid up.
Individuals.	Central Banks.	Primary societies.				
11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs
188	58	...	1	652
...	2,625	...	9	1,000
...	2,580	...	17	140
...	1,899	...	2	140
...	544	...	...	...
...	2,093	...	3	1,025
...	1,740	...	26	1,000
471	2,356	...	12	1,040
490	361	...	3	245
2,927	2,168	...	162	710
2,130	1,925	...	261	2,100
2,104	5,251	...	143	1,997
463	221	...	19	1,050
3,452	4,286	...	274	3,570
1,392	4,299	...	509	13,340
21,758	30,180	...	1,131	3,544
3,951	5,751	...	1,566	3,322
...	256	...	100	880
383	30,534	...	1,688	8,850
11,172	8,616	...	778	3,545
50,881	1,07,813	...	6,707	48,150
12,992	21,598	...	...	...	12	1,470
63,873	51,598	...	1,07,813	...	6,719	49,620
13,303	30,135	...	57,767	...	4,956	46,577

STATE
Operations of

Classification.	Loans and deposits held at the end of the year from				
	Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.
1	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.
CLASS II.—PURCHASE AND SALE—concl'd.					
(a) Limited—concl'd.					
Nagpur ... Urrer tahsil Co-operative Agricultural Association.	...	188	...	...	...
Bhandara ... Arjuni	...	...	...	...	...
Wardha ... Wardha	...	...	...	...	...
Wardha ... Hinganghat	...	...	...	...	...
Wardha ... Arvi	...	...	...	...	...
Balaghat ... Waraseoni	...	...	...	...	...
Balaghat ... Balaghat	...	...	...	...	...
Amraoti ... Ellichpur Kandhi	16	720	...	...	...
Amraoti ... Karajgaon	...	171	...	...	...
Amraoti ... Morsi	...	1,886	...	...	...
Amraoti ... Daryapur	...	1,173	...	...	...
Yeotmal ... Yeotmal	8	2,963	...	...	...
Yeotmal ... Darwha	...	238	...	...	120
Akola ... Akot	...	843	...	...	...
Akola ... Jalgaon	...	...	1,527	...	...
Akola ... Khamgaon	99	67	1,833	...	...
Buldana ... Malkapur	...	2,694	...	...	...
Buldana ... Shegaon	...	...	131	...	...
Buldana ... Chikhli	...	34	...	...	...
Buldana ... Mehkar	...	2,662	...	...	...
Total Limited	123	14,539	3,491	...	120
(b) Unlimited.					
Land holders Co-operative Association.					
Buldana ... Mehkar	4,405	11,127	...	2,286	...
Total Class II	4,528	25,666	3,491	2,286	120
<i>Total previous year</i>	<i>1,763</i>	<i>8,132</i>	<i>2,933</i>	<i>15,135</i>	<i>...</i>

MENT B.

Agricultural Societies—contd.

Reserve Fund.	Working Capital.	Profit and Loss for the year.	Usual dividend paid on share.	Most usual rate of interest.	
				On borrowings.	On lendings.
23	24	25	26	27	28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
...	840	+ 57	...	...	...
...	1,000	+ 222	...	...	...
...	140	+ 130	...	...	...
...	140	...	...	...	...
...
40	1,065	+ 232	...	...	...
...	1,000	+ 213	...	...	...
411	2,187	+ 59	6½	...	3 to 4½
...	416	+ 280	...	...	...
1,368	3,964	+ 234	...	...	...
1,221	4,494	+ 1,420	...	...	4 to 15
933	5,901	+ 463	9	...	...
102	1,510	+ 431	...	...	...
...	4,413	+ 335	...	...	...
2,304	17,171	+ 597	12	10	3 to 7½
1,816	8,259	+ 2,090	6½ to 12	10	3½ to 7½
2,626	8,642	+ 351	11	...	...
44	1,055	+ 366	...	...	3
1,852	10,735	+ 3,997	7½	...	...
28	6,235	+ 923	2	9	6 to 12
12,745	79,168	+ 12,930	...	...	...
194	19,482	+ 533	...	7	9
12,939	98,650	+ 13,463	...	...	..
10,707	85,797	+ 3,762	...	...	...

STATE

Operations of

Classification.	Number of societies.	Number of members.	Loans made during the year to			
			Individuals.			
			Cash.	Paper renewal.	Book adjustment.	Total.
1	2	3	4 (a)	4 (b)	4 (c)	4
CLASS III.—PRODUCTION.			Rs.	Rs.	Rs.	Rs.
(a) Limited.						
Nimar ...	1	11	...	...	...	...
Yeotmal ...	3	32	881	...	...	881
Total Class III ...	4	43	881	...	...	881
Total previous year ...	4	44	1,070	...	...	1,070
CLASS IV.—PRODUCTION AND SALE.						
(a) Limited.						
Nagpur ... Nagpur ...	1	14	...	...	...	...
Amraoti ... { Amraoti ...	1	123	29,305	...	...	29,305
{ Dhamangaon ...	1	68	37,973	...	...	3,973
Yeotmal... Darwaha ...	1	13	2,08,617	...	...	2,08,617
Akola ... Akola ...	1	296	6,793	...	...	6,793
Total Class IV ...	5	584	2,82,688	...	...	2,82,688
Total previous year ...	4	429	1,50,320	...	...	1,50,320
Total Class I to IV ...	3,817	59,185	34,73,209	4,90,500	16,01,170	55,64,879
Total previous year ...	3,915	63,166	33,21,132	14,98,377	16,69,781	64,89,340

MENT B.

Agricultural Societies—contd.

Banks and societies.	Receipts from loans and deposits repaid during the year by				
	Individuals.				Banks and societies.
	Cash.	Paper renewal.	Book adjustment.	Total.	
5	6 (a)	6 (b)	6 (c)	6	7
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...
..	851	...	..	851	...
...	851	...	...	851	...
...	91	...	...	91	...
1,440	...	...	...	...	1,320
4,618	12,602	...	...	12,602	5,944
100	37,619	...	...	37,619	15
3,000	2,00,129	...	...	2,00,129	3,000
11,089	6,018	...	...	6,018	12,720
20,247	2,56,368	...	...	2,56,368	22,999
31,428	1,46,807	...	...	1,46,807	27,721
4,18,563	41,12,322	4,90,500	2,65,925	48,68,747	1,13,131
4,34,175	41,16,987	14,98,377	2,84,907	59,00,271	1,25,957

STATE
Operations of

Classification.	Loans due by		
	Individuals.	Of which over- due.	Banks and Societies.
1	8	9	10
	Rs.	Rs.	Rs.
CLASS III.—PRODUCTION.			
<i>(a) Limited.</i>			
Nimar ...	...	...	...
Yeotmal ...	1,269	...	...
Total Class III ...	1,269	...	...
<i>Total previous year</i> ...	1,239	...	...
CLASS IV.—PRODUCTION AND SALE.			
<i>(a) Limited.</i>			
Nagpur ... Nagpur ...	...	...	120
Amraoti ...	18,167	...	123
	1,627	...	100
Yeotmal ... Darwha ...	10,071	...	...
Akola ... Akola ...	1,143	...	8,727
Total Class IV ...	31,008	...	9,070
<i>Total previous year</i> ...	4,688	...	11,822
Total Class I to IV ...	1,36,55,036	48,43,045	26,97,384
<i>Total previous year</i> ...	1,37,78,243	43,43,447	25,56,760

MENT B.

Agricultural Societies—contd.

Loans and deposits received during the year from			Sale of goods to members.	Purchase of members product.	Cost of management.	Share capital paid up.
Individuals.	Central Banks.	Primary societies.				
11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...
...	...	...	290	...	...	...
...	...	...	250	...	...	...
1,070	...	...	...	979	...	...
...	...	...	48	...	49	365
78,921	48,743	...	...	...	858	2,535
1,05,058	3,000	...	...	...	170	867
9,137	...	...	365	349	1,443	1,430
7,502	...	...	14,826	...	2,586	6,750
2,00,618	51,743	...	15,239	349	5,106	11,947
3,69,733	63,518	5,170	6,349	...	4,036	9,861
8,83,474	46,40,022	838	1,23,312	349	24,552	1,55,806
7,43,061	50,75,895	5,250	64,116	979	28,653	1,10,269

STATE

Operations of

Classification.	Loans and deposits held at the end of the year from				
	Members	Non-members.	Societies.	Provincial or Central Banks.	Government.
1	18	19	20	21	22
CLASS III.—PRODUCTION.	Rs.	Rs.	Rs.	Rs.	Rs.
(a) <i>Limited.</i>					
Nimar ...	...	...	...	...	...
Yeotmal ...	...	1,070	...	...	...
Total Class III ...	...	1,070	...	...	...
<i>Total previous year</i> ...	...	1,070	...	...	...
CLASS IV.—PRODUCTION AND SALE.					
(a) <i>Limited.</i>					
Nagpur ... Nagpur ...	...	...	...	...	...
Amraoti ... { Amraoti ...	...	1,107	...	13,236	...
{ Dhamangaon ...	1	34	...	...	...
Yeotmal ... Darwha ...	2,174	6,963	...	...	...
Akola ... Akola ...	530	...	...	...	...
Total Class IV ...	2,705	8,104	...	13,236	...
<i>Total previous year</i> ...	1,777	3,173	369	...	...
Total Class I to IV ...	2,71,611	5,34,309	5,679	1,25,37,854	10,321
<i>Total previous year</i> ...	2,27,258	3,75,096	3,357	1,23,66,741	12,823

MENT B.

Agricultural Societies—concl'd.

Reserve Fund.	Working Capital.	Profit and Loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.	
				On borrowings.	On lendings.
23	24	25	26	27	28
Rs.	Rs.	Rs.	Per cent	Per cent.	Per cent.
...
248	1,318	+30	...	6	6
248	1,318	+30	...	...	...
248	1,318	...	...	...	...
...	365	+135	...	...	...
873	17,751	+1,615	6½	6	3½ to 12
450	1,352	+271	6	6	9
...	10,567	+681	...	9	12
2,995	10,275	+1,508	7½	4 to 6	2 to 7
4,318	40,310	+4,210	...	...	...
1,785	16,935	+4,131	...	...	...
28,71,475	1,63,87,055	+3,89,514	...	...	...
27,17,466	1,63,13,009	3,59,391	...	...	...

STATE
Operations of Non-

Classification.	Number of societies.	Number of members.	Loans made		
			Individuals.		
			Cash.	Paper renewal.	Book adjustment.
1	2	3	4 (a)	4 (b)	4 (c)
CLASS I.—CREDIT.			Rs.	Rs.	Rs.
<i>(a) Limited.</i>					
Nagpur	12	12,164	8,74,332	180	4,861
Wardha	1	83	3,230	...	...
Balaghat	1	22	88	...	...
Jubbulpore	1	591	1,09,320	...	...
Mandla	1	46	1,120	...	...
Hoshangabad	1	54	3,254	...	...
Betul	1	21	4,132	...	...
Nimar	1	70	4,026	...	...
Chhindwara	1	28	90	...	...
Raipur	1	131	7,274	...	...
Bilaspur	1	67	3,054	...	...
Drug	1	24	...	...	...
Amraoti	1	69	6,175	...	...
Akola	1	129	11,912	...	...
Buldana	1	36	175	...	...
Total Limited	26	13,535	10,28,182	180	4,861
<i>(b) Unlimited</i>					
Wardha	1	13	650	...	30
Balaghat	1	10	1,240	...	72
Jubbulpore	1	10	662	...	242
Saugor	16	187	...	...	675
Seoni	1	45	1,235	...	329
Hoshangabad	2	25	...	...	62
Hoshangabad	4	73	662	...	369
Betul	3	35	1,055	1,085	331
Chhindwara	8	112	6,343	...	773
Raipur	1	18	1,745	...	128
Total Unlimited	38	528	13,592	1,085	3,011
Total Class I	64	14,063	10,41,774	1,265	7,872
<i>Total previous year</i>	<i>56</i>	<i>10,916</i>	<i>8,29,016</i>	<i>...</i>	<i>7,600</i>

MENT C.

Agricultural Societies.

during the year to		Receipts from loans and deposits repaid during the year by				
Total.	Banks and Societies.	Individuals.				Banks and societies.
		Cash.	Paper renewal.	Book adjustment.	Total.	
4	5	6 (a)	6 (b)	6 (c)	6	7
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
8,79,373	24,090	7,00,427	180	6,123	7,06,730	4,592
3,230	...	2,513	...	...	2,513	...
88	...	2	...	...	2	...
1,09,320	37,116	84,650	...	...	84,650	24,109
1,120	160	...	...	...	...	...
3,254	...	1,814	...	...	1,814	...
4,132	...	4,178	...	...	4,178	...
4,026	...	1,979	...	...	1,979	...
90	...	5	...	...	5	...
7,274	...	3,684	...	...	3,684	...
3,054	...	1,514	...	...	1,514	...
...
6,175	100	3,742	...	...	3,742	100
11,912	4,448	8,762	...	...	8,762	3,336
175	...	...	...	...	...	...
10,33,223	65,914	8,13,270	180	6,123	8,19,573	32,137
680	1	...	...	...	...	...
1,312	3	288	...	...	288	...
904	447	1,199	...	5	1,204	443
675	126	...	...	...	...	...
1,564	79	2,137	...	...	2,137	29
62	19	353	...	...	353	2
1,031	146	1,112	...	20	1,132	153
2,471	85	360	1,085	484	1,929	24
7,116	93	4,410	...	1	4,441	19
1,873	70	1,641	...	...	1,641	...
17,638	1,069	11,530	1,085	510	13,125	670
10,50,911	66,983	8,24,800	1,265	6,633	8,32,698	32,807
8,36,616	94,908	6,56,560	...	6,384	6,62,944	80,224

STATE

Operations of Non-

Classification.	Loans due by		
	Individual.	Of which overdue.	Banks and Societies.
1	8	9	10
CLASS I.—CREDIT.	Rs.	Rs.	Rs.
(a) <i>Limited.</i>			
Nagpur	7,24,218	1,322	22,990
Wardha	3,021	360	...
Balaghat	86	...	...
Jubbulpore	1,69,423	...	74,549
Mandla	1,120	...	160
Hoshangabad	3,261	...	...
Betul	2,152	...	...
Nimar	3,158	242	...
Chhindwara	85	...	...
Raipur	6,032	462	...
Bilaspur	1,540	...	...
Drug ... ..	...	...	...
Amraoti	4,617	...	5
Akola	7,231	...	1,112
Buldana	175	...	...
Total Limited	9,26,119	2,386	98,816
(b) <i>Unlimited</i>			
Wardha ... Wardha	680	...	1
Balaghat ... Balaghat	1,024	...	3
Jubbulpore ... Sihora	2,470	...	4,271
Saugor ... Saugor	4,899	4,899	132
Seoni ... Seoni	2,377	1,033	318
Hoshangabad ... { Hoshangabad	321	296	132
{ Harda	1,850	1,252	432
Betul	2,357	1,169	826
Chhindwara	6,759	1,207	131
Raipur	1,678	...	621
Total Unlimited	24,415	9,856	6,867
Total Class I	9,50,534	12,242	1,05,683
<i>Total previous year</i>	<i>7,35,672</i>	<i>9,823</i>	<i>72,376</i>

MENT C.

Agricultural Societies—contd.

Loans and deposits received during the year from						
Individuals.	Central Banks.	Primary Societies.	Sale of goods to members.	Purchase of members products.	Cost of management.	Share capital paid up.
11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
4,77,742	17,700	...	...	...	14,861	4,47,233
...	...	...	...	...	42	2,397
...	...	...	...	...	13	91
53,466	1,000	...	...	...	1,630	...
...	...	500	...	...	52	812
50	...	...	...	...	...	2,555
81	...	...	...	...	9	...
1,367	...	...	...	...	36	2,014
...	...	...	...	...	...	241
500	...	...	...	...	58	4,136
525	...	...	...	...	28	970
...	...	...	...	...	...	216
1,064	...	...	...	...	60	1,519
1,246	...	...	...	...	74	6,987
...	...	350	...	...	12	203
5,36,041	18,700	850	...	...	16,875	4,69,374
...	642	...	...	...	...	65
...	1,301	...	...	...	...	72
873	256	...	...	...	...	...
...	675	...	...	...	...	840
...	1,564	...	...	...	...	...
2	260	...	...	...	2	50
94	985	...	...	...	...	180
3	1,378	...	...	...	...	13
1	7,166	...	...	...	18	634
...	1,898	...	...	...	...	99
973	16,125	...	...	...	20	1,953
5,37,014	34,825	850	...	...	16,895	1,71,327
5,33,799	20,724	6,005	...	...	11,547	3,52,408

STATE

• Operations of Non-

Classification.	Loans and deposits held at the end of the year from				
	Mem- bers.	Non- mem- bers.	Socie- ties.	Provin- cial or Central Banks.	Govern- ment.
1	18	19	20	21	22
CLASS I.—CREDIT.	Rs.	Rs.	Rs.	Rs.	Rs.
(a) Limited.					
Nagpur	44,365	1,85,382	...	17,700	...
Wardha	900	...	...	...	...
Balaghat ... ..	...	...	...	...	...
Jubbulpore	2,25,096	...	...	...	...
Mandla ... ..	...	...	500	...	...
Hoshangabad ... ..	...	400	...	...	...
Betul	1,472	...	500	...	...
Nimar	1,577	...	...	...	...
Chhindwara ... ..	...	...	...	...	...
Raipur	1,500	...	...	...	...
Bilaspur	525	...	...	...	...
Drug ... ..	...	...	...	...	...
Amraoti	2,877	...	...	...	...
Akola	1,000	...	...	...	...
Buldana ... ..	...	...	350	...	...
Total Limited	2,79,312	1,85,782	1,350	17,700	...
(b) Unlimited.					
Wardha ... ..	...	...	...	642	...
Balaghat ... ..	...	...	...	941	...
Jubbulpore ... Sihora	103	5,285	...	509	...
Saugor ... ..	...	...	...	4,899	...
Seoni	2	...	...	2,375	...
Hoshangabad ... { Hoshangabad	15	...	...	286	...
{ Harda	188	...	...	1,482	...
Betul	21	...	...	2,319	...
Chhindwara	1	...	...	5,821	...
Raipur	60	...	...	1,211	...
Total Unlimited	390	5,285	...	20,485	...
Total Class I	2,79,702	1,91,067	1,350	38,185	...
<i>Total previous year</i>	<i>2,25,593</i>	<i>1,53,532</i>	<i>16,551</i>	<i>20,200</i>	<i>...</i>

MENT C.

Agricultural Societies—contd.

Reserve Fund.	Working capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.	
				On borrowings.	On Lendings.
23	24	25	26	27	28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
36,492	7,31,172	+44,866	4 to 9	6 to 7	9½ to 10½
...	3,297	+231	...	4	9½
...	91	-2	...	...	12
6,438	2,31,534	+15,398	7½	9	9½
...	1,312	-5	...	6	9½
...	2,955	+203	...	...	9½
791	2,763	+233	...	5	9½
10	3,601	+258	10	6	9½
...	241	+15	...	...	9
...	5,636	+419	6½	6	9½
...	1,495	+89	...	6	12½
...	216	+24	...	...	...
...	4,396	+187	...	6	9½
57	8,044	+508	9	6	6½
...	553	+2	...	6	9½
43,788	9,97,306	+62,433	...	...	...
4	711	+4	...	8 to 12	10 to 15
3	1,016	+19	...	10	12
888	6,785	+82	...	9 to 10	9½
132	5,871	+126	...	9	12
328	2,705	+79	...	9	12
182	533	+50	...	10	12
512	2,362	+68	...	9 to 10	9 to 12
891	3,244	+95	...	10 to 12	12
525	6,981	+314	...	9 to 10	12 to 18½
621	1,991	+69	...	9	10
4,086	32,199	+906	...	...	...
47,874	10,29,505	+63,339	...	...	...
39,575	8,07,859	+51,700	...	...	...

STATE
Operations of Non-

Classification.	Number of societies.	Number of members.	Loans made during			
			Individuals.			
			Cash.	Paper renewal.	Book adjustment.	Total.
1	2	3	4 (a)	4 (b)	4 (c)	4
CLASS II.—PURCHASE AND SALE.			Rs.	Rs.	Rs.	Rs.
<i>(a) Limited.</i>						
Nagpur—Nagpur ...	2	735	...	...	...	...
Saugor—Weavers purchase and sale society	1	47	2,068	...	...	2,068
Narsinghpur ...	1	27	...	...	...	...
Chhindwara High School Store	1	74	...	...	...	...
Amraoti ... { Amraoti	1	260	...	...	...	...
... { Morsi	1	84	...	...	...	...
... { Pathrot	1	13	...	...	...	...
Akola—Akola Basim Industrial Weavers Association.	1	152	1,16,281	...	...	1,16,281
Akola—Normal School Store	1	110	7,552	...	...	7,552
Buldana ...	1	346	5,494	...	...	5,494
Total Class II	11	1,848	1,31,395	...	...	1,31,395
Total previous year	8	1,353	40,775	...	...	40,775
CLASS IV.—PRODUCTION AND SALE.						
<i>(a) Limited.</i>						
Amraoti ...	1	36	...	...	...	...
<i>(b) Unlimited.</i>						
Nagpur—Gaoli ...	1	17	2,610	...	457	3,067
Total Class IV	2	53	2,610	...	457	3,067
Total previous year	3	72	10,530	...	...	10,530
CLASS VI.—OTHERS.—LIMITED.						
Jubbulpore—Jarwahi Adult School Society	1	24	...	...	...	...
Magarmoha School Society	1	16	...	...	...	...
Amraoti—Government Official Co-operative Housing Society.	1	17	24,700	...	...	24,700
Amraoti—Ellichpur Thrift and Saving Society.	1	43	92	...	..	92
Akola—Co-operative Housing	1	16	7,632	...	3,367	10,999
Buldana—Khamgaon Co-operative Housing	1	10	11,400	...	1,116	12,516
Total Class VI	6	126	43,824	...	4,483	48,307
Total previous year	4	57	13,061	...	2,982	16,043
Total Class I to VI	83	16,090	12,19,603	1,265	12,812	12,33,680
Total previous year	71	12,398	8,93,382	...	10,582	9,03,964

MENT C

Agricultural Societies—contd.

the year to	Receipts from loans and deposits repaid during the year by				
Banks and Societies.	Individuals.				Banks and societies.
	Cash.	Paper renewal.	Book adjustment.	Total.	
5	6 (a)	6 (b)	6 (c)	6	7
	Rs.	Rs.	Rs.	Rs.	Rs.
... 1,074	... 948	...	...	... 948	...
...
...	... 34	...	...	... 34	... 117
...
... 2,400	1,18,730	...	...	1,18,730	2,400
1,840	7,067	...	...	7,067	1,845
898	5,632	...	...	5,632	915
6,212	1,32,411	...	...	1,32,411	5,277
1,702	35,934	...	...	35,934	1,688
...	6	...	...	6	...
...	2,570	...	66	2,636	...
...	2,576	...	66	2,642	...
100	9,732	...	...	9,732	...
60	...	...	...	...	...
... 815	... 330	...	...	... 330	...
1,913	2	...	...	2	755
5,076	4,876	...	617	5,493	5,445
6,436	1,327	...	...	1,327	7,689
14,300	6,535	...	617	7,152	13,889
12,403	4,003	...	...	4,003	11,258
87,495	9,66,322	1,265	7,316	9,74,903	51,973
1,09,113	7,06,229	...	6,334	7,12,613	93,170

STATE
Operations of Non-

Classification.	Loans due by		
	Individuals.	Of which over due.	Banks and Societies.
1	8	9	10
CLASS II.—PURCHASE AND SALE.	Rs.	Rs.	Rs.
(a) <i>Limited.</i>			
Nagpur—Nagpur ...	...	...	...
Saugor—Weavers Purchase and Sale Society ...	1,120	...	74
Narsinghpur ...	...	...	...
Chhindwara High School Store ...	...	...	...
Amraoti ... { Amraoti	...	...	...
... { Morsi	...	...	...
... { Pathrot	...	...	...
Akola—Akola-Basim Industrial Weavers Association.	1,699	...	...
Ako'a—Normal School Store ...	868	...	5
Buldana ...	4,400	...	7
Total Class II ...	8,087	...	86
<i>Total previous year</i> ...	<i>9,968</i>	<i>687</i>	<i>34</i>
CLASS IV.—PRODUCTION AND SALE.			
(a) <i>Limited.</i>			
Amraoti ...	...	...	...
(b) <i>Unlimited.</i>			
Nagpur—Gaoli ...	3,049	...	...
Total Class IV ...	3,049	...	...
<i>Total previous year</i> ...	<i>4,241</i>	<i>1,617</i>	<i>100</i>
CLASS VI.—OTHERS.—LIMITED.			
Jubbulpore—Jarwahi Adult School Society ...	...	...	60
Magarmoha School Society ...	...	...	...
Amraoti—Government Official Co-operative Housing Society.	24,370	...	815
Amraoti—Ellichpur Thrift and Saving Society ...	90	...	1,228
Akola—Co-operative Housing ...	48,173	2,315	...
Buldana—Khamgaon Co-operative Housing ...	19,736	88	280
Total Class VI ...	92,369	2,403	2,323
<i>Total previous year</i> ...	<i>51,214</i>	<i>2,520</i>	<i>1,978</i>
Total Class I to VI ...	10,54,039	14,645	1,08,092
<i>Total previous year</i> ...	<i>8,01,095</i>	<i>14,647</i>	<i>74,488</i>

MENT C.

Agricultural Societies—contd.

Loans and Deposits received during the year from			Sale of goods to members.	Purchase of members' products.	Cost of management.	Share Capital paid up.
Individuals.	Central Banks.	Primary Societies.				
11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
3,94,780	...	...	35,583	...	12,479	6,786
231	1,000	...	3,794	3,039	30	822
50	...	...	181	...	...	80
...	...	...	126	...	13	135
14	...	...	...	...	...	496
197	...	...	2,336	...	60	169
...
57,909	...	...	96,264	...	1,235	10,000
5,336	...	...	7,030	...	129	1,050
10,412	...	...	13,856	...	1,245	6,530
4,68,929	1,000	...	1,59,200	3,039	15,191	26,068
4,84,901	...	3,000	4,88,148	...	18,206	29,956
...	237	...	3,174	...	905	10,181
...	...	...	...	...	495	1,678
...	237	...	3,174	...	1,400	11,859
3,144	12,418	...	13,856	...	2,434	10,816
...
...	21,886	...	...	...	20	3,360
1,256	...	...	...	...	39	...
2,300	...	1,500	...	...	37	13,200
200	9,190	200	...	...	67	5,500
3,756	31,076	1,700	...	...	163	22,060
558	10,874	3,155	...	...	106	15,490
10,09,698	67,133	2,550	1,62,374	3,039	33,649	5,31,314
10,22,402	44,016	12,160	5,02,004	...	32,293	4,08,670

MENT C.

Agricultural Societies—concl'd.

Reserve fund.	Working Capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.	
				On borrowings.	On lendings.
23	24	25	26	27	28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
10,513	1,91,651	+10,462	6½	5	5½
...	3,836	- 287	...	6	12
...	80	+ 30	...	...	...
...	135	+ 4	...	...	...
142	652	- 13	...	...	...
119	485	+ 164	...	...	...
...
15,317	31,253	+ 4,448	13 to 16	3 to 7½	6
135	2,572	+ 860	12	...	...
3,532	10,097	+ 1,032	9	9 to 13½	...
29,758	2,40,761	+17,000	...	...	...
23,182	2,12,399	+14,005	...	...	...
...
10	14,329	- 2,269	...	8½	...
1,758	3,436	- 148	...	...	9
1,768	17,765	- 2,417	...	...	...
4,768	27,950	- 619	...	...	...
...
...
100	25,346	+ 143	...	7	7
...	1,314	+ 32	...	...	4½ to 8
576	49,431	+ 1,161	6	6 to 7	7
...	19,608	+ 411	...	5½ to 7	3½ to 8
676	95,699	+ 1,747	...	...	...
298	52,841	+ 1,029	...	...	...
80,076	13,83,730	+82,086	...	...	...
67,823	11,01,049	+66,115	...	...	...

STATE
Operations

District.	Number of unions.	Number of societies affiliated to unions in column 2.	Total number of individual members in societies affiliated.
1	2	3	4
The Co-operative Federation of Central Provinces and Berar, Limited.	1	3,855	57,773
<i>Total previous year</i> ...	1	3,959	62,035
The Jubbulpore and Nerbudda Division Co-operative Institute, Limited.	1	12	...
The Berar Co-operative Institute, Limited ...	1	640	...
The Chhattisgarh Co-operative Institute, Limited ...	1	3	...
Total Co-operative Institutes ...	3	655	...
<i>Total previous year</i> ...	3	683	...
CIRCLE UNIONS OF PRIMARY SOCIETIES.			
Damoh ...	4	6	159
Chhindwara ...	1	3	57
Total Circle Unions of Central Provinces ...	5	9	216
Akola ...	10	56	1,153
Total Circle Unions of Berar ...	10	56	1,153
Total Circle Unions of Central Provinces and Berar ...	15	65	1,369
<i>Total previous year</i> ...	22	86	1,574

MENT D.
of Unions.

Total working capital of affiliated societies.	Expenditure in the year.	Percentage of column 6 on column 5 (one place of decimal).	Number of supervising staff maintained by unions.	Remarks.
5	6	7	8	9
Rs. 3,88,90,645	Rs. 3,10,589	0·8	337	
3,76,72,850	3,02,538	0·8	339	
...	21,768	...	13	
...	37,535	...	16	
...	87	...	...
...	59,390	...	29	
...	48,976	...	29	
18,972	...	...	...
5,498	...	...	...
24,470	...	...	...
11,13,955	...	...	...
11,13,955	...	...	...
11,38,425	...	...	...
12,46,186	...	...	...

STATE

Central Banks—Receipts

Re

Name of Central Banks.	Share receipts.	Receipts by loans and deposits from				Investment with-drawn.
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	
I	2	3	4	5	5 (a)	6
I (a) PROVINCIAL BANK	Rs 6,409	Rs. 49,11,120	Rs. 70,41,490	Rs. 75,055	Rs. ...	Rs. 18,14,191
II (b) CENTRAL BANKS.						
District. Central Banks.						
Nagpur ... Nagpur	865	2,00,085	35,701	14,568	...	...
Bhandara ... Bhandara	894	1,00,836	...	6,523	...	66,716
Chanda ... Bramhapuri	1,968	96,674	12,642	7,583	...	8,925
... Warora	913	1,09,496	...	4,919	...	4,955
Wardha ... Wardha	3,545	2,85,376	8,000	7,774	...	48,048
Balaghat ... Balaghat	175	1,79,233	...	17,926	3,219	1,32,112
... Jubbulpore	4,260	3,73,581	1,21,483	14,791	...	2,500
Jubbulpore ... Sihora	3,255	1,27,344	3,63,920	27,647	518	5,557
... Murwara	1,536	56,407	1,33,480	11,144	...	1,494
Saugor ... Saugor	315	41,621	42,020	10,677	...	12,232
Damoh ... Damoh	1,295	1,08,948	9,480	8,274	...	5,645
Mandla ... Mandla	1,125	1,36,937	22,920	6,073	...	10,799
Seoni ... Seoni	1,080	1,52,986	...	9,703	...	15,369
Hoshangabad ... Hoshangabad	482	2,66,617	13	12,975	...	21,082
... Harda	1,025	70,086	...	13,485	...	12,245
... Sohagpur	945	70,111	32,512	14,670	...	14,958
Betul ... Betul	1,700	2,51,766	14,595	26,984	...	73,031
Nimar ... Nimar	1,300	1,32,118	15,004	14,544	...	7,662
Narsinghpur ... Narsinghpur	4,584	1,89,696	90,566	16,262	...	21,767
Chhindwara ... Chhindwara	655	2,38,892	...	26,162	...	23,380
Raipur ... Raipur	3,546	2,44,227	37,702	16,071	...	9,751
Bilaspur ... Bilaspur	3,303	2,06,578	49,394	13,095	...	37,072
Drug ... Drug	991	26,602	...	11,130	...	37,668
Total Central Provinces	40,257	36,66,217	9,89,532	3,12,980	3,737	5,72,968
Amraoti ... Amraoti	3,880	27,65,862	4,63,238	58,306	...	896
... Ellichpur	2,090	2,05,691	82,482	12,084	...	2,338
... Morsi	4,970	4,72,154	5,04,928	20,838	...	3,18,934
... Darayapur	2,420	3,64,939	76,470	10,528	...	17,938
Yeotmal ... Yeotmal	4,505	9,02,689	5,90,582	30,934	...	3,826
... Pusad	480	2	...	455	...	...
Akola ... Akola	1,740	18,65,072	10,85,760	92,070	...	4,26,766
Buldana ... Buldana	2,585	3,07,877	1,03,268	13,569	...	3,800
... Khamgaon	1,537	4,28,067	86,995	24,604	...	21,082
... Mehkar	2,654	3,32,855	2,21,143	27,130	...	85
... Malkapur	1,080	2,79,607	1,03,013	10,361	...	8,737
Total for Berar	27,941	79,24,815	33,17,679	3,00,819	...	8,04,402
Total for Central Provinces and Berar.	68,198	1,15,91,032	43,07,211	6,13,799	3,737	13,77,370

MENT G.

and Disbursements.

ceipts.

Loans and deposits received from						
Individual members.	Provincial and Central Banks.	Societies.				
		Cash.	Paper renewal.	Book adjustment.	Total.	
7	8	9 (a)	9 (b)	9 (c)	9	
P.	Rs. 1,589	Rs. 29,49,759	Rs. 40,099	Rs. ...	Rs. 400	Rs. 40,499
N.	4,459	2,16,301	1,70,414	50,676	3,644	2,24,734
B.	5,681	3,150	51,200	1,914	5,324	58,438
Br.	341	11,099	97,275	2,443	3,409	1,03,127
W.	14,365	63,982	45,043	38,343	2,484	85,870
Wr.	1,031	4,20,561	2,06,621	3,411	1,730	2,11,762
B.	9,584	4,667	74,658	...	39,336	1,13,994
J.	1,613	1,46,141	64,992	...	872	65,864
S.	34,832	...	19,013	5,312	44,411	68,736
M.	12,942	...	25,526	40,086	9,364	74,976
S.	1,677	35,324	11,788	...	6,035	17,823
D.	333	23,198	13,527	...	84	11,611
M.	2,434	45,172	24,249	...	2,217	26,466
S.	34,514	1,573	40,066	...	2,477	42,543
H.	21,138	3,060	85,489	...	10,383	95,872
Hr.	428	457	61,089	...	1,395	62,484
S.	4,642	...	64,886	33,592	16,622	1,15,100
B.	5,347	...	1,13,104	1,27,770	24,877	2,65,751
N.	278	2,25,580	1,21,192	...	13,486	1,34,678
Nr.	2,614	22,017	70,435	1,09,194	14,335	1,93,964
C.	24,175	10,016	58,341	6,055	1,612	66,008
R.	575	1,29,964	1,37,602	...	23,038	1,60,640
B.	762	1,07,300	1,85,316	174	9,065	1,94,555
D.	2,861	11,705	1,00,976	...	17,985	1,18,961
	1,86,626	14,81,267	18,40,802	4,18,970	2,54,185	25,13,957
A.	7,749	3,20,066	7,58,228	...	7,193	7,65,421
E.	2,660	46,291	1,42,908	4,426	13,554	1,60,888
M.	4,467	...	3,97,834	...	52,733	4,50,567
D.	530	43,301	1,11,200	44,635	13,417	1,69,252
Y.	2,937	1,94,708	4,51,562	...	...	4,51,562
P.	...	3,001	6,154	...	...	6,154
A.	1,04,318	1,48,803	3,34,610	...	6,737	3,41,347
B.	2,545	32,695	66,858	...	7,031	73,889
K.	5,485	...	1,10,444	...	31,324	1,41,768
M.	7,061	2,543	1,79,996	...	10,687	1,90,683
MI.	1,785	29	62,199	...	1,252	63,451
	1,39,537	7,91,437	26,21,993	49,061	1,43,928	28,14,982
	3,26,163	22,72,704	44,62,795	4,68,031	3,98,113	53,28,939

STATE
Central Banks—Receipts

Receipts—concl'd.

Name of Central Banks.	Income realized.				Opening balance.	Grand total including the opening balance (columns 2 to 9, 13 and 14).
	Interest received.	Sale of goods to members.	Other items.	Total income of the year, columns 10 to 12.		
I	10	11	12	13	14	15
I (a) PROVINCIAL BANKS ...	Rs. 4,93,128	Rs. ...	Rs. 70,011	Rs. 5,61,139	Rs. 1,66,701	Rs. 1,75,69,952
II (b) CENTRAL BANKS.						
District. Central Banks,						
Nagpur ... Nagpur ...	50,049	...	4,014	54,063	1,306	7,52,082
Bhandara ... Bhandara ...	14,615	...	39	14,654	6,570	2,63,462
Chanda ... { Bramhapuri ...	15,775	...	2,221	17,996	1,378	2,61,733
... { Warora ...	12,515	...	383	12,898	2,311	2,92,709
Wardha ... Wardha ...	25,622	...	3,853	29,475	9,397	10,24,969
Balaghat ... Balaghat ...	20,151	...	41,856	62,007	4,326	5,27,243
Jubbulpore ... { Jubbulpore ...	42,664	...	305	42,969	2,770	7,75,972
... { Murwara ...	82,477	...	485	82,962	16,058	7,30,829
Saugor ... Saugor ...	20,158	...	3,393	23,551	5,219	3,20,749
Damoh ... Damoh ...	21,672	...	235	21,907	3,787	1,87,383
Mandla ... Mandla ...	41,401	...	2,107	43,508	4,591	2,16,883
Seoni ... Seoni ...	14,589	...	290	14,879	6,139	2,72,944
... { Hoshangabad ...	16,855	...	5,942	22,798	17,934	2,98,500
... { Harda ...	31,630	...	456	32,086	16,835	4,70,160
... { Sohagpur ...	11,932	...	1,110	13,042	4,947	1,78,199
Betul ... Betul ...	29,762	...	314	30,076	4,156	2,87,070
Nimar ... Nimar ...	51,056	...	1,574	52,630	17,876	7,09,680
Narsinghpur ... Narsinghpur ...	19,245	...	23	19,268	7,930	5,58,362
Chhindwara ... Chhindwara ...	38,301	...	723	39,024	5,943	5,86,537
Raipur ... Raipur ...	21,506	...	7,105	28,611	7,468	4,25,367
Bilaspur ... Bilaspur ...	28,322	...	5,082	33,304	10,439	6,46,219
Drug ... Drug ...	32,581	...	721	33,302	631	6,46,492
... { Hoshangabad ...	17,891	...	9,245	27,136	2,359	2,39,413
Total Central Provinces ...	6,60,670	...	91,476	7,52,146	1,60,270	1,06,79,957
Amraoti ... { Amraoti ...	2,19,347	...	1,983	2,21,330	27,332	46,34,080
... { Ellichpur ...	33,066	...	1,657	34,723	1,517	5,50,764
... { Morsi ...	52,54	...	8,316	60,864	1,691	18,39,413
... { Daryapur ...	31,667	...	1,107	32,774	6,311	7,24,463
Yeotmal ... { Yeotmal ...	1,20,151	...	5,604	1,25,755	8,768	23,16,266
... { Pusad ...	783	...	...	783	7,830	18,705
Akola ... Akola ...	2,06,533	...	8,162	2,14,695	819	42,81,390
Buldana ... { Buldana ...	43,976	...	482	44,458	8,583	5,13,069
... { Khamgaon ...	89,310	...	175	89,485	17,670	8,16,693
... { Mehkar ...	57,752	...	4,713	62,465	9,994	8,56,613
... { Malkapur ...	42,291	...	565	42,856	224	5,11,083
Total for Berar ...	8,97,424	...	32,764	9,30,188	90,739	1,71,42,539
Total for Central Provinces and Berar.	15,58,094	...	1,24,240	16,82,334	2,51,009	2,78,22,496

MENT G.
and Disbursements.

Disbursements.

Share capital withdrawn.	Loans and deposits repaid to				Investment.
	Members and non-members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	
16	17	18	19 (a)	19	20
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,970	44,23,118	62,66,332	59,791	...	37,12,352
N. 580	2,44,009	35,701	6,878	...	10,295
B. 580	79,075	...	7,377	...	15,123
Br. 1,170	69,397	34,290	4,306	...	5,528
W. 875	96,391	...	7,110	...	5,107
Wr. 2,470	2,18,776	8,000	5,184	...	82,329
B. 2,354	1,94,451	...	37,539	4,364	57,681
J. 8,590	3,57,774	1,18,384	9,736	...	15,534
S. 930	1,06,527	2,91,482	11,501	497	14,623
M. 1,710	65,259	81,445	9,203	...	2,379
S. 2,460	50,866	57,011	7,432	...	8,615
D. 405	88,858	14,813	7,945	...	7,751
M. 1,055	1,18,293	18,060	3,753	...	20,829
S. 565	1,45,883	...	8,347	...	14,946
H. 575	2,32,773	7,905	8,912	185	72,109
Hr. 2,020	63,429	...	6,609	...	7,090
S. 2,870	56,597	57,239	15,749	...	28,765
B. 9,225	2,11,544	21,275	20,262	...	1,69,755
N. 2,470	1,07,66	32,794	11,710	...	17,011
Nr. 3,560	1,84,116	36,343	14,667	...	26,079
C. 1,515	1,69,033	59	17,301	...	45,112
R. 11,331	2,27,384	26,192	21,768	...	23,037
B. 4,906	2,05,130	43,824	11,704	...	50,241
D. 5,705	30,868	...	24,602	26	25,427
67,915	33,29,819	8,89,837	2,71,595	5,072	7,25,015
A. 4,830	25,53,292	4,89,098	13,117	...	75,808
E. 6,185	1,38,436	1,60,310	11,710	...	2,436
M. 60	4,52,501	5,44,445	4,228	...	3,39,096
D. ...	2,77,483	1,58,651	4,617	...	49,910
Y. 410	7,52,768	6,88,302	4,483	...	74,045
P. ...	...	...	45	...	794
A. ...	17,64,295	11,64,602	26,989	...	5,27,454
B. 1,575	1,90,885	2,10,557	7,208	...	32,862
K. 11,275	3,22,938	1,81,914	55,485	...	64,897
M. 1,745	1,62,093	3,08,754	13,668	...	43,689
MI. 100	2,24,235	1,24,570	900	...	21,656
26,180	68,38,929	40,29,203	1,42,450	...	12,57,697
94,095	1,01,68,748	49,19,040	4,22,045	5,072	19,82,712

STATE
Central Banks—Receipt
Disburse

Name of Central Banks.	Loans to						
	Individual members.	Provincial and Central Banks.	Societies.				
			Cash.	Paper renewal.	Book adjustment.	Total.	
I	21	22	23(a)	23(b)	23(c)	23	
I	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
(a) PROVINCIAL BANKS ...	1,489	23,78,141	58,425	...	4,659	63,084	
II							
(b) CENTRAL BANKS.							
District.	Central Banks.						
Nagpur ...	Nagpur ...	4,217	2,27,919	76,179	50,676	41,701	1,68,556
Bhandara ...	Bhandara ...	800	73,412	49,331	1,914	9,734	60,979
Chanda ...	{ Bramhapuri ...	170	26,433	82,592	2,443	17,449	1,02,484
	{ Warora ...	14,310	82,130	31,015	38,343	11,378	80,737
Wardha ...	Wardha ...	1,090	4,61,959	1,85,064	3,411	22,202	2,10,677
Balaghat ...	{ Balaghat ...	9,948	1,04,332	18,204	...	28,773	46,977
	{ Jubbulpore ...	2,802	60,981	1,32,326	...	33,215	1,65,541
Jubbulpore ...	{ Sihora ...	9,316	...	73,248	5,312	1,43,518	2,22,078
	{ Murwara ...	3,102	...	50,095	40,086	25,982	1,16,163
Saugor ...	Saugor ...	1,522	14,966	6,134	...	19,374	25,508
Damoh ...	Damoh ...	319	20,176	21,401	...	34,079	55,480
Mandla ...	Mandla ...	3,064	46,075	24,837	...	18,700	43,537
Seoni ...	Seoni ...	36,100	2,002	37,030	...	19,675	56,705
Hoshangabad ...	{ Hoshangabad ...	9,886	26,872	30,663	...	33,817	64,486
	{ Harda ...	433	23,527	43,819	...	13,618	57,437
Betul ...	{ Sohagpur ...	5,462	24	24,453	33,592	34,074	92,119
	{ Betul ...	4,293	...	22,768	1,27,770	59,083	2,09,721
Nimar ...	Nimar ...	152	2,62,208	73,693	...	23,648	97,341
Narsinghpur ...	Narsinghpur ...	2,335	20,276	1,00,657	1,09,194	33,957	2,48,808
Chhindwara ...	Chhindwara ...	26,053	61,174	41,144	6,055	20,608	67,807
Raipur ...	Raipur ...	479	1,15,000	1,43,110	...	20,783	1,63,893
Bilaspur ...	Bilaspur ...	242	89,883	1,74,942	174	27,650	2,02,766
Drug ...	Drug ...	2,829	41,943	80,252	...	11,037	91,289
Total Central Provinces ...		1,38,934	17,61,297	15,22,958	4,18,970	7,09,055	26,50,983
Amraoti ...	{ Amraoti ...	15,925	4,48,051	5,96,239	...	2,00,759	7,97,028
	{ Ellichpur ...	2,465	45,894	85,662	4,426	33,228	1,23,516
	{ Morsi ...	4,444	...	3,81,518	...	52,733	4,37,271
	{ Daryapur ...	3,096	41,151	75,435	44,635	44,084	1,64,159
Yeotmal ...	{ Yeotmal ...	52,478	2,22,640	97,455	...	1,23,566	4,21,021
	{ Pusad ...	...	6,190	7,116	...	1,110	8,226
Akola ...	Akola ...	1,13,589	1,48,992	1,51,294	...	1,99,702	3,53,996
Buldana ...	{ Buldana ...	2,431	34,852	24,695	...	49,952	74,647
	{ Khamgaon ...	7,789	200	37,059	...	48,054	85,113
	{ Mehkar ...	9,101	3,418	1,66,674	...	72,897	2,39,571
	{ Malkapur ...	1,659	...	55,040	...	50,747	1,05,787
Total for Berar ...		2,12,977	9,51,388	18,84,237	49,061	8,77,037	28,10,335
Total for Central Provinces and Berar.		3,51,911	27,12,685	34,07,195	4,68,031	15,86,092	54,61,318

MENT G.

and Disbursements.
ments—concl'd.

Expenditure.						Closing balance.	Grand total disbursements including closing balance (columns 15 to 23, 29 and 30).
Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establish- ment and conting- encies.	Other items.	Total expendi- ture (columns 24 to 28).		
24	25	26	27	28	29	30	31
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
4,20,607	37,075	3,693	32,678	78,648	5,72,701	90,974	1,75,69,952
N. 31,599	4,619	4,698	8,242	3,264	52,422	1,505	7,52,082
B. 9,248	2,033	6,428	4,355	1,086	23,150	2,957	2,63,462
Br. 7,783	2,627	105	3,144	1,629	15,288	2,677	2,61,733
W. 7,359	1,250	...	2,126	1,336	12,071	978	2,99,709
Wr. 10,937	2,975	142	3,480	3,542	21,076	13,408	10,24,969
B. 17,753	4,392	141	3,962	37,355	63,603	5,994	5,27,243
J. 26,413	723	55	7,491	1,075	35,756	874	7,75,972
S. 47,165	7,013	624	7,609	1,341	63,752	5,483	7,30,829
M. 12,376	...	14,509	5,608	5,401	37,894	3,514	3,20,749
S. 12,219	1,448	373	3,078	417	17,535	1,468	1,87,383
D. 12,118	1,687	5	3,172	39	17,021	4,115	2,16,883
M. 7,628	957	5,061	4,008	189	17,843	435	2,72,944
S. 8,718	...	5	4,124	6,419	19,265	14,686	2,98,500
H. 19,125	2,540	417	5,343	11,042	38,468	7,995	4,70,160
Hr. 7,099	641	13	3,127	...	10,880	6,774	1,78,199
S. 18,641	2,090	699	4,183	1,829	27,439	906	2,87,070
B. 15,499	11,668	2,501	7,458	3,662	44,791	18,914	7,09,680
N. 7,598	555	...	5,929	293	11,375	12,635	5,58,362
Nr. 28,318	4,112	54	5,656	2,831	40,971	1,682	5,86,537
C. 15,357	1,285	11	6,440	5,503	23,596	8,07	4,25,367
R. 15,737	4,931	5,377	12,150	1,600	39,795	17,340	6,46,219
B. 16,059	3,566	2,882	7,849	1,731	32,087	4,710	6,46,492
D. 3,894	2,582	200	3,526	2,317	12,519	4,25	2,39,413
3,62,644	63,694	44,333	1,22,056	93,901	6,86,598	1,44,892	1,06,79,957
A. 1,46,337	9,297	18,787	17,718	6,819	1,98,958	37,973	45,34,080
E. 17,311	2,379	46	4,609	4,027	23,322	6,440	5,50,764
M. 37,874	113	1,996	5,273	9,462	54,718	1,647	18,39,413
D. 13,489	2,328	517	4,230	1,765	22,830	2,565	7,24,463
Y. 77,961	2,706	14	7,578	6,005	91,254	5,855	23,16,266
P. 5	...	...	44	...	49	3,401	18,705
A. 1,47,366	9,571	26	11,486	8,836	1,77,285	4,188	42,81,390
B. 27,172	3,277	93	4,528	2,416	33,323	4,721	5,93,069
K. 55,109	32	3,929	9,395	5,449	73,914	13,163	8,16,693
M. 24,426	6,282	22,026	8,271	60	61,065	13,599	8,56,613
Ml. 27,368	...	17	3,777	430	31,592	584	5,11,083
5,69,918	35,935	48,288	76,929	45,270	7,76,320	97,060	1,71,42,539
9,32,562	99,629	92,591	1,98,965	1,39,171	14,62,918	2,41,952	2,78,22,496

STATE
Central Banks

Name of Central Banks.		Assets				
		Cash in hand and Banks.	Market value of invest-ments.	Loans due by members (individu-als).	Loans due by Banks and Societies.	Interest accrued to the Bank.
I		2	3	4	5	6
		Rs.	Rs.	Rs.	Rs.	Rs.
I						
(a) PROVINCIAL BANKS ...		90,974	89,23,695	935	13,10,701	1,28,422
II						
(b) CENTRAL BANKS.						
District.	Central Banks.					
Nagpur	... Nagpur	1,505	1,69,368	318	5,12,561	9,984
Bhandara	... Bhandara	2,957	85,717	342	1,95,376	15,975
Chanda	{ Brahmपुरi	2,677	58,445	468	1,51,311	3,354
	{ Warora	978	71,530	215	1,71,388	1,873
Wardha	... Wardha	13,408	1,26,834	135	2,54,229	10,972
Balaghat	{ Balaghat	5,994	1,89,518	2,327	4,49,089	6,147
	{ Jubbulpore	874	1,37,955	2,104	4,46,007	4,476
Jubbulpore	{ Sihora	5,483	2,64,331	1,090	8,42,148	8,888
	{ Murwara	3,544	53,821	319	2,13,854	960
Saugor	... Saugor	1,468	1,00,870	153	2,36,643	4,993
Damoh	... Damoh	4,115	1,14,914	139	2,76,905	16,091
Mandla	... Mandla	435	45,432	927	1,65,639	1,125
Seoni	... Seoni	14,686	60,503	9,194	1,66,621	3,027
Hoshangabad	{ Hoshangabad	7,995	2,36,688	1,747	3,35,703	19,429
	{ Harda	6,774	1,07,051	153	1,36,709	4,090
	{ Sohagpur	806	1,07,450	1,270	2,60,056	3,499
Betul	... Betul	18,914	3,01,119	4,506	3,73,019	...
Nimar	... Nimar	12,635	93,888	672	2,85,189	3,379
Narsinghpur	... Narsinghpur	4,682	1,59,756	44	4,02,150	3,325
Chhindwara	... Chhindwara	5,707	1,48,259	5,414	3,64,680	41,849
Raipur	... Raipur	17,340	1,58,196	183	3,42,558	13,327
Bilaspur	... Bilaspur	4,710	1,10,664	1,180	3,59,284	6,809
Drug	... Drug	4,205	84,425	244	1,29,588	18,347
Total Central Provinces ...		1,44,892	29,85,934	33,146	70,30,707	2,01,919
Amraoti	{ Amraoti	37,973	13,94,368	10,647	21,20,751	21,559
	{ Ellichpur	6,440	1,26,598	455	2,80,183	1,301
	{ Morsi	4,647	2,95,391	2,628	3,94,414	4,734
	{ Daryapur	2,566	1,28,042	2,733	2,93,011	3,933
Yeotmal	{ Yeotmal	5,855	4,57,694	50,818	11,08,143	13,467
	{ Pusad	3,401	864	...	8,743	...
Akola	{ Akola	4,188	10,43,527	10,526	21,12,831	20,415
	{ Buldana	4,729	1,05,880	224	4,14,792	11,150
Buldana	{ Buldana	13,158	2,75,883	3,506	7,44,763	42,038
	{ Khamgaon	13,509	2,19,876	2,472	5,76,569	6,532
	{ Mehkar	584	1,02,270	263	4,51,132	5,082
Total Berar ...		97,160	41,50,333	84,272	85,05,332	1,31,211
Total for Central Provinces and Berar ...		2,41,952	71,36,267	1,17,418	1,55,36,039	3,32,130

MENT H.
Balance Sheet.

			Liabilities.		
Present value of stock in hand.	Other items.	Total.	Loans and deposits from non-members and from members in 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.
42,902	...	1,04,97,629	33,71,573	57,96,222	1,06,612
N. 34,021	...	7,27,757	4,44,885	...	80,726
B. 6,428	...	3,06,855	1,32,973	...	53,427
Br. 4,886	...	2,21,141	1,02,561	1,077	34,496
W. 578	...	2,46,552	1,42,900	...	33,979
Wr. 1,088	...	4,06,656	2,56,91	...	36,267
B. 4,727	...	6,57,864	1,68,726	30	1,35,744
J.	5,91,416	3,68,560	45,485	77,772
S. 16,532	...	10,98,472	3,12,127	3,26,024	2,22,401
M. 14,984	...	2,17,482	90,744	1,08,629	38,004
S. 1,690	2	3,45,769	1,57,978	5,087	58,985
D.	4,12,164	2,28,140	480	58,694
M. 5,240	...	2,18,798	1,19,542	25,735	23,880
S.	2,54,031	1,51,943	...	30,540
H. 8,725	...	6,09,687	3,35,003	...	92,087
Hr. 730	...	2,55,507	1,15,192	...	49,659
S. 12,000	...	3,85,081	72,721	1,01,689	1,00,949
B. 6,116	...	7,03,674	3,05,122	10,175	1,55,935
N. 440	...	3,96,003	1,33,652	...	59,474
Nr. 1,302	...	5,71,259	2,81,213	59,245	85,084
C. 451	...	5,69,360	2,92,879	...	92,007
R. 11,404	...	5,43,008	2,82,762	11,510	71,413
B. 19,750	...	5,02,397	3,26,024	5,570	43,867
D. 12,155	...	2,48,964	26,243	...	41,633
1,63,247	2	1,05,59,847	48,38,581	7,00,736	16,77,013
A. 78,771	...	36,64,069	27,25,364	...	3,62,837
E. 1,016	...	4,15,993	2,46,837	26,075	51,815
M. 11,656	...	7,13,470	4,62,129	42,421	88,058
D. 1,522	...	4,31,807	3,11,422	9,470	39,689
Y. 24,417	...	16,60,394	11,54,313	29,512	2,03,740
P.	12,948	2	...	1,120
A. 23,531	...	32,15,018	21,63,797	1,05,100	4,00,071
B. 4,946	...	5,41,721	3,12,052	51,159	57,397
K. 35,333	...	11,14,691	6,14,115	1,59,527	1,11,275
M. 22,976	...	8,41,934	2,55,469	1,58,334	1,56,593
MI. 700	...	5,60,031	3,41,045	71,739	59,303
2,04,868	...	1,31,72,076	86,16,545	6,53,337	15,31,898
3,68,115	2	2,37,31,923	1,34,55,126	13,54,073	32,08,911

STATE
Central Banks

Name of Central Banks.	Lia				
	Loans from Government.	Share capital paid up.	Interest due by the Bank.	Cost of management due.	Other items.
I	13	14	15	16	17
	Rs.	Rs.	Rs.	Rs.	Rs.
I (a) PROVINCIAL BANKS	...	6,26,760	1,69,793	91	371
II (b) CENTRAL BANKS.					
District.	Central Banks.				
Nagpur	Nagpur	76,905	13,882	585	...
Bhandara	Bhandara	45,234	5,620	273	...
Chanda	{ Brahmपुरi	42,112	4,784	15	...
	{ Warora	25,847	4,814	...	...
Wardha	Wardha	53,245	8,746	...	...
Balaghat	{ Balaghat	89	87,917	5,585	204
	{ Jubbulpore	...	41,970	13,504	117
Jubbulpore	{ Sihora	21	77,685	13,200	...
	{ Murwara	...	19,428	1,812	17
Saugor	Saugor	...	47,295	5,927	227
Damoh	Damoh	...	51,435	10,852	418
Mandla	Mandla	...	25,556	3,863	...
Seoni	{ Seoni	...	38,305	3,812	330
	{ Hoshangabad	...	59,820	10,900	...
Hoshangabad	{ Harda	...	39,698	3,038	183
	{ Sohgapur	...	36,331	6,315	...
Betul	Betul	...	70,692	12,412	...
Nimar	Nimar	...	72,745	4,027	48
Narsinghpura	Narsinghpur	...	63,219	7,282	...
Chhindwara	Chhindwara	...	66,100	15,819	123
Raipur	Raipur	...	84,678	7,539	...
Bilaspur	Bilaspur	...	67,763	10,594	698
Drug	Drug	...	64,678	587	...
Total Central Provinces	...	110	12,58,707	1,74,934	3,135
Amraoti	{ Amraoti	...	1,41,125	69,198	...
	{ Ellichpur	...	31,200	4,095	...
	{ Morsi	...	56,645	14,278	420
	{ Daryapur	...	36,135	7,991	...
Yeotmal	{ Yeotmal	...	4,458	38,031	...
	{ Pusad	...	10,205	...	40
Akola	{ Akola	...	1,41,450	57,518	...
	{ Buldana	...	39,010	11,784	52
Buldana	{ Khamgaon	...	67,416	27,337	...
	{ Mehkar	...	85,297	10,858	236
	{ Malkapur	...	26,615	10,128	...
Total Berar	...	...	7,29,626	2,51,218	748
Total for Central Provinces and Berar	...	110	19,88,333	4,26,152	3,883

MENT H.

Balance sheet—concl'd.

bilities.					Profit and loss (column 14 of profit and loss statement).	Remarks.
Reserve funds under section 33 of Act II of 1912.	Other funds, e.g., building funds, etc.	Other undistrib- uted profit carried forward.	Total.			
18	19	20	21	22		
Rs.	Rs.	Rs.	Rs.	Rs.		
2,00,000	1,78,160	1,099	1,04,50,681	+ 46,948		
N.	28,564	64,371	289	7,10,207	+17,550	
B.	17,100	48,631	79	3,03,337	+3,518	
Br.	16,223	15,397	16	2,16,681	+4,460	
W.	7,704	28,281	119	2,43,694	+2,858	
Wr.	16,659	25,049	1,720	3,98,377	+8,289	
E.	70,549	1,71,669	4,138	6,44,651	+13,153	
I.	16,167	21,400	2,086	5,87,061	+4,355	
S.	47,435	67,241	3,634	10,59,788	+38,684	
M.	15,495	10,944	261	2,85,335	+2,147	
S.	23,170	40,547	368	3,39,584	+6,185	
D.	19,528	30,571	2,204	4,02,312	+9,852	
M.	5,603	10,364	510	2,15,053	+3,745	
S.	11,508	15,264	...	2,51,702	+2,329	
H.	31,288	68,241	...	5,97,339	+12,348	
Hr.	9,156	36,791	...	2,53,717	+1,790	
S.	23,586	36,988	...	3,78,580	+6,501	
E.	39,674	87,321	...	6,81,329	+22,345	
N.	18,308	92,708	10,523	3,91,485	+4,518	
Nr.	29,461	33,534	...	5,59,038	+12,221	
C.	14,933	81,680	47	5,63,588	+5,772	
R.	48,782	28,036	...	5,34,720	+8,288	
E.	23,408	17,108	...	4,95,627	+6,770	
D.	40,479	63,387	5,744	2,42,751	+6,213	
5,74,781	10,95,523	31,738	1,03,55,956	+2,03,891		
A.	88,715	1,95,141	...	35,82,380	+81,689	
E.	13,004	36,619	687	4,10,332	+5,661	
M.	13,338	9,652	...	6,86,941	+26,529	
D.	9,906	13,991	22	4,18,626	+13,181	
Y.	29,650	25,076	4,722	15,79,502	+80,892	
P.	265	60	26	11,718	+1,230	
A.	95,666	1,65,461	5,736	31,34,799	+80,219	
B.	8,084	41,713	4,083	5,25,334	+16,387	
K.	30,032	69,504	4,406	10,83,612	+31,079	
M.	39,438	49,900	24,652	8,20,777	+21,157	
MI.	5,691	18,517	14,357	5,47,465	+12,565	
3,33,789	6,25,634	58,691	1,28,01,486	+3,70,590		
9,08,570	17,21,157	90,429	2,31,57,442	+5,74,481		

STATE
Central Bank^s

Name of Central Banks.	Profit brought forward from last year.	Profit.				Total.
		interest accrued.	By sale of goods to members.	By purchase of sale of members products.	Other items.	
1	2	3	4	5	6	7
I	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(a) PROVINCIAL BANK ...	+ 391	5,11,222	...	...	463	5,11,685
II						
(b) CENTRAL BANKS.						
District.. Central Banks.						
Nagpur ... Nagpur ...	+ 5,171	53,061	...	...	4,014	57,075
Bhandara ... Bhandara ...	+ 487	18,341	...	...	39	18,380
Chanda ... { Brahmपुरi ...	- 629	16,384	...	...	2,221	18,605
Chanda ... { Warora ...	+ 1,196	12,672	...	...	383	13,055
Wardha ... Wardha ...	+ 520	23,888	...	...	3,853	27,741
Balaghat ... Balaghat ...	+ 8,566	20,789	...	...	41,856	62,645
Jubbulpore ... { Jubbulpore ...	- 721	40,579	...	...	305	40,884
Jubbulpore ... { Sihora ...	+ 13,446	79,913	...	...	485	80,398
Jubbulpore ... { Murwara ...	+ 3,181	20,031	...	...	5,393	23,424
Saugor ... Saugor ...	+ 213	20,971	...	...	237	21,208
Damoh ... Damoh ...	- 369	14,211	...	...	2,107	26,318
Mandla ... Mandla ...	+ 465	14,663	...	...	290	14,953
Seoni ... Seoni ...	- 1,104	17,463	...	...	5,942	23,405
Hoshangabad ... { Hoshangabad ...	+ 8,167	40,871	...	...	456	41,327
Hoshangabad ... { Harda ...	- 958	7,874	...	...	1,110	8,984
Hoshangabad ... { Sobhapur ...	+ 357	29,897	...	...	314	30,211
Betul ... Betul ...	+ 5,730	50,522	...	...	1,574	52,096
Nimar ... Nimar ...	...	18,719	...	...	23	18,742
Narsinghpur ... Narsinghpur ...	+ 4,301	38,615	...	...	723	39,338
Chhindwara ... Chhindwara ...	- 3,373	32,098	...	...	7,105	39,203
Raipur ... Raipur ...	+ 4,696	28,265	...	...	5,082	33,347
Bilaspur ... Bilaspur ...	+ 1,282	28,880	...	...	721	29,601
Drug ... Drug ...	- 5,465	12,439	...	...	9,245	21,684
Total Central Provinces ...	+ 45,159	6,51,146	...	...	91,478	7,42,624
Amraoti ... { Amraoti ...	+ 25,187	2,29,243	...	...	1,982	2,31,226
Amraoti ... { Ellichpur ...	+ 793	30,629	...	...	1,657	32,286
Amraoti ... { Morsi ...	+ 19,476	51,772	...	...	8,316	60,088
Amraoti ... { Daryapur ...	+ 4,070	33,206	...	...	1,107	34,313
Yeotmal ... { Yeotmal ...	+ 51,847	1,27,716	...	...	5,604	1,33,320
Yeotmal ... { Pusad ...	+ 496	783	...	...	...	783
Akola ... Akola ...	+ 35,244	2,07,754	...	...	8,162	2,15,196
Buldana ... Buldana ...	+ 2,090	46,731	...	...	482	47,213
Buldana ... { Khamgaon ...	+ 12,926	92,580	...	...	175	92,755
Buldana ... { Mehkar ...	- 3,809	57,261	...	...	4,713	61,974
Buldana ... { Malkapur ...	- 558	44,678	...	...	565	45,243
Total for Berar ...	+1,47,762	9,22,353	...	...	32,764	9,55,117
Total for Central Provinces and Berar,	+1,92,921	15,73,499	...	...	1,24,242	16,97,741

MENT I.

Profit and Loss Statement.

Loss.						Net profit (+) or loss (-) (column 22 of balance sheet).	Amount of column 7 actually received.	Amount of column 13 actually disbursed.	Remarks.
Interest due.	Cost of management paid and due.	Provision for bad and doubtful debt.	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.	
4,30,154	32,489	...	620	1,865	4,65,128	+46,948	3,83,263	2,95,244	
N. 32,605	8,827	...	...	3,264	44,696	+17,550	47,091	30,229	
B. 9,897	4,366	...	...	1,086	15,349	+3,518	2,405	9,456	
Br. 8,466	3,159	...	262	1,629	13,516	+4,460	15,251	8,717	
W. 7,931	2,126	...	...	1,336	11,393	+2,858	11,182	6,579	
Wr. 12,950	3,480	...	...	3,542	19,972	+8,289	16,769	11,226	
B. 16,736	3,947	...	20	37,355	58,058	+13,153	56,498	52,269	
J. 27,167	7,511	...	55	1,075	35,808	+4,355	36,408	22,187	
S. 45,947	7,609	...	263	1,341	55,160	+38,684	71,510	41,940	
M. 12,348	5,614	...	1,095	5,401	24,458	+2,147	22,464	22,629	
S. 11,684	3,085	...	50	417	15,236	+6,185	16,013	9,082	
D. 12,628	3,425	...	5	39	16,097	+9,852	10,227	4,827	
M. 7,476	4,008	...	...	189	11,673	+3,745	13,828	7,810	
S. 8,889	4,390	2,013	274	4,406	19,972	+2,329	20,378	15,830	
H. 20,739	5,343	...	22	11,042	37,146	+12,348	30,066	26,246	
Hr. 3,140	3,083	...	13	...	6,236	+1,790	4,894	3,015	
S. 17,818	4,171	...	249	1,829	24,067	+6,501	26,712	17,752	
B. 24,133	7,458	...	228	3,662	35,481	+22,345	52,096	23,069	
N. 8,108	5,823	...	...	293	14,224	+4,518	15,363	10,149	
Nr. 22,925	5,656	...	6	2,831	31,418	+12,221	36,013	24,136	
C. 18,090	6,412	...	53	5,503	30,058	+5,772	25,235	27,323	
R. 16,005	12,150	...	...	1,600	29,755	+8,288	24,716	22,216	
B. 13,658	7,753	...	273	2,429	24,113	+6,770	22,792	12,226	
D. 3,681	2,944	...	1,064	2,317	10,006	+6,213	11,195	7,143	
3,63,021	1,22,340	2,013	3,932	92,586	5,83,892	+2,03,891	5,89,106	4,16,056	
A. 1,49,421	17,718	...	766	6,819	1,74,724	+ 81,689	2,09,667	1,05,526	
E. 18,782	4,609	...	...	4,027	27,418	+ 5,661	30,985	23,323	
M. 37,873	5,693	...	7	9,462	53,035	+ 26,529	55,354	38,337	
D. 19,171	4,230	...	35	1,766	25,202	+ 13,181	30,380	17,211	
Y. 90,692	7,578	...	...	6,005	1,04,275	+ 80,892	1,19,853	66,244	
P. 5	44	...	...	...	49	+ 1,230	783	9	
A. 1,50,619	11,486	...	...	8,836	1,70,941	+ 80,219	1,95,501	1,13,423	
B. 25,720	4,580	...	200	2,416	32,916	+ 16,387	36,063	21,080	
K. 59,758	9,395	...	...	5,449	74,602	+ 31,079	50,717	47,265	
M. 28,016	8,055	...	877	60	37,008	+ 21,157	55,442	25,914	
MI. 28,068	3,584	...	37	430	32,119	+ 12,566	40,161	21,991	
6,08,125	76,972	...	1,922	45,270	7,32,289	+3,70,590	8,24,906	4,80,323	
9,71,146	1,99,312	2,013	5,854	1,37,856	13,16,181	+5,74,481	14,14,012	8,96,379	

STATE
Capital, Reserve, Deposits, Loans and cash of the Co-operative Banks

Serial No.	Name of Banks.	Year.	Capital and Reserve.			
			Paid-up share capital.	Reserve fund under section 33 of Act II of 1912.	Other funds.	Total.
1	2	3	4	5	6	7
	(A) Banks having Capital and Reserve over Rs. 5 Lakhs.		Rs. (1,000)	Rs. (1000)	Rs. (1,000)	Rs. (1,000)
1	Provincial Banks	1924-25	601	125	42	768
		1925-26	606	155	182	943
		1926-27	612	170	208	990
		1927-28	622	185	182	989
		1928-29	627	200	178	1,005
	(B) Banks having Capital and Reserve over Rs. 1 Lakh and less than Rs. 5 Lakhs.					
1	Nagpur	1924-25	73	23	30	126
		1925-26	75	24	37	136
		1926-27	76	25	45	146
		1927-28	77	26	48	151
		1928-29	77	29	64	170
2	Bhandara	1924-25	50	13	32	95
		1925-26	48	14	43	105
		1926-27	47	14	43	104
		1927-28	45	16	48	109
		1928-29	45	17	42	104
3	Balaghat	1924-25	89	53	125	267
		1925-26	89	60	133	282
		1926-27	90	60	137	287
		1927-28	90	60	147	297
		1928-29	88	70	172	330
4	Sihora	1924-25	73	36	47	156
		1925-26	70	40	48	158
		1926-27	72	41	54	167
		1927-28	75	42	71	188
		1928-29	78	47	67	192
5	Saugor	1924-25	52	20	26	98
		1925-26	50	21	31	102
		1926-27	49	21	32	102
		1927-28	49	22	39	110
		1928-29	47	23	41	111
6	Damoh	1924-25	51	19	16	86
		1925-26	50	20	20	90
		1926-27	49	21	20	90
		1927-28	51	22	20	93
		1928-29	51	19	31	101
7	Hoshangabad	1924-25	69	22	50	141
		1925-26	66	25	57	148
		1926-27	61	27	66	154
		1927-28	60	28	71	159
		1928-29	60	31	68	159
8	Betul	1924-25	84	20	50	154
		1925-26	80	23	53	156
		1926-27	81	28	59	168
		1927-28	78	29	58	165
		1928-29	71	40	87	198
9	Nimar	1924-25	92	8	69	169
		1925-26	93	9	68	170
		1926-27	77	10	98	185
		1927-28	74	17	99	190
		1928-29	73	18	93	184

MENT J.
in the Central Provinces and Berar during the past 5 years.

Deposits and Loans from					Loans due by			Cash in hand and in Banks.
Members and non-members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Total received.	Members individuals.	Banks and societies.	Total out-standings.	
8	9	10	11	12	13	14	15	16
Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)
1,862	3,922	63	...	5,847	2	1,808	1,810	5
3,257	4,020	69	...	7,346	2	2,645	2,647	14
3,274	4,593	101	...	7,968	2	3,051	3,053	45
2,884	5,021	91	...	7,996	1	1,860	1,861	167
3,372	5,796	107	...	9,275	1	1,311	1,312	91
545	...	52	...	597	...	581	581	1
497	...	63	...	560	...	550	550	1
493	10	72	...	575	...	554	554	...
489	...	73	...	562	1	557	558	1
445	...	81	...	526	...	513	513	1
87	...	47	...	134	...	146	146	1
82	...	56	...	138	...	149	149	1
85	...	58	...	143	4	133	137	1
111	...	54	...	165	5	123	128	7
133	...	53	...	186	...	195	195	3
223	...	150	...	373	1	456	457	7
193	...	169	...	362	4	456	460	4
184	...	171	2	357	3	462	465	8
184	...	155	1	340	2	416	418	4
169	...	136	...	305	2	449	451	6
222	75	156	...	453	1	399	400	9
223	136	168	...	527	3	440	443	26
268	88	198	...	554	5	470	475	6
281	259	206	...	746	27	649	676	16
302	326	222	...	850	1	802	803	5
206	3	52	...	261	3	264	267	17
160	5	55	...	220	1	224	225	5
162	...	57	...	219	...	227	227	4
167	20	56	...	243	...	249	249	1
158	5	59	...	222	...	237	237	6
165	6	53	...	224	...	194	194	6
174	...	61	...	235	...	194	194	8
153	...	58	...	251	...	205	205	5
208	6	58	...	272	...	236	236	4
228	...	59	...	287	...	277	277	4
282	18	86	...	386	10	389	399	7
279	26	96	...	401	9	369	378	14
287	18	101	...	406	11	358	369	17
301	8	88	...	397	13	343	356	18
335	...	92	...	427	2	336	338	2
145	78	124	...	347	3	397	400	13
153	80	131	...	364	4	407	411	14
171	85	140	...	396	5	441	446	18
265	17	149	...	431	6	429	435	19
305	10	156	...	471	5	373	378	13
98	93	86	...	274	...	344	344	7
80	166	91	...	337	...	403	403	2
87	157	55	...	299	1	370	371	8
109	18	57	...	184	1	286	287	8
134	...	59	...	193	1	285	286	3

STATE

Capital, Reserve, Deposits, Loans and cash of the Co-operative Banks

Serial No.	Name of Banks.	Year.	Capital and Reserve.			
			Paid-up share capital.	Reserve Fund under section 33 of Act II of 1912.	Other funds.	Total.
1	2	3	4	5	6	7
			Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)
	<i>(B) Banks having Capital and Reserve over Rs. 1 Lakh and less than Rs. 5 Lakhs—concl'd.</i>					
10	Narsinghpur	1924-25	67	21	25	113
		1925-26	62	23	28	113
		1926-27	64	25	32	121
		1927-28	62	26	33	121
		1928-29	63	29	34	126
		1924-25	70	13	63	146
11	Chhindwara	1925-26	69	13	72	154
		1926-27	68	13	78	159
		1927-28	67	14	80	161
		1928-29	66	15	82	163
		1924-25	113	24	38	175
		1925-26	109	28	38	175
12	Raipur	1926-27	98	32	38	168
		1927-28	92	44	35	171
		1928-29	85	49	28	162
		1924-25	77	15	12	104
		1925-26	73	16	12	101
13	Bilaspur	1926-27	71	18	11	100
		1927-28	69	21	15	105
		1928-29	68	23	17	108
		1924-25	74	10	37	121
		1925-26	74	11	37	122
14	Drug	1926-27	75	22	46	143
		1927-28	69	32	57	158
		1928-29	65	40	63	168
		1924-25	137	52	76	265
		1925-26	141	61	97	299
15	Amraoti	1926-27	141	74	125	340
		1927-28	142	84	195	421
		1928-29	141	89	195	425
		1924-25	76	22	25	123
		1925-26	80	26	31	137
16	Yeotmal	1926-27	81	27	30	138
		1927-28	90	28	27	145
		1928-29	94	30	25	149
		1924-25	122	52	92	266
		1925-26	129	66	118	313
17	Akola	1926-27	134	80	152	366
		1927-28	140	92	166	398
		1928-29	141	96	165	402
		1924-25	65	23	27	115
		1925-26	72	26	27	125
18	Khamgaon	1926-27	76	27	42	145
		1927-28	77	28	50	155
		1928-29	67	30	69	166
		1924-25	77	20	10	107
		1925-26	80	25	10	115
19	Mehkar	1926-27	83	26	10	149
		1927-28	84	30	29	143
		1928-29	85	39	50	174

MENT J.

in the Central Provinces and Berar during the past 5 years—concl'd.

Deposits and Loan from					Loans due by			
Members and non-members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Total received.	Members individuals.	Banks and societies.	Total outstandings.	Cash in hand and in Banks.
8	9	10	11	12	13	14	15	16
Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	(Rs. 1,000)	Rs. (1,000)	Rs. (1,000)
247	...	75	...	322	...	301	301	13
267	...	80	...	347	...	318	318	14
289	25	81	...	395	...	382	382	8
280	5	83	...	368	...	349	349	6
281	59	85	...	425	...	402	402	5
197	78	72	...	347	...	387	387	10
197	56	85	...	338	1	370	371	22
240	19	74	...	333	2	341	343	12
223	...	83	...	306	3	312	315	7
293	...	92	...	385	5	365	370	9
313	...	69	3	385	...	421	421	10
257	...	80	1	338	...	382	482	11
241	...	86	...	327	1	357	358	15
266	...	77	...	343	...	354	354	10
283	12	71	...	366	...	343	343	17
209	...	40	...	249	1	262	266	3
222	...	46	...	268	1	265	263	5
250	...	43	...	293	2	297	299	3
326	...	42	...	368	2	368	370	1
326	6	44	...	376	1	359	360	5
52	...	70	...	122	...	160	160	2
53	...	70	...	123	1	163	164	3
50	...	58	...	108	1	119	120	2
31	...	55	...	86	...	127	127	2
26	...	42	...	68	...	130	130	4
1,906	...	164	...	2,070	1	1,478	1,479	12
2,023	106	205	...	2,334	2	1,732	1,734	6
2,288	91	247	...	2,626	2	1,951	1,953	5
2,513	25	318	...	2,857	2	1,961	1,963	27
2,725	...	363	...	3,088	11	2,121	2,132	38
578	271	82	...	931	14	737	751	6
630	370	110	...	1,110	2	927	929	2
762	368	145	...	1,275	1	1,090	1,091	...
1,004	127	177	...	1,308	1	1,111	1,112	9
1,154	30	203	...	1,387	51	1,108	1,159	6
1,560	209	211	...	1,980	...	1,438	1,438	1
1,710	303	248	...	2,261	1	1,783	1,784	2
1,694	668	277	...	2,639	1	2,147	2,148	2
2,063	184	335	...	2,582	1	2,100	2,101	1
2,164	105	400	...	2,669	1	2,113	2,114	4
311	154	98	...	563	4	517	521	11
309	304	117	...	730	2	671	673	12
347	386	131	...	864	1	784	785	17
509	254	142	...	905	1	801	832	18
614	160	111	...	885	4	745	749	13
72	192	84	...	348	...	387	387	10
77	279	93	...	449	...	487	487	7
78	324	120	...	522	...	553	553	5
125	246	143	...	514	...	527	527	10
295	158	157	...	610	2	577	579	13

STATEMENT K.

Statement showing Number, Capital, Reserve, Deposits and Loans received, Loans outstanding and cash balance of principal Co-operative Banks in the Central Provinces and Berar at the end of the Provincial year ending the 30th June 1929.

Year.	Number of Banks.	Capital.	Reserve and other funds.	Total.	Deposits and Loans received.	Loans outstanding.	Cash balance.
1	2	3	4	5	6	7	9
	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)
Class A.—Banks with Capital and Reserve of Rs. 5 Lakhs and over.							
1919-20	...	...	...	...	...	...	...
1920-21	1	601	120	721	3,301	2,949	1
1921-22	1	601	99	700	4,377	1,951	872
1922-23	1	601	167	768	5,094	1,364	503
1923-24	1	601	167	768	5,529	1,096	491
1924-25	1	601	167	768	5,847	1,816	5
1925-26	1	606	337	943	7,346	2,647	14
1926-27	1	612	378	990	7,968	3,653	45
1927-28	1	622	367	989	7,996	1,861	167
1928-29	1	627	378	1,005	9,275	1,312	91
Class B.—Banks with Capital and Reserve over Rs. 1 Lakh and less than Rs. 5 Lakhs.							
1919-20	6	755	229	984	6,524	5,788	49
1920-21	7	657	227	884	4,397	4,765	209
1921-22	7	674	315	989	4,848	4,663	117
1922-23	12	1,031	574	1,705	7,580	7,252	131
1923-24	14	1,182	1,001	2,183	8,553	7,311	185
1924-25	16	1,358	1,190	2,568	9,767	8,689	114
1925-26	18	1,461	1,471	2,932	11,207	10,127	165
1926-27	18	1,438	1,684	3,122	12,331	11,076	121
1927-28	18	1,440	1,907	3,347	12,705	11,127	166
1928-29	19	1,465	2,127	3,592	13,726	11,816	171