No. 2375 C.S.

OFFICE OF THE REGISTRAR OF
CO-OPERATIVE SOCIETIES IN MYSORE.
Dated Bangalore, 8th November 1922.

From

K. H. RAMAYYA, ESQ., B.A. BAR-AT-LAW.,
Offg. Registrar of Co-operative Societies in Mysore,
Bangalore.

To

B. VENKOBA RAO, ESQ., B.A.,
Secretary to the Government of His Highness
the Maharaja of Mysore,
General Department,
Bangalore.

Sir,

I have the honor to submit, herewith, the Annual Report on the working of the Co-operative Societies in Mysore during the year 1921-22.

I ADMINISTRATION AND TOURS.

2. *Administration.*—Mr. R. Ranga Rao, B.A. B.L., was in charge of the office of the Registrar throughout the year under report.

3. Mr. Abdul Aziz Khan, B.A., and Mr. K. Subba Rao, B.A., LL.B., Assistant Registrars, were in charge of the Mysore and Shimoga Divisions respectively. Mr. P. A. Krishnaswami Iyer, B.A., continued to be Personal Assistant to the Registrar.

4. Mr. M. D. Venkate Urs, B.A., who had undergone a course of study in Co-operation under the Manchester Co-operative Union in England was appointed as a Probationer in the Department in December 1921 for a period of six months. But Government further extended the period of probation to one year from July 1922 and prescribed certain examinations to be passed by him before he is absorbed in the cadre of the Department.

5. Mr. Abdul Aziz Khan, Assistant Registrar, was on privilege leave for eleven days from 18th April 1922 to 28th April 1922 during the year. Mr. K. Subba Rao, Assistant Registrar, was granted privilege leave for one month and six days from the 18th November 1921 with permission to utilize the Christmas and New Year holidays. Mr. P. A. Krishnaswami Iyer, Personal Assistant to the Registrar, acted as Assistant Registrar, Shimoga Division, during Mr. K. Subba Rao's absence and Mr. T. Venkataramanaiya, Senior Inspector of Co-operative Societies, acted as Personal Assistant during the period.

6. The number of Inspectors working at the end of the year was 41 the same as in the previous year, and that of clerks 24, as against the sanctioned scale of 26. The two vacancies of clerks and also the short-term vacancies due to the grant of leave to the Inspectors and clerks were orded by Government not to be filled up during the year as a temporary measure of economy.

A list of Inspectors working at the end of the year and their charges is given in Appendix A.

8. There were 43 Honorary Supervisors working at the end of the previous year. Seventeen of them were permitted to retire during the year, and there were only 26 Honorary Supervisors working at the end of the year. They were, as in the previous years, employed principally on organization work and to a smaller extent on supervision work. A list of Honorary Supervisors and their charges is given in Appendix B.

9. *Tours.*—Owing to the reduction in the provision for travelling allowances from Rs. 44,000 to Rs. 20,000 during the year, the touring work of the staff had to be cut down to a considerable extent. The period of touring of Inspectors was reduced from 20 to 15 days per month. As no separate provision was made for the travelling allowance of the Members of the Co-operative Committee, their travelling allowance also was debited to the departmental grant, and in consequence, the whole of the grant was exhausted by the end of January 1922. An application was made for an additional grant for travelling allowances, but owing to financial stringency, the Government ordered that all touring might be stopped from April to the end of the year under report.

10. The Registrar was on tour for 55 days and inspected 35 societies, of which 9 were rural and 26 urban. He was on deputation to Bombay for 20 days during the year in connection with the work of the Co-operative Committee. The touring and inspections of the Assistant Registrars and Personal Assistant are given below :-

	Days toured.	Societies inspected.
Assistant Registrar, Mysore Division ..	111	112
Do Shimoga Division ..	97	108
Personal Assistant to the Registrar ..	64	71

11. The Inspectors toured for 14 days on the average during the year. The Honorary Supervisors toured for 8 to 10 days on the average.

12. *Cost of Administration.*—The cost incurred by the Government on the Co-operative Department proper was Rs. 1,04,940 and the allowances paid to Honorary Supervisors Rs. 2,154, as against Rs. 1,14,000 and Rs. 5,500, respectively, in the previous year. The total cost incurred by the Department was thus Rs. 1,07,094 as against Rs. 1,19,500 during the last year. The societies themselves spent about Rs. 2,50,000 on their establishment, contingencies and bonuses to office bearers and auditors.

II. Summary of General Progress.

13. The work of the Department was confined to the consolidation of the work of the existing societies. There was practically no expansion. The Report of the Co-operative Committee appointed in the previous year was awaited before any new schemes of activities could be attempted. Owing to the restriction in the touring of the staff already referred to, it was not also possible to bestow continuous attention to the development of special forms of Co-operation. The tightness of the money market during the year affected the financing of the co-operative Societies. The transactions of the societies in the maidan parts of the State were affected to some extent by the continued prevalence of bad seasonal conditions in particular areas. In spite of the above disturbing factors, the progress of the movement on the whole was maintained during the year under report, as will be seen from the following statements.

7. Of the 41 Inspectors, nine were as in the previous year deputed for audit work, two were employed on work connected with agricultural co-operation, one on that connected with industrial co-operation, one for work relating to the improvement of weavers' societies, and the remaining 28 were employed on inspection and supervision work. The appointment of the technical Inspector for weavers' societies was continued only for a period of six months during the year.

14. The growth of the Co-operative movement in the State from its inception in the year 1905-06 to the end of 1921-22 is shown in the following statements.

I. Statement showing the increase in the number of societies in the several districts from the year 1905-06 to the year 1921-1922.

District	Number of societies																
	1905-06	1906-07	1907-08	1908-09	1909-10	1910-11	1911-12	1912-13	1913-14	1914-15	1915-16	1916-17	1917-18	1918-19	1919-20	1920-21	1921-22
Bangalore ..	2	4	4	5	11	19	37	60	99	136	156	198	212	248	288	311	314
Kolar ..	..	..	1	2	3	4	19	35	60	72	78	107	125	147	157	164	150
Tumkur ..	..	4	4	9	20	27	43	64	109	134	145	166	177	199	236	246	252
Mysore ..	1	5	12	16	20	36	44	61	68	97	102	110	139	160	168	176	183
Hassan ..	1	1	1	2	3	10	47	73	74	94	110	139	149	156	182	203	209
Shimoga ..	..	..	1	2	2	5	7	26	54	96	103	126	152	67	168	179	183
Kadur ..	1	1	2	3	5	5	6	15	24	32	40	52	59	64	73	86	93
Chitaldrug ..	..	..	2	6	6	5	5	9	42	64	66	76	84	92	130	135	138
Total ..	5	15	27	45	70	111	208	343	530	725	800	974	1,097	1,233	1,402	1,500	1,522

II. Statement showing the general position from the year 1905-06 to 1921-22.

Year	Number of societies	Number of members	Working capital	Total transactions	Total net profits	Total Reserve Fund
			Rs.	Rs.	Rs.	Rs.
1905-06 ...	5	362	14,243	48,556	...	132
1906-07 ..	15	1,191	28,085	1,60,124	..	160
1907-08 ..	27	2,521	64,126	4,77,067	5,295	924
1908-09 ..	45	4,551	1,35,499	9,79,659	6,449	2,340
1909-10 ..	70	6,301	2,16,261	13,77,278	10,471	5,831
1910-11 ..	111	9,043	3,71,194	20,72,413	19,324	9,549
1911-12 ..	208	13,148	6,75,312	34,83,955	34,836	18,833
1912-13 ...	343	24,538	12,89,338	59,52,081	62,520	30,600
1913-14 ..	530	45,479	21,47,340	26,28,522	1,18,604	56,239
1914-15 ..	725	56,267	30,85,747	1,31,13,546	1,61,521	96,669
1915-16 ..	800	64,857	44,21,688	1,65,24,561	2,17,976	1,59,626
1916-17 ..	974	74,906	57,64,024	2,15,02,190	2,63,205	2,34,740
1917-18 ..	1,097	81,168	65,04,632	2,23,89,334	3,26,476	3,30,539
1918-19 ..	1,233	84,425	70,98,327	2,42,31,865	3,38,504	4,39,087
1919-20 ..	1,402	92,679	78,00,100	3,26,25,524	3,67,520	5,79,435
1920-21 ..	1,500	92,121	78,19,503	2,78,83,735	3,90,408	6,93 407
1921-22 ..	1,522	96,912	81,97,280	2,78,64,814	3,94,472	8,49,532

15. The following four statements compare the progress achieved in the year 1921-22 with that in the previous year :—

I. Statement classifying societies according to their objects.

District	I Credit		II Purchase and sale		III Production		IV Production and sale		V Insurance		VI Miscellaneous		Total	
	1920-21	1921-22	1920-21	1921-22	1920-21	1921-22	1920-21	1921-22	1920-21	1921-22	1920-21	1921-22	1920-21	1921-22
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Bangalore ..	258	261	40	51	..	..	2	2	..	..	11	..	311	314
Kolar ..	144	137	18	12	..	..	2	1	..	..	..	..	164	150
Tumkur ..	221	221	22	30	3	1	..	..	..	..	..	..	246	252
Mysore ..	146	151	28	30	..	..	1	1	..	..	1	1	176	183
Hassan ..	182	187	19	20	1	1	1	1	..	..	..	..	203	209
Shimoga ..	169	167	7	13	..	..	3	3	..	..	..	..	179	183
Kadur ..	69	75	14	16	..	..	1	1	..	..	2	1	86	93
Chitaldrug ..	382	122	2	16	..	..	..	..	..	..	1	..	135	138
Total ..	1,321	1,321	150	188	4	2	10	9	..	..	15	2	1,500	1,522

II. Statement classifying societies as central or primary, agricultural or non-agricultural, limited or unlimited.

District	Central		Agricultural				Non-agricultural				Total	
	Limited		Limited		Unlimited		Limited		Unlimited			
	1920-21	1921-22	1920-21	1921-22	1920-21	1921-22	1920-21	1921-22	1920-21	1921-22	1920-21	1921-22
1	2	3	4	5	6	7	8	9	10	11	12	13
Bangalore	4	4	34	23	202	203	59	75	12	9	311	314
Kolar	..	..	19	22	109	108	34	18	2	2	164	150
Tumkur	6	6	42	39	175	183	21	17	2	7	246	252
Mysore	1	1	9	9	103	106	51	57	12	10	176	183
Hassan	3	3	26	28	159	161	5	7	10	10	203	209
Shimoga	2	2	23	25	129	128	12	18	13	10	179	183
Kadur	2	2	7	10	62	66	15	15	..	..	86	93
Chitaldrug	1	1	4	6	122	116	6	14	2	1	135	138
Total ..	19	19	164	162	1,061	1,071	203	221	53	49	1,500	1,522

III. Statement classifying societies according to their working capital.

Name of District	Societies with a capital of Rs. 10,000 and over		Societies with a capital below Rs. 10,000 but over Rs. 5,000		Societies with a capital of below Rs. 5,000 but over Rs. 1,000	
	No.	Total transactions	No.	Total transactions	No.	Total transactions
1	2	3	4	5	6	7
		Rs.		Rs.		Rs.
Bangalore	36	1,32,06,100	51	8,49,700	114	8,13,700
Kolar	18	19,55,600	12	1,04,400	36	1,68,900
Tumkur	33	12,98,900	24	2,85,300	70	3,81,500
Mysore	24	39,15,200	18	7,45,800	58	4,97,600
Hassan	7	5,40,200	14	1,03,600	41	1,81,900
Shimoga	7	4,93,300	12	75,400	44	2,11,800
Kadur	5	5,96,300	8	94,600	20	1,78,200
Chitaldrug	7	2,25,700	4	53,600	37	92,200
Total ..	137	2,22,11,300	143	23,12,400	420	25,25,800

Name of District	Societies with a capital below Rs. 1,000 and over Rs. 500		Societies with a capital below Rs. 500		Total	
	No.	Total transactions	No.	Total transactions	No.	Total transactions
	8	9	10	11	12	13
		Rs.		Rs.		Rs.
Bangalore	46	96,400	67	56,100	314	1,50,22,000
Kolar	29	70,300	55	22,300	150	23,21,500
Tumkur	46	77,900	79	59,300	252	21,02,900
Mysore	29	71,800	54	55,400	183	52,85,800
Hassan	28	67,800	119	88,500	209	9,82,000
Shimoga	38	32,700	82	26,800	163	8,40,000
Kadur	11	19,700	49	11,500	93	8,80,300
Chitaldrug	15	16,600	75	42,200	138	4,30,300
Total ..	242	4,53,200	580	3,62,100	1,522	2,78,64,800

IV. Statement comparing the general position at the end of the year 1921-22 with that at the end of the year 1920-21.

District	Number of societies		Number of members		Working capital at the end of the year 1920-21	
	At the end of the year 1920-21	At the end of the year 1921-22	At the end of the year 1920-21	At the end of the year 1921-22	Share capital	Deposits
1	2	3	4	5	6	7
					Rs.	Rs.
Bangalore	311	314	24,149	25,813	11,93,502	19,06,386
Kolar	164	150	10,822	11,074	3,82,132	1,18,460
Tumkur	246	252	15,855	16,181	5,29,248	2,92,077
Mysore	176	183	13,828	15,134	6,27,698	2,42,793
Hassan	203	209	8,381	8,277	1,89,611	78,099
Shimoga	179	183	7,304	7,442	1,90,065	61,385
Kadur	86	93	5,108	6,101	1,78,807	49,921
Chitaldrug	135	138	6,674	6,890	1,43,759	36,459
Total for the State ..	1,500	1,522	92,121	96,912	34,34,822	27,85,580

District	Working capital At the end of the year 1920-21		Working capital at the end of the year 1921-22			
	Other items	Total	Share capital	Deposits	Other items	Total
	8	9	10	11	12	13
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Bangalore	5,88,932	36,88,820	12,04,121	19,11,770	6,76,506	37,92,397
Kolar	1,36,625	6,37,217	3,76,421	2,46,514	1,53,603	7,76,538
Tumkur	4,18,785	12,40,110	5,12,705	2,27,160	5.28,111	12,67,976
Mysore	1,45,066	10,15,557	6,45,408	2,30,079	1,95,165	10,70,652
Hassan	1,29,789	3,97,499	1,86,915	77,318	1,36,020	4,00,253
Shimoga	52,452	3,03,902	1,87,236	66,329	79,053	3,32,618
Kadur	79,478	3,08,206	1,98,455	51,826	85,462	3,35,743
Chitaldrug	47,974	2,28,192	1,34,568	37,555	48,980	2,21,103
Total for the State ..	15,99,101	78,19,505	34,45,829	28,48,551	19,02,900	81,97,280

District	Total transactions		Net profits		Reserve Fund	
	At the end of the year 1920-21	At the end of the year 1921-22	At the end of the year 1920-21	At the end of the year 1921-22	At the end of the year 1920-21	At the end of the year 1921-22
	14	15	16	17	18	19
	Rs. (in lakhs)	Rs. (in lakhs)	Rs.	Rs.	Rs.	Rs.
Bangalore	150·35	150·22	1,42,799	1,39,933	2,38,115	2,95,044
Kolar	24·61	23 22	43,899	42,283	71,552	83,594
Tumkur	20·47	21·03	56,106	50,023	1,31,666	1,53,071
Mysore	54·01	52·86	77,439	88,286	1,05,950	1,35,808
Hassan	9·38	9·82	14,968	22,990	54,954	62,058
Shimoga	7·14	8·40	23,517	20,639	33,260	45,828
Kadur	7·93	8 80	19,350	24,825	33.225	41,017
Chitaldrug	4·94	4·30	12,330	14,493	25,585	33,112
Total for the State ..	278·83	278·65	3,90,408	3,94,472	6,93,407	8,49,532

16. The following paragraphs explain some of the more important items of information in the statements given above :—

17. *Number of Societies.*—There were 1,500 societies working at the end of the previous year. Fifty-one societies were registered during the year, and the registration of 28 societies was cancelled, and one society amalgamated itself with another. There were thus 1,522 societies at the end of the year showing a net increase of 22 societies as against 98 last year.

18. Of the new societies registered, two were for the development of agricultural co-operation, three for industrial co-operation, one was for sale of agricultural produce, nine were stores societies, one a house-building society, two grain banks, four were societies for the exclusive benefit of depressed classes, and the remaining twenty-nine were ordinary credit societies.

19. The names of societies cancelled and the reasons for cancellation are given in the subjoined statement.

Serial No.	Regd. No.	Name of society	Taluk in which situated	Date of cancellation of registration	Reasons for cancellation
			BANGALORE DISTRICT.		
1	1117	The Vartur Panchama Co-operative Society.	Bangalore ..	29th June 1922	Unwillingness on the part of the members to start the work of the Society.
2	1257	The Bangalore City Central Industrial Workshop, Co-operative Society, Limited.	Do ..	30th June 1922	Do
3	1394	The Magadi Road Ookad Palya Co-operative Society, Unlimited.	Do ..	Do ..	Do
4	1390	The Mysore Road Doddapalya Co-operative Society, Unlimited.	Do ..	Do ..	Do
5	44 A.R.M	The Bangalore City Chowdeswari Stores, Limited.	Do	Do ..	Do
6	105 A.R.M	The Bangalore City Cartmen's Co-operative Society, Limited.	Do ..	Do ..	Do
7	106 A.R.M	The Bangalore City Market Traders Co-operative Society, Limited.	Do ..	Do ..	Do
			KOLAR DISTRICT.		
8	1211	The Somenahalli Co-operative Society, Unlimited.	Gudibanda ..	29th June 1922	Want of proper men to manage the Society
9	1296	The Dodda Kurugod Grain Bank, Limited.	Goribidnur ..	Do ..	Do
10	1395	The Vedalveni Grain Bank, Limited.	Do ..	Do ..	Do
11	1415	The Hosahalli Co-operative Society, Unlimited.	Do ..	Do ..	Do
12	1299	The Yellampalli Co-operative Society, Unlimited.	Bagepalli ..	Do ..	Do
13	938	The Imareddipalli Co-operative Society, Unlimited.	Chintamani ..	Do ..	Work not started for over two years.
14	939	The Kathriguppa Co-operative Society, Unlimited.	Do ..	Do ..	Do
15	940	The Madikere Co-operative Society, Unlimited.	Do ..	Do ..	Do
16	949	The Jodi Devarayasamudra Co-operative Society, Unlimited.	Mulbagal ..	Do ..	Do
17	1244	The Thayalur Weavers' Co-operative Society.	Do ..	Do ..	Do
18	1400	The Sidlaghatta Agricultural Co-operative Society, Sidlaghatta, Unlimited.	Sidlaghatta ..	Do ..	Do
19	1424	The Basettihalli Agricultural Co-operative Bank, Ltd.	Do ..	Do ..	Do
20	1145	The Talagunda Co-operative Society, Unlimited.	Kolar ..	Do ..	Do
21	1300	The Birathahalli Co-operative Society, Unlimited.	Malur ..	Do ..	Do
22	1308	The Hurulagere Co-operative Society, Unlimited.	Do ..	Do ..	Do
23	1312	The Kadadenahalli Co-operative Society, Unlimited.	Do ..	Do ..	Do
24	1277	The Bellavi Co-operative Society, Unlimited.	Do ..	Do ..	Do
			MYSORE DISTRICT		
25	45 A.R.M	The Gowdagere Weavers' Co-operative Society, Unlimited.	Hunsur ..	Do ..	Disinterestedness of the people to start the work.
26	1396	The Hunsur-Cobblers Co-operative Society, Limited.	Do ..	Do ..	Unwillingness of the people to start the work.
27	1178	The Mysore City Jalagarara Basaveswara Co-operative Society, Limited.	Mysore City ..	Do ..	Voluntary liquidation.
			SHIMOGA DISTRICT.		
28	592	The Narasettihalli Co-operative Society, Unlimited.	Channagiri ..	Do ..	Unwillingness on the part of members to start the work of the Society.

20. *Membership.*—The total membership of all the societies increased from 92,679 at the beginning of the year to 96,912 at the end, *i.e.* ,by 4·5 per cent. All the districts except Hassan had an increase in membership, while in the Hassan district, there was a slight fall from 8,381 to 8,277.

21. The following statement shows the membership in the several districts as compared with that in the previous year:—

District	Membership 1920-21	Membership 1921-22	Increase + or Decrease —
Bangalore	24,149	25,813	+1,664
Kolar	10,822	11,074	+ 252
Tumkur	15,855	16,181	+ 326
Mysore	13,828	15,134	+1,306
Hassan	8,381	8,277	— 104
Shimoga	7,304	7,442	+ 138
Kadur	5,108	6,101	+ 993
Chitaldrug	6,674	6,890	+ 216
Total ..	92,121	96,912	+4,791

22. *Working Capital.*—The total working capital of all the societies increased from Rs. 78,19,503 to Rs. 81,97,280 or by 4·8 per cent as against ·25 per cent in the previous year. The Bangalore District, as usual, contributed the largest proportion of working capital and the Chitaldrug District the smallest. All the Districts except the Chitaldrug District have shown an increase. The average working capital per member was Rs. 84·6 as against Rs. 84·8 in the previous year.

23. The following statement shows the amounts contributed by the several districts towards the total working capital.

District	Working capital 1920-21	Working capital 1921-22
	Rs.	Rs.
Bangalore	36,88,820	37,92,397
Tumkur	12,40,110	12,67,976
Mysore	10,15,557	10,70,652
Kolar	6,37,217	7,76,538
Hassan	3,97,499	4,00,253
Kadur	3,08,206	3,35,743
Shimoga	3,03,902	3,32,618
Chitaldrug	2,28,192	2,21,103
Total ..	78,19,503	81,97,280

Out of the total working capital, the share capital paid up was Rs. 34,45,829, deposits Rs. 28,48,551 and other items such as, loans from Central Banks, etc., was Rs. 18,02,900.

24. *Deposits.*—The total deposits attracted during the year amounted to Rs. 39,62,865 as against Rs. 36,92,732 during the previous year. The Bangalore District attracted nearly three-fourths of this amount.

25. The total amount of deposits outstanding at the end of the year was Rs. 28,48,551 as against Rs. 27,85,580 last year. In the Bangalore, Kolar, Shimoga, Kadur and Chitaldrug Districts, the deposits outstanding at the end of the year

were higher than last year. In the other districts, there was a fall. The details are given below:—

Deposits 1921-22.

District	Outstanding at the beginning of the year	Attracted during the year 1921-22	Withdrawn during the year 1921-22	Outstanding at the end of th eyear 1921-22
	Rs.	Rs.	Rs.	Rs.
Bangalore	19,06,386	27,00,934	26,95,550	19,11,770
Kolar	1,18,460	1,86,682	58,628	2,46,514
Mysore	2,42,793	5,90,387	6,93,101	2,30,079
Tumkur	2,92,077	2,95,965	2,70,882	2,27,160
Hassan	78,099	96,071	96,852	77,318
Shimoga	61,385	63,991	59,047	66,329
Kadur	49,921	81,602	79,697	51,826
Chitaldrug	36,459	37,233	36,137	37,155
Total ..	27,85,580	39,62,865	38,99,894	28,48,551

26. The deposits held by the Central Societies at the end of the year slightly decreased from Rs. 12,92,091 to Rs. 12,84,878, of which Rs. 7,20,322 was from members and Rs. 5,64,556 from non-members and the deposits held by the agricultural societies also decreased from Rs. 2,69,800 to Rs. 2,60,269 of which Rs. 1,61,570 was from members and Rs. 98,699 from non-members, while the deposits held by non-agricultural societies increased from Rs. 12,23,689 to Rs. 13,03,404 of which Rs. 8,04,679 was from members and Rs. 4,98,725 from non-members.

27. The average deposit per member on the whole was Rs. 29·3 as against Rs. 40 in the previous year. The average deposit in an agricultural society was Rs. 5 per member as against Rs. 5·5 last year, and Rs. 30·2 in a non-agricultural society, the same as in the previous year.

28. *Total Transactions.*—The total receipts of all the societies amounted to Rs. 141,01,490 as against Rs. 141,08,509 and the total disbursements to Rs. 137,63,324 as against Rs. 137,75,226 in the previous year. The total transactions were Rs. 278,64,814 as against Rs. 278,83,735 showing only a slight decrease of Rs. 18,921 which is inappreciable.

29. *Profits.*—The total profits realized by all the Co-operative Societies during the year was Rs. 7,27,886 as against Rs. 7,02, 501 during the previous year. The net profits amounted to Rs. 3,94,472 as against Rs. 3,90,408.

30. *Loans.*—The total amount of loans issued during the year by all the Co-operative Societies was Rs. 53,03,130 in 82,618 cases as against Rs. 58,14,432 in 84,057 cases during the previous year.

31. The loans granted according to security and the objects for which they were advanced have been classified hereunder.

Security.—(1) On the security of immoveable property—Rs. 19,20,546 in 13,997 cases or 36·2 on the total loans, as against 31·5 last year.

(2) On the security of moveable property—Rs. 18,986 in 236 cases or ·3 per cent which was the same as in the previous year.

(3) On the security of the borrower himself or on the joint security of himself and his friends—Rs. 33,63 578 in 43,537 cases or 63·5 per cent as against 68·2 in the previous year.

Objects.—(*a*) For productive purposes—Rs. 32,80,888 or 61·9 per cent as against 68·4 per cent last year.

(*b*) For paying off prior debts—Rs. 14,75,028 or 27·8 per cent as against 28·3 per cent last year.

(*c*) For necessary or non-productive purposes—Rs. 5,47,214 or 10·3 per cent as against 4·3 per cent last year.

The total amount of loans outstanding against the members of all the co-operative societies at the end of the year was Rs. 74,35,308 as against Rs. 73,01,494 in the previous year.

32. *Rates of interest.*—The maximum rate of interest on deposits attracted increased from 7 to 7½ per cent during the year. The average rate of interest charged by societies on loans to members was 10½ per cent.

33. *Demand and Collections.*—The total amount of loans issued during the year was, as already stated, Rs. 53,03,130. The total amount of loans outstanding against members at the end of the previous year was Rs. 73,01,494. Of these, the total demand that fell due during the year was Rs. 68,02,033. The total recoveries amounted to Rs. 49,83,789 or 73·3 per cent of the demand as against 77·2 per cent in the previous year. The demand and collections of the Central Institutions in relation to primary societies have been omitted in the above calculation, as they have been included in those relating to the primary societies themselves. The demand in respect of loans granted by central societies to primary societies was Rs. 6,46,871 during the year and the collections from the societies amounted only to Rs. 1,65,452.

The poor recoveries out of the loans granted by central societies to primary societies most of which are rural, were due to the amounts lent out by the primary societies not being regularly paid by their members. As a result of stringent instructions issued to the societies, a large number of suits have been filed by them against their defaulters and the decrees passed against them have been sent to the Revenue Department for execution. The total value of the decrees pending execution amounted to Rs. 4,10,000, and with the recovery of the decretal amounts, almost the whole of the amounts overdue to the Central Institutions would be repaid.

34. *Co-operation in the Malnad.*—The number of societies in the Malnad increased from 241 to 259. Propaganda work on a large scale could not be undertaken during the year owing to the restrictions that had to be imposed on travelling as already alluded to. The number of Inspectors working in the Malnad has already been increased as mentioned in the last year's report. The Kadur District has well maintained its progress and it is showing improvement in respect of number of societies, membership, working capital and total transactions from year to year as will be seen from the statements given above. The Shimoga District is still backward and more strenuous attempts will be made in the current and coming year to secure an expansion of the movement in that district. The scheme of helping the arecanut growers in the Malnad referred to in the last year's report is being pursued. One society has been financed by the Mysore Provincial Co-operative Bank to help its members to pay off their prior debts and another society has just taken up similar work. Two societies have also been formed to collect the areca produce of their members and sell it collectively to the best advantage of the members. The working of these societies will be watched and attempts made to form similar societies if they succeed.

35. *Investigation of the economic condition of members of Co-operative Societies.*—The condition of the members of 45r ural societies was examined during the year. The total number of societies in which thei nvestigation was made during the last five years was 485. The operations of these societies extended to 2,400 villages with a population of 1,170,000. They had 32,337 members of whom 12,704 were returned as having no debts. The result showed that the indebtedness of the remaining 19,633 members was about Rs. 51 lakhs and their assets Rs. 2,53,52,000 before they joined the societies and that their indebtedness at the time of investigation was Rs. 56,41,000 and their total assets Rs. 3,00,30,000. Out of the total indebtedness of Rs. 56,41,000 Rs. 24,70,000 was due to the societies and Rs. 31,71,000 to money lenders.

36. In Government Order No. Fl. 4532-81—C. S. 36-21-3, dated 24th March 1922, reviewing the last year's Administration Report, Government desired that the investigation might be completed in a selected area and that a report on the results be submitted before the end of last official year. But owing to the restrictions on touring, the work could not be attended to during the last official year. The matter will be attended to during the current year.

III. Working of Societies.

37. The Bangalore Central Co-operative Bank and the Mysore Provincial Co-operative Bank continued to be the two principal central financing institutions in the State.

38. The following statement compares the position of the Bangalore Central Co-operative Bank at the end of the year with that at the end of the previous year.

Membership				Share capital		Deposits		Loans sanctioned			
Individuals		Societies						To individual members		To society members	
1		2		3		4		5		6	
1920-21	1921-22	1920-21	1921-22	1920-21	1921-22	1920-21	1921-22	1920-21	1921-22	1920-21	1921-22
532	589	170	173	Rs. 2,31,858	Rs. 2,34,045	Rs. 7,79,948	Rs. 7,88,858	Rs. 2,07,103	Rs. 2,70,347	Rs. 72,463	Rs. 60,511

Loans outstanding against				Net profits		Reserve Fund		Remarks
Individual members		Society members						
7		8		9		10		11
1920-21	1921-22	1920-21	1921-22	1920-21	1921-22	1920-21	1921-22	
Rs. 5,32,094	Rs. 5,84,945	Rs. 4,87,320	Rs. 4,61,986	Rs. 47,029	Rs. 48,193	Rs. 68,000	Rs. 80,100*	

*Rs. 20,000 out of this has been invested in Mysore Government 6¼% Loan of 1920.

39. The Bank as well as the Co-operative movement suffered a loss during the year by the death of Rajamantrapravina Dewan Bahadur Mr. C. Srinivasa Iyengar, who was the President of the Bank since its inception in 1908 and to whose able and sympathetic guidance the success of the Bank was in no small measure due. The Bank has however been fortunate in securing the eminent services of Rajasababhushana Dewan Bahadur Mr. K. P. Puttanna Chetty, C.I.E., as President of the Bank.

40. As already reported last year, the services of two Inspectors of Co-operative Societies have been lent to the Bank for the supervision of the societies affiliated to it and for the collection of loans due by them. They inspected 77 societies affiliated to the Bank during the year.

41. The following statement gives the position of the Mysore Provincial Co-operative Bank at the end of the year, as compared with that at the end of the previous year:—

Membership				Share capital		Deposits		Loans sanctioned			
Individuals		Societies						To individual membrs		To society members	
1		2		3		4		5		6	
1920-21	1921-22	1920-21	1921-22	1920-21	1921-22	1920-21	1921-22	1920-21	1921-22	1920-21	1921-22
560	521	484	495	Rs. 1,43,946	Rs. 1,42,364	Rs. 3,81,503	Rs. 3,51,607	..	..	Rs. 1,21,384	Rs. 65,633

Loans outstanding against				Net profit		Reserve Fund	
Individual members		Society members					
7		8		9		10	
1920-21	1921-22	1920-21	1921-22	1920-21	1921-22	1920-21	1921-22
..	..	Rs. 5,08,081	Rs. 5,27,140	Rs. 12,657	Rs. 13,249	Rs. 17,001	Rs. 23,307 *

* Rs. 10,000 out of this has been invested in the Mysore Government 6¼ per cent loan of 1920.

The ultimate object of this Bank is to form itself into a pure federation of Co-operative Societies. The individual members are being gradually eliminated and society members increased. The Inspector of Co-operative Societies who was lent to the Bank was transferred to the Income-tax Department in December 1921. The Bank has since been given the loan of services of an Inspector and it has applied for the services of another Inspector for the supervision of the affiliated societies and collection of loans due from them. The Inspecting staff of the Bank inspected 38 societies affiliated to it during the year.

The work of the Bank suffered to some extent owing to the non-payment of the dues by the societies indebted to it and as a result of timely steps taken, the Bank has been enabled to resume its normal work.

42. *District Central Banks.*—There were five District Central Banks at the beginning of the year, *viz,* those at Mysore, Hassan, Shimoga, Kadur and Chitaldrug. A District Bank was formed at Tumkur by the conversion of the Tumkur Fedaral Banking Union into a District Central Bank.

43. *The Mysore District Central Bank.*—This Bank had at the end of the year a membership of 196 individuals and 19 society members; a share capital of Rs. 68,455, deposits to the extent of Rs. 32,491 and a total working capital of Rs. 1,09,354. The loans outstanding against individual members amounted to Rs. 42,015 and against societies Rs. 60,738. Its reserve fund was Rs. 8,408. The collection of loans due by the affiliated societies is not satisfactory and the desirability of the Bank's employing a suitable agency for the supervision of the affiliated societies and the collection of loans due by them has been suggested to the Bank.

44. *The Hassan District Central Bank.*—This institution was formed by the conversion of the Federal Banking Union into a District Bank last year. Since its conversion into a District Bank and with a wider jurisdiction extending to the whole of the Hassan District, it has shown marked progress. Its membership increased from 9 individuals and 28 societies to 17 individuals and 32 societies and its share capital from Rs. 1,254 to Rs. 1,775 during the year. It was not only able to recoup a loss of Rs. 1,061 incurred last year but earned a net profit of Rs. 1,736 during the year.

45. *The Kadur District Central Bank.*—This was also formed by the conversion of the Chikmagalur Federal Banking Union into a District Bank last year. It has not yet shown sufficient progress. Steps are being taken by the Assistant Registrar, Shimoga Division, to improve its working.

46. *The Tumkur District Central Bank.*—This was, as already stated, formed by the conversion of the Tumkur Federal Banking Union into a District Bank during the year. It had a membership of 18 individuals and 15 societies and a share capital of Rs. 4,606. The deposits held amounted to Rs. 45,785 and the loans outstanding against societies to Rs. 55,757. It earned a net profit of Rs. 686 during the year.

47. The District Banks at Shimoga and Chitaldrug have not yet made any progress.

48. *Federal Banking Unions.*—There were 12 institutions of this kind at the beginning of the year and one of them was converted into a District Bank. The Unions at Arsikere and Channarayapatna are under liquidation. The remaining nine Unions will be wound up after their transactions with the Central Banks and the primary co-operative societies are completely adjusted.

49. *Agricultural Societies.*—The number of agricultural societies *i. e.*, societies of which the membership consisted mainly of agricultural classes increased from 1,225 at the beginning of the year to 1,233 at its end. Their membership increased from 49,249 to 51.377, their working capital from Rs. 23,95,108 to Rs. 25,12,033 and their reserve fund from Rs. 2,27,184 to Rs. 2,70,445 during the year.

Of the 1,233 agricultural societies, 1,148 were credit institutions. The majority of them are based on unlimited liability with a system of shares of the value of Rs. 5 to Rs. 10. Dividends at 7½ per cent are paid on these shares. The societies other than those for credit are separately dealt with.

50. *Non-agricultural Societies.*—The number of non-agricultural societies rose from 256 at the beginning of the year to 270 at its end. The membership of these societies increased from 40,508 to 43,152, their working capital from Rs. 34,84,689 to Rs. 37,16,301 and their reserve fund from Rs. 3,63,888 to Rs. 4,44,139. Of the 270

non-agricultural societies, 154 were credit institutions. The majority of them are of limited liability with a system of shares of the value of Rs. 10 to Rs. 50. Dividends are paid on these shares from 6¼ to 9 per cent. The other kinds of societies are separately dealt with.

51. *Stores.*—The stores side of the co-operative movement is progressing from year to year. Some of the stores are doing both banking and stores business, while some others are pure stores institutions. The total number of stores increased from 75 to 80. The cost price of stores purchased by them during the year including the stock on hand at the beginning of the year amounted to Rs. 10,88,145 and that of articles sold to Rs. 9,45,484. The sale proceeds amounted to Rs. 9,98,385 resulting in a profit of Rs. 52,901 as against Rs. 47,153 in the previous year.

52. The Central Co-operative Stores working at Bangalore did good work during the year. Its membership increased from 50 to 97 of which 20 are co-operative societies and its share capital from Rs. 2,410 to Rs. 3,331. It purchased stores to the extent of Rs. 72,785 and sold them to the extent of Rs. 82,320 and earned a net profit of Rs. 841 in the transactions as against Rs. 500 in the previous year. The institution is very promising.

53. *Fuel supply through Co-operative Societies in the Bangalore City.*—The scheme for the supply of fuel through Co-operative Societies in Bangalore City as a measure of relief referred to in the last year's report continued to work during the year. About 448 tons of fuel were supplied by the Forest Department to 6 co-operative societies during the year and the societies sold the same to the members and public at rates much cheaper than those prevailing in the market.

54. *Non-credit forms of co-operation.*—The total number of societies for dealing with non-credit forms of co-operation with special reference to the development of agriculture and industries rosef rom 137 to 141 during the year. The purposes served by these societies are noted below :—

1.	For the supply of seed, agricultural implements and manure	72
2.	For sale of agricultural produce	2
3.	For lift-irrigation	1
4.	For dairy-farming	1
5.	For Weavers	43
6.	For Sericulturists	6
7.	For Jaggory boiling and rice-hulling	3
8.	For the benefit of lacquerware artizans	1
9.	do gudigars (sandalwood carvers)	2
10.	do ivory inlayers	1
11.	do jewellers	1
12.	do brass-makers	2
13.	do shoe-makers	1
14.	do oil-mongers	1
15.	do mat weavers	1
16.	do rattan weavers	1
17.	In connection with Home Industries	2
	Total	141

55. The following paragraphs contain a brief description of the above societies.

56. *Societies for the development of agricultural co-operation.* (*a*) *Supply societies.*—Of agricultural societies other than credit, supply societies form the principal variety. The object of these societies is to supply their members with good seed, improved agricultural implements and manure. The number of special societies formed for this purpose increased from 68 to 72. In addition to this, about 70 of the existing credit societies are also discharging a similar function by utilizing a portion of their capital for such purposes. Of the seed supplied, the principal is a variety of ragi seed recommended by the Agricultural Department after extensive experiments and tests as being suited for Mysore conditions. The crop harvested was considered to be satisfactory.

In the system of awarding prizes for the best ragi that has been instituted with a view to encourage the extensive use of this variety of ragi seed, 27 Co-operative Societies in the Bangalore, Kolar and Tumkur Districts won prizes. Among other kinds of seed supplied by these societies may be mentioned 3,700 sets of sugarcane seed and 150 seers of groundnuts.

The supply of implements was on a limited scale, as they were not available in sufficient number in the season at which they were in demand. The principal implements recommended were Nahan Sugarcane mills and ploughs. Eight societies purchased 13 mills and ten pans for the use of the sugar-cane growers. The mills and pans were hired out to the members, and the societies realized a profit of Rs. 200 after setting apart a third of the cost of the implements towards their capital value. The societies also purchased 10 improved ploughs, six plough shares and six cultivators for the use of their members.

Not much work was done in the way of supplying manure. The use of manure except in the case of a few crops like sugar-cane and paddy is not very common, and it will necessarily take some time before this work assumes the importance which it deserves. A few societies purchased a small quantity of mixed manure and supplied it to their members.

(*b*) *Sale societies.*—Societies for the joint sale of agricultural produce is an important variety of agricultural co-operation and a beginning has been made to introduce it. In addition to the one society *viz.*, the one at Heggodu, Sagar Taluk, formed for the joint sale of areca, one more society was organized at Hakre in the Sagar Taluk during the year. Both these societies have been doing good work. There are also 3 societies working for the joint sale of copra and paddy. It has yet to be seen whether the members will show the loyalty, business-like habit and combined action which are necessary for their success.

57. The Lift-irrigation Society at Yelladabagi, Sira Taluk and the Hebbal Dairy Farming Society, continued to do some work during the year. They have not shown sufficient progress yet. Steps are being taken to improve their working.

58. *Societies for the development of industrial co-operation.*—The development of industrial co-operation in the State is making but slow progress except as regards weavers societies. The work done under the several kinds is briefly described below.

59. *Weavers' societies.*—There were 45 societies for weavers at the beginning of the year. Two of the societies did not show any progress owing to the apathy of the members and their registration was therefore cancelled. There were thus only 43 weavers societies working at the end of the year. It has been mentioned in the previous years reports that though called weavers societies they did not differ in material respect from a credit society except that their membership consisted of weavers. But their constitution has been entirely changed and their principal object now is not so much the provision of credit facilities as the supply of yarn, dye-stuffs and other raw materials, introduction of improved patterns and up-to-date tools and implements and joint sale of finished products. Twenty-five out of the 43 societies have been actually working on these lines, but considerable trouble was experienced in respect of the joint sale of goods. When the market was brisk, the weavers prefered to sell their goods themselves and when the market was dull, they dumped them on the societies.

At the end of the year 1921-22, the 43 weavers societies had a membership of 1,970 and a working capital of Rs. 1,70,000. The total value of raw materials and finished products purchased by the societies during the year inclusive of the value of stock on hand at the beginning of the year amounted to Rs. 4,02, 030, out of which, articles of the value of Rs. 3,36,202 were sold, leaving a stock on hand worth Rs. 65,828 at the end of the year. The sale proceeds of the articles sold amounted to Rs. 3,56,024 yielding a profit of Rs. 19,822 to the societies as against Rs. 17,800 in the previous year.

60. The Bangalore City Weavers Co-operative Society did good work during the year. Its membership fell from 254 to 236 at the end of the year, owing to the removal of certain members who were not regular in their transactions. Its share capital rose from Rs. 11,893 to Rs. 12,742. It had a cash credit of Rs. 30,000 with the Bank of Mysore and its total working capital amounted to Rs. 61,942 at the end of the year. It purchased raw materials and finished products to the extent of Rs. 1,43,774 as against Rs. 1,12,154 in the previous year and sold them to the extent of Rs. 1,39,863 as against Rs. 1,11,627 in the previous year. It realized a net profit of Rs. 6,012 during the year as against Rs. 5,037 in the previous year. The reserve fund of the society amounted to Rs. 4,750 at the end of the year.

61. *Sericulturists Societies.*—There were five societies for the benefit of sericulturists at the beginning of the year. In consultation with the Superintendent of Sericulture, a new society was formed at Malurpatna in the Channapatna Taluk with the object of supplying the members with disease free eggs and all appliances for rearing silk worms, granting short-term loans to members for carrying on sericultural operations and helping the members in the sale of cocoons in suitable markets. The working of the society will be watched, and if it is successful, attempts will be made to organize similar societies in the coming year.

62. *Jaggory manufacturing and rice-hulling societies.*—The jaggory manufacturing societies did not prove successful. There were two of them and they are under liquidation.

63. Reference was made in the last year's report about the attempts made to work the Channarayapatna Rice-hulling Society. A steam engine and plant was erected by the Department of Industries and Commerce but it could not be worked successfully for want of cheap fuel. The application of the members for the substitution of an oil engine for the steam engine was investigated during the year, but the prospect of success was found to be very little. The steam engine and boiler have been sold. The society will be wound up.

64. *Gudigars' Societies.*—There are two societies of this kind, one at Sagar and the other at Sorab. Sandalwood sufficient to meet the requirements of the members is supplied to these societies at special rates. In Sagar, the members work during regular hours in a workshop under some little supervision, but in Sorab, the work is carried on by the members in their own houses. The articles made are to a small extent sold by the societies directly, but the bulk of them are sold through the Arts and Crafts Depot at Bangalore.

65. *Societies for depressed classes.*—There were 40 societies formed exclusively for depressed classes at the beginning of the year, but as 3 of them had not been able to start any work for a long time, their registration was cancelled. Four new societies for depressed classes were registered during the year, so that, the number of such societies working at the end of the year was 41. Besides these, a large number of the existing credit societies have afforded every facility for the admission of persons belonging to depressed classes into their membership and have been financing them in suitable cases.

Proposals for the financing of societies formed for the exclusive benefit of depressed classes will be worked up and submitted to Government separately.

66. *Grain Banks.*—Out of 56 grain banks working at the beginning of the year, two were cancelled as they could not work successfully, and two more grain banks were registered during the year, so that, there were only 56 working at the end of the year. The principal grain dealt with is ragi which is collected as share capital and lent out to members when they run out of stock and recovered after the harvest season.

67. *Miscellaneous.*—In addition to performing what may be called the strictly co-operative part of their work several societies took part in other beneficent activities for promoting the general welfare of the villages in which they are situated. The maintenance of reading rooms and libraries as adjuncts to the societies, financial aid for the maintenance of schools, grant of scholarships to poor students and carrying out of works of village improvement were the chief items of work carried on by a large number of co-operative societies.

68. The progress of the co-operative movement in each district during the year is briefly described in the following paragraphs:—

1. Bangalore District.

69. There were 311 societies working in the district at the beginning of the year, ten societies were started and seven societies were cancelled during the year, so that, the number of societies working at the end of the year was 314. Of these, two were central Banks, two were Federal Banking Unions one was a Central Co-operative Stores, seven were Stores Societies combined with Banking, twenty one were regular Stores Societies, seven were Weavers' Societies, two were Sericulturists' Societies, six were Grain Banks, twenty-two were Societies for the supply of seed, manure and

agriculture implements, one was a lacquerware Artisan's Society, one was a Jewellers' Society, seven were House building Societies and the rest ordinary credit institutions.

70. The membership of all the societies increased from 21,149 to 25,813, share capital from 11,93,502 to 12,04,121, deposits held from 19,06,386 to 19,11,770 and the total working capital from 36,88,820 to 37,92,397.

71. Loans amounting to 18,49,960 were issued to members in 23,762 cases and the re-payments thereof amounted to 18,84,147. The total loans outstanding against the members at the close of the year was 33,21,913 ot which the loans from Central Banks outstanding against Co-operative Societies amounted to 16,10,790 and the rest against individual members of co-operative societies.

72. The total transactions of all the societies in the district during the year amounted to Rs. 1,50,21,973 as against Rs. 1,50,35,554 their net profits to Rs. 1,30,933 as against Rs. 1,42,799 and their reserve fund to Rs. 2,95,044 as against Rs. 2,38,115 in the previous year.

73. *Central Banks.*—The two central financing institutions *viz.*, the Bangalore Central Co-operative Bank and the Mysore Provincial Co-operative Bank did good business during the year. A detailed account of their work is already given in paras 37 to 41 *supra.*

74. The Federal Banking Unions at Magadi and Nelamangala merely confined their work to the collection of loans due from Co-operative Societies and their payment to the Central Banks.

75. *Stores Societies.*—The number of societies doing stores business was twenty-eight during the year. A reference has already been made to the working of the Bangalore Central Co-operative Stores in para 52. The Stores Societies purchased foodstuffs clothing, and other necessary articles to the extent of Rs. 7,34,523 as against Rs. 6,85,000 last year, and sold them to the extent of Rs. 7,74,325 as against Rs. 7,00,360 in the previous year.

76. The Mysore Lancers (Imperial Service Lancers) Co-operative Society doing Stores business showed considerable progress during the year under report. Its purchases and sales amounted to Rs. 1,01,469 and Rs. 1,03,223 respectively.

77. *House Building Societies.*—There were six House Building Societies at the beginning of the year and one was started for the benefit of the owners of sites in the Guttahalli Extension during the year, so, there were seven House Building Societies at the end of the year. Of these one had not started work. The Visveswarapuram House Building Co-operative Society resolved to discontinue its working on account of the difficulty of getting cheap capital for sufficiently long period.

The Gavipur Extension Building Co-operative Society was engaged in recovering the dues from its members.

The Bangalore City Building Society.—This Society merely finances its members for building houses. It had a membership of 332 and working capital of Rs. 66,850 at the end of the year. The Bangalore Central Co-operative Bank has granted a cash credit to the Society up to a limit of rupees one lakh. The amount due by the Society to the Central Bank at the end of the year was Rs. 59,500. Its reserve fund amounted to Rs. 6,000 at the end of the year.

The Chikpet House Building Co-operative Society had a membership of 145 and a share capital of Rs. 4,858 at the end of the year. It borrowed Rs. 4,400 from the Bangalore Central Bank to finance its members for building houses.

The Mysore Non-Gazetted Officers' Association Co-operative Society, Ltd., did very good work in connection with house building work during the year. It purchased a piece of land in the Gavipur Extension and spent Rs. 24,274 in laying out sites, roads and drains and sold the sites to the members on certain conditions for building good houses. The society purchased building materials of the value of Rs. 5,902 and sold them to the extent of Rs. 3,481. In order to finance its members to build houses early in the Extension, the Society has approached the Government with a request for financial aid.

78. Of the Agricultural and Credit Societies that did good work during the year the following deserve special mention.

1. The Attibele Co-operative Society.
2. The Ramohalli Co-operative Society.
3. The Channapatna Daire Islam Co-operative Society.
4. The Bangalore City Co-operative Bank.
5. The Bangalore City Co-operative Society.
6. The Malleswaram Co-operative Society.
7. The Mysore Railways Co-operative Society.
8. The Ramasapthaha Co-operative Society.
9. The Thyamagondlu Co operative Society.
10. The Closepet Co-operative Society.
11. The Magadi Co-operative Society.
12 The Devanhalli Co-operative Society.
13. The Dodballapur Co-operative Society.
14. The Channapatna Co-operative Society.
15. The Comptroller's Office Co-operative Society.
16. The Malleswaram Co-operative Bank.

2. Kolar District.

79. The number of societies working in the district at the beginning of the year was 164. Three societies were newly registered and the registration of seventeen societies was cancelled during the year, so that, there were one hundred and fifty societies working at the end of the year. Of these, seven were societies for the supply of seed and agricultural implements, one Weavers' Society, one Sericulturists' Society, four were Stores Societies, six were Grain Banks and the rest Ordinary Credit Societies. The membership of all the societies increased from 10,822 to 11,074 while their share capital decreased from Rs. 3,82,152 to Rs. 3,76,421. The deposits held by the members increased from Rs. 1,18,460 to Rs. 1,46,514 and their total working capital also increased from Rs. 6,37,217 to Rs. 7,76,538. The loans issued during the year amounted to Rs. 6,82,986 in 10,553 cases, their recoveries to Rs. 6,51,687, and the total loans outstanding at the end of the year to Rs. 6,57,589. The total transactions of all the societies amounted to Rs. 23,21,504, their net profits to Rs. 42,283 and their reserve fund to Rs. 83,594 as against Rs. 24·61 lakhs, Rs. 43,899 and Rs. 71,552 respectively in the previous year.

80. The Stores Societies in the district purchased goods to the extent of Rs. 5,029 and sold them to the extent of Rs. 4,614 during the year.

81. Of the Credit and Agricultural Societies that did good work during the year, the following deserve special mention:—

1. The Mysore Mine Co-operative Society.
2. The Chikballapur Co-operative Society.
3. The Ooregaum Mine Co-operative Society.
4. The Kolar Co-operative Society.
5. The Chintamani Co-operative Society.
6. The Mulbagal Co-operative Society.
7. The Mudiyanur Co-operative Society.

3. Tumkur District.

82. The year opened with two hundred and forty-six societies and six new Societies were registered, so that two hundred and fifty-two Societies were working at the end of the year. Of these, one was a District Central Bank, five were Federal Banking Unions. seven were Stores Societies, one was a Lift Irrigation Society, fifteen were Societies for the supply of seed and agricultural implements, nine were Weavers' Societies, two were Sericulturists' Societies, fourteen were Grain Banks, the rest ordinary credit societies.

83. The membership of all the societies increased from 15,155 to 16,181, their share capital decreased from Rs. 5,29,240 to Rs. 5,12,705, deposits held from Rs. 2,92,077 to Rs. 2,27,160, while the total working capital slightly increased from Rs. 12,40,110 to Rs. 12,67,976. The loans issued to members during the year amounted to Rs. 4,58,015 in 2,230 cases, their repayments to Rs. 5,06,271 and the total loans outstanding at the end of the year to Rs. 12,10,432. Out of which, Rs. 81,006 was outstanding against Co-operative Societies out of the loans obtained from Central Institutions.

84. The total transactions of all the societies amounted to Rs. 21,02,936 their net profits to Rs. 50,023 and their reserve fund to Rs. 1,53,071 as against Rs. 20·47 lakhs, Rs. 56,106, Rs. 1,31,666 respectively in the previous year.

85. The Tumkur Federal Co-operative Banking Union converted itself into a District Central Bank during the year. The other unions were merely engaged in collecting the loans due from their affiliated societies.

86. *Stores Societies.*—The number of Stores Societies working during the year was seven. They purchased articles worth Rs. 40,763 and sold them to the extent of Rs. 38,365.

87. Of the credit societies that did good work, the following deserve mention :—

1. The Tumkur Co-operative Society.
2. The Maddagiri Co-operative Society.
3. The Sira Co-operative Society.
4. The Sira Varthaka Sangha Co-operative Society.
5. The Tiptur Co-operative Society.
6. The Pavagada Co-operative Society.
7. The Amrutur Co-operative Society.
8. The Honnavalli Co-operative Society.

4. Mysore District.

88. There were 176 Societies working at the beginning of the year. Three societies were cancelled and one was amalgamated with another registered society and 11 were newly registered thus leaving 183 Societies working at the end of the year. Of these, one was a District Central Bank, 3 were societies for the supply of seed, agricultural implements and manure, one a Metal Worker's Society, one an Ivory Inlayers' Society, eleven were Weavers' Societies, one a House-Building Society, one a Grain Bank, 18 were Stores Societies and the rest ordinary Credit Societies.

89. The membership of all the societies increased from 13,828 to 15,134, their paid-up share capital from Rs. 6,27,698 to Rs. 6,45,408. The deposits held slightly decreased from Rs. 2,42,793 to Rs. 2,30,079, while the total working capital increased from Rs. 10,15,557 to Rs. 10,70,652. The loans issued to members amounted to Rs. 15,01,065 in 30,454 cases and their repayments to Rs. 13,30,964. The total loans outstanding against the members at the end of the year amounted to Rs. 9,96,911, of which the amount outstanding against co-operative societies was Rs. 1,02,753 out of the loans granted to them by the District Central Bank. The total transactions of all the societies decreased from Rs. 54 lakhs to Rs. 52,85,821, while their net profits increased from Rs. 77,459 to Rs. 88,286 and their reserve fund from Rs. 1,05,950 to Rs. 1,35,808.

90. The working of the District Central Bank has already been mentioned in para 43 *supra*.

91. The Mysore House-Building Society did good work during the year. It has for its objects not only the financing of its members for the construction of houses but also the purchasing of sites and building houses for the use of its members. It has a membership of 593 and a paid-up share capital of about Rs. 17,149 at the end of the year.

92. The Stores Societies purchased goods to the extent of Rs. 1,52,136 and sold them to the extent of Rs. 1,34,885 during the year.

93. Of the Credit Societies, the following continued to do good work during the year.

1. The Periyapatna Co-operative Society.
2. The Mysore Palace Stables Co-operative Society.
3. The Mysore City Co-operative Bank.
4. The Malavalli Co-operative Society.
5. The T.-Narsipur Co-operative Society.
6. The Nanjangud Co-operative Bank.
7. The Hunsur Co-operative Society.
8. The Bheriya Co-operative Society.
9. The Kikkeri Co-operative Society.

5. Hassan District.

94. There were 203 Co-operative Societies in the district at the beginning of the year. Six societies were newly registered so that, the number of societies working at

the end of the year was 209. Of these, one was a District Central Bank, two were Federal Banking Unions, seven were societies for the supply of seed, agricultural implements and manure, one a Rice Milling Society, one a Metal Workers' Society, one an Oil Mongers' Society, 10 Weavers' Societies, three Stores Societies, 5 Grain Banks, one a House-building Co-operative Society and the rest ordinary Credit Societies.

95. The membership of all the societies slightly decreased from 8,381 to 8,277, their share capital from Rs. 1,89,611 to Rs. 1,86,915 and deposits held from Rs. 78,099 to Rs. 77,318. The total working capital of the societies at the end of the year amounted to Rs. 4,00,253 as against Rs. 3,97,499 in the previous year.

96. Loans amounting to Rs. 2,64,803 were issued in 6,008 cases and the recoveries amounted to Rs. 2,41,711. The total loans outstanding against the members were Rs. 3,78,006 of which a sum of Rs. 13,386 was outstanding co-operative societies out of the loans granted by the Central Banks. The total transactions of all the societies amounted to Rs. 9,82,032, their net profits to Rs. 22,990 and their reserve fund to Rs. 62,058 during the year as against Rs. 9·38 lakhs, Rs. 14,968 and Rs. 54,954 respectively in the previous year.

97. The Stores Societies purchased articles to the extent of Rs. 7,508 and sold them to the extent of Rs. 7,006.

98. Among the Credit Societies that did satisfactory work during the year, the following deserve mention :—

1. The Hassan Town Co-operative Society.
2. The Hole-Narsipur Sri Lakshminarasimha Co-operative Society
3. The Belur Co-operative Society.
4. The Arsikere Co-operative Society.
5. The Saklespur Co-operative Society.
6. The Ramanathpur Co-operative Society.
7. The ponnathapur Co-operative Society.

6. Shimoga District.

99. The number of societies at the beginning of the year was 179. Five were newly registered and the registration of one society was cancelled, so that, 183 societies were working at the end of the year. Of these, one was a District Central Bank, one a Federal Banking Union, two were societies for the supply of seed and agricultural implements, two societies for the sale of agricultural produce, two Gudigars' (Sandalwood Carvers) Societies, six Stores Societies, 18 Grain Banks and the rest ordinary Credit Societies.

100. The membership of all the societies increased from 7,304 to 7,442 while their share capital slightly decreased from Rs. 1,90,065 to Rs. 1,87,236. The total working capital of all the societies increased from Rs. 3,03,902 to Rs. 3,32,618. Loans amounting to Rs. 2,12,128 in 3,280 cases were issued and the recoveries amounted to Rs. 1,96,083. The total loans outstanding against the members amounted to Rs. 3,27,621 of which Rs. 17,534 were outstanding against co-operative societies out of the loans granted by the Central Institutions. The total transactions of all the societies amounted to Rs. 8,39,948, their net profits to Rs. 20,639 and their reserve fund to Rs. 45,828 during the year as against Rs. 7·14 lakhs, Rs. 23,517 and Rs. 33,260 respectively, in the previous year.

101. The District Central Bank did not do any active work during the year and the Channagiri Federal Banking Union occupied itself wholly in the collection of arrears from the affiliated Societies.

102. Of the credit societies that did good work during the year the following may be mentioned.—

1. The Shimoga Co-operative Bank, Ltd.
2. The Shikarpur Co-operative Society.
3. The Kumsi Co-operative Society.
4. The Hakre Co-operative Society, Sagar.
5. The Kanchikai Co-operative Society, Sagar.
6. The Nullur Co-operative Society.

7. Kadur District.

103. The year opened with 86 societies and 7 societies were registered during the year, so that, there were 93 societies working at the end of the year. Of these,

one was a District Central Bank, one a Federal Banking Union, five were societies for the supply of seed and agricultural implements, one a District Agricultural Association, two weavers' societies, one a shoe-makers' society, one a Jaggory manufacturing society, nine stores societies, two grain banks, and the rest ordinary credit societies.

104. The membership of all the societies increased from 5,108 to 6,101, their share capital from Rs. 1,78,807 to Rs. 1,98,455 deposits from Rs. 49,921 to Rs. 51,826 and their total working capital from Rs. 3,08,206 to Rs. 3,35,743. The total loans issued amounted to Rs. 2,29,712 in 2,999 cases and their recoveries to Rs. 2,27,271.

105. The total loans outstanding against the members at the end of the year amounted to Rs. 3,20,677, of which a sum of Rs. 9,086 was outstanding against co-operative societies out of loans obtained from Central Institutions. The total transactions of all the societies amounted to Rs. 8,80,308 their net profits to Rs. 24,825 and their reserve fund to Rs. 41,017 as against Rs. 7·93 lakhs, Rs. 19,350 and Rs. 33,225 respectively in the previous year.

106. A reference has already been made in para 45 supra about the work of the Kadur District Central Bank.

107. The Kadur Federal Banking Union was engaged in collecting the dues from the affiliated societies.

108. The stores societies purchased articles to the extent of Rs. 37,378 and sold them to the extent of Rs. 27,031 during the year.

109. Of the credit societies that did good work during the year, the following deserve mention.

1. The Chikmagalur Town Co-operative Society.
2. The Sringeri Co-operative Society.
3. The Hire-Magalur Co-operative Society.
4. The Lakkavalli Co-operative Society.
5. The Kattemane Co-operative Society.
6. The Kattemane Grain Bank.

8. CHITALDRUG DISTRICT.

110. The number of societies at the beginning of the year in the district was 135. Three societies were registered during the year, so that, the total number of societies working at the end of the year was 138. Of these 1 was a District Central Bank 11 societies for the supply of seed and agricultural implements two weavers' societies 5 stores societies 6 grain banks and the rest ordinary Credit Societies. The membership of all the societies increased from 6,674 to 6,890. Their share capital amounted to Rs. 1,34,568 deposits held to Rs. 37,555 and the total working capital to Rs. 2,21,103.

111. The total amount of loan issued during the year amounted to Rs. 1,04,461 in 3,332 cases and their recoveries to Rs. 1,17,107. The total loans outstanding against the members at the end of the year amounted to Rs. 2,19,159. The total transactions of all societies amounted to Rs. 4,30,292, their net profits to Rs. 14,493 and their reserve fund to Rs. 33,112 as against Rs. 4·93 lakhs, Rs. 12,330 and Rs. 25,585 respectively in the previous year. The stores societies purchased articles to the extent of Rs. 10,947 and sold them to the extent of Rs. 7,551 during the year.

112 Of the credit societies that did good work during the year, the following deserve mention.

1. The Hosdurga Co-operative Society.
2. The Malebannur Co-operative Society.
3. The Taluk Co-operative Society.
4. The Muradi Co-operative Society.
5. The Davangere Co-operative Society.
6. The Harihar Co-operative Society.

IV. RESERVE FUND.

113. The reserve fund of all the societies increased from Rs. 6,93,407 to Rs. 8,49,532 during the year. Of this, the total amount accumulated by the Central Societies was 1,34,948 as against Rs. 1,02,335 in the previous year, by the Agricultural societies Rs.2,70,445 as against Rs. 2,27,184 and by the Non-Agricultural Societies

Rs. 4,44,139 as against Rs. 3,63,888 in the previous year. The following statement shows the accumulation of the reserve fund according to Districts.—

District	Reserve fund at the end of 1921-22.
	Rs.
Bangalore	.. 2,95,041
Kolar	.. 83,594
Tumkur	.. 1,53,071
Mysore	.. 1,35,808
Hassan	.. 62,058
Shimoga	.. 45,828
Kadur	.. 41,017
Chitaldrug	.. 33,112
Total	.. 8,49,532

Out of the total reserve fund, about a lakh of rupees is invested in the Mysore Government 6¼ per cent loan. Several societies have utilised their reserve for building purposes and for acquiring building sites, the amount so invested being about 2½ lakhs. The rest of the reserve fund is used as part of the working capital. The societies have been advised to withdraw the reserve fund used as their working capital and invest it outside.

V. Resources.

114. The total working capital of all the societies at the end of the year was Rs. 81,97,280 and the following table shows the sources from which it is derived.

Serial No.	Sources	Central Societies	Agricultural Societies	Non-agricultural Societies	Total
1	Share capital	4,83,857	11,14,262	18,47,710	34,45,829
2	Loans and deposits held at the end of the year				
	From members	7,20,322	1,61,570	8,04,679	28,48,551
	From Non-members	5,64,556	98,699	4,98,725	
3	Loans and Deposits from Provincial or Central Banks	65,263	8,64,991	1,17,997	10,48,251
4	Loans from Government ..	..	3,051	2,066	5,117
5	Reserve Fund ..	1,34,948	2,70,445	4,44,139	8,49,532
	Total working capital ..	19,68,946	25,13,018	37,15,316	81,97,280

115. The following statement shows the proportion of working capital contributed by shares, deposits, loans and Reserve Fund.

Percentage of total working capital derived from

Type of society	Total working capital		Share capital		Deposits		Loans form: Other societies and Banks		Loans form: Government		Reserve fund		Total
	1920-21	1921-22	1920-21	1921-22	1920-21	1921-22	1920-21	1921-22	1920-21	1921-22	1920-21	1921-22	
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Central ..	19,39,706	19,68,946	24·3	24·6	66·6	65·3	3·6	3·3	·0	·0	5·2	6·8	100
Agricultural ..	23,95,108	25,13,018	45·7	44·3	11·3	10·4	33·5	34·4	·0	·1	9·5	10·8	100
Non-Agricultural ..	34,84,689	37,15,316	53·0	49·7	35·1	35·1	·8	3·2	·1	·1	10·5	11·9	100
Total ..	78,19,593	81,97,280	43·9	42·0	35·7	34·7	11·5	12·8	·0	·1	8·9	10·4	100

VI. Disputes and Litigation.

116. The work of the Department in connection with the disposal of suits was, as usual, very heavy. The number of suits pending disposal at the beginning of the year was 1,763 involving claims to the extent of Rs. 3,06,719. Of these, 243 were pending with the Registrar, 159 with the Personal Assistant to the Registrar, 514 with the Assistant Registrars and 847 with the Arbitrators. The number of fresh suits filed during the year was 2,772 involving claims to the extent of Rs. 4,08,456-6-7. The total number of suits for disposal during the year was thus 4,535 of the value of Rs. 7,15,175-6-11. as against 3,368 of the value of Rs. 5,04.672 during the previous year.

117. Of the 4,535 suits for disposal, 138 were retained by the Registrar, of which 4 were disposed by him during the year. Four hundred and nine suits were referred to the Personal Assistant to the Registrar of Co-operative Societies, of which he disposed of 192. The Assistant Registrar of Co-operative Societies, Mysore Division had 1128 suits, of which he disposed of 458. The Assistant Registrar of Co-operative Societies, Shimoga Division, had 1,419 suits, of which he disposed of 774. Five hundred and ninty-four more suits were referred to the Arbitrators and 795 were disposed of by them. The total number of suits disposed of was thus 2,223 as against 1,605 during the previous year.

118. The total number of suits pending disposal at the close of the year was 2,312.

119. The following statement shows the number of suits undisposed of and the periods during which they have been pending:—

Suits	Total No. for disposal	Number disposed of	Balance pending	Number pending for more than Six months	Number pending for more than One year	Remarks
On the file of the Registrar	138	4	134	24	78	
do Personal Asst. to the Registrar.	409	192	217			
do Asst. Registrar, Mysore Division.	1128	458	670	66	57	
do Shimoga Division.	1419	774	645	265	124	
do Arbitrators.	1441	795	646	132	514	
Total ..	4535	2223	2312			

120. The number of decrees pending execution with the Deputy Commissioners and Heads of offices at the beginning of the year was 1,848, and 67 more were sent to them during the course of the year from my office, 532 from the office of the Assistant Registrar, Mysore Division and 807 from that of the Assistant Registrar, Shimoga Division, thus making a total of 3,254 decrees. Of these, 604 were executed during the year as against 433 during the previous year. The details for the several Districts are given below:—

Serial No.	Name of District	No. of decrees pending execution at the beginning of the year	No. of decrees sent during the year for execution	Total	No. of decrees executed during the year	Balance pending	Remarks
1	Bangalore	450	289	739	128	611	
2	Kolar	200	29	229	25	204	
3	Tumkur	273	389	662	132	530	
4	Mysore	305	110	415	114	301	
5	Hassan	286	108	394	100	294	
6	Shimoga	88	232	320	16	304	
7	Kadur	113	117	230	56	174	
8	Chitaldrug	56	73	129	14	115	
9	Heads of offices	77	59	136	19	117	
	Total ..	1,848	1,406	3,254	604	2,650	

STATE

Operations o

Classification	Number of members: Individuals	Number of members: Societies	No. of affiliated Societies holding shares in Central Banks: Central credit	Agricultural credit	Non-agricultural credit	Others	Loans made during the year to: Individuals	Loans made during the year to: Banks and Societies	Receipts from loans and deposits repaid during the year by: Individuals	Receipts from loans and deposits repaid during the year by: Banks and Societies	Loans due by: Individuals	Loans due by: Banks and Societies
1	2	3	4	5	6	7	8	9	10	11	12	13
CENTRAL BANKS.												
BANGALORE DISTRICT.												
The Bangalore Central Co-operative Bank, Limited	589	173	6	133	26	8	270,346	60,511	211,466	85,845	594,214	461,98
The Mysore Provincial Co-operative Bank, Limited	521	495	13	393	82	7	...	73,440	...	54,383	...	527,14
The Magadi Federal Co-operative Banking Union, Limited.	11	12	...	12	...	...	...	...	...	...	...	15,74
The Nelamangala Federal Co-operative Banking Union, Limited.	28	4	...	2	2	...	...	...	...	300	...	11,70
TUMKUR DISTRICT.												
The Tumkur District Central Co-operative Bank.	18	15	...	15	...	...	...	...	...	9,893	...	55,75
The Sira Federal Co-operative Banking Union, Limited.	8	12	...	12	...	...	...	...	...	680	...	9,26
The Maddagiri Federal Co-operative Banking Union, Limited.	19	...	...	...	...	...	...	...	...	98	...	1,32
The Pavagada Federal Co-operative Banking Union, Limited.	34	...	...	...	...	...	...	...	...	500	...	9,47
The Kunigal Federal Co-operative Banking Union, Limited.	11	15	...	15	...	...	...	...	...	...	...	4,78
The Koratagere Federal Co-operative Banking Union, Limited.	11	8	...	8	...	..	...	...	...	897	...	39
MYSORE DISTRICT.												
The Mysore District Central Co-operative Bank, Limited.	196	19	...	12	7	...	19,712	...	44,048	5,253	42,015	60,73
HASSAN DISTRICT.												
The Hassan District Co-operative Bank, Limited.	17	32	...	30	1	1	...	846	...	...	...	13,38
The Channarayapatna Federal Co-operative Banking Union, Limited.	...	...	...	...	...	...	...	...	...	...	...	...
The Arsikere Federal Co-operative Banking Union, Limited.	...	...	...	...	...	...	...	...	...	...	...	...
SHIMOGA DISTRICT.												
The Shimoga District Co-operative Bank, Limited	...	...	...	...	...		...	...	...	...	...	...
The Channagiri Federal Co-operative Banking Union, Limited.	58	17	...	17	...	...	...	...	...	1,737	...	17,55
KADUR DISTRICT.												
The Kadur District Co-operative Bank, Limited Chikmagalur.	13	13	...	13	...	...	...	1,500	...	5,592	...	4,87
The Kadur Federal Co-operative Banking Union, Limited.	12	11	...	10	1	...	...	54	...	274	...	4,2
CHITALDRUG DISTRICT.												
The Chitaldrug District Co-operative Bank, Limited.	11	...	...	...	...	...	...	...	...	...	...	...
Total Central Banks ...	1,557	826	19	672	119	16	2,90,058	136,351	255,514	165,452	636,229	1,198,3
Total previous year ...	1,509	855	20	701	118	16	2,57,338	202,787	292,276	174,485	599,797	1,219,5

MENT A.
Central Banks.

Loans and deposits received during the year from			Sales of goods to members	Purchase of member's products	Cost of management	Share capital paid up	Loans and deposits held at the end of the year from				Reserve and other funds	Working Capital	Profit and loss of the year	Usual dividend paid on shares	Most usual rate of interest		...d subscribed ...	
Individuals	Central Banks	Primary Societies					Individuals	Societies	Provincial or Central Banks	Government					On borrowings	On lend...	Unc...	
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
														Per cent	Per cent	Per cent		
6,80,660	...	88,298	...	...	5,348	2,54,045	7,10,394	86,653	...	...	97,440	11,48,532	+48,193	10	5 to 7	8½	..	
3,18,549	...	58,433	...	...	5,248	1,42,364	3,20,636	74,781	897	...	23,259	5,61,937	+13,249	7	5 to 7	8½	...	
...	...	..	...	...	...	1,070	673	...	14,118	...	99	15,960	...	6	6½	7½	...	
...	...	...	...	...	...	1,469	2,681	...	7,660	...	14	11,824	+505	do	do	do	...	
19,751	...	...	...	...	266	4,606	45,785	...	...	...	1,409	51,800	+682	6¼	7½	9	...	
906	...	...	...	...	...	680	...	...	7,564	...	1,508	9,752	+193	do	do	8	...	
...	...	...	...	...	...	180	...	14	1,142	...	138	1,474	−102	do	do	do	...	
43	...	...	...	...	...	2,043	239	...	6,603	...	367	9,252	+643	do	7½	do	...	
...	...	...	...	...	8	1,177	...	4,011	...	...	157	5,345	...	...	do	7½	...	
1	...	...	...	...	5	300	...	...	102	...	82	484	3	do	do	8	...	
4,521	...	...	...	...	1,078	68,455	32,491	...	...	...	8,408	1,09,354	+14,058	8	5 to 7	8½	...	
100	...	1,619	...	...	44	1,775	390	...	10,800	...	1,322	14,287	+1,736	6¼	7¼	8	...	
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
...	...	...	...	...	96	2,650	1,148	...	13,802	...	376	17,976	+224	...	...	...	...	
...	...	...	...	...	...	...	...	...	...	...	...	...	...	6¼	7½	8	...	
...	...	320	..	...	101	1,626	...	4,910	...	...	278	6,814	−84	6	7	7½	...	
...	...	...	...	...	...	1,277	...	72	2,575	...	91	4,015	+3	7	7	8	...	
...	...	...	...	...	...	140	...	...	...	...	...	140	...	...	...	...	..	
10,24,531	...	1,48,670	...	...	12,194	4,83,857	11,14,437	1,70,441	65,263	...	1,34,948	19,68,946	+79,303	...	...	...	...	
10,31,797	14,095	1,41,208	...	...	10,903	4,75,996	11,25,368	1,66,723	69,282	...	1,02,335	19,39,706	+69,989	...	...	...	...	

STA'

Operation:

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from loans and deposits repaid during the year by		Loans due by			Loans and deposits received during the year from			Sales of goods to members
			Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Of which overdue	Banks and Societies	Individuals	Central Banks	Primary Societies	
1	2	3	4	5	6	7	8	9	10	11	12	13	14
CLASS I—CREDIT.													
(a) Limited—													
Bangalore District ...	11	452	29,681	...	20,966	...	30,400	4,250	...	17,336	...	...	...
Kolar do ...	25	1,299	51,710	...	55,873	...	75,085	29,995	...	16,698	...	2,000	...
Tumkur do ...	25	1,017	14,767	...	15,108	..	42,218	27,915	...	2,210	...	...	...
Mysore do ...	5	412	56,817	...	52,032	...	50,811	19,032	...	4,920	...	...	...
Hassan do ...	15	1,771	1,46,476	...	1,36,277	...	1,55,665	36,422	...	70,766	...	...	...
Shimoga do ...	23	345	...	...	...	...	...	...	...	...	14,370	...	...
Kadur do ...	4	511	38,708	...	33,983	..	38,148	...	...	40,184	...	1,100	...
Chitaldrug do ...	2	236	4,773	...	3,978	...	8,241	6,184	...	1,419	...	...	...
Total Limited ...	110	6,043	3,42,932	...	3,18,223	...	4,00,568	1,23,798	...	1,53,533	14,370	3,100	...
(b) Unlimited—													
Bangalore District ...	198	7,517	1,11,308	...	1,14,345	...	4,84,594	85,310	...	40,612	19,110	150	14,419
Kolar do ...	98	3,850	63,339	...	55,156	...	1,55,563	84,895	...	5,505	7,000	3,100	...
Tumkur do ...	179	9,601	2,15,284	...	1,83,585	...	6,42,428	3,45,361	...	18,548	46,435	8,340	...
Mysore do ...	105	3,738	80,277	...	95,376	...	1,93,964	69,177	...	16,876	500	...	...
Hassan do ...	164	5,907	67,204	...	64,415	...	1,87,844	1,06,750	...	11,851	...	150	1,608
Shimoga do ...	128	5,030	85,512	...	68,666	...	1,37,414	65,981	...	3,573	3,000	...	...
Kadur do ...	68	3,797	1,09,839	...	1,01,190	...	1,53,750	..	...	15,718	12,445	1,325	...
Chitaldrug do ...	120	4,788	55,271	...	58,251	...	1,21,501	27,527	...	7,101	...	...	1,458
Total Unlimited ...	1,060	44,228	7,88,034	...	7,40,984	...	20,77,058	78,50,01	...	1,19,784	88,490	13,065	17,485
Total Class I ...	1,170	50,271	11,30,966	...	10,59,207	...	24,77,628	9,08,799	...	2,73,317	1,02,860	16,165	17,485
Total previous year ...	1,159	48,269	13,23,444	...	12,20,493	2,520	24,01,050	9,29,926	...	2,83,373	96,717	9,738	28,213
CLASS II—PURCHASE AND PURCHASE AND SALE.													
(a) Limited—													
Bangalore District ...	16	209	2,820	...	903	...	23,631	478	...	1,129	...	...	7,374
Kolar do ...	6	59	...	...	...	...	...	...	...	...	...	...	...
Tumkur do ...	15	210	...	...	...	...	...	...	...	...	...	...	...
Mysore do ...	4	30	47	...	4	...	71	71	...	20	...	...	...
Hassan do ...	3	13	...	...	...	...	29	...	...	...	...	...	...
Kadur do ...	4	178	...	...	16,414	...	2,602	...	...	5,608	...	...	...
Total Limited ...	48	699	2,867	...	17,321	...	26,333	549	...	6,757	...	...	7,374
(b) Unlimited—													
Bangalore District ...	1	67	40	...	413	...	477	402	...	...	...	...	2,892
Kolar do ...	1	13	...	...	...	...	...	...	...	...	...	...	...
Hassan do ...	5	32	328	...	628	...	766	...	...	...	...	...	...
Shimoga do ...	2	82	1,005	...	493	...	512	...	...	596	...	...	37,811
Total Unlimited ...	9	194	1,373	...	1,534	...	1,755	402	...	596	...	...	40,703
Total Class II ...	57	893	4,240	...	18,855	...	28,088	951	...	7,353	...	...	48,077
Total previous year ...	46	262	2,605	...	903	...	1,832	625	...	1,164	...	7	7,312
CLASS III—PRODUCTION.													
(a) Limited—													
Tumkur District ...	3	41	...	...	...	...	...	...	...	...	...	...	...
Total Limited ...	3	41	...	...	...	...	...	...	...	...	...	...	...
(b) Unlimited—													
Hassan District ...	1	31	735	...	365	...	412	...	...	230	...	...	...
Total Unlimited ...	1	31	735	...	365	...	412	..	...	230	...	...	...
Total Class III ...	4	72	735	...	365	...	412	...	...	230	...	...	...
Total previous year ...	4	55	...	...	...	...	...	...	...	76	...	...	...
CLASS IV—PRODUCTION AND SALE.													
(a) Limited—													
Hassan District ...	1	48	...	...	...	...	...	...	...	...	...	...	...
Total Limited ...	1	48	...	...	...	...	...	...	...	...	...	...	...
Total Class IV ...	1	48	...	...	...	...	...	...	...	...	...	...	...
Total previous year ...	3	108	1,160	...	210	...	850	235	...	1,843	..	...	1,771
CLASS VI—OTHERS.													
a) Limited—													
Mysore District ...	1	93	...	...	...	...	89	89	...	...	..	..	...
Total Limited ...	1	93	...	...	...	...	89	89	...	...	...	..	...
Total Class VI ...	1	93	...	...	...	...	89	89	...	...	...	...	...
Total previous year ...	13	555	...	...	...	...	500	500	...	...	...	...	...
Grand Total ...	1,233	51,377	11,35,941	...	10,78,497	...	25,06,215	9,09,839	...	2,80,900	1,02,860	16,165	65,562

MENT B.

Agricultural Societies.

Cost of management	Share Capital paid up	Loans and deposits held at the end of the year from					Reserve Fund	Working Capital	Profit and loss for the year	Usual dividend paid on share	Most usual rate of interest		Remarks
		Members	Non-members	Societies	Provincial or Central Banks	Government					On borrowings	On lendings	
16	17	18	19	20	21	22	23	24	25	26	27	28	29
										Per cent	Per cent	Per cent	
1,090	20,106	4,502	1,235	...	7	...	5,633	31,483	+1,522	6 to 8	7 to 7½	9 to 12	
775	48,482	12,246	1,711	...	...	...	12,181	74,620	+5,773	6 to 7½	do	do	
267	26,553	3,610	1,550	...	...	...	6,919	38,632	+1,652	do	do	do	
438	30,220	577	13,722	...	...	...	5,135	49,654	+4,062	do	do	do	
1,786	85,004	36,176	15,820	...	...	...	28,852	1,65,852	+10,970	do	do	do	
...	...	...	...	...	...	...	...	...	...	do	do	do	
547	38,335	6,314	3,114	...	...	...	6,100	53,863	+3,830	do	do	do	
148	4,846	1,229	...	...	...	..	1,119	7,194	+260	do	do	do	
5,051	2,53,546	64,654	37,152	...	7	...	65,939	4,21,298	+28,069	...	...	...	
2.932	1,71,397	13,761	6,672	...	2,79,384	150	26,364	4,97,728	+6,128	7 to 7½	7 to 7½	9 to 12	
10,022	63,139	4.089	2,260	...	69,093	916	11,988	1,51,485	+5,082	do	do	do	
3,730	1,92,191	27,825	18,327	...	3,33,039	500	63,222	6,35,104	+17,699	do	do	do	
1,457	92,778	7,863	14,675	...	50,985	500	23,319	1,90,120	+14,772	do	do	do	
834	82,233	14,363	4,265	...	62,587	...	29,075	1,92,523	+7,698	do	do	do	
...	86,830	10,380	1,679	...	18,865	...	13,645	1,31,399	+8,673	do	do	do	
1,352	79,634	8,905	6,729	...	32.946	...	18,863	1,47,077	+12,664	do	do	do	
620	76,050	8,534	4,673	...	15,868	..	17,958	1,23,083	+8,188	do	do	do	
20,947	8,44,252	95,720	59,280	...	8,62,767	2,066	2,04,434	20,68,519	+80,904	..	...	...	
25,998	10,97,798	1,60,374	96,432	...	8,62,774	2,066	2,70,373	24,89,817	+1,08,973	...	...	...	
21,029	10,85,828	1,60,489	1,06,104	...	7,99,257	2,243	2,27,183	23,81,104	+1,06,979	...	...	...	
182	5,147	230	498	...	...	...	11	5,886	+224	6 to 7½	7 to 7½	9 to 12	
...	...	...	...	...	...	...	...	...	...	do	do	do	
...	...	...	...	...	...	...	...	...	...	do	do	do	
...	70	20	...	...	...	...	...	90	−4	do	do	do	
339	54	...	9	...	...	...	...	63	...	do	do	do	
122	5,573	86	1,597	...	...	...	...	7,256	+1,172	do	do	do	
643	10,844	336	2,104	...	...	...	11	13,295	+1,392	...	...	...	
611	701	...	...	...	1,642	...	...	2,343	−397	6 to 7½	7 to 7½	9 to 12	
...	...	...	...	...	...	...	...	...	...	do	do	do	
...	293	...	...	...	575	...	23	891	+50	do	do	do	
197	405	631	...	...	...	...	...	1,036	+221	do	do	do	
808	1,399	631	...	...	2,217	...	23	4,270	−126	...	...	...	
1,451	12,243	967	2,104	...	2,217	...	34	17,565	+1,266	...	...	...	
185	4,775	1,803	269	487	...	...	1,242	11,873	+1,026	...	...	...	
...	3,544	129	63	...	...	...	2	3,738	...	6 to 7½	7 to 7½	9 to 12	
...	3,544	129	63	...	...	...	2	3,738	...	...	...	...	
...	210	100	100	...	...	...	36	446	+27	6¼	6	...	
...	210	100	100	...	...	...	36	446	+27	...	...	...	
...	3,754	229	163	...	...	...	38	4,184	+27	...	...	...	
...	3,544	128	...	...	...	63	1	3,736	−66	...	...	...	
...	...	...	...	...	...	..	...	...	...	6¼	6	...	
...	...	...	...	...	...	...	...	...	...	...	...	...	
...	...	...	...	...	...	...	...	...	...	...	...	...	
502	607	..	20	...	1,800	...	...	2,427	−174	...	...	...	
...	467	...	...	...	...	..	...	467	+58	6¼	6	...	
...	467	...	...	...	...	...	...	467	+58	...	...	...	
...	467	...	...	...	...	...	...	467	+58	...	...	...	
...	7	...	500	...	...	...	...	507	−7	...	...	...	
27,449	11,14.262	1,61,570	98,699	...	8,64,991	2,066	2,70,445	25,12,033	+1,10,324	...	...	...	

STATE

Operations of Non-

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and deposits repaid during the year by		Loans due by			Loans and deposits received during the year from			Sales of goods to members
			Individuals	Banks and Societies	Individuals	Banks and societies	Individuals	of which overdue	Banks and societies	Individuals	Central Banks	Primary societies	
1	2	3	4	5	6	7	8	9	10	11	12	13	14
CLASS I—CREDIT.													
(a) Limited—													
Bangalore District ...	39	9.779	11,38,604	...	11,92,029	...	10,41,767	1,35,772	...	10,46,622	23,649	22,943	2,40,503
Kolar do ...	14	5,450	5,67,894	...	5,40,600	...	4,26,348	1,33,555	...	1,56,088	...	...	...
Tumkur do ...	16	4,938	2,26,873	...	2,93,761	...	4,42,918	2,10,537	...	1,54,899	12,328	401	...
Mysore do ...	36	7,534	8,15,800	...	8,09,335	5,000	5,08,800	1,36,095	...	2,54,247	1,200	...	5,545
Hassan do ...	2	86	29,343	...	20,258	...	12,039	3,100	...	4,492	...	...	...
Shimoga do ...	10	1,014	1,09,084	...	1,08,789	...	1,45,163	76,838	...	54,811	...	...	...
Kadur do ...	8	1,381	79,393	...	69,730	...	1,15,763	6,017	...	17,347	...	...	...
Chitaldrug do ...	9	1,355	39,298	...	41,674	...	79,041	20,766	...	27,350	...	...	7,912
Total Limited ...	134	31,537	30,06,289	...	30,76,176	5,000	27,71,839	7.22,680	...	17,15,756	37,177	23,344	2,53,960
(b) Unlimited—													
Bangalore District ...	10	1,114	28,037	...	30,338	...	58,976	14,082	...	10,805	8,507	...	...
Mysore do ...	2	170	4,608	...	2,851	...	5,738	1,998	...	588	...	...	...
Shimoga do ...	8	851	13,906	...	15,913	...	25,746	17,450	...	3,971	...	...	...
Chitaldrug do ...	4	402	755	...	2,520	...	6,324	2,155	...	421	...	365	...
Total Unlimited ...	24	2,537	47,306	...	51,622	...	96,784	35,691	...	15,785	8,507	365	...
Total class I ...	158	34,074	30,53,595	...	31.27,798	5,000	28,68,623	7,58,371	...	17,31,541	45,684	23,709	2,53,960
Total Previous year ...	143	32,609	34,56,364	...	31,73,765	3,643	28.69,369	4.77,391	...	16,04,613	1,44,734	1,47,492	2,71,965
LASS II.—PURCHASE AND PURCHASE AND SALE;													
(a) Limited—													
Bangalore District ...	32	4,778	1,35,173	...	1,73,153	...	73,126	10,540	...	3,03,863	840	1,11.534	6,04,352
Kolar do ...	3	223	...	...	...	...	...	...	...	1,977	...	1,089	4,614
Tumkur do ...	6	118	...	...	...	...	514	514	...	...	...	...	895
Mysore do ...	18	2,739	5,17,222	...	3,18,679	...	1,32,118	44,039	...	3,02,625	...	...	3,00,805
Hassan do ...	4	131	3,042	...	3,389	...	2,528	2,142	...	296	...	...	7,006
Shimoga do ...	5	...	...	...	...	...	...	...	...	...	...	...	...
Kadur do ...	7	185	218	...	88	...	1,328	...	...	...	...	...	678
Chitaldrug do ...	2	98	4,364	...	4,684	...	4,052	1,052	...	577	...	..	165
Total Limited ...	77	8,272	6,60,019	...	4,99,993	...	2,13,666	58,287	...	6,09,338	840	1,12,623	9,18,515
(b) Unlimited —													
Bangalore District ...	3	64	...	...	...	...	1,152	26	...	...	...	...	...
Kolar do ...	1	62	43	...	58	...	593	...	...	...	...	225	45
Tumkur do ...	2	146	1,091	...	1,749	...	1,348	467	...	366	...	500	4,810
Mysore do ...	9	142	6,582	...	33,86	...	2,567	1,327	...	6,690	...	...	12,339
Hassan do ...	11	209	16.829	...	16,379	...	5,337	655	...	6,567	...	...	16,676
Shimoga do ...	2	...	...	...	...	...	...	...	...	...	...	...	
Total Unlimited ...	28	623	24,545	...	21,572	...	10,997	2,475	...	13,623	...	725	33,870
Total class II ...	105	8,895	6,84,564	...	5,21,565	...	2.24.663	60,762	...	6,22,961	840	1,13,348	9,52,385
Total Previous year ...	104	7,771	5,68,402	...	5,15,530	4,051	2,06,218	18,106	...	4,45,249	5,516	16,201	8,44,714
CLASS IV—PRODUCTION AND SALE.													
(a) Limited—													
Kolar District ...	2	77	...	...	...	...	...	...	...	...	...	...	...
Total Limited ...	2	77	...	...	...	...	...	...	...	...	...	...	...
(b) Unlimited—													
Mysore District ...	2	61	...	...	...	...	...	...	...	...	...	...	...
Shimoga do ...	3	45	2,621	...	485	...	1,252	1,200	...	1,040	...	...	4,438
Total Unlimited ...	5	106	2,621	...	485	...	1,252	1,200	...	1,040	...	...	4,438
Total class IV ...	7	183	2,621	...	485	...	1,252	1,200	...	1,040	...	...	4,438
Total previous year ...	7	128	2,332	...	1,011	...	2,383	...	...	1,108	...	3,801	7,335
Grand Total ...	270	43,152	37,40,780	...	36,49,848	5,000	30,94,538	8,20,333	...	23,55,542	46,524	1,37,057	12,10,783

MENT C.
agricultural Societies.

Purchase of members' products	Cost of management	Share capital paid up	Loans and deposits held at the end of the year from					Reserve Fund	Working Capital	Profit and Loss for the year	Usual dividend paid on shares	Most usual rate of interest	
			Members	Non-members	Societies	Provincial or Central Banks	Government					On-borrowings	On lendings
15	16	17	18	19	20	21	22	23	24	25	26	27	28
	Rs.	Rs.						Rs.	Rs.	Rs.	Per cent	Per cent	Per cent
...	25,562	4,76,889	2,77,227	2,24,220	43,393	68,203	651	1,12,827	12,03,410	+43,021	6¼ to 8	5½ to 7	9 to 12
...	8,764	2,59,428	2,14,336	11,686	...	...	...	59,372	5,44,822	+31,178	do	do	do
...	6,519	2,77,769	77,462	46,921	...	25,090	...	78,863	5,06,105	+29,081	do	do	do
...	9,801	3,18,582	93,431	40,747	...	6,823	1,000	59,976	5,20,559	+33,395	do	do	do
...	114	8,995	2,795	...	...	...	...	152	11,942	+ 920	do	do	do
...	1,331	83,035	22,890	20,866	...	...	...	26,478	1,53,269	+ 9,858	do	do	do
...	1,201	65,986	19,928	...	...	8,924	...	15,610	1,10,448	+ 7,232	do	do	do
...	1,314	45,901	13,645	8,542	...	...	...	11,980	80,068	+ 5,725	do	do	do
...	54,606	15,36,585	7,21,714	3,52,982	43,393	1,09,040	1,651	3,65,258	31,30,623	+1,60,410			
...	689	32,972	10,732	500	...	8,350	...	7,359	59,913	+ 4,557	do	do	do
...	153	3,376	532	...	...	..	...	1,253	5,161	+ 411	do	do	do
...	499	13,607	4,450	4,077	...	558	...	4,667	27,359	+ 1,479	do	do	do
...	192	4,933	270	300	...	...	...	1,133	6,636	+ 142	do	do	do
...	1,533	54,888	15,984	4,877	...	8,908	...	14,412	99,069	+ 6,589			
...	56,139	15,91,473	7,37,698	3,57,859	43,393	1,17,948	1,651	3,79,670	32,29,692	+1,66,999			
1,218	47,729	16,26,120	6,49,971	2,80,674	1,57,356	28,765	1,650	3,09,000	30,53,536	+1,71,146			
98,817	17,308	96,772	47,314	82,180	3,481	...	...	21,993	2,51,740	+13,931	6¼	5½ to 6	do
...	21	3,285	...	186	...	...	...	...	3,471	+ 242	do	do	do
...	25	1,456	894	4	...	...	...	...	2,354	+ 11	do	do	do
2,84,047	7,692	1,25,499	16,451	7,830	...	...	...	35,294	1,85,074	+21,116	do	do	do
5,855	167	1,241	1,010	283	...	...	...	1,002	3,536	+ 281	do	do	do
...	...	...	...	...	...	...	...	...	...	...	do	do	do
...	...	6,024	87	84	...	...	...	75	6,270	+ 8	do	do	do
...	170	2,698	120	242	...	...	...	922	3,982	+ 178	do	do	do
3,88,719	25,383	2,36,975	65,876	90,809	3,481	...	...	59,286	4,56,427	+35,767			
...	...	1,189	7	...	...	...	400	45	1,641	...	do	do	do
155	1	836	...	...	...	...	...	53	889	+ 8	do	do	do
...	38	2,206	326	...	...	...	1,000	404	3,936	+ 161	do	do	do
8,638	294	4,411	148	1,592	...	49	...	2,423	8,623	+ 418	do	do	do
23,579	235	7,110	516	1,491	...	...	...	1,596	10,713	+ 1,308	do	do	do
...	...	..	...	...	...	...	...	...	...	...	do	do	do
32,372	568	15,752	997	3,083	...	49	1,400	4,521	25,802	+ 1,895			
4,21091,	25,951	2,52,727	66,873	93,892	3,481	49	1,400	63,807	4,82,229	+37,662			
4,35,927	21,454	2,35,186	58,511	64,321	12,534	117	2,515	54,497	4,27,681	+40,603			
...	...	1,251	...	...	...	...	...	...	1,251	...	do	do	do
...	...	1,251	...	...	...	...	...	...	1,251	...			
...	...	1,550	...	...	...	...	...	...	1,550	...	6	do	do
...	138	709	108	100	...	...	...	662	1,579	+ 184	do	do	do
...	138	2,259	108	100	...	...	...	662	3,129	+ 184			
...	138	3,510	108	100	...	...	...	662	4,380	+ 184			
...	144	2,759	322	...	...	...	...	391	3,472	+ 1,678			
4,21,091	82,228	18,47,710	8,04,679	4,51,851	46,874	1,17,997	3,051	4,44,139	37,16,301	2,04,845			

STATEMENT D—Operations of Unions—*Nil.*

STATEMENT E—Operations of Insurance Societies—Class. V—*Nil.*

STATEMENT F—Operations of Central Re-insurance Societies—*Nil.*

STATE

Central Banks

Classification	Share receipts	Receipts: Receipts by Loans and Deposits from: Non-members and members in an individual capacity	Receipts by Loans and Deposits from: Provincial and Central Banks	Receipts by Loans and Deposits from: Societies	Receipts by Loans and Deposits from: Government	Loans and Deposits recovered from: Individual members	Loans and Deposits recovered from: Provincial and Central Banks	Loans and Deposits recovered from: Societies	Income realised: Interest received	Income realised: Sale of goods to members	Income realised: Other items	Income realised: Total income of year (columns 10—12)	Opening balance
1	2	3	4	5	6	7	8	9	10	11	12	13	14
CENTRAL BANKS.													
BANGALORE DISTRICT.													
The Bangalore Central Co-operative Bank, Limited.	37,029	6,80,660	...	88,298	...	2,11,466	5,199	80,646	1,01,177	...	3,95,416	4,96,593	1,27,888
The Mysore Provincial Co-operative Bank, Limited.	9,163	3,18,549	...	58,433	...	..	5,614	48,769	39,435	...	71,557	1,10,992	4,654
The Magadi Federal Co-operative Banking Union, Limited.	...	...	...	...	...	...	...	...	...	...	...	...	...
The Nelmangala Federal Co-operative Banking Union, Limited.	...	...	...	...	...	...	...	300	942	...	...	942	6
TUMKUR DISTRICT.													
The Tumkur District Central Co-operative Bank, Limited.	175	19,751	...	...	...	...	8,000	1,893	3,237	...	5,923	9,160	3
The Sira Federal Co-operative Banking Union, Limited.	...	906	...	...	...	...	...	680	475	...	428	903	2,456
The Maddagiri Federal Co-operative Banking Union. Limited.	...	...	...	...	...	...	...	98	502	...	...	502	24
The Pavagada Federal Co-operative Banking Union, Limited.	...	43	...	...	...	...	...	500	449	...	350	799	330
The Kunigal Federal Co-operative Banking Union, Limited.	81	...	...	...	...	...	...	...	90	...	124	214	131
The Koratagere Federal Co-operative Banking Union, Limited.	...	1	...	...	...	...	...	897	107	...	...	107	...
MYSORE DISTRICT.													
The Mysore District Central Co-operative Bank, Limited	3,620	,521	...	...	...	44,048	...	5,253	11,649	...	27,424	39,073	209
HASSAN DISTRICT.													
The Hassan District Co-operative Bank, Limited.	817	100	...	1,619	...	...	...	...	1,277	...	1,224	2,501	399
The Channarayapatna Federal Co-operative Banking Union, Limited.	...	...	...	...	...	...	...	...	..	...	...	...	...
The Arasikere Federal Co-operative Banking Union, Limited.	...	...	...	...	...	...	...	...	...	...	...	...	...
SHIMOGA DISTRICT.													
The Shimoga District Co-operative Bank, Limited.	...	...	...	...	...	...	...	...	...	...	...	...	...
The Channagiri Federal Co-operative Banking Union. Limited.	...	...	...	...	...	...	...	1,737	1,405	...	19	1,424	146
KADUR DISTRICT.													
The Kadur District Co-operative Bank, Limited, Chikmagalur.	40	...	...	320	...	...	...	5,592	482	...	66	548	468
The Kadur Federal Co-operative Banking Union, Ltd.	...	...	...	...	...	...	...	274	155	...	...	155	54
CHITALDRUG DISTRICT.													
The Chitaldrug District Co-operative Bank, Limited.	20	...	...	...	...	...	...	...	...	...	2	2	17
Total Central Banks ...	50,945	10,24,531	...	1,48,670	...	2,55,514	18,813	1,46,639	1,61,382	...	5,02,533	6,63,915	1,36,785

MENT G.

Receipts and Disbursements.

Disbursements																
Grand total including the opening balance (columns 2-9, 13 and 14)	Share capital withdrawn	Loans and Deposits repaid to				Loans to		Societies	Expenses						Closing balance	Grand total disbursements including closing balance (columns 16 to 23, 29 and 30)
		Non members and members in an individual capacity	Provincial and Central Banks	Societies	Government	Individual members	Provincial and Central Banks		Interest paid on loans and deposits	Dividend and bonus paid	Stock bought	Establishment and contingencies	Other items	Total expenditure (columns 24-28)		
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
17,27,779	14,841	7,09,387	...	72,993	...	2,70,346	...	60,511	45,992	20,902	...	10,663	3,93,618	4,71,175	1,28,526	17,27,779
5,56,174	10,795	3,02,174	9	67,497	...	...	...	73,440	26,833	9,246	...	5,332	60,567	1,01,978	331	5,56,174
..	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
1,248	100	688	...	...	...	...	...	...	349	...	...	...	...	349	111	1,248
38,982	500	24,222	...	3,550	...	...	...	...	3,490	479	...	265	6,475	10,709	1	38,982
4,945	80	4,368	...	...	...	...	...	...	...	...	...	...	137	137	360	4,945
624	.:	...	98	...	...	...	...	...	502	...	...	1	...	503	23	624
1,672	...	127	...	...	...	...	...	...	737	...	...	2	471	1,210	335	1,672
426	46	...	...	...	..	...	...	...	266	...	...	8	60	334	46	426
1,005	...	...	897	...	...	...	...	...	103	...	...	5	...	108	...	1,005
96,724	16,096	18,993	...	...	...	19,712	...	...	2,860	6,376	...	1,078	31,609	41,923	...	96,724
5,436	196	1,444	1,200	...	...	...	...	846	765	...	...	48	890	1,703	47	5,436
...	...	...	...	...	..	...	...	...	...	...	...	...	...	..	...	...
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
...	...	...	...	...	..	...	...	...	...	...	...	...	...	...	...	...
3,307	25	429	1,325	...	...	...	...	...	527	57	...	96	23	703	825	3,307
6,968	271	457	2,000	...	...	...	...	1,500	529	180	...	99	1,309	2,177	623	6,968
483	67	...	...	...	...	...	...	54	150	105	...	...	17	272	90	483
39	...	...	...	...	...	...	.	...	...	...	...	...	...	...	39	39
24,45,812	42,967	10,62,289	5,529	1,44,040	...	2,90,058	...	1.36,351	83,103	37,345	...	17,597	4,95,176	6,33,221	1,31,357	24,45,812

STATEMENT H—Central Banks—Balance Sheet.

Classification	Assets								Liabilities													
	Cash in hand and Bank	Market value of investments	Loans due by members (individuals)	Loans due by Banks and Societies	Interest accrued to the Bank	Present value of stock in hand	Other items	Total	Loans and deposits from non members and members in an individual capacity	Loans and deposits from Provincial and Central Banks	Loans and deposits from Societies	Loans from Government	Share Capital paid up	Interest due by the Bank	Cost of management due	Other items	Reserve Fund under Section 33 of Act 2 of 1912	Other funds, e.g., building funds, etc.	Other undistributed profits carried forward	Total	Profit + and Loss— (column 14 profit and loss statement	Remarks
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
CENTRAL BANKS.																						
BANGALORE DISTRICT.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
The Bangalore Central Co-operative Bank, Limited.	1,28,526	33,000	5,94,214	4,61,986	22,850	...	3,738	12,44,314	7,10,394	...	86,653	...	2,54,045	20,150	...	26,796	68,000	29,440	643	11,96,121	+48,193	
The Mysore Provincial Co-operative Bank, Limited	3,138	45,256	...	5,27,140	14,106	...	486	5,90,126	3,20,636	897	74,731	...	1,42,364	7,522	...	7,418	22,307	952	...	5,76,877	+13,249	
The Magadi Federal Co-operative Banking Union, Limited.	192	...	...	15,746	...	...		16,047	673	14,118	...	...	1,070	...	...	87	99	...	...	16,047	...	
The Nelamangala Federal Co-operative Banking Union, Limited.	111	...	...	11,704	1,728	...	40	13,583	2,681	7,660	...	...	1,469	...	...	20	14	...	1,234	13,078	+505	
TUMKUR DISTRICT.																						
The Tumkur District Central Co-operative Bank, Limited.	1	950	...	55,757	...	...	484	57,192	45,785	...	...	...	4,606	...	...	4,710	1,409	...	...	56,510	+682	
The Sira Federal Co-operative Banking Union, Limited.	407	87	...	9,269	...	...	279	10,042	...	7,564	...	...	680	...	...	...	352	1,156	97	9,849	+193	
The Maddagiri Federal Co-operative Banking Union, Limited.	24	50	...	1,324	...	...	...	1,398	...	1,142	14	...	180	...	...	26	138	...	...	1,500	—102	
The Pavagada Federal Co-operative Banking Union, Limited.	337	248	...	9,475	...	...	13	10,073	239	6,603	...	...	2,043	58	...	120	367	...	...	9,430	+643	
The Kunigal Federal Co-operative Banking Union, Limited.	46	176	...	4,784	803	...	...	5,809	...	...	4,011	...	1,177	...	...	258	157	...	206	5,809	...	
The Koratagere Federal Co-operative Banking Union, Limited.	126	26	...	397	76	...	...	625	...	102	...	...	300	...	...	...	82	...	138	622	+3	
MYSORE DISTRICT.																						
The Mysore District Central Co-operative Bank, Limited.	4,463	7,184	42,015	60,738	12,556	...	140	1,27,096	32,491	...	...	...	68,455	1,728	...	1,956	8,408	...	...	1,130,38	+14,058	
HASSAN DISTRICT.																						
The Hassan District Co-operative Bank, Limited.	53	404	...	13,386	2,298	...	40	16,181	390	10,800	...	...	1,775	98	...	60	1,322	...	...	14,445	+1,736	
The Channarayapatna Federal Co-operative Banking Union, Limited.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
The Arsikere Federal Co-operative Banking Union, Limited.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	

SHIMOGA DISTRICT.																					
The Shimoga District Co operative Bank, Limited.	..	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
The Channagiri Federal Co-operative Banking Union, Limited.	825	128	...	17,534	...	...	...	18,487	1,148	13,802	...	...	2,650	...	...	22	376	...	265	18,263	+224
KADUR DISTRICT.																					
The Kadur District Co-operative Bank, Limited, Chikmagalur.	623	1,622	...	4,872	14	...	...	7,131	...	...	4,910	...	1,626	316	9	68	273	...	8	7,215	−84
The Kadur Federal Co-operative Banking Union, Limited.	91	66	...	4,214	...	...	...	4,371	...	2,575	72	...	1,277	28	...	52	91	...	273	4,368	+3
CHITALDRUG DISTRICT.																					
The Chitaldrug District Co-operative Bank, Limited.	89	...	...	...	...	...	60	149	...	..	...	...	140	...	...	9	...	...	...	149	...
Total Central Banks ...	1,39,052	89,197	6,36,229	11,98,326	54,431	...	5,389	21,22,624	11,14,437	65,263	1,70,441	...	4,83.857	29,900	9	41,602	1,03,400	31,548	2,864	20,43,321	79,303

*Not working.

STATEMENT I.

Central Banks—Profit and Loss.

Classification	Profit brought forward from last year	Profit				Total	Loss						Net profit + or loss — (column 22 of balance sheet)	Amount of column 7 actually received	Amount of column 13 actually disbursed	Remarks
		Interest accrued	By sale of goods to members	By purchase and sale of member's products	Other items		Interest due	Cost of management paid and due	Provision for bad and doubtfull debts	Depreciation of stock and buildings	Other items	Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CENTRAL BANKS.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs	Rs.	Rs.	Rs.	Rs.	
BANGALORE DISTRICT.																
The Bangalore Central Co-operative Bank, Limited ...	1,473	95,332	...	...	4,028	100,833	44,792	5,348	...	...	2,500	52,640	+48,198	77,998	82,490	
The Mysore Provincial Co-operative Bank, Limited ...	...	82,560	...	...	851	83,411	7,520	5,248	...	600	6,794	20,162	+18,249	19,721	12,641	
The Magadi Federal Co-operative Banking Union, Ltd.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
The Nelamangala Federal Co-operative Banking Union, Limited.	...	942	...	...	...	942	...	...	...	...	437	437	+505	942	437	
TUMKUR DISTRICT.																
The Tumkur District Central Co-operative Bank, Ltd. ...	...	8,238	...	...	...	8,238	2,290	266	...	...	...	2,556	+682	8,287	2,555	
The Sira Federal Co-operative Banking Union, Limited ...	...	474	...	...	21	495	802	...	...	...	..	802	+198	495	2	
The Maddagiri Federal Co-operative Banking Union, Ltd.	...	502	...	...	...	502	604	...	...	...	...	604	—102	...	...	
The Pavagada Federal Co-operative Banking Union, Ltd.	933	449	...	...	...	1,882	787	...	...	..	2	789	+648	...	...	
The Kunigal Federal Co-operative Banking Union, Ltd.	184	90	..	...	...	274	...	8	...	...	266	274	...	90	266	
The Koratagere Federal Co-operative Banking Union, Limited.	5	106	...	...	...	111	...	5	...	...	108	108	+8	106	102	
MYSORE DISRICT.																
The Mysore District Central Co-operative Bank, Ltd. ..	...	24,203	...	...	...	24,203	4,506	1,078	...	...	4,561	10,145	+14,058	11,648	5,891	
HASSAN DISTRICT.																
The Hassan District Co-operative Bank, Limited ...	...	1,299	...	...	2,298	3,597	656	44	...	...	1,161	1,861	+1,736	8,597	1,861	
The Channarayapatna Federal Co-operative Banking Union, Limited.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
The Arsikere Federal Co-operative Banking Union, Ltd.	...	...	...	...	...	...	...	...	...	...	...	...	..	...	...	
SHIMOGA DISTRICT.																
The Shimoga District Co-operative Bank, Limited ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
The Channagiri Federal Co-operative Banking Union, Limited.	...	1,405	...	...	...	1,405	527	96	...	...	558	1,181	+224	1,405	1,181	
KADUR DISTRICT.																
The Kadur District Co-operative Bank, Limited, Chikmagalur.	...	482	...	...	66	548	315	101	...	...	216	632	—84	548	308	
The Kadur Federal Co-operative Banking Union, Limited	...	153	...	...	...	153	...	...	...	...	150	150	+3	153	150	
CHITALDRUG DISTRICT.																
The Chitaldrug District Co-operative Bank, Limited ...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Total Central Banks ...	2,595	161,235	...	...	7,264	171,094	62,249	12,194	...	600	16,748	91,791	+79,808	119,985	57,884	