

Annual Administration report on the working  
of Co-operative societies in the Province of  
Bombay . 1947-48

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To

THE SECRETARY TO GOVERNMENT.

Revenue Department, Bombay 1.

No. A.N.R./44 of 1949.

Poona, the 15th February 1949.

SUBJECT.—*Annual Administration Report for the year 1947-48.*

I submit the Annual Administration Report on the working of Co-operative Societies in the Province of Bombay for the year ended 30th June 1948

## I. GENERAL PROGRESS OF THE MOVEMENT.

2. The year under report has been one of outstanding importance in the history of Co-operation in the Province. The Planning Committee appointed by the Government of India under the Chairmanship of Mr. R. G. Saraiya, had made various recommendations advocating the application of Co-operative effort to varied spheres of economic activities, both in rural and urban areas so as to pave the way for establishment of a Co-operative Commonwealth. So far as this Province is concerned, some of these recommendations were already in the process of implementation, in one form or the other as a part of the Post-War Plans, but during the year a detailed examination of the recommendation was made and Government issued in September 1947 a leaflet summarising the salient aspects of development outlined in the Planning Committee's report and indicating generally the lines of action. reproduce below an extract from the leaflet:—

“The Government, however, considers that if an articulate plan is attempted and prospective co-operators informed of the extent to which the State would be prepared to assist the movement, it should be possible to speed up progress. It must be mentioned at the outset that a co-operative plan, however, articulate, cannot claim mathematical precision in its execution and strict observation of targets that may be fixed. Co-operation being a voluntary process, the plan has perforce to be tentative. Nevertheless, with the requisite zeal of co-operators and the collaboration of the Co-operative Department, the Government expects that the results achieved will not fall short of expectation.”

3. In pursuance of Government's observations on the Planning Committee's report, efforts continued to be made during the year to implement the recommendations and the progress of development as will be seen from the figures referred to hereafter, can be regarded as remarkable. An encouraging feature in the process of development has been the growing consciousness among the various sections of the population that properly understood and applied, co-operation can be an efficacious instrument for raising the social and economic standards of the masses.

4. Apart from the leaflet, referred to above, orders were also issued during the year on the recommendations of the Agricultural Credit Organisation Committee appointed by the Government under the Chairmanship of Sir Manilal Nanawati. These orders which deal with the various aspects of the reorganisation of the rural credit structure, are of far reaching importance to our plans of evolving an integrated structure of rural finance in the Province. After careful study of the position of Co-operative Financing Agencies and examination of their ability to absorb new clientele, the Agricultural Credit Organisation Committee came to the conclusion that the existing Co-operative Agencies could with suitable reorganisation and state-aid carry on the working expected of the Agricultural Credit Corporation and that it was therefore, not necessary to start a separate corporation. Government passed orders during the year accepting generally the recommendation of the Committee and indicating the steps to be taken to reorganise, the working of the Apex Banks, Financing Agencies, Rural Primaries, etc. These orders *inter-alia* emphasise the need for accelerating the pace of development in rural areas, for the organisation of Multipurpose Societies and a normal policy and for conversion also of the existing village societies into Multipurpose Societies and making finance available to agriculturists at a low rate of interest.

5. As regards the pace of development in rural areas, the Agricultural Credit Organisation Committee has endorsed the view, expressed by the Planning Committee that an attempt should be made to bring 50 per cent. of the villages and 30 per cent. of the rural population within the ambit of the reorganised primary societies within a period of 10 years in two five year periods and remarked that this should not be done at the expense of sound organisation. With regard to these recommendations Government have held the view that the 10 year period would be too long in view of the object it has in mind, viz., immediate fortification of the agricultural borrower against relapse into irrational indebtedness and his dependence on the Village Moneylender. Accordingly orders have been issued to the effect that every effort should be made to accelerate the pace of the Co-operative Movement so as to reach the target within a period of 7 years.

6. The subjoined statement shows classified list of Societies registered during the year. The number and variety of Societies organised

during the year register record figures in the history of the co-operative movement—

Class of societies.	No. of societies registered.
<b>Agricultural Credit—</b>	
(1) Credit	326
(2) Thrift and Credit } .. .. .	
(3) Multipurpose Societies .. .. .	156
	482
<b>Agricultural Non-Credit—</b>	
(1) Better Farming including Joint Farming ..	44
(2) Sale Societies, Ta uka Developm nt Associations, Crop Protection Societies and Irrigation Societies.	43
<b>Non-Agricultural Credit Socie i s—</b>	
(1) Salary Earners .. .. .	15
(2) Urban Credit .. .. .	25
Housing Societies .. .. .	148
Producers' Societies .. .. .	93
Weavers' Societies .. .. .	19
Consumers' Societies .. .. .	105
Unions including District Union Boards ..	2
Others .. .. .	41
Banking Unions .. .. .	1
	1,018
	761

Note.—(1) Producers' Societies include Milk Producers and Dairy Societies.

(2) Other societies include Women's Societies, Better Living Societies, Village Improvement Societies, Educational Societies and Co-operative Libraries.

It will be noticed that in the rural areas the increase is most marked in the number of Co-operative Thrift and Credit and Multipurpose Societies. The registration of as many as 482 new societies, under these categories is indicative of the steps taken to implement the recommendations made in the All-India Planning and Agricultural Credit Organisation Committee's Report for the development of the movement in the rural areas. In this process of development an important factor which has to be borne in mind is that with the enactment of the Bombay Moneylenders Act, which was brought into force from November 1947 and the consequent regulation of the transactions of the Money lenders and their licensing, there is a marked shrinkage in the availability of finance from Moneylenders and agencies other than Co-operative Institutions.

7. Side by side with the steps taken to build up the credit machinery efforts were also directed towards the development of Co-operative Sale Societies with a view to link up crop finance with marketing of agricultural produce and as a result of the steps taken in this direction, 12 more purchase and Sale Societies, were registered during the year. The registration of also one Federation of Sale and Supply Societies in Kaira marks the beginning in evolving an efficient machinery for proper supervision over the working of the Purchase and Sale Societies.

8. In the field of Industrial Co-operation, a vigorous drive continued to be made to implement a comprehensive scheme for rehabilitation of Cottage and Small Scale Industries. The policy has been to canalize assistance to small artisans through the organisation of co-operative societies. The registration of 93 Producers' Societies and 19 Weavers' Societies during the year indicates a progressive pace of development in this field of co-operative activity. Steps taken to ameliorate the conditions of the Adiwasis through the organisation of Forest Labourers' Societies, deserve special mention. The Adiwasis who have hitherto been working under the Forest Contractors were entitled only to a minimum wage for work in the Forests in districts like Thana, Kolaba, Nasik and West Khandesh. On examination, it was found that the minimum wage clause did not work\* satisfactorily and Government came to the conclusion that an experiment should be tried to eliminate the contractor and to have in his place an agency of co-operative organisations of Adiwasis to work the coupes. The object underlying the scheme is to give the Adiwasis full remuneration for the work they do during the season without fear of being cheated and enable them to earn profits which have in the past been going into the pockets of the contractors. Looking to the utter ignorance and individualistic tendency of the Adiwasis, it was also considered essential in the initial stages that some social workers devoted to the cause of the Adiwasis should be associated with the Adiwasi Co-operative Organisations to help them in conducting the business of working coupes. The Adiwasi Seva Mandal, The Dang Seva Mandal and Village Industries Committees offered their co-operation to Government in conducting this new experiment.

9. As a result of steps taken to organise Adiwasis on a co-operative basis, 11 Labourers' Societies were formed, 3 in Thana, 4 in Kolaba 3 in Nasik and 1 in Belgaum and out of 21 coupes in these districts 13 were worked by 11 societies and the remaining 8 by social service institutions, as no societies could be formed. With a view to enable the societies to work successfully, Government have granted them valuable concessions. The Institutions are given the facilities to select coupes, which are most convenient to them from the point of view of working and coupes so selected are not put up for auction but are sold to the Institutions for the up-set price. The condition in the agreement as regards the payment of deposit equal to 1/10th of the purchase price and of the first instalment of the purchase money is also waived. A more detailed account of activities with regard to industrial co-operatives is given in volume II of the report.

10. The possibilities of harnessing the co-operative machinery effectively so as to enable the agriculturists to increase the unit of cultivation and derive all the advantages of large scale farming, were fully explored during the year in the light of the recommendations made by the Planning Committee and in Capt. Mohite's report. Detailed instructions were issued indicating the main types of farming societies, viz., Co-operative Better Farming, (2) Co-operative Joint Farming (3) Co-operative Tenant Farming and (4) Collective Farming, which could be organised with a view to secure optimum production. The organisation of 30 more Better Farming Societies and 14 Joint Farming Societies during the year can be regarded as an encouraging sign of development.

11. The progress in the matter of organisation of societies in the urban areas has also been very satisfactory. A large number of Consumers' Societies were organised during the first half of the year, but as a result of the policy of progressive decontrol adopted by Government, there was a decrease in the demand for such societies during the latter half of the year.

12. Due to acute shortage of housing accommodation in cities and steps taken to foster and promote co-operative effort in the matter of housing there was a keen demand for registration of Co-operative Housing Societies in various parts of the Province and the increase in the number of such societies by 146 at the close of the year, constitutes an unprecedented record. Government announced during the year the terms on which financial assistance would be available to Co-operative Housing Societies organised in the five industrial towns of Bombay, Ahmedabad, Poona, Sholapur and Hubli. The Department has also been associated with measures aiming at the improvement in the conditions of living of Halpatis and Harijans in Surat District and 11 Housing Societies, 10 for Halpatis and 1 for Harijans, were registered during the year. These Societies are formed on the co-partnership tenancy system. Another important feature was the organisation of Housing Societies in the flood affected rural areas in Ahmednagar District. Under this scheme 22 Housing Societies have been registered. To facilitate the execution of the scheme Government have promised financial assistance by way of loans at easy rates of interest and also subsidies to meet the managerial cost and in the form of material.

13. Amongst other activities undertaken during the year, the efforts made to organise Ex-servicemen into Co-operative Societies so as to provide them mainly with an avenue of employment, deserve special mention. At the close of the year, there were as many as 11 Ex-servicemen's Societies of which 6 are dealing in the transport of goods and passengers, 2 are intended to work as workshops and 1 is a Housing Society.

14. Under the States merger scheme announced by the Government of India, the Deccan States were integrated with this Province in March 1948. Likewise, the Janjira and Surgana States were also integrated



with the Province before the close of the year. The Special Assistant Registrar, who was appointed for adjustment of Departmental activities in the Deccan States areas reported that there were as many as 526 Societies embracing varied types of activities in these areas. As, however, the Co-operative Societies Act to the merged and integrated areas was made applicable after the close of the year, the figures with regard to these institutions are not included in this report.

## II. WORKING OF SOCIETIES.

### A. RESOURCE MOVEMENT.

#### Agricultural.

(a) Working of agricultural credit societies including Multipurpose societies.

15. The following statement gives the main statistics with regard to the working of agricultural and credit societies including multipurpose societies :—

Name of the District.	No. of societies.	Member-ship.	Working Capital.	Reserve and other funds.	Members' deposits.
1	2	3	4	5	6
			Rs.	Rs.	Rs.
Sholapur ...	331	17,499	27,55,494	9,58,127	1,55,498
Bijapur ...	268	15,444	16,15,357	6,00,482	85,955
Belgaum ...	399	30,848	31,31,705	9,40,202	2,02,605
North Kanara ...	116	8,569	10,28,385	2,90,691	1,77,412
Satara ...	503	28,271	25,99,503	8,80,704	2,04,323
Ratnagiri ...	140	10,242	4,11,900	1,04,414	1,08,884
Poona ...	325	15,740	20,65,041	6,76,196	95,931
Ahmednagar ...	343	15,636	25,58,204	4,69,840	1,01,705
Dharwar ...	594	38,041	47,00,876	16,99,338	1,86,587
Jalgaon ...	692	35,201	70,94,049	21,36,092	3,40,386
West Khandesh ...	433	19,772	37,80,338	12,98,653	66,137
Nasik ...	356	15,646	19,42,250	4,65,014	37,896
Broach ...	188	7,544	15,41,824	5,23,176	1,73,563
Surat ...	174	15,570	16,34,250	4,58,568	2,36,759
Thana ...	234	10,400	11,05,549	2,91,883	88,259
Kolaba ...	98	5,661	1,15,588	35,329	7,279
Ahmedabad ...	169	9,126	11,65,603	2,50,217	89,660
Kaira ...	166	11,170	6,81,151	1,74,671	28,334
Panch-Mahals ...	231	10,484	7,36,620	3,09,001	39,384
Bombay Suburban ...	4	143	12,985	176	113
<b>Total—1947-48 ...</b>	<b>5,764</b>	<b>3,21,007</b>	<b>4,06,76,672</b>	<b>1,25,62,774</b>	<b>24,26,670</b>
<b>Total—1946-47 ...</b>	<b>5,266</b>	<b>2,65,941</b>	<b>3,62,79,146</b>	<b>1,16,88,610</b>	<b>22,08,590</b>

Name of the District:	Share capital.	Bank loans outstanding.	Other outside liabilities.	Non-members deposits.
1	7	8	9	10
	Rs.	Rs.	Rs.	Rs.
Sholapur ...	4,60,300	10,37,011	37,906	1,06,652
Bijapur ...	3,26,530	5,13,107	2,186	87,097
Belgaum ...	6,59,586	10,57,741	10,454	2,61,117
North Kanara ...	2,09,009	42,606	41,867	2,66,800
Satara ...	7,08,320	6,49,105	14,301	1,42,750
Ratnagiri ...	1,48,289	19,876	109	30,328
Poona ...	3,47,788	8,31,196	58,970	54,960
Ahmednagar ...	6,62,980	12,41,861	24,089	57,729
Dharwar ...	7,64,379	17,05,333	4,083	3,41,156
Jalgaon ...	8,17,453	35,34,550	1,36,176	1,29,392
West Khandesh ...	6,04,367	17,78,720	2,087	30,374
Nasik ...	4,91,380	9,16,493	4,183	27,284
Broach ...	4,00,420	3,93,646	191	50,828
Surat ...	3,22,377	1,81,008	1,72,864	2,62,674
Thana ...	2,84,903	2,50,560	1,31,221	58,723
Kolaba ...	30,166	30,922	1,054	10,838
Ahmedabad ...	3,76,262	3,44,044	16,252	89,168
Kaira ...	2,43,951	1,72,115	20,161	41,919
Panch-Mahals ...	1,77,852	1,53,340	43,266	13,777
Bombay Suburban ...	5,837	778	.....	6,081
<b>Total—1947-48 ...</b>	<b>80,42,149</b>	<b>148,54,012</b>	<b>7,21,420</b>	<b>20,69,647</b>
<b>Total—1946-47 ...</b>	<b>63,82,231</b>	<b>131,11,966</b>	<b>8,25,401</b>	<b>20,62,358</b>

A noteworthy feature is an increase in the number of Societies from 5,266 to 5,764. Reference has already been made to the steps taken to accelerate the pace of development of the movement in rural areas so as to reach the target indicated in the All-India Planning Committee's Report. Although instructions to the effect that the target should be reached within a period of 7 years were issued after the close of the year steps for the organisation of more societies have been in progress since long. With the extension of the Bombay Agricultural Debtors Relief Act to the whole of the province there is a keen demand for an efficient machinery for the provision of crop finance to the agriculturists. There is a substantial increase of 55,066 in the total membership which is due to the increase in the number of Societies and also steps taken to increase the membership of existing Societies. The average membership per Society which works out at 55 as against 51 of the previous year may be regarded as an index of the healthy growth of the movement in the rural areas.

16. The owned resources of the Societies consisting of share capital members' deposits, Reserve and other funds record a satisfactory increase of Rs. 27.52 lacs over the previous year's figures. This has also resulted in an increase in the percentage of resources to the

working capital from 55.8 to 56.6 although the working capital itself has risen from Rs. 362 lacs to Rs. 406 lacs. The increase in the share capital and members' deposit amounted to Rs. 18.78 lacs which is an indication of agriculturists' response to the small savings drive which was initiated by the Department during the year.

17. The process of enlarging the basis of agricultural credit and thrift societies in order to increase their utility to the agriculturists continued to be in operation during the year. A number of societies engaged themselves in the distribution of controlled commodities like food-grains sugar, kerosene, cloth, ground-nut cake etc., in addition to the supply of credit so long as the controls were in operation. In September 1947 i.e., two months before decontrol came in, out of 3,910 distribution centres as many as 1,531 were entrusted to the charge of co-operative societies.

18. The sub-joined statement indicates the figures of recoveries, overdues, fresh finance, etc.

Name of the Division.	Total Loans outstanding on 1st July 1947.	Fresh Finance.	Amount due for repayment.	Recoveries.	Advance recoveries.
1	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.
1. Sholapur ...	26,54,806	20,74,936	28,63,627	16,69,684	61,460
2. Belgaum ...	25,74,948	22,25,040	22,25,154	13,65,743	2,16,478
3. Satara ...	19,36,535	14,46,904	19,24,994	12,25,020	72,181
4. Poona ...	28,05,860	20,95,750	27,97,728	14,82,709	2,31,651
5. Dharwar ...	31,76,447	15,53,253	29,96,729	11,90,486	1,49,367
6. Jalgaon ...	47,55,605	48,01,534	53,79,067	37,73,423	46,752
7. Dhulia ...	38,89,930	48,04,771	47,87,699	39,68,080	35,001
8. Surat ...	15,79,523	15,64,302	16,00,195	12,76,821	30,513
9. Bombay ...	5,13,131	4,36,737	4,54,294	3,35,525	.....
10. Ahmedabad ...	10,84,652	7,04,965	8,02,633	6,27,478	.....
11. Pen ...	.....	1,98,324	2,42,585	1,47,432	3,004
12. Nadiad ...	.....	5,32,046	7,71,188	4,72,026	3,195
Total, 1947-48 ...	2,49,71,437	2,24,38,562	2,68,45,893	1,75,34,427	8,50,402
Total, 1946-47 ...	2,12,68,741	1,70,13,446	2,24,20,593	1,33,08,447	6,27,660

Name of the Division.	Extensions.	Total Loans outstanding as on 30th June 1948.	Overdues.
1. Sholapur ... ..	3,94,567	30,01,904	7,99,376
2. Belgaum ... ..	1,33,215	30,76,456	7,26,196
3. Satara ... ..	84,822	19,91,062	6,15,152
4. Poona ... ..	99,055	32,34,701	12,15,964
5. Dharwar ... ..	4,70,695	33,89,981	13,35,548
6. Jalgaon ... ..	41,577	57,86,966	15,64,067
7. Dhulia ... ..	48,975	46,84,802	7,70,644
8. Surat ... ..	1,02,192	18,18,877	2,21,182
9. Bombay ... ..	.....	5,18,417	1,18,769
10. Ahmedabad ... ..	62,423	6,03,855	1,12,732
11. Pen ... ..	2,681	2,72,233	92,472
12. Nadiad ... ..	1,32,329	6,78,337	1,66,833
Total 1947-48 ... ..	15,72,531	2,90,07,591	77,38,935
Total 1946-47 ... ..	15,84,165	2,49,71,437	81,58,157

The figures indicate a substantial rise in the amount of total loans outstanding at the close of the year. It will be noticed that there is an appreciable increase of Rs. 54 lacs in the figure of fresh finance which is partly attributable to the registration of new Societies and partly to the increased demand from members of existing Societies resulting from the operations of the Bombay Agricultural Debtors' Relief Act and Money Lenders Act. The amount due for repayment during the year was 268 lacs as against 224 lacs of the previous year, while the amount recovered exclusive of advance recoveries was 175 lacs as against 133 lacs of the previous year, showing an excess of recoveries during the year to the extent of R. 44.25 lacs. The percentage of recoveries to demand went up from 59.3 to 65.2 of the total amount due for repayment during the year. The progress of recoveries is, therefore, satisfactory for the province as a whole.

#### UNAUTHORISED ARREARS.

19. The table below gives the comparative position with regard to overdue in different areas grouped according to their agricultural and other conditions.

	Amount due for repayment.	Unauthorised arrears.	Percentage unauthorised arrears.
<i>1947-48.</i>			
Whole province ... ..	2,68,45,893	77,38,935	28.7
Precarious and Backward tracts ... ..	80,06,364	23,87,377	28.7
Normal areas ... ..	1,88,39,529	53,51,558	28.2
Panchmahals ... ..	*	*	*
<i>1946-47.</i>			
Whole province ... ..	2,24,20,593	81,58,157	36.4
Precarious and Backward tracts ... ..	58,86,039	21,34,584	36.3
Normal areas ... ..	1,60,16,520	58,72,155	36.7
Panchmahals ... ..	5,18,034	1,51,418	29.3

\*Separate figures not available this year included in Backward tract.

20. The position with regard to overdues disclosed in the statement shows improvement for the Province as a whole including the precarious and backward tracts. The overdues for the whole province recorded a decrease of Rs. 4·29 lakhs over the previous year's figure and form 28·7 per cent, of the amount due for repayment as against 36·4 per cent. for the previous year. In the precarious and backward tracts the decline is 7·6 per cent, while in the normal areas the decrease is 8·5 per cent. The amount due for repayment during the year exceeded the previous year's figure by Rs. 44·25 lakhs where as the recoveries exceeded by Rs. 42·25 lakhs, over those of the previous year. Looking to the increase in the amounts due for repayment, and reduction in the amount of overdues, the position of recoveries on the whole can be regarded as satisfactory.

#### AUDIT CLASSIFICATION.

21. The following statement gives the comparative position as regards audit classification of agricultural credit societies for the last two years.

Division.	Number of societies classified at the last audit.					Total.
	A	B	C	D	Not classed and new.	
1	2	3	4	5	6	7
1. Dherwar ...	60	258	148	88	40	594
2. Belgaum ...	59	253	94	78	31	515
3. Nadiad ...	5	181	137	55	19	397
4. Pen ...	15	126	22	29	46	238
5. Satara ...	74	206	120	64	39	503
6. Surat ...	103	148	52	35	24	362
7. Ahmedabad ...	19	68	34	19	29	169
8. Bombay ...	39	104	35	14	46	238
9. Poona ...	52	271	198	74	73	668
10. Sholapur ...	62	334	125	46	32	599
11. Dhulia ...	207	342	144	81	15	789
12. Jalgaon ...	81	252	180	156	23	692
<b>Total, 1947-48</b>	<b>776</b>	<b>2,543</b>	<b>1,289</b>	<b>739</b>	<b>417</b>	<b>5,764</b>
<b>Total, 1946-47</b>	<b>707</b>	<b>2,106</b>	<b>1,194</b>	<b>766</b>	<b>493</b>	<b>5,266</b>

## CLASSIFICATION OF DEBTS.

22. The subjoined statement gives the comparative position with regard to number of societies in which the outstanding debts due by members of rural credit societies have been classified or revised during the year.

Name of the Division.	No. of societies in which debts are classified.	Loans outstanding in societies in column 2.	Frozen debts.	Doubtful debts.	Bad debts.	Total of columns 4, 5, 6.
1	2	3	4	5	6	7
1. Sholapur ...	599	30,01,904	2,75,723	49,036	17,417	3,42,176
2. Belgaum ...	498	30,11,702	1,46,922	42,996	34,592	2,24,510
3. Satara ...	503	19,91,062	2,91,675	9,681	3,851	3,05,207
4. Poona ...	732	32,34,701	4,59,474	45,101	71,363	5,75,938
5. Dharwar ...	594	33,88,176	2,96,943	80,538	54,215	4,31,696
6. Jalgaon ...	692	57,36,966	7,88,617	59,427	15,465	8,63,509
7. Dhulia ...	789	46,84,802	3,00,206	46,255	15,068	3,61,529
8. Surat ...	362	18,18,877	1,03,582	19,331	22,941	1,45,854
9. Bombay ...	205	4,76,450	65,713	4,786	2,686	73,185
10. Ahmedabad ..	133	6,03,855	27,988	2,603	1,335	31,926
11. Pen ...	238	2,72,233	60,052	1,412	365	61,829
12. Nadiad ...	380	6,18,586	63,419	10,345	7,926	81,690
For 1947-48 ...	5,725	2,88,39,314	28,80,314	3,71,511	2,47,224	34,99,049
For 1946-47 ...	4,670	1,91,09,266	26,72,340	4,33,334	2,54,881	33,60,555

It will be seen that the frozen debts have increased by Rs. 208 akhs over that of the previous year's figures, while doubtful and bad debts have decreased by Rs. 66,366. The increased in frozen debts is primarily responsible for the considerable increase in the number of societies in which debts have been classified. The total number of societies in which the debts were classified and revised were 5,725 as against 4,670 of the preceding year and 4,528 in the year 1945-46.

## CANAL SOCIETIES.

23. The following table gives the main statistics regarding the operation of societies on the Deccan Canals.

S.No.	Description.	Poona.	Ahmednagar District.		Total.	
		Nira canals.	Pravara canals.	Godavari canals.	1947-48.	1946-47.
1.	Number of Societies ...	42	22	20	84	83
2.	Number of members ...	2,238	1,109	1,080	4,407	3,901
3.	Share capital... ..	89,925	1,02,665	84,705	2,77,295	2,13,555
4.	Reserve Fund ...	2,08,515	74,895	1,03,390	3,91,800	3,67,594
5.	Deposits from members ...	20,958	41,647	19,558	82,165	58,443
6.	Deposits from non-members ...	15,738	27,928	5,777	49,443	40,764
7.	Loans advanced ...	2,96,526	2,95,266	1,51,814	7,43,606	7,57,224
8.	Loans received—(principal) ...	1,74,514	2,55,711	1,65,720	5,95,945	5,88,765
9.	Loans received—(interest) ...	36,146	32,202	20,567	88,915	72,494
10.	Loans outstanding as on 30th June 1948 ...	5,06,592	2,67,826	2,88,682	10,61,100	9,13,439
11.	Overdues ...	2,07,050	40,363	87,788	3,35,201	3,08,912
12.	Amount locked up in lands ...	18,304	2,485	10,873	31,662	28,269
13.	Doubtful and Bad debts ...	53,119	2,355	3,063	58,537	74,718
14.	Amount under awards ...	82,323	5,705	23,462	1,11,490	1,14,632
15.	Bank Loan ...	3,16,343	1,36,228	1,22,111	5,74,682	4,97,315
16.	Working Capital ...	6,74,465	4,35,110	3,35,648	14,45,223	9,28,384

With the registration of one more society in the Poona District, the number of Societies in the Deccan canals, stood at 84 at the close of the year. Owing to the slump in the Gur prices due to high cost of cultivation coupled with difficulties in securing transport facilities, the members of the Canal Societies were not in a happy position during the year. There was consequently a reduction in the margin of their income and this was naturally reflected in the repaying capacity. Notwithstanding these difficulties, the societies on the whole, have shown distinct improvement in their working. The number of members, share capital, reserve fund and working capital as will be seen from the statistical figures indicated in the sub-joined statement have recorded a satisfactory increase over the previous years' figures. The deposits from members and non-members increased from Rs. 58,443 to Rs. 82,163 and from Rs. 40,764 to Rs. 49,443.

24. The decrease in the loans advanced from Rs. 7,57,224 to Rs. 7,43,606 is not appreciable. It will be noticed that the loans outstanding have increased from Rs. 9,13,439 to 10,61,100 while the overdues have also increased from Rs. 3,08,912 to Rs. 3,35,201. The percentage of overdues to loans outstanding has however, decreased from 33.8 to 31. per cent. The amount locked up in lands is Rs. 31,662

which is Rs. 3,393 more than in the previous year. Taking into consideration the percentage of overdues and fall in prices of gur, the position cannot be regarded as unsatisfactory.

25. The Kopergaon Taluka Purchase and Sale Union, and the Baramati Purchase and Sale Union continued to render useful assistance to the Canal Societies for the profitable sale of their produce. The Canal Societies are not in a position to cater to the credit needs of big Bagayat-dars. Starting of separate Societies for these classes of agriculturists on a talukawise basis is separately under consideration.

### BHIL SOCIETIES.

26. The following table gives the main statistics with regard to the Bhil Societies in West Khandesh and the Panchmahals Districts.

District.	No. of societies.	No. of members.	Loan operations.			
			Outstand- ing at the begin- ning of the year.	Advances during the year.	Amount due for repay- ment during the year.	Amount repaid during the year.
1	2	2-A.	3	4	5	6
1946-47.						
(1) Panchmahals ...	118	6,026	1,92,846	2,78,532	3,80,201	1,91,324
(2) West Khandesh.	39	963	93,532	3,80,201	1,10,191	49,304
Total ...	157	7,029	2,86,378	3,62,657	4,90,392	2,40,628

Loan operations.						
Arrears authorised.	Arrears un- authorised.	Out-stand- ing at the close of the year.	Owned capital.	Borrowed capital.	Cost of manage- ment.	Working capital.
7	8	9	10	11	12	13
1946-47.						
1,12,055	76,797	2,80,054	2,74,920	1,19,537	12,281	3,94,457
34,286	60,984	1,29,785	64,597	81,599	2,481	1,50,928
1,46,341	1,37,781	4,09,839	3,39,517	2,01,136	15,302	5,45,385



District.	No. of societies.	No. of members.	Loan operations.			
			Outstanding at the beginning of the year.	Advances during the year.	Amount due for repayment during the year.	Amount repaid during the year.
1	2	2-A.	3	4	5	6
1947-48.						
(1) Panchmahals ...	126	6,334	2,80,054	2,72,958	3,32,991	2,69,903
(2) West Khandesh	38	971	1,22,880	1,31,803	1,42,749	1,15,939
Total ...	164	7,305	4,02,934	4,04,761	4,75,740	3,85,842

Loan operations.						
Arrears authorised.	Arrears unauthorised	Out-standing at the close of the year.	Owncd capital.	Borrowed capital.	Cost of management.	Working capital.
7	8	9	10	11	12	13
1947-48.						
98,763	52,752	2,83,109	2,83,876	1,46,830	19,138	4,30,706
3,312	23,498	1,38,744	72,014	86,377	4,196	1,58,391.
13,075	76,250	4,21,853	3,55,890	2,33,207	23,334	5,89,097

*Note.*—Producers and Stores Societies for Bhils are excluded in the No. of Bhills Societies in West Khandesh District.

Societies organised for Bhils are mostly concentrated in the West Khandesh and Panchmahals District. With the registration of 8 societies in the Panchmahals and cancellation of one society in West Khandesh the total number of societies increased from 157 to 164. The total number of members have increased from 7,029 to 7,305. There has also been satisfactory increase in the owned and working capital of these societies. The amount of fresh advances has gone up from Rs. 3·62 lakhs to 4·04 lakhs. Recoveries during the year have also been satisfactory. Though the amount of total loans outstanding with members has gone up from Rs. 4·09 lakhs to Rs. 4·21 lakhs the overdues have gone down from Rs. 1·37 lakhs to Rs. 0·76 lakhs.

27. The position of societies in the Panchmahals is particularly very satisfactory. They have owned resources amounting to Rs. 2,83,876, which form 65 per cent. of the working capital and 96 per cent. of total demand of the members during the year. The total overdues form 15·3 per cent. of the total amount due for repayment, and 18·3 per cent. of the total loans outstanding.

In this area societies have affiliated themselves to the Purchase and Sale Union which has taken up marketing and supply business on a large scale. The Poorva Panchmahals Banking Union which was registered before the close of the last year is also rendering very useful service to the Societies in the area.

#### SOCIETIES FOR OTHER BACKWARD CLASSES.

28. In addition to the above Societies which cater for Bhil population in West Khandesh and Panchmahals District, special societies have been registered for the satisfaction of the needs of backward communities engaged in conservancy work, tanning, shoe making and rope making and for settlers in Industrial settlements. The total number of such societies increased from 167 to 174 at the end of the year under report. These Societies had an aggregate working capital of Rs. 22·71 lakhs out of which their owned capital accounted for Rs. 15·81 lakhs. The loans outstanding with members rose from 14·03 lakhs to 16·3 lakhs. Although the figure of over-dues has increased from 1·26 lakhs to 1·46 lakhs the percentage of overdues to the loans outstanding has come down from 8·9 per cent. to 8·5 per cent.

29.

#### (b) Multipurpose Societies.

Serial No.	Description	1946-47	1947-48
1	Number of Societies .. ..	414	655
2	Number of members .. ..	35,082	54,142
3	Share capital .. ..	10,48,370	17,63,166
4	Reserve and other funds .. ..	6,11,855	12,40,081
5	Deposits—		
	(a) Members .. ..	4,53,980	7,05,378
	(b) Non-members .. ..	4,04,803	4,68,833
	(c) Loans from Central Banks .. ..	14,60,643	15,61,917
5A	Working Capital .. ..	39,79,651	57,57,375
6	Loan operations—		
	(a) Crop loans .. ..	6,01,562	6,74,096
	(b) Loans on security of products .. ..	5,39,744	12,21,988
	(c) Intermediate term loans .. ..	2,78,299	4,47,921
	(d) Loans for domestic and industrial requirements .. ..	3,17,595	1,70,441
7	Total loans outstanding .. ..	14,48,660	21,41,351
8	Overdues .. ..	2,54,518	3,49,300
9	Value of Agricultural, domestic and other requirements .. ..	1,08,39,026	1,39,50,491
10	Commission earned .. ..	1,31,655	1,82,333
11	Number of villages covered by these Societies .. ..	.....	4,620

The number of Multipurpose Societies rose from 414 to 655 while membership increased from 35,082 to 54,142. There was a satisfactory increase in deposits both of members and non-members, loans from Financing Agencies, share capital, Reserve and other funds and working capital. The total value of sales of agricultural produce and domestic and other requisites increased from Rs. 108 lakhs to Rs. 139 lakhs, yielding

a commission of Rs. 1,82,333 which records an increase of Rs. 50,678 over the previous year's figures. Although there is a rise in the amount of overdues from Rs. 2,54,518 to Rs. 3,49,300, the percentage of overdues to the total loans outstanding has gone down from 17.5 per cent. to 16.3 per cent. while the amount of total loans outstanding has gone up from Rs. 14.41 lakhs to Rs. 21.41 lakhs.

30. A description of the working of a few typical multipurpose societies will be of interest.

The Navalgund Group Co-operative Multipurpose Society continued to maintain a record of good work. The total purchases and sales of the Distribution Centres were Rs. 2,49,558 and 2,94,790 respectively. It distributed groundnut oil cake worth Rs. 2,958 and cotton seeds for sowing purpose of the value of Rs. 7,057. The net profit in distribution activities amounted to Rs. 7,048 as against Rs. 2,295 of the previous year, while in its normal business it earned a profit of Rs. 2,390 during the year. The Siddapur Co-operative Multipurpose Society from North Kanara District which was registered on 24th December 1947 has done good work. It has a share capital of Rs. 12,065, members deposits Rs. 38,673 non-members deposits Rs. 3,250 and working capital Rs. 64,141. It sold members' produce like betel nuts to the extent of Rs. 4,78,046 and earned a commission of Rs. 4,182 made a profit of Rs. 3,555 at the close of the year. The Loni Multipurpose Society in the Ahmednagar District deserves special mention for the varied activities undertaken by it. Its membership consists of 85 persons and share capital stands at Rs. 11,265, the deposits of members and non-members amount to Rs. 35,712 and Rs. 26,911 respectively. Reserve fund and other funds amount to Rs. 56,883. The Society is running a workshop in which moulds, buckets, Gul pans etc. are prepared and supplied to agriculturists. The Society is conducting a Saza shop. It is doing the work of distribution of iron, cement and steel for Belapur Taluka. It owns a goods truck for the transport of agricultural produce and other materials. The members of the Society have taken a leading part in organising Co-operative Sugar Factory Society. The Umbarkhed Multipurpose Society continues to do good work. It is running a bus service from Chalisgaon to Umbarkhed and maintaining silo-pit for the supply of fodder for cattle. It also distributed seeds and supplied implements to the agriculturists, besides giving current and seasonal finance.

(c) *Supervision.*

31. During the year under report, there have been further changes in the scheme of Supervision, largely as a result of the recommendations made by the Agricultural Credit Organisation Committee (Nanavati Committee). This committee has suggested that the present arrangements of supervision involve duplication of work and that this question should be examined in the light of remarks made by the Committee both with a view to effect economy and to ensure efficiency. The Committee suggested the appointment of an Ad-Hoc Committee consisting of the

Assistant Registrar, Chairman of a Central Bank and a representative of the Supervising Unions in the District to generally guide the work of supervision in the districts. The recommendations of this Committee were duly considered by the Provincial Board of Supervision. In its meeting held on 20th February 1948 at which apart from the personnel of the Board, Principal D. R. Gadgil, Mr. B. D. Deshmukh and Rao Bahadur Vandekar were also invited to assist in the deliberations. The Provincial Board, after discussing the present arrangements of control over Supervisors and the functions and duties performed by them as well as the recommendations made in the Nanavati Committee Report passed a resolution to the effect that arrangements should be evolved whereby superintendence, direction, and guidance of supervision staff should be vested in the Ad-Hoc Committee, functioning under the direct control of Provincial Board of Supervision. This committee should consist of:—

- (1) The Assistant Registrar of the Division.
- (2) The Chairman of the Financing Agency or his nominee.
- (3) The Chairman of the District Co-operative Board.
- (4) One representative of the Supervising Unions in the District ;  
and
- (5) One representative of Purchase and Sale Societies in the District.

It was agreed that this Committee should have powers to control and direct the supervision staff in the District, recommend disciplinary action where necessary against the Supervisors, scrutinise and check their programmes and diaries and to review the work of Supervising Unions and Supervisors, etc. In the light of this recommendation; it was also considered necessary to have suitable modifications in the constitutions of the District Co-operative Boards and Supervising Unions, particularly, with regard to the deletion of the provision regarding appointment of Supervising Committees by the District Co-operative Boards.

32. The modifications in the light of the resolutions have been approved by Government and the District Co-operative Board and the Taluka Supervising Unions have been asked to revise their constitutions suitably. After the close of the year, except for Belgaum and Dharwar, other Districts have taken steps to revise the constitutions. In the Districts of Ahmedabad, Kaira and Panch Mahals, where there were no District Boards of Supervising Unions, steps were taken to form District Co-operative Boards. A District Co-operative Board has also been formed for the Greater Bombay.

33. In the districts of Kolaba and Ratnagiri, however, the existing arrangements for Supervision, through a District Ad-Hoc Committee were continued. The number of District Co-operative Boards during the year was 16 while the number of District Boards of Supervision was 2. The total number of Supervising Unions in the Province was 113 on 30th June 1948 and the number of Societies affiliated to them was 4952. The Provincial Board of Supervision held 2 meetings during the year, and among important matters discussed thereat were the progress made

in the matter of organisation of District Co-operative Sale and Supply Federations, arrangements for supervision over Co-operative crop protection Societies, increase in pay, dearness allowance and Permanent travelling allowance of peons and clerks. The most important resolution, however, was with regard to the modifications in the Scheme of Supervision over primaries. In the light of the recommendations contained in the report of the Nanavati Committee to which a reference has already been made in the previous paragraph.

(d) Land Mortgage Banks.

(i) Primary Land Mortgage Banks.

34. A separate Statement B-1 showing the operations of land mortgage banks is appended herewith.

There was no change in the number of primary land mortgage banks during the year which stood at 15.

The following statement indicates the financial position and the extent of business done by these banks.

Serial No.	Name of the land mortgage Bank	Number of members.			Share capital.		
		Borrowing	Non-borrowing.	"B" Class	Borrowing members.	Non-borrowing members.	"B" Class members.
1	2	3	4	5	6	7	8
<i>Old Banks.</i>							
1	Pachora	188	24	590	16,425	1,250	301
2	Broach	180	3	150	14,390	150	
3	Dharwar	130	18	400	11,600	450	585
Total		507	45	1,140	42,475	1,850	886
<i>New Banks.</i>							
1	Belgaum	246	168	723	21,175	12,450	
2	Nasik	369	51	1,775	18,890	6,145	
3	East Khandesh	471	55	848	22,085	16,445	748
4	West Khandesh	704	60	4,357	51,820	11,335	3,122
5	Satara	694	56	1,123	25,780	15,505	
6	Thana-Kolaba	247	70	295	9,595	12,700	186
7	Kaira	98	57	212	10,605	6,320	
8	Poona	289	61	533	15,380	7,425	533
9	Haveri	141	41	319	8,880	3,375	
10	Gadag	177	39	341	10,985	2,395	
11	Hubli	338	82	599	13,855	6,350	278
12	North Kanara	82	71	260	7,125	9,885	
Total		4,054	811	11,385	2,16,165	1,10,330	4,867
Grand Total		4,561	856	12,525	2,59,640	1,12,180	5,753

Serial No.	Name of the primary land mortgage banks.	Loan applications received by primary land mortgage banks.		Loan applications recommended by primary land mortgage banks.		Loans sanctioned by Bombay Provincial Land Mortgage bank.	
		No.	Amount.	No.	Amount.	No.	Amount.
1	2	9	10	11	12	13	14
<i>Old Banks.</i>			Rs.		Rs.		Rs.
1	Pachora	.. 18	33,550	20	31,750	18	17,750
2	Brouch	.. 11	49,400	18	54,379	4	10,450
4	Dharwar	.. 3	8,000	2	3,000	3	6,200
Total		.. 32	90,950	35	89,129	20	34,400
<i>New Banks.</i>							
1	Belgaum	.. 44	1,44,820	7	27,000	6	17,350
2	Nasik	.. 33	87,400	2	1,700	2	1,700
3	East Khandesh	.. 1	3,700	1	700	..	....
4	West Khandesh	.. 88	2,58,000	29	67,950	30	71,600
5	Satara	.. 56	1,22,500	36	64,350	15	26,700
6	Thana-Kolaba	.. 9	30,500	7	16,950	7	16,950
7	Kaira	.. 27	1,69,210	4	22,940	1	9,500
8	Poonja	.. 25	1,03,800	4	12,000	..	....
9	Haveri	.. ..	....	..	....	1	2,500
10	Gadag	.. ..	....	..	....	..	....
11	Hubli	.. 7	12,000	2	2,950	..	....
12	North Kanara	.. 3	2,499	3	2,499	3	2,499
Total		.. 293	9,28,929	95	2,10,030	65	1,48,799
Grand Total		.. 325	10,19,879	130	3,08,168	85	1,83,199

Serial No.	Name of the land mortgage bank.	Loans advanced by Bombay Provincial Co-operative Land Mortgage Bank.		Loans distributed by primary land mortgage banks to individuals.		Amount outstanding as on 30th June 1948
		No	Amount.	No.	Amount.	Amount.
1	2	15	16	17	18	19
<i>Old Banks.</i>			Rs		Rs.	Rs
1	Pachora	11	15,750	12	18,250	2,37,912
2	Broach	6	12,779	6	12,779	1,57,427
3	Dharwar	3	6,200	3	6,200	1,18,352
Total		20	34,729	21	37,229	5,13,691
<i>Old Banks.</i>						
1	Belgaum	6	14,850	6	14,850	2,23,376
2	Nasik	2	1,700	2	1,700	2,16,065
3	East Khandesh	..	..	..	..	2,44,416
4	West Khandesh	24	54,506	29	67,700	7,70,125
5	Satara	15	22,700	14	22,700	2,27,952
6	Thana-Kolaba	7	18,950	6	15,950	97,949
7	Kaira	1	9,500	..	..	59,751
8	Poona	..	..	..	..	1,61,185
9	Haveri	1	2,500	1	2,500	1,07,741
10	Gadag	..	..	..	..	90,752
11	Hubli	..	..	..	..	1,31,474
12	North Kanara	3	2,499	3	2,499	53,258
Total		59	1,25,199	61	1,27,899	21,84,044
Grand Total		79	1,59,928	82	1,65,128	29,07,735

It will be seen from the above statement that the total membership of the primary land mortgage banks recorded a slight decline from 18,132 to 17,942. Of these 4,561 belong to borrowing class of members and 856 to the non-borrowing class while the rest are co-parceners of borrowing members known as "B" Class members. The paid up share capital of the banks stood at Rs. 3,76,683 recording a slight increase of Rs. 894 over the previous year's figure (exclusive of the figures for the Surat District Bank's Land Mortgage Bank Department).

35. The number of loan applications received by the primary banks during the year was 325 for an aggregate amount of Rs. 10,19,879 as against 332 for Rs. 6,83,850 for the previous year. 85 loans for an aggregate amount of Rs. 1,83,199 were sanctioned to the primary banks by the Provincial Land Mortgage Bank as against 251 loans for Rs. 3,41,150 sanctioned last year. 82 loans for an aggregate amount of Rs. 1,65,128 were actually disbursed by the primary banks during the year as against 241 loans for Rs. 3,58,100 for the previous year which indicates decline in loan operations of land mortgage banks. Fall in the volume of fresh business is attributed to the situation created by the Bombay Agricultural Debtors' Relief Act and the application of the Money-lenders' Act throughout the province, and the grant of tagavi on liberal terms through the Revenue Department and District Rural Development Boards.

36. Out of the total amount of Rs. 3,77,590 in principal and Rs. 2,68,666 in interest falling due for repayment by the debtors during the year, Rs. 1,38,159 in principal and Rs. 7,355 in interest were defaulted (exclusive of overdue loans of the Land Mortgage Department of the Surat District Co-operative Bank). Against the total demand of Rs. 6,21,493 (including principal and interest) recoveries during the year amounted to Rs. 3,25,287 under principal and Rs. 1,90,449 under interest as against Rs. 3,22,215 under principal and Rs. 1,80,844 under interest for the previous year when the total demand was Rs. 5,82,854. Of these, recoveries under principal amounting to Rs. 1,03,932 and Rs. 5,783 under interest, represent advance repayments of future instalments. The corresponding figures of the previous year are Rs. 1,26,546 and Rs. 5,363 respectively. The percentage of recoveries against current demand during the year under report was 65.3 as against 63.6 of the previous year. The loans outstanding at the end of the year under report were Rs. 29,97,735 as against Rs. 31,89,320 of the previous year. The overdue instalments at the close of the year stood at Rs. 2,12,303 (both principal and interest) as against Rs. 1,94,993 for the previous year (exclusive of overdues of Rs. 10,547 under principal and Rs. 2,439 under interest in respect of the Land Mortgage Department of the Surat District Co-operative Bank, for the previous year) showing an increase of Rs. 17,310 on the total overdues. In the case of the Gadag, Broach, East Khandesh and West Khandesh District land mortgage banks, the amount of overdues has been slightly reduced as compared with the figures for the previous year. The overdues in the Pachora, Dharwar, Belgaum, Nasik, Satara, Thana, Kaira, Poona and Hubli land mortgage banks show an increase which can be attributed



partly to the unfavourable agricultural season and partly to the abnormal increase in the prices of commodities and consequent increase in the wages. It is reported that the failure of money crops and untimely heavy rains have also contributed to the increase in the amount of overdues. Attempts were made and are also being made by the banks to stimulate recoveries from recalcitrant defaulters by utilising the facilities of the summary recovery process granted under section 59-B (i) of the Bombay Co-operative Societies Act.

37. 10 out of 15 banks have earned profits on their working during the year as against 8 banks the year before and the aggregate net profits of all the banks earned during the year amounted to Rs. 18,303 as against Rs. 9,183 for the last year. Remissions to the extent of Rs. 8,911 out of the total creditors' claims amounting to Rs. 1,63,024, were secured for the debtors by the conciliation committees set up by the various primary banks, the percentage of remission to the total claims being 5.4 as against 14 for the preceding year.

38. *Conclusion.*—From the foregoing account of the working of the primary banks it will be seen that most of the banks have continued to starve for lack of fresh business and are consequently unable to pay any dividend to their shareholders. In order to help the banks which were working at a deficit and to enable them to pay a reasonable rate of dividend Government was approached for grant of subsidies to such banks and Government have sanctioned a total sum of Rs. 7,594 as subsidies to 7 banks towards the deficit in their working for the year 1946-47. The amount of the subsidy was however actually disbursed after the close of the year. This has helped these banks to some extent though not on the scale desired by the banks. The Maharashtra Divisional Co-operative Conference had recommended that with a view to enable the land mortgage banks to improve their position it is necessary that Government should come to their assistance by grant of subsidies to the extent of deficit in their year's working.

39. The question of transferring the management of those primary banks which are working at a loss to the central financing agencies as recommended by the Nanavati Committee and approved by Government is engaging the attention of the Department and such cases were being examined during the year. In pursuance of the orders of Government on the recommendations of the Nanavati Committee, efforts are in progress to set up suitable agencies for dispensing land mortgage credit in the areas not served by primary banks, either by appointing the central financing agency operating in the area to work as an agent of the Provincial Co-operative Land Mortgage Bank or by opening branches or by setting up Advisory Committees.

40. During the year the question of the future of the land mortgage banks was also considered and necessary action was taken for examining individual cases of primary land mortgage banks to find out what steps would be necessary for development of their business or whether it would be necessary to transfer their management to the central financing agencies operating in the area. From this point of view, the cases of Thana and Dharwar Co-operative Land Mortgage Banks were examined.

After discussion with the management of the Thana Co-operative Land Mortgage Bank, it was decided that the Bank should be given one year's time to enable it to put its house in order and improve its position. In view of the very unsatisfactory financial position and lack of future prospects for business in case of Dharwar Land Mortgage Bank, it was decided after the close of the year to wind up its affairs.

41. The question of having an agency for dispensing land mortgage credit in the Bijapur District where no land mortgage bank exists, was also under consideration.

42. A scheme for financing land improvement works was drawn up and submitted to Government for its approval. Action was also taken to revise the Land Improvement Loans Rules providing for financing land improvement works under the Land Improvement Loans Act, 1884, through the agencies of land mortgage banks. If this finance of land improvement works is going to be transferred to the land mortgage banks it is anticipated that the Land Mortgage Banks would be in a position to attract a greater volume of business.

(iv) *The Bombay Provincial Co-operative Land Mortgage Bank, Limited, Bombay.*

43. The Bombay Provincial Co-operative Land Mortgage Bank worked well under the able guidance of late Mr. Nurmahomed M. Chinoy who continued to be its president till his sad and untimely death on 22nd April 1948. The office of the President since then remained vacant until the end of the year. Mr. B. N. Desai continued to work as Manager of the Bank during the year.

44. As already stated, there was no change in the number of affiliated primary banks which stood at 15. The amount of paid up share capital of the Bank remained stationary at Rs. 5,12,640.

45. *Loan operations.*—The number of loan applications from the primary banks pending disposal at the beginning of the year was 44, the amount involved therein being Rs. 77,500. The bank received 111 fresh loan applications for Rs. 2,64,000 as against 234 loan applications for Rs. 3,94,000 for the previous year. Of these, 91 loan applications for Rs. 1,95,950 were sanctioned during the year as against 246 loan applications for Rs. 3,49,600 in the preceding year. The fall in the number of fresh loan application received is attributed to the situation created by the application of the Bombay Agricultural Debtors Relief Act and grant of tagai on liberal terms through Revenue Department and District Rural Development Boards. During the year 122 loans amounting to Rs. 1,83,615-10-11 were advanced to primary Land Mortgage Banks, the corresponding figures for the previous year being 275 loans for Rs. 3,89,761-8-11. Of these, 28 loans for Rs. 15,879-14-3 were advanced to adjusted debtors as against 4 loans for Rs. 3,185-8-0 during the previous year. The outstandings with the primary Land Mortgage banks at the close of the year show a slight decline from Rs. 29,36,679-10-10 to Rs. 28,01,367-12-1. A statement furnishing

information regarding the number and amount of loans advanced during the year to primary banks and the adjusted debtors residing in the areas not served by primary banks and the amounts outstanding with them is appended herewith.

46. The classification of loans disbursed during the year according to their objects is as under :—

Object.	No. of loans.	Amount.		
		Rs.	a.	p.
(1) Redemption of debts ...	93	1,30,965	10	11
(2) Purchase of lands ...	18	29,750	0	0
(3) Land Improvement ...	3	6,250	0	0
(4) Mixed purposes ...	8	16,650	0	0
<b>Total</b> ...	<b>122</b>	<b>1,83,615</b>	<b>10</b>	<b>11</b>

It would be seen from the above classification that the redemption of old debts continued to be the main purpose for which loans were sanctioned.

47. The classification of fresh loans issued according to their size is as under :—

	No. of loans.	Amount.		
		Rs.	a.	₹.
Loans below or up to Rs. 500 ...	32	8,461	0	8
Loans between Rs. 501 and up to Rs. 1,000 ...	36	29,592	9	0
Loans between Rs. 1,001 and up to Rs. 2,000 ...	27	42,999	13	0
Loans between Rs. 2,001 and up to Rs. 5,000 ...	25	86,062	4	3
Loans between Rs. 5,001 and up to Rs. 10,000 ...	2	16,500	0	0
<b>Total</b> ...	<b>122</b>	<b>1,83,615</b>	<b>10</b>	<b>11</b>

These figures indicate, that the business in small loans not exceeding Rs. 1,000 is not inconsiderable.

48. *Recoveries.*—The amount which was due for repayment during the year was Rs. 3,97,174-12-0 (Rs. 2,60,890-9-2 under principal and Rs. 1,36,284-2-10 under interest both from primary banks and adjusted debtors). The total recoveries were Rs. 5,25,326-6-8 of which Rs. 1,65,888-4-1 represent advance payments towards repayment of future instalments (including those from adjusted debtors). The actual recoveries as against current demand of Rs. 3,97,174-12-0 amounted to Rs. 3,59,438-2-7 (including from adjusted debtors). The repayments on account of interest during the year work out at a percentage of 99 as against cent per cent. at the close of the previous year and the same from the adjusted debtors was 61·4 per cent. The percentage of recoveries on account of principal amounted 85·8 of the total demand as against 91·7 for the previous year and the percentage for adjusted debtors was 72·6. The overdues at the close of the year amounted to Rs. 36,459-12-2 from five primary banks as against Rs. 31,577-4-3 from eight primary banks at the close of the previous year. The overdues on account of principal from adjusted debtor at the close of the year amounted to Rs. 911-2-0 from 15 adjusted debtors and the overdues on account of interest from these debtors was Rs. 97-1-0. The adjusted debtors who defaulted payment of their instalment are found to be generally from the backward and aboriginal areas of the Panch Mahals District. The percentage of overdue loans in principal to demand at the close of the year stood at 9·5 from 5 primary banks. These overdues with primary banks are reported to be on account of partial failures of crops in the areas of the banks due to unseasonal rains. It is, however, gratifying to find that the primary banks are making efforts to pay the overdue amount and some of the banks have paid their overdue amounts after the close of the year, resulting in the reduction in the amount of overdues to Rs. 32,505-9-5 (principal).

49. *Debentures.*—During the year Government was pleased to permit the Bank to issue the fourth series of debentures of Rs. 5 lakhs. The actual issue of the debentures of Rs. 4,50,000 was under-written and was fully subscribed. The balance of Rs. 50,000 was however, kept in reserve with a view to finance the payment of awards passed under the Bombay Agricultural Debtors Relief Act. The total amount of debentures issued so far by the Bank at the close of the year amounted to Rs. 39,50,000.

50. *Profits.*—The net profits earned for the year amount to Rs. 30,432-3-1 as against Rs. 6,903-1-2 for the previous year. This figure of Rs. 30,432-3-1 is inclusive of the item of Rs. 36,043 representing portion of amounts of interest earned on the Sinking Fund Investments carried to profit and loss Account after making adequate provision in the income adjustment funds account for all the three series, of debentures as required under the rules. The balance at present, standing in the income adjustment fund account amounts to Rs. 1,24,470-8-0. If this item of income had not been taken into account the Bank's working would have resulted in a loss of about Rs. 5,600 for the year. The management expenses of the Bank including discount on debentures and under-writing commission written off, have

increased. The increase is partly due to the increase in the salary bill of the staff and partly to the rise in the expenditure under other heads of miscellaneous expenditure. The percentage of the expenditure to outstandings and working capital stood at 70 and 41, as against 64 and 42 respectively of the previous year.

51. *Transfer of assets and liabilities of the Land Mortgage Department of the Bombay Provincial Co-operative Bank. Ltd.*—No case for transfer was received during the year and hence the number of cases awaiting transfer stood at 13 for Rs. 22,450 at the end of the year.

52. *Conclusion.*—The request of the Bank to amend clause 13(2) of the Debentures Trust Deed suitably so as to enable the Bank to improve its profit earning capacity by taking a portion of the interest earned on the investments of Sinking fund was approved by Government. As a result of this step taken, the Bank was able to show a profit of Rs. 30,432-3-1 for the year as already indicated in the foregoing paragraph.

53. The business by way of payment of awards under the Bombay Agricultural Debtors Relief Act was also not available to Land Mortgage Banks to the extent to which it was originally expected on account of limited scope of section 33 of the Bombay Agricultural Debtors Relief Act and the difficulties which hampered the smooth working of the banks during the preceding year continued during the year under report also. The question of properly amending section 33 of the Bombay Agricultural Debtors Relief Act which was engaging the attention of the Department for some time past, was pursued during the year also and representations were made to Government and the final decision in the matter is awaited.

54. During the year a deputation of some of the directors of the Bank waited on the Honourable Minister, Finance Department, to represent the ways and means for expanding the business of the Provincial Land Mortgage Bank, with the result that Government was pleased to consider the Bank's proposals for—

(i) undertaking long term finance for land improvement purposes and dispensing loans for works of land improvement under the Land Improvement Loans Act, 1884, by revising the Land Improvement Loans Rules ;

(ii) providing long term finance to Co-operative Housing Societies ; and

(iii) Financing individual agriculturists in areas not served by Primary Banks etc.

The proposals in this regard were submitted to Government for approval and orders of Government are awaited.

55. With a view to provide adequate staff for undertaking works of propaganda scrutiny of scheme of land improvement Government has been pleased to sanction the appointment of 2 Development Officers free of cost. Government has, in addition, also been pleased to subsidise the Bank towards full cost of appointment of the Manager and the Accountant of the Bank.

Statement showing the number and amount of loans advanced during the year to all Primary banks and the adjusted debtors during the year and the amount outstanding from them at the close of the year.

Serial No.	Name.	No.	Loans advanced during th year. 1947-48.	Amount of loans outstanding as on 30th June 1948.	
1	2	3	4	5	
			Rs. a. p.	Rs. a. p.	
1	The West Khandesh District Co-operative Land Mortgage Bank Ltd. ...	24	54,500 0 0	7,19,819 15 2	
2	The Poona District Co-operative Land Mortgage Bank Ltd. ...	2	2,518 13 0	1,47,736 15 10	
3	The East Khandesh District Co-operative Land Mortgage Bank Ltd. ...	0	.....	2,38,426 15 0	
4	The Satara District Co-operative Land Mortgage Bank Ltd. ...	15	22,700 0 0	3,00,707 9 8	
5	The Hubli Co-operative Land Mortgage Bank Ltd. ...	0	.....	1,13,643 7 6	
6	The Belgaum District Co-operative Land Mortgage Bank Ltd. ...	9	15,982 10 6	2,12,663 6 8	
7	The Broach District Co-operative Land Mortgage Bank Ltd. ...	6	12,779 0 0	1,39,960 15 6	
8	The Kaira District Co-operative Land Mortgage Bank Ltd. ...	1	9,500 0 0	71,279 0 5	
9	The North Kanara District Co-operative Land Mortgage Bank Ltd. ...	3	2,499 4 0	47,787 6 2	
10	The Pachora Co-operative Land Mortgage Bank Ltd. ...	11	15,750 0 0	2,12,547 13 0	
11	The Nasik District Co-operative Land Mortgage Bank Ltd. ...	2	1,700 0 0	1,94,737 2 10	
12	The Dharwar Co-operative Land Mortgage Bank Ltd. ...	3	6,200 0 0	98,537 5 0	
13	The Gadag Co-operative Land Mortgage Bank Ltd. ...	0	.....	84,860 8 6	
14	The Thana, Kolaba and Bombay Suburban District Co-operative Land Mortgage Bank Ltd. ...	17	21,106 1 2	97,824 11 7	
15	The Haveri Co-operative Land Mortgage Bank Ltd. ...	1	2,500 0 0	1,04,431 3 0	
16	Adjusted debtors under B'bay Agricultural Debtors Relief Act. ...	28	15,879 14 3	16,353 4 3	
Total ...			122	1,83,615 10 11	28,01,367 12 1

*General Statement B-1 Operations of Land Mortgage Banks and*

Province.	Number of Banks or Societies.	Number of members.	Loans made during the year to	
			Individuals.	Banks and Societies.
1	2	3	4	5
Bombay Provincial Co-operative Land Mortgage Bank, Bombay.	1	667	15,880	1,67,736
Total ...	1	667	15,880	1,67,736
<b>Primary Land Mortgage Banks —</b>				
1. Pachora ...	1	802	18,250	.....
2. Broach ...	1	333	12,779	.....
3. Dharwar ...	1	557	6,200	.....
4. Belgaum ...	1	1,137	14,850	.....
			+1,133	
			(B.A.D.R. Act)	
5. Nasik ...	1	2,195	17,000	.....
6. West Khandesh ...	1	5,121	67,700	.....
7. East Khandesh ...	1	1,374	.....	.....
8. Satara ...	1	2,073	22,700	.....
9. Thana ...	1	612	15,950	.....
			+4,231	
			(B.A.D.R. Act)	
10. Kaira ...	1	367	.....	.....
11. Poona ...	1	883	2,519	.....
12. Haveri ...	1	501	2,500	.....
13. Gadag ...	1	557	.....	.....
14. Hubli ...	1	1,017	.....	.....
15. North Kanara ...	1	413	2,499	.....
		15	17,942	.....
Total ...	16	18,619	1,73,011	1,67,736

*N. B.*—(1) The term "loans overdue" means loans due for payment which have not been paid and for which extension has not been granted by competent authority the Statutory reserve.

*N. B.*—(2) Recoveries shown in column No. 6 includes the recoveries towards future instalments and that of the loans fully paid and loan accounts closed.

*N. B.*—(3) Loans made during the year shown in column No. 4 includes even the loans advanced by some of the Banks to adjusted debtors under the Bombay Agricultural Debtors' Relief Act.

## Societies, during 1947-48

Loans repaid during the year by.		Loans (at the end of the year) due by.			Share capital paid up.
Individuals.	Banks and societies.	Individuals.	Banks and societies.	Of which overdue.	
6	7	8	9	10	11
2,673	3,16,255	16,353	27,85,014	36,460	5,12,640
2,673	3,16,255	16,353	27,85,014	36,460	5,12,640
22,585	...	2,37,912	.....	20,295	17,976
14,288	...	1,57,427	.....	6,450	14,540
9,954	...	1,18,352	.....	12,212	12,695
17,898	...	2,23,376	.....	7,849	33,625
23,144	...	2,16,065	.....	10,032	25,025
84,123	...	7,70,125	.....	17,047	66,277
46,550	...	2,44,416	.....	8,830	39,278
28,252	...	3,27,952	.....	8,162	41,285
5,297	...	89,160 +8,789 (B.A.D.R. Act)	.....	4,011	22,481 +110 (B.A.D.R. Act)
4,390	...	59,751	.....	5,551	16,925
25,172	...	1,61,185	.....	16,613	23,338
11,560	...	1,07,741	.....	995	12,255
15,458	...	90,752	.....	4,182	13,380
11,080	...	1,31,474	.....	15,388	20,483
5,536	...	53,258	.....	737	17,010
3,25,287	...	29,97,735	.....	1,38,434	3,76,683
3,27,960	3,16,255	30,14,088	27,85,014	1,74,894	8,89,323



## Borrowings held at the end of the year.

Province.			Loans from.			Debentures.	
			Individuals	Banks and Societies.	Deposits.	Public	Government.
			12	13	14	15	16
Bombay	Provincial	9,045	.....	72,840	36,26,200	3,23,800	
Co-operative	Land						
Mortgage	Bank,						
Bombay.							
	Total ..	9,045	.....	72,840	36,26,200	3,23,800	
<b>Primary Land Mortgage</b>							
<b>Banks—</b>							
1.	Pachora	...	...	2,22,077	60	..	...
2.	Broach	...	...	1,39,961	3,950	...	...
3.	Dharwar	...	...	1,13,335	...	...	...
4.	Belgaum	...	...	2,12,663	...	...	...
5.	Nasik	...	...	1,94,737	5,106	...	...
6.	West Khandesh	...	...	7,19,820	1,464	...	...
7.	East Khandesh...	...	...	2,38,427	...	...	...
8.	Satara	...	...	3,00,708	18,019	...	...
9.	Thana	...	...	88,723 + 9,102 (B.A.D.R. Act)	...	...	...
10.	Kaira	...	...	59,182	...	...	...
11.	Poona	...	...	1,45,273	...	...	...
12.	Haveri	...	...	1,04,431	...	...	...
13.	Gadag	...	...	84,861	...	...	...
14.	Hubli	...	...	1,13,643	...	...	...
15.	North Kanara	...	...	47,787	...	...	...
	Total	...	...	27,94,694	28,599	...	...
	Grand Total	...	9,045	27,94,694	1,01,439	36,26,200	3,23,800

Reserve fund.	Other funds.	Working capital.	Profit (+) and Loss (-) for the year.	Usual rate of dividend paid on shares.	Most usual rate of interest.	
					Borrowings.	Lendings.
17	18	19	20	21	22	23
29,602	14,002	45,88,129	+30,432	15/16 last year.	2½ to 3½	4½ % to 6 %
29,602	14,002	45,88,129	+30,432	15/16 last year.	2½ to 3½	4½ % to 6 %
9,962	7,797	2,57,272	+ 425	3%	4½-6½	5 to 10½%
5,523	5,425	1,69,399	+ 359	2½%	4½-4½	6-6½
7,236	...	1,33,266	- 46	.....	4½, 5 & 6½	6, 6½ & 7
8,417	3,222	2,57,927	+2,000	2½%	4½-5	5-6½%
7,865	11,278	2,44,011	+ 146	1½%	4½-5	6-6½%
22,593	1,423	8,11,577	+ 7,161	2½%	4½	6%
7,472	1,146	2,86,323	+ 3,605	1½-2%	4½-5	6-6½%
12,164	2,743	3,74,919	+ 1,914	1½%	4½	6%
611	...	1,21,027	- 1,525	.....	4½	6
2,229	1,277	79,613	- 839	.....	4 to 5	6-6½
7,050	1,505	1,77,130	- 547	.....	4½-5	6-6½
926	...	1,17,612	+ 339	.....	4½-5	6-6½
2,849	100	1,01,190	+ 2,187	.....	5	6
5,122	...	1,39,248	- 306	5	4½-5	6-6½
487	713	65,997	+ 167	.....	3½	6
1,00,506	36,629	33,37,111	+18,303 - 3,263	.....	.....	.....
1,30,108	50,631	79,25,240	+48,635 - 3,263	.....	.....	.....

(e) *Agricultural non-credit Societies.*

## THE BOMBAY PROVINCIAL CO-OPERATIVE MARKETING SOCIETY, LIMITED.

56. The Bombay Provincial Co-operative Marketing Society completed seven years of its career and maintained steady progress during the year under the able guidance of its President, Dewan Bahadur H. L. Kaji. The Registrar, Co-operative Societies and the Chief Marketing Officer, Bombay Province, Poona, continued as before, ex-officio members of the Board. The working of the society resulted in a net profit of Rs. 21,492 as against Rs. 5,080 for the last year.

The Society's main activities were sales of fruits and vegetables, Jaggery, turmeric, cottonseeds and pulses and supply of consumers' goods like paper, tea, umbrellas, medicines, typewriters and such other articles. It continued to function as the wholesale distributor of rationed commodities in Bombay City among some consumers' co-operative Societies. The Society also supplied manures such as castor oil cake, linseed oil cake, bonemeal, sulphur, etc., to co-operative Societies. It continued to work on behalf of Government as their despatching agents for groundnut oil-cake and also continued the work of making payments for the transport of yarn and cloth bales allotted by the Provincial Textile Controller to co-operative Societies.

The return to the Society from these activities is compared with that of the previous year in the subjoined statement.

Particulars.	Commission earned.	
	1946-47	1947-48
	Rs.	Rs.
(1) Fruits and vegetables	871	1,432
(2) Grains and oil seeds	769	363
(3) Rationed commodities	3,406	6,802
(4) Miscellaneous supplies	17,070	13,539
(5) Agricultural requisites	8,130	1,716
	Net earnings.	
(6) Yarn and Cloth	6,764	11,081
(7) Groundnut cake	.....	20,530

(\* An equal amount has been transferred to the Marketing Development Fund).

During the year under report, the Society was able to earn an income of Rs. 74,963 as against Rs. 53,950 for the previous year.

The Second Provincial Co-operative Marketing Societies' Conference was called at Bombay under the auspices of the Society during the year under report. It was inaugurated by the Honorable Shri Morarji R. Desai, Minister for Home and Revenue and presided over by the Honorable Shri M. P. Patil, Minister for Agriculture and Forests. A special

feature of this Conference was the Regulated Market Section which was inaugurated by the Honourable Shri V. L. Mehta, Minister for Co-operation and Finance. A number of important resolutions touching the various aspects of Co-operative Marketing were passed. One of the resolutions was about the formation of the Bombay Provincial Co-operative Marketing Societies' Association. The main object of this Association will be to co-ordinate the work of co-operative societies formed for the purposes of purchase, sale and supply and to promote uniformity in trade practices, to take steps for provision of adequate marketing finance to member societies and such other things as may be necessary to promote the common interest of marketing societies.

The President of the Society Diwan Bahadur H. L. Kaji and other members of the Board deserve congratulations for the successful working of this Society.

#### CO-OPERATIVE SALE SOCIETIES AND PURCHASE AND SALE SOCIETIES AND UNIONS.

57. Co-operative Marketing has been making steady progress in this Province. During the year the number of Co-operative Sale Societies and Purchase and Sale Societies increased from 207 to 224 and the turn over from Rs. 6,01,32,184 to Rs. 7,84,38,577. The subjoined comparative statement indicates the main statistics relating to these Societies for the last three years.

Year.	No. of Societies.	No. of members		Total value of Agricultural and other requisites sold or supplied.	Working capital.	Profits.	
		Indi- duals.	Societies.				
1	2	3	4	5	6	7	
				Rs.	Rs.	Rs.	
1945-46	...	197	57,432	2,610	4,17,65,379	1,03,88,019	9,12,198
1946-47	...	207	62,185	2,813	6,01,32,184	1,49,78,703	14,74,939
1947-48	...	224	73,639	2,989	7,84,38,577	1,59,10,883	11,53,524

58. The following paragraphs give a brief account of the activities undertaken by some of the important co-operative marketing societies in different districts :—

59. In Poona District, the Nira Canal Societies Purchase and Sale Union, Limited, which is an outstanding Institution of this type, not withstanding several difficulties encountered by it on account of pressure on transport and restrictions on account of movements and storage of agricultural produce continued to maintain a satisfactory record of work. It sold jaggery of members and non-members to the

extent of Rs. 8,70,000 and other agricultural produce valued at Rs. 54,000 while the agricultural requisites sold by the Society is nearly 28½ lakhs of rupees. The Union continued its activities of giving advances against agricultural produce and hiring of Kamal Charakhas and other implements. The profit earned during the year by the Union amounts to Rs. 31,911.

60. The Poona District Co-operative Purchase and Sale Union Limited, under the able guidance of its Chairman, Principal D. R. Gadgil and other members of the Board, is progressing very well. The Union continued to work as Import Agents for the Poona district in respect of cocoanut-oil, cotton seed and cement as before. The Union also continued as wholesaler for distribution of iron. The Union was also entrusted with the work of wholesale distribution of gul to retail ration shops in Poona Rationed area. In addition the union supplied cake, sulphate iron ploughs etc. to the agriculturists. The working of the Union resulted in a net profit of Rs. 45,647-9-6. Out of this profit, the union has resolved to contribute a sum of Rs. 1,001 to the Mahatma Gandhi National Memorial Fund.

61. The Karad Co-operative Purchase and Sale Society Ltd., in Satara District has shown alround progress during this year. It has opened two branches one at Umbraj and the other at Chiplun in Ratnagiri District. It has been given a number of retail and whole-sale agencies of controlled articles by the District Magistrate, Satara. The total value of agricultural requisites sold and supplied by the Sale Society amounted to Rs. 4,26,526. It earned Rs. 19,308 as commission on its regular adat business and Rs. 26,933 as commission in respect of controlled articles. Its net profit for the year amounted to Rs. 16,654.

62. The Belgaum District Co-operative Purchase and Sale Union, Limited, continued to work satisfactorily. It acted as the wholesale distributor of Sugar and Kerosene so long as controls were in operation. It maintained two ration shops and one fair price shop. The Union supplied iron, steel, cement, cotton seeds etc., to the agriculturists as under :—

	Rs.
1. Iron and Steel .. ..	1,05,194
2. Cotton Seeds .. ..	20,332
3. Cement .. ..	2,414

After the removal of controls, the union resumed its normal work and during a period of six months, sold agricultural goods worth about Rs. 10,75,898 and earned a commission of Rs. 28,188. The working of the union during the year resulted in a net profit of Rs. 31,803.

63. The Karmala Taluka Co-operative Agricultural Purchase and Sale Union, Limited, Jeur, is progressing satisfactorily. In addition to its legitimate business of the sale of agricultural produce which amounted to about Rs. 10 lakhs, it sold Sugar, cotton seeds and other articles of domestic requirements worth Rs. 2,26,592. It also supplied

sweet oil valued at Rs. 1,25,000 to the agriculturists. An important activity undertaken by this Union during the year under report needs special mention. The union supplied 14,070 bags of jowar worth Rs. 4,81,546 to the G. I. P. Railway and the authorities of the Railway were pleased with the quality of the goods supplied and the promptness and business acumen shown by the management of the Union. The Malsiras Taluka Co-operative Purchase and Sale Union, Limited, effected sale of members' produce amounting to Rs. 16,41,372 and supplied cake worth Rs. 2,61,918. It earned a net profit of Rs. 27,009.

64. The Ahmedabad Jilha Co-operative Purchase and Sale Union, Limited, Ahmedabad effected sales to the extent of Rs. 14,62,602 and earned a net profit of Rs. 17,233. The Kaira District Co-operative Purchase and Sale Union, Limited sold goods worth Rs. 9,17,721 and made a profit of Rs. 9,823. The Anand Taluka Co-operative Purchase and Sale Union, Limited, Anand, made a turnover of Rs. 12,54,489 and donated a sum of Rs. 3,501 to the Mahatma Gandhi National Memorial Fund from out of its profits for the year which amounted to Rs. 31,223.

65. The Broach District Co-operative Stores Purchase and Sale Union, Limited effected purchase of agricultural produce and other goods worth Rs. 30,87,048 and its sales amounted to Rs. 33,66,504. The Surat District Co-operative Purchase and Sale Union, Limited also continued to work satisfactorily. Its purchases and Sales during the year amounted to Rs. 12,85,252 and Rs. 13,73,036 respectively. It earned a net profit of Rs. 46,284. The Godawari Pravara Canal Societies Co-operative Purchase and Sale Union, Ltd., Kopargaon sold agricultural produce worth Rs. 11½ lakhs. It also supplied grain worth Rs. 38,000 to the G. I. P. Railway. The Dharwar District Co-operative Purchase and Sale Union, with its two depots at Ranebennur and Gadag distributed yarn worth Rs. 25,13,838. It also distributed ground-nut cake worth Rs. 16,991, cement worth Rs. 6,666, iron and steel worth Rs. 43,172 and cotton seeds worth Rs. 7,322. The Union's working for the year resulted in a net profit of Rs. 23,127. The Nandurbar Co-operative Purchase and Sale Union, Limited with its branches at Nawapur and depots at Khandbare, Chinchpada and Visarwadi continued to render useful service in the backward areas of the West Khandesh District. It effected total sales of agricultural produce amounting to Rs. 1,26,345 and earned a commission of Rs. 15,563. It supplied ground-nut cake and iron amounting to Rs. 15,290 and Rs. 4,294 respectively. The Union had also undertaken the work of supplying food-grains to the G. I. P. Railway and the total supplies made by the Union amounted to over Rs. 7 lakhs. It also supplied Mhoura flowers valued at Rs. 57,000 to the Nasik Distillery. The working of the Union resulted in a net profit of Rs. 23,619.

#### SINGLE COMMODITY SOCIETIES.

66. *Cotton.*—Co-operative Cotton Sale Societies in the East Khandesh District numbering in all sixteen organised under the scheme for marketing and "Agmarking" of pure jarilla cotton produce by members

and other approved cotton growers, continued to work satisfactorily. These Societies have also been appointed as approved stockists of good pedigree jarilla cotton seed. The Societies held 13 auction sales and sold 298 bales of lint cotton. In addition, 250 bales of lint cotton were sold by private negotiations, Co-operative Cotton Sale Societies, at Mhasawad, Nandra and Amadadhe also pooled groundnut weighing 3,757 Bengal Maunds and sold the same either by auction sale or by negotiations. The number of Societies registered under the above scheme in West Khandesh and Nasik stood at 7. The total area belonging to the members under the cotton crop was about 3,500 acres and the cotton crop in this area was purified. In all 4,628 maunds of cotton were sold and the price realised amounted to Rs. 1,38,955. In addition to the usual activities, Societies at Morane, Sakri, Vikbhran and Sharue undertook the work of retail distribution of food grains—cloth, sugar, kerosene, cotton seeds etc. During the year efforts were made to organise a Co-operative Cotton Sale Society at Kusumbe and the Society was registered after the close of the year. The Co-operative Cotton Sale Societies in Dharwar District organised reserved areas for multiplication of improved strains of cotton seed evolved by the Agricultural Department. They continued to help the agriculturists by obtaining better prices for their produce. The Gadag Co-operative Cotton Sale Society, Limited, distributed upland cotton seeds for sowing purpose to the extent of 13,400 bags, worth Rs. 2,00,000. It sold members and non-members, cotton and kapas to the extent of 29,834 docras by public auction and 857 dokras by negotiations and realised Rs. 37,24,310 and Rs. 1,10,600 respectively. It also sold 2,230 bags of groundnut and other oil seeds worth Rs. 49,982. It was also entrusted with the work of wholesale distribution of gul in Gadag Taluka. 54,410 maunds of gul and Sugar worth Rs. 1,91,070 were sold during the year. The working of the Society resulted in a net profit of Rs. 33,136. The two ginning and pressing societies in Surat District also progressed well. The total commission earned by these two societies amounted to Rs. 1,13,246 and Rs. 1,12,643 respectively. They earned a net profit of Rs. 14,282.

#### FRUITS AND VEGETABLE SOCIETIES.

67. 12 Co-operative Fruit Sale Societies in the East Khandesh District sold plaintains worth Rs. 21,23,177 and earned a commission of Rs. 1,11,927. The Raver Taluka Co-operative Fruit Sale Society, Limited, and the Chalisgaon Co-operative Fruit and Vegetable Sale Society also dealt in Santras and Mosambis etc. The Sardar Fruit and Vegetable Growers' Sale Society at Bardoli and the Poona Kumbharia Fruit and Vegetable Growers' Sale Society at Surat pooled and sold members' produce worth Rs. 1,57,027 and Rs. 10,77,765 respectively. The Choryashi Taluka Fruit and Vegetable Sale Society disposed of vegetables worth Rs. 1,04,400 and earned a commission of Rs. 980. Two fruit Sale Societies at Dhulia and Shahada sold fruit worth Rs. 26,723 and Rs. 30,663 respectively. The Bijapur Gardeners' Co-operative Sale Society Limited, sold vegetables and grapes worth

Rs. 3,342 and Rs. 11,160 respectively. The Nasik Deolali Kharedi Vikri Sangh, Limited, continued supplying vegetables to the G. I. P. Railway on contract basis. It sold vegetables worth Rs. 1,61,285 and earned a commission of Rs. 6,715. The Gadag Co-operative Gardeners' Sale Society, Limited, sold vegetables and betel leaves worth Rs. 51,172. The Ahmedabad Co-operative Fruit and Vegetable Growers' Association, Limited, earned a commission of Rs. 24,673 on sale of vegetable and Rs. 8,585 on sale of plantains. The working of the Association resulted in a net profit of Rs. 7,609.

68. *Areca nut*.—The Kumta Areca nut Co-operative Sale Society, Limited, and the Sirsi Totagars Co-operative Sale Society, Limited, sold 73,176 Bengal maunds of areca nut, 4,183 Bengal maunds of pepper and 34 maunds of cardamum. The latter society also supplied agricultural and other domestic articles worth Rs. 1,08,690. It earned a net profit of Rs. 15,615. The Kumta Areca nut Co-operative Sale Society, Limited, in addition distributed iron and steel to the agriculturists worth Rs. 3,090.

69. *Chilly*.—The Byadgi Co-operative Chilly Sale Society, Limited, Byadgi, sold 4,202 Bengal maunds of chillies and realised Rs. 2,05,526. It also effected sales of groundnuts, cotton, sugar and gul to the extent of Rs. 2,18,631. In addition, it distributed iron and steel and cotton seeds worth Rs. 43,613 and Rs. 69,953 respectively. It earned a net profit of Rs. 12,919.

70. *Salt*.—There are two Co-operative Sale Societies in this Province, one at Sanikatta in Kanara District and the other at Dharsane in Surat District. The Dharsane Group Co-operative Salt Sale Society, Limited, sold salt worth Rs. 3,48,710 and earned a commission of Rs. 14,412.

#### CATTLE BREEDING SOCIETIES.

71. The number of Cattle Breeding Societies increased from 18 to 20. The maintenance of pedigree bulls, distribution of cattle feed, maintenance and leasing out of grazing lands are the main activities undertaken by these societies.

Dharwar District stands in the forefront in this type of activity. With the registration of 3 more societies during the year, their number increased from 12 to 15. 10 premium bulls were maintained by these societies. The Sidenoor Cattle Breeding Society which is the oldest society, has done very good work. The societies have continued to assist the Government scheme of cattle breeding work through the Agricultural Department and the Rural Development Boards. The Sadalga and Ainapur Cattle Breeding Societies in Belgaum District also deserve special mention. The number of cows maintained by their members increased from 106 to 110. These two societies were able to earn a profit of Rs. 1,888 for the year by way of charges levied for services rendered to the members and non-members and other miscellaneous income.



## DAIRY SOCIETIES.

72. The number of Dairy Societies increased from 30 to 37. These societies can be classified as under :—

(1) Milk Producers' Societies	...	...	...	21
(2) Mixed types of consumers' and producers	...	...	...	11
(3) Milk Supply Unions	...	...	...	5

A number of societies of cattle owners and milk producers have been organised in Bombay City and Suburbs and they are participating in the Government scheme of milk supply to the Bombay City and Bombay Suburban area working under the control of the Milk Commissioner. Two such societies are working in Kaira District in Gujarat under this scheme in addition to the special staff working under the Milk Commissioner, special staff from the Co-operative Department including 2 Organisers and one Assistant Registrar were appointed and these officers assisted the Milk Commissioner in the work of organisation and supervision over the work of these societies.

73. During the year the total value of milk supplied by the Dairy Societies was nearly Rs. 43 lakhs as against the total value of Rs. 12 lakhs of the previous year. The total quantity of milk supplied by the dairy societies during the year was 34,60,139 lbs. as against 13,07,059 lbs. for the previous year. In addition to the supply of credit to the members and collection and marketing of milk some of these societies worked as approved agencies for distribution of cattle feeds under the Government scheme of controlled distribution of essential commodities. The Bombay Cattle Owners' Co-operative Societies' Union has been granted the right of cutting grass on Government grass lands measuring about 1,400 acres at concessional rate of Rs. 20,000 for one year.

74. As mentioned in the last year's report, the Dairy Development Officer, after survey of Poona area formulated a revised scheme in consultation with the Registrar for organisation of milk supply unions. The scheme falls under two main categories, viz., scheme No. 63-A—organisation of milk supply unions in bigger cities, like Poona, Dharwar, Hubli and Ahmedabad or Surat linked up with a number of milk production and cattle breeding societies in the villages around them with a view to encourage production of milk under hygienic conditions in the villages and supply of milk to consumers in cities at economic rates, and scheme No. 63—organisation of milk supply unions in medium-sized urban areas, where there is keen demand from consumers with feeder societies in the surrounding rural areas.

A scheme for organisation of a milk supply union at Poona falling under scheme No. 63-A was submitted to Government for approval during the year.

A scheme for organisation of milk supply unions falling under scheme No. 63 was also submitted to Government for approval.

## LAND IMPROVEMENT SOCIETIES.

75. The number of these societies increased from 13 to 15. They had a total membership of 601 and the total area of lands included in the scheme of land improvement, was 3,137 acres and gunthas 26. Under the grow more food campaign, sponsored by Government, the improved methods of cultivation by the use of costly agricultural implements and machinery has continued to be given prime consideration. Besides land improvement societies there are other societies like Taluka Development Associations, Better Farming Societies, Co-operative Farming Societies, Irrigation Societies which also undertake schemes of land improvement in addition to other activities and hence there is no increase in the number of societies having the single purpose of land improvement.

North Kanara District in which the number of societies increased from 6 to 8, continued to be in the forefront in the work of land improvement. The membership and the total acreage increased from 379 and 1,520 to 386 and 2,045 acres respectively. Under the new scheme which awaits the sanction of Government financing the work of land improvement schemes, would be the function of the Provincial Land Mortgage Bank. The Land Improvement Loans Rules have also been revised so as to provide finance for such schemes through the Provincial Land Mortgage Bank. If the above proposals are accepted both the long term and short term needs of agriculturists will be, in a large proportion, made available through co-operative agencies.

76. With a view to bring about improvement of land for increased production, the question of undertaking schemes of minor irrigation through formation of co-operative organisations was given serious consideration in the year 1946 when the Deputy Registrars of Co-operative Societies met in a conference in Poona. This conference was also attended by the Agricultural Engineer who took active part in the discussions and indicated the extent and nature of assistance that can be made available to co-operative efforts for undertaking the schemes of land improvement. The societies contemplated under the proposals are registered as Co-operative Lift Irrigation Societies where irrigation is undertaken by installation of engines and pumping sets. Accordingly 7 pumping sets and engines were made available by Government to Irrigation Societies and credit and other types of societies for undertaking minor irrigation works. Some of these societies were also granted assistance by Government in the shape of capital to the extent of estimated cost of installation of the pumping sets, subsidies towards cost of management for distribution of good seed and manure, and free services of a trained Agricultural Assistant for the initial 3 years. Though no separate scheme was prepared, individual cases were considered on merits for suitable Government assistance required.

## MACHINERY AND IMPLEMENTS SOCIETIES.

77. The number of these societies increased from 21 to 22 at the close of the year. The main activities of these societies comprise sale and hiring of improved types of implements, agricultural machinery, such as

crushers, gul pans, etc., for the use of their members. The total membership of these societies is 3,995 and they supplied machinery and implements of the value of Rs. 66,949 on commission basis during the year under report. As stated in the last year's report, the scope for fresh organisation of societies of this type is limited as other societies like the Taluka Development Associations, Multi-Purpose Societies, and Agricultural Primaries have expanded their functions by undertaking the activities, which were formerly confined to these societies.

#### TALUKA DEVELOPMENT ASSOCIATIONS.

78. With the registration of 3 new Development Associations their number increased from 120 to 123. The sub-joined statement gives the main statistics relating to the working of the associations :—

Division.	No. of Taluka Development Associations.	Number of members.		Receipts from subscriptions from	
		Individuals.	Societies.	Individuals.	Societies.
1	2	3	4	5	6
				Rs.	Rs.
Satara ... ..	13	16,250	65	17,323	209
Dhulia ... ..	21	32,140	19	40,573	396
Dharwar ... ..	6	4,439	53	3,573	425
Belgaum ... ..	6	3,508	34	2,109	10
Jalgaon ... ..	13	52,551	51	50,340	39
Sholapur ... ..	9	12,595	87	12,063	13
Poona ... ..	23	29,487	1	32,153	50
Surat ... ..	4	1,669	4	769	27
Ahmedabad ... ..	3	2,019	...	1,097	..
Bombay ... ..	3	4,880	...	5,256	...
Nadiad ... ..	7	6,535	2	8,773	29
Pen ... ..	15	12,245	12	7,165	41
Total 1947-48 ...	123	178,318	327	1,81,194	1,149
Total 1946-47 ...	120	15,692	323	14,931	1,379

Division.	Receipts from		Other income.	Expenditure.
	Government grants.	Donations from local bodies.		
1	7	8	9	10
	Rs.	Rs.	Rs.	Rs.
Satara .. ..	4,096	225	22,993	27,983
Dhulia ... ..	1,160	2,317	46,084	97,048
Dharwar ... ..	1,866	3,997	177	12,298
Belgaum ... ..	1,660	.....	2,262	10,823
Jalgaon ... ..	8,539	2,696	1,22,012	1,88,983
Sholapur ... ..	2,960	4,667	2,412	34,354
Poona ... ..	7,181	2,188	8,070	66,481
Surat ... ..	220	.....	10,315	7,000
Ahmedabad ... ..	812	.....	.....	4,165
Bombay ... ..	500	.....	2,846	11,076
Nadiad ... ..	780	1,404	.....	33,692
Pen ... ..	5,166	510	58	.....
Total 1947-48 ...	34,940	18,004	2,16,528	4,93,913
Total 1946-47 ...	57,999	18,893	2,27,115	3,32,116

The activities of these associations were mostly confined to propaganda work relating to popularising improved methods of cultivations under the directions of the District Rural Development Boards and the Agricultural Department. In addition to their normal business of agricultural propaganda and of supply of improved seeds, manure, iron and agricultural implements, they did on a large scale the distribution of controlled commodities like iron, cement, cattle food and fertilisers, etc. The Association continued also to assist the intensification of the "Grow More Food" Campaign by dissemination of the knowledge of improved farming methods.

79. A scheme aiming at revitalising the working of the Taluka Development Associations with a view to increase their utility and to bring about their closer association with the activities of the District Rural Development Boards was under the active consideration of Government, during the year. However, Government's orders about the reorganisation of constitution of the Taluka Development Associations and designating them as Taluka Development Boards were received after the close of the year.

80. The following Taluka Development Associations deserve special mention for the useful work done by them.

*Jalgaon Taluka Development Association.*—The Cattle breeding farm maintained by the Jalgaon Taluka Development Association at Pimpale is an outstanding feature of its activities. The farm supplied breeding bulls and cows to various parts of the District. The Association continued to maintain its dairy farm at Chincholi which supplied milk to Jalgaon town. In addition to these activities it has also maintained 2 poultry farms.

The Gadag Taluka Development Association and the Hirekerur Taluka Development Association in the Dharwar District also deserve special mention for the supply of improved varieties of seed, fertilisers, vegetable seed and seedlings and fruit plants. They also actively assisted the Grow More Food campaign and in running gun clubs for the protection of crops.

#### *Co-operative Farming.*

81. Mention has already been made in the last year's report about the steps taken for the organisation of Co-operative Farming on a planned basis. A Special Officer was appointed by Government to investigate the suitabilities of adopting schemes of co-operative farming for ensuring higher agricultural yield to farmers. In the light of the orders on the recommendations made in the Special Officer's report as well as the recommendations of the Co-operative Planning Committee, steps were taken for the first time, to define and classify co-operative farming societies according to the tenure on which lands were acquired by the

societies or lands, labour and other resources of members were pooled for their common benefit. Accordingly, these Societies have been classified into three principal forms, viz., (i) Co-operative Joint Farming, (ii) Co-operative Tenant Farming and (iii) Co-operative Collective Farming. Other forms include single purpose Societies like Irrigation Societies and Crop Protection Societies. Model bye-laws for the different types of Societies have been framed, and a leaflet explaining the characteristics of different types of Societies and their suitability under different conditions and hints for their organisation also prepared.

82. A five year scheme for the organisation of Co-operative Farming Societies has been framed and submitted to Government for approval. The scheme visualises organisation of 120 Co-operative farming societies, during the course of 5 years. It is proposed that, apart from assistance of Agricultural Assistants to work as secretaries of the Societies, they should also be entitled to subsidies and loans on a large scale. Co-operative Farming Societies for backward class people will receive additional assistance in the form of a short term contribution to the share capital of these societies.

83. Pending formal sanction of the scheme, Government has been giving liberal assistance to these Societies for purchase of implements, setting up of pumping plants and for other purposes. During the year under report, Government amended the provisions of Chapter XI of the Bombay Co-operative Societies Act, under which the Societies formed with the object of promoting development of lands and better methods of cultivation by means of improved seed, manure, irrigation, bunding, tractor ploughing, etc., are required to undergo the procedure formerly made applicable to Crop Protection Societies. This amendment also provides for compulsory contribution by dissident minorities in an area to schemes of co-operative farming in the interest of the general community.

84. *Co-operative Farming Societies.*—With the registration of 10 Co-operative Joint Farming Societies, during the year under report, the total number of Co-operative Farming Societies rose to 20. From the information available with regard to 16 of these Societies it is seen that the total land held by these Societies was 3,231 acres of which an area admeasuring 2,395 acres was brought under cultivation. The total membership of these Societies was approximately 600. The work done by the following Societies deserves special mention :—

The Rokda Co-operative Joint Farming Society in East Khandesh District, which has lands measuring about 357 acres and 17 gunthas has divided them into suitable plots and which are leased out to members for individual cultivation subject to instructions from the Society as to the methods of improved farming. The responsibility of profit or loss falls on the individual members concerned. Various crops such as cotton, jowar, bajri, groundnut, wheat and pulses valued

at Rs. 14,985 were grown during the year under report. The Society has stocked four iron ploughs for use of members. Other useful activities, such as supply of manure and seeds to members, cash advances for cultivation purposes, joint processing and marketing of agricultural produce raised by members were undertaken by the Society. The Navri Co-operative Joint Farming Society in West Khandesh District was granted a loan of Rs. 10,000 at low rate of interest and repayable in easy instalments for installation of a pump irrigation set. The services of a trained agricultural assistant were made available to the Society and a subsidy of Rs. 1,000 per annum for 3 years was sanctioned towards the cost of management. The Society undertook joint farming by pooling the lands measuring about 170 acres and also other resources of members such as live stock and agricultural implements, etc. Various crops such as bajri, groundnut, wheat, etc., were cultivated during the year. The Society also purchased two pieces of land, measuring 51 acres and 13 gunthas, valued at Rs. 5,546 for collective cultivation by members.

The Jamkhede Co-operative Joint Farming Society in East Khandesh District was granted a loan of Rs. 15,000 for the purchase of an oil engine and to instal a pumping plant and a subsidy of Rs. 900 for initial expenses such as purchase of improved seed, manure, implements, etc. The members of the Society have pooled their holdings and the whole piece of land was cultivated jointly according to the plan chalked out by the Society. Cotton, groundnut, bajri, jowar, rice, wheat, pulses, potatoes and plantain trees, etc., were grown during the year under report.

The working of the Phalke Padali and Bhaktavadi Co-operative Joint Farming Societies in Satara District is also satisfactory. These Societies took on lease lands owned by its members. Live-stock such as bullocks, buffaloes and cattle, agricultural implements, etc., were also pooled for subsidiary industries such as supply of milk at cheap rates to members and organisation of poultry farm were undertaken.

85. *Better Farming Societies*.—During the year under report, 13 new Better Farming Societies were registered bringing the total number to 89. These Societies continued to take active part in disseminating knowledge on improved methods of agriculture to the agriculturists. Other useful activities undertaken by the Societies were to supply improved seeds and manure, cattle-breeding, bunding, etc.

86. The work done by the following societies deserves mention :—

The Hattarwad Co-operative Better Farming Society in Belgaum District has undertaken the work of improving 73 acres of minor forest area with a view to bringing the same under cultivation. It has constructed an approach road for which the Rural Development Board granted part of the cost as subsidy. It also did useful work in distributing improved seed and manure, iron and steel and helped

in the preparation of manure pits and encouraging cattle breeding by maintaining breeding bulls. It also assisted the running of a primary school at the village.

The Kelagnoor Co-operative Better Farming Society in Kanara District is a pioneer institution, of its kind, whose membership is drawn from the Backward classes. It supplied vegetable and onion seeds and seedlings, chickoo and mango grafts to the members at concessional rates. It sold onions produced by its members valued at Rs. 13,680. It has kept sugarcane crushers and gul pans for the use of its members on hire.

The Bhavikodla Co-operative Better Farming Society in Kanara District has during the short period of its existence, sold members produce valued at Rs. 48,000 on a commission basis. Besides it supplied agricultural requisites like improved seed, manure and implements to the members.

The Hegde Habbu Co-operative Farming Society in Kanara District, did very useful work in supplying improved types of iron ploughs, implements, manure, mango and chickoo grafts and cocoanut seedling, paddy, vegetable, pulses, seeds at reasonable rates to the members and thus actively assisted the cause of "Grow More Food" Campaign. One of the most important activities taken on hand by it is the work of conversion of 60 acres of minor forest land granted by Government into a fruit garden.

The Borvahir Co-operative Better Farming Society Limited, West Khandesh District, and Madbhavi Co-operative Better Farming Society in Dharwar District made satisfactory progress. The Mamdapur and Nandgaon Societies in Ahmednagar District continued their special work undertaken for the improvement of poultry and supply of seedlings of vegetables to cultivators.

87 As mentioned earlier, Better Farming Societies, will now be registered only where they have been formed with the object of promoting development of lands or undertaking any other large scale schemes of improved cultivation. It is not proposed to encourage formation of Better Farming Societies for carrying out simple objects of propaganda for undertaking improved methods of agriculture or supply of improved seed, manure or implements. Instructions have been issued to the Assistant Registrars, that in future, societies desiring to carry out such simple objects should be styled as Multipurpose Societies and not Better Farming Societies and steps taken to convert the existing Better Farming Societies which do not involve some common effort on the part of members on the lands or crops, into Multipurpose Societies.

#### CROP PROTECTION SOCIETIES.

88. (1) The number of these Societies has increased from 81 to 90. The subjoined statement gives the main statistics relating to the activities undertaken by these societies. The total earnings of these societies

were Rs. 1,41,720 by way of subscriptions received from members and the cost of management amounted to Rs. 1,39,600 :—

District.	Number of societies.	Number of members.	Cropping area.. Protected area..
			Acres.
1. Satara ... ..	7	4,314	5,000
2. East Khandesh ... ..	50	3,729	153,289
3. Belgaum ... ..	4	482	7,881
4. Ahmednagar ... ..	1	130	7,000
5. West Khandesh ... ..	28	10,366	149,685
Total ... ..	90	19,021	322,855

(2) The Societies are classified under two main categories, viz., (1) Fencing Societies, (2) Crop Protection Societies.

As hitherto, fencing activities form the main function of the Societies in Dharwar District. The ten Societies in this district undertook crop protection by constructing walls erection of barbed or pig wire-fencing for protection against damage by wild animals. A separate union of these societies supervises and directs the working of these Societies. Hunting parties and gun-clubs organised by them were responsible for killing nearly 257 wild animals.

The Konnur Co-operative Fencing Society in Dharwar District deserves mention for doing good work in the village.

#### BETTER LIVING SOCIETIES.

89. With the registration of 2 Societies the number of these societies stands at 36.

The Satara District which has in all 11 Societies leads in this type of Co-operative activity.

The Jawalwadi Co-operative Better Living Society deserves commendation as it has continued its activities of conducting voluntary schools, dispensaries, boarding and a library. Its special activity was the establishment of a conciliation committee for deciding internal disputes in the village.

The Ratnagiri Karada Brahmin Better Living Society and the Kumara Kshatriya Namdhari Better Living Society in Kanara District continued to maintain good progress. The latter Society is aiming at the uplift of the Kumara Kshatriya Namdhari community which is a Backward Class and also undertakes co-operative farming in a piece of waste land granted by Government.



The West Khandesh District stands next in importance in this field of activities. During the year under report fresh activities undertaken by these societies were in the field of Prohibition campaign and one Society at Ahalyapur in West Khandesh District undertook the work of supplying drinking water to the villagers.

## (2) Banking in General.

90. The year under review will be marked as the most momentous one having witnessed the independence of the country on 15th August 1947. The partition of the country into two Dominions brought in its wake a host of problems amongst which those relating to Banking were no less important. The Bank rate remained stationary at 3 per cent. The conditions in the money market were generally easy during the first seven or eight months, but tended to harden during the remaining period of the year. In the Banking sphere the decline in deposits noticed earlier was arrested and upward tendency was noticeable specially in the case of demand deposits indicative of a partial reversion towards the war time structure of deposits. An outstanding feature was that advances too, having an initial set back, recorded an appreciable recovery during March 1948. The gradual return of confidence was due in a great measure to the measures undertaken by Government such as the promulgation of the Banking Companies Ordinance, the amendment of the Negotiable Instruments Act, and the widening of the powers of the Reserve Bank to meet a crisis.

91. The Bombay gilt-edged market ruled generally quite steady during 1947-48 in spite of stress and strain to which it was subjected.

92. A noteworthy feature of the year under report was the withdrawal of the old Banking Companies Bill (1946) and introducing of the revised Banking Companies Bill in March 1948 embodying important provisions having a far reaching effect on the development of banking in the country. Pending the enactment of the Bill the Government of India promulgated an Ordinance in September 1947 empowering the Reserve Bank to grant emergency advances to scheduled and non-scheduled Banks against such security as it deems sufficient. This Ordinance was passed mainly with a view to enabling the Reserve Bank to assist such banks as might find themselves in difficulties because of the conditions created by the partition of the country. The Ordinance was allowed to lapse on 20th March, the Reserve Bank having no occasion to grant advance under the Ordinance. Further the Government of India amended on 27th December 1947 by an Ordinance, the Negotiable Instruments Act 1881, inserting therein a new Section giving power to the Banks to treat bills as dishonoured when presentment was rendered impossible due to disturbed conditions in an area. This was with a view to help banks as they were experiencing considerable difficulties in dealing with bills drawn on firms and companies situated in the Punjab and other disturbed areas.

93. The orders of Government on the recommendation of the Agricultural Credit Organisation Committee were of outstanding

importance to the development of Co-operative Banking in the Province. The orders relating to the structure of the Bombay Provincial Co-operative Bank, reconstitution of its Board of Management, inspection and supervision of central banks, audit of its accounts, voting rights, grant of financial assistance to the apex banks, the central financing agencies will have far reaching effect on the development of integrated structure of co-operative finance in this Province.

94. The joint sessions of the Boards of Representatives of the Bombay Co-operative Banks' Association considered the question of the standard of fluid resources in their meeting dated 21st June 1947 and came to the conclusion that the standard prescribed was high and resolved that a special meeting of the Executive Committee be called to consider what suitable modifications in the scale in force were necessary and desirable. A special meeting was accordingly called to which the officer in charge of the Reserve Bank of India and the Financial Adviser were also invited. This committee went into the whole question and recommended for adoption, a revised standard of fluid resources (as suggested by the Reserve Bank of India) to be prescribed by the Registrar under Rule 18 (9) of the Bombay Co-operative Societies Rules. The standard of fluid resources thus recommended was examined by the Registrar and recommended for approval to Government with minor modifications. The orders of Government approving the revised standard of fluid resources were received after the close of the year.

95. Government promulgated a revised rule permitting borrowings in excess of "the eight times limit" in the case of central and such other classes of societies in the Province as were in the opinion of the Registrar, fit to have such facilities subject to the limits and conditions to be imposed by the Registrar from time to time.

96. The Bombay Co-operative Banks' Association had another year of useful record to its credit. At the close of the Co-operative year, total membership of the Association consisted of 15 Central Financing agencies and 58 Urban Banks. Five meetings of the executive committees were held and the total number of subjects taken up for discussion was 48. One meeting of the Joint Board was held and a special meeting of the Board of representatives was also held to consider the recommendations of the agricultural credit reorganisation as also the Memorandum prepared by Professor Gadgil. The Association has been useful as a consultative body and the department referred to it a number of subjects on which its opinion was elicited. It has now completed 9 years of its existence and the question of its registration after properly amending its constitution was under the active consideration of both the Department and the Association. The Association owes its success in no small degree to the very keen interest evinced by Mr. V. P. Varde, its Honorary Secretary who is assisted in his task by Mr. V. M. Thakore.

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

97. The statement given below indicates the comparative position of the Bank for the last three years :—

Description.	1945-46	1946-47	1947-48
1	2	3	4
1. Number of members—			
(i) Individuals .. ..	2,411	2,538	2,674
(ii) Banks and Societies .. ..	2,614	2,924	3,219
	5,025	5,462	5,893
2. Non-withdrawal and long term capital—	Rs.	Rs.	Rs.
(a) Reserve Fund .. ..	5,64,814	6,35,191	7,13,364
(b) Sinking Fund for debentures .. ..	2,78,149	2,96,557	3,07,065
(c) Premium on debentures .. ..	.....	.....	.....
(d) Reserve for doubtful debts .. ..	6,99,485	6,99,345	7,18,131
(e) Reserve for overdue interest ...	3,64,401	3,64,401	3,64,401
(f) Debentures .. ..	6,50,000	6,50,000	6,50,000
(g) Share Capital—			
(1) Held by Individuals .. ..	20,09,050	20,24,600	20,39,200
(2) Held by Societies .. ..			
(h) Government loan for land improvement .. ..	.....	.....	.....
3. Withdrawable and short term capital—			
(a) Fixed Deposits—			
(i) Societies .. ..	1,11,13,190	1,05,59,243	1,41,76,932
(ii) Individuals .. ..	78,75,816	69,80,309	85,61,019
(b) Current, Savings and other Deposits—			
(i) Societies ... ..	1,90,78,461	1,60,32,667	2,32,85,769
(ii) Individuals .. ..	2,63,37,789	2,62,87,202	3,29,50,362
4. Working Capital .. ..	6,94,49,786	6,50,99,266	8,43,84,544
5. Loans due from Banks and Societies.	91,85,039	1,59,71,029	1,37,82,798
6. Arrears due from Banks and Societies	3,42,300	8,14,600	8,18,926
7. Percentage of arrears .. ..	3.7	5.1	5.9
8. Cost of management .. ..	7,56,713	9,25,799	10,68,401
9. Profits .. ..	3,24,228	2,98,455	3,89,337

98. Total resources of the Bank amounted to Rs. 789.74 lakhs showing an increase of Rs. 191.15 lakhs over the previous year's figures. The working capital of the Bank which was Rs. 6.51 crores at the end of the last year, increased to Rs. 8.44 crores in the year under review. During the past two years the paid up share capital of the Bank has increased by Rs. 30,000 from Rs. 20.09 lakhs on 30th June 1946, to Rs. 20.39 lakhs on 30th June 1948. The various reserves of the Bank during the past two years after the war have increased from Rs. 23.85 lakhs on 30th June 1946 to Rs. 27.21 lakhs on 30th June 1948, and deposits of all kinds have during the same period increased from Rs. 6.44 crores to Rs. 7.89 crores. Out of the total demand deposits of Rs. 5.62 crores, nearly Rs. 2.33 crores were held from societies and over Rs. 3.29 crores were held from individuals. Out of the total time deposits of Rs. 2.27 crores, Rs. 1.41 crores were held from societies and Rs. 0.86 crores were held from individuals. In the previous year, deposits of Co-operative Institutions had decreased by about Rs. 36 lakhs. During the year under review deposits of co-operative institutions increased

by Rs. 1·08 crores from Rs. 2·66 crores on 30th June 1947 to Rs. 3·47 crores on 30th June 1948. Deposits of individuals have during the year increased by Rs. 91 lakhs, from Rs. 3·24 crores to Rs. 4·15 crores. The Bank's investments in gilt edged securities at the close of the year, amounted to Rs. 5·02 crores, 63 per cent. of the total deposit liabilities showing an increase of Rs. 1·67 crores over last year's figure. At the end of the year under report, the Bank held Rs. 6 lakhs, as against Rs. 21 lakhs at the end of the co-operative year 1947, by way of deposits in approved Banks in addition to nearly Rs. 30·75 lakhs, as against Rs. 32·63 lakhs of the last year's figures, in cash at Head office and branches and Rs. 73·80 lakhs in current account or at call with approved Banks. Thus it will be seen that the aggregate amount of cash on hand and in deposits with approved banks increased from Rs. 97 lakhs to over Rs. 110 lakhs during the year under report.

99. The total advances in loans, credits and over-drafts to co-operative societies and banks decreased during the year from Rs. 160 lakhs to Rs. 138 lakhs while the total advances to individual members increased in the same period, from Rs. 68 lakhs to Rs. 98 lakhs. The decrease in advances to societies is due to decline in demand for loan from purchase and sale unions, Multi-purpose Societies, Industrial Societies, etc., which were entrusted with the work of distribution of controlled articles, after the removal of the control and rationing during the year. Though there has been a decline in advances by the Bank to societies, total advances both to societies and individuals have increased from Rs. 228 lakhs to Rs. 236 lakhs, showing an increase of Rs. 8 lakhs. Out of these total advances, Rs. 13·92 lakhs and Rs. 0·17 lakhs, as against last year's figures of Rs. 4·37 and Rs. 0·18 lakhs were advanced to societies and individuals respectively as crop finance under Section 2 (6) of the Bombay Agricultural Debtors Relief Act. The dues from societies in liquidation decreased from Rs. 5·54 lakhs to Rs. 5·24 lakhs. Repayments of dues by the societies were fairly satisfactory during the year. Total recoveries of the principal amount of advances from various societies amounted to Rs. 51·57 lakhs as against Rs. 42·35 lakhs of the previous year. The unauthorised arrears have during the year increased a little from Rs. 3·21 lakhs to Rs. 3·71 lakhs.

100. At the end of the year there were 53 branches and sub-branches of the bank in 10 districts. Two new branches of the Bank were opened at the close of the year at Matar and Thasra. The Bank closed its branch at Jhalod during the year due to the organisation of the Poorva-Panchmahals Co-operative Banking Union. The Bank also intends to close its branch at Dohad shortly after the Poorva-Panchmahals Co-operative Banking Union completes its arrangements for taking over the finance of the societies in that area.

101. The profits made by the Bank during the year increased from Rs. 2,98,455 to Rs. 3,89,337 thus recording an increase of Rs. 90,882. The income of the Bank shows improvement due to a slight increase in rates on produce advances to individual members and societies. The cost of management has increased from Rs. 9·26 lakhs of the previous

year to Rs. 10·68 in the year under review resulting in an increase of Rs. 1·42 lakhs. This increase was due to increments to old staff and engagement of new staff and revision of the scale of dearness allowances during the year under review. The rate of dividend declared this year is the same as that of the last year, viz., 4 per cent. per annum and in addition, bonus at the rate of 1 per cent. on the fully paid up shares is also declared.

102. The Agricultural Credit Organisation Committee has stressed the need for a properly integrated system of co-operative credit organisation and has suggested that the Provincial Bank should function as a pivot of the co-operative movement and as a supervisory and co-ordinating agency for all central financing agencies. Before the close of the year, Government passed orders on the recommendations of the Agricultural Credit Organisation Committee and has directed that the structure of the Bombay Provincial Co-operative Bank should be remodelled on a federal basis and it should assume responsibility for organising the provision of agricultural credit for credit-worthy borrowers. The whole question is under consideration of the Bank.

103. Mr. R. G. Saraiya the Chairman and Mr. V. P. Varde, the Managing Director continued to work with ability and untiring zeal for the advancement of the Bank in spite of their other multifarious activities.

#### (4) District Central Banks.

104. The number of District Central Banks remained stationery at 11. The Statement "A" appended at the end indicates the figures relating to the operations of these banks. It will be seen, there from that the paid up share capital, Reserve Fund and other funds of the banks increased during the year under report. Deposits held by these banks from individuals rose by Rs. 59·53 lakhs while the deposits held from the Societies and banks increased by Rs. 26·16 lakhs over those of the previous year. There has been, thus a total increase in deposits by Rs. 85·69 lakhs. The working capital also increased from Rs. 740 lakhs to Rs. 831 lakhs. In view of the amendment of Rule 8 of the Bombay Co-operative Societies Rules, the Central Banks can incur liabilities in excess of the limit laid down in said rule with the sanction of the Registrar, subject to conditions laid down in this behalf by Government. The conditions to be laid down in this behalf are under consideration of Government.

105. Out of the total working capital of Rs. 831 lakhs, Rs. 151 lakhs were on loan with banks and societies and Rs. 94 lakhs to individuals as against Rs. 145 lakhs and Rs. 97 lakhs respectively at the end of the last year. The rise in total outstandings was Rs. 2·75 lakhs only. The rise in outstandings is comparatively less than the rise in outstandings in the previous year, due to the fact that there was less demand from co-operative societies dealing in controlled commodities due to decontrol and derationing policy of Government during the year under report.

## INVESTMENT AND FLUID RESOURCES.

106. The cash held by the banks and with the bankers was Rs. 136·40 lakhs while their investments including deposits with approved banks stood at Rs. 436·17 lakhs. Out of the latter, a sum of Rs. 342 lakhs was in Government and other trustee securities. The percentage of cash reserves to deposits was 18·3, while the percentage of investments in deposits with approved banks and in Government and other trustee securities was 56·9. The investments in loans and advances to Societies, and individuals including overdrafts, amounted to Rs. 246 lakhs which formed 33·1 per cent. of the total deposit liabilities. The distribution of assets of central banks on the whole, was in accordance with the standards laid down in this behalf. All the central banks except the Belgaum, Bijapur, Sholapur and East Khandesh Central Co-operative Banks maintained adequate fluid resources, through out the year. The fluid resources maintained by these four banks fell below the standard prescribed during some quarters during the year. But at the end of the year the fluid resources maintained by all the banks, were more than adequate. As the standard of fluid resources prescribed was in excess of the requirements, it was modified after the close of the year.

## BORROWINGS.

107. Of the borrowings, deposits and borrowed loans amounted to Rs. 744·50 lakhs, representing 90 per cent. of the total working capital. The owned capital of the Banks was Rs. 70·42 lakhs, forming 8·5 per cent. of the total working capital and 9·4 per cent. of the total deposits. All the central banks met punctually their liabilities whether from the Provincial Banks or other sources.

## ARREARS.

108. The total overdues with individuals, banks and societies, have gone up during the year from Rs. 27·45 lakhs to Rs. 33·06 lakhs. The percentage of arrears to total amount due was 9·5 as against 11·3 of the last year.

## PROFITS.

109. All the Central banks worked at profit. The total amount of profit earned being Rs. 5,94,818 as against Rs. 6,44,501 of the preceding year. The decline in the profits this year is mainly due to the fact that many of the central banks had to discontinue the business of distribution of controlled commodities due to decontrol of food grains and cloth etc. in the middle of the year.

## GENERAL.

110. Due to decontrol of food-grains, cloth etc. the Central banks viz., East Khandesh, Belgaum, Bijapur, Karnatak, which had undertaken

distribution work of controlled commodities had to discontinue most of the business in the middle of the Co-operative year. The East Khandesh Central Co-operative Bank had to close its 55 ration shops during the year. The Karnatak Central Co-operative Bank continued to do the distribution work of Iron-materials etc. through its branches and pay offices at Kalghatgi, Navalgund, Shiggaon and Akkialur.

111. The banks continued to advance crop finance loans to their nominal members as well as to members of the affiliated societies (through the Societies concerned) who were parties to proceedings under the Bombay Agricultural Debtors Relief Act, at the reduced rate of  $4\frac{1}{2}$  per cent. interest. The demands for crop finance increased throughout the Province except in Ahmednagar, Sholapur and West Khandesh Districts. The amount of crop finance advanced by the Central Financing Agencies and societies during the year ending 30th June 1948, amounted to Rs. 51,77,507 showing a total increase of Rs. 28.38 lakhs over that of the previous year's figures. The amount outstanding at the end of the year was 41,86,452 as against Rs.14,08,520 of the last year. The Bombay Money-lenders Act which has been brought into operation throughout the Province from 17th November 1947, provides that the rates of interest on secured and unsecured loans should not be more than 6 or 9 per cent. respectively. In view of this and the recommendations contained in the Agricultural Credit Organisation Committee and Government orders thereon all the Central Financing Agencies were advised to reduce their lending rates to their primaries to four per cent. with a view to enable co-operative societies to advance loans to their members at the rate of interest not exceeding  $6\frac{1}{2}$  per cent. The question of amending the bye-laws of Central banks in the light of the recommendations of the Agricultural Credit Organisation Committee and Government orders thereon, is under consideration of the Bombay Co-operative Banks' Association.

#### (5) Banking Unions.

112. With the registration of the Chikhli Taluka Co-operative Banking Union at Chikhli the number of Banking Unions increased to four. The Statement "A" appended at the end indicates the figures relating to the operations of these Unions.

The Kalol and Halol Taluka Co-operative Banking Union, the Wada Co-operative Banking Union and Poorva Panchmahals Co-operative Banking Union continued to work satisfactorily during the year. The share capital and Reserve Fund of these three Unions increased to Rs. 1,52,826 as against Rs. 66,987 at the close of the last year. Loans outstanding from individuals and societies have gone up from Rs. 3,54,127 to Rs. 7,17,280, while the overdues amounted to Rs. 20,348 as against Rs. 42,190 of the last year. The working capital increased from 5.59 lacs to Rs. 10.53 lacs showing an increase of Rs. 4.94 lacs. All these three Unions worked at a profit which amounted to Rs. 7,937 at the close of the year.

The Chikhli Taluka Co-operative Banking Union which was registered on 28th October 1947 commenced work from 15th January 1948. At the close of the year, the share capital and Reserve Fund of the Union was Rs. 29,650 and Rs. 4,254 respectively. The loans advanced to Societies amounted to Rs. 31,000 out of which Rs. 9,000 have been repaid by Societies. The Union made profit of Rs. 14,480 during the year under report.

### (6) Non-Agricultural Credit Societies.

113. The year under report witnessed a further rise in the number of these societies from 928 to 1,061. Owing to the registration of new Societies as also an increase in the activities of the existing institutions, number of members and deposits for all classes have also shown a rise over the previous year's figures. The deposits increased from Rs. 10,42,62,824 to Rs. 11,47,82,302. There was also an allround increase in the amount of share capital, Reserve Fund and other funds, while the working capital which stood at Rs. 14,87,45,314 shows an increase by Rs. 1,73,07,274 over the preceding year's figure.

114. The number of fullfledged Urban Banks has increased from 114 to 118. The following table indicates the main statistics of these Banks.

Description of operation	1946-47	1947-48
1. Number of Banks .. .. .	114	118
2. Number of members .. .. .	97,399	1,16,379
	Rs.	Rs.
3. Share Capital .. .. .	70,43,817	84,42,418
4. Reserve and other funds .. .. .	58,88,206	66,05,890
5. Working Capital .. .. .	9,00,90,176	10,14,67,165
6. Members deposits .. .. .	3,88,42,818	3,92,28,681
7. Average per member .. .. .	398.8	337.07
8. Non-members' deposits .. .. .	3,50,23,252	3,55,77,894
9. Central Banks' Loan and Deposits .. .. .	23,49,164	27,39,487
10. Profits .. .. .	9,40,973	10,36,139
11. Percentage of profits to working capital .. .. .	1.04	1.02
12. Cost of management .. .. .	11,81,490	14,87,514
13. Percentage or cost of management to working capital .. .. .	1.3	1.4
14. Usual rate of lending .. .. .	4 to 9-3/8 per cent.	4 to 9 1/2 per cent.
15. Usual rate of dividend .. .. .	3 to 7 1/2 per cent.	3 to 7 1/2 per cent.
16. Usual rate of borrowings .. .. .	1/2 to 3 1/2 per cent.	1/2 to 3 1/2 per cent.
17. Loans due from individuals .. .. .	3,04,49,824	3,79,70,248
18. Overdues .. .. .	19,32,121	25,01,805
19. Percentage of overdues to loans due from members .. .. .	6.2	6.5

It will be noticed from the above table that the total membership, recorded an increase of 18,980 over the last year's figure of 97,399. The increase in the resources in the form of share capital, deposits, loans from central financing agencies and Reserve and other funds is also note



worthy. Though the profit figure has increased from Rs. 9.40 lakhs to 10.36 lakhs, the percentage of profits to working capital has gone down by 0.02 per cent. This could partly be attributed to the increased cost of management. The percentage of overdues to loans outstanding is 6.5 as against 6.2 of the previous year. As pointed out in the previous reports, Urban Banks on the whole continue to enjoy full confidence of the investing public on account of their efficient management, and as a result the Banks are flooded with deposits, in spite of the fact that their rates of interest stand in comparison with the rates prevalent in the case of Joint Stock Banks of their size. Owing to the continued influx of deposits in well managed and financially sound urban banks, the limits of outside borrowings prescribed under Rule 8 have been exceeded in many cases. Under the provisions of the amended Rule 8, Societies with limited liability can borrow in excess of the limit laid down in the Rule, with the previous sanction of the Registrar on such conditions as may be laid down by Government. The conditions to be prescribed in this behalf are under consideration of Government.

115. The following are some of the Banks which deserve special mention for their varied activities, all round progress and efficient working:—

1. The Ismailia Urban Co-operative Bank, Limited, Bombay.
2. The Bombay Muslim Co-operative Bank, Limited.
3. The Saraswat Co-operative Bank, Limited, Bombay.
4. Surat Peoples' Co-operative Bank, Limited.
5. Ankleshwar Urban Co-operative Bank, Limited.
6. Bhusawal Peoples' Co-operative Bank, Limited.
7. Cosmos Urban Co-operative Bank, Limited, Poona.
8. Nagar District Urban Central Co-operative Bank, Limited, Ahmednagar.
9. Southern Maratha Urban Co-operative Bank, Limited, Dharwar.
10. Siddeshwar Urban Co-operative Bank, Limited, Bijapur.
11. Belgaum Pioneer Urban Co-operative Bank, Limited.
12. Gokak Urban Co-operative Bank, Limited.
13. Karad Urban Co-operative Bank, Limited.
14. Ratnagiri Urban Co-operative Bank, Limited.
15. Chiplun Urban Co-operative Bank, Limited.
16. The Shamrao Vithal Co-operative Bank, Limited, Bombay.

116. *Salary Earners' Societies.*—The number of these Societies increased from 495 to 510. The working of this class of societies was found to be very satisfactory in spite of the continued high cost of living which has adversely affected the salary earners as a class. The Societies besides meeting the credit needs of their members have proved a very useful agency in encouraging the habit of thrift. The business of joint purchase of domestic requirements through fair price shops and ration shops for supply to members, as well as to non-members undertaken by a fairly large number of these societies has also increased their utility.

Among the Societies the following Societies deserve special mention:—

- (1) Jackson Co-operative Bank of the B. B. & C. I. Railway Limited.
- (2) G. I. P. Railway Employees' Co-operative Bank.
- (3) Bombay Secretariat Co-operative Bank, Limited.
- (4) Bombay Municipal Officials' Co-operative Credit Society.
- (5) Poona Postal Co-operative Bank.
- (6) No. I Military Accounts Co-operative Credit Bank.

#### COMMUNAL SOCIETIES.

117. In view of the recent amendment to Co-operative Societies' Act organisation of communal societies is discouraged and societies to be registered in future are advised to keep membership open to persons of all communities. The older established communal societies numbering in all 143 continued to maintain on the whole a satisfactory record of work.

The following are some of the typical institutions with a progressive outlook:—

- (1) Shamrao Vithal Co-operative Bank, Limited, Bombay.
- (2) Saraswat Co-operative Bank, Limited, Bombay.
- (3) Zoroastrian Co-operative Bank, Limited, Bombay.
- (4) Ismailia Co-operative Bank, Limited, Bombay.
- (5) North Kanara Goud Saraswat Co-operative Bank, Limited, Bombay.

#### (7) Co-operative Insurance Society.

*The Bombay Co-operative Insurance Society, Limited.*

118. In accordance with the provisions of the Insurance Act the financial year of the Society closes on 31st December.

The following comparative figures indicate the progress of the Society during the year ended 31st December 1947:—

	31st December 1946	31st December 1947
Membership .. .. .	18,066	19,078 (in- cluding 160 Societies).
Number of Policies in force .. .. .	22,713	25,200
Total business, in force .. .. .	2,58,54,592	2,85,47,220
Life Assurance Fund .. .. .	46,21,393	56,28,385

Two hundred and ninety-eight policies resulted in net claims amounting to Rs. 2,37,015 as against 273 policies for Rs. 2,24,749 during the previous year. 2,955 policies for Rs. 50,04,648 were finally accepted during the year as against 3,595 policies for Rs. 52,26,008 for the last year. The slight fall is due to the fact that the Society has stopped issuing policies for amounts less than Rs. 1,000 under the Insurance (Amendment) Act, 1946.

The Society continued to show satisfactory progress in its working for the year as indicated by the above figures. There has, however, been a slight increase in the renewal expenses ratio, which works out at 15.06 per cent. as against 14.75 per cent. for the last year. The increase is mainly due to the increased rates of dearness allowance and revised grades of pay granted to the staff of the Society in view of the prevailing high cost of living. The comparative position in regard to the net yield from the investments for the period of three years is indicated by the following figures:—

Year.	Net yield.
1945	3.35 per cent.
1946	3.10 per cent.
1947	3.25 per cent.

It is gratifying to note that there has been some improvement in the interest yield as is seen from the above figures, notwithstanding the effect of conversion of  $3\frac{1}{2}$  per cent. Government paper to 3 per cent. by the Central Government.

The Society has been permitted by Government to invest up to 30 per cent. of its funds in preference shares and debentures of joint stock companies incorporated in India subject to certain conditions. Even with this concession the Society's ratio of income from investment of life fund works out at 3.25 per cent. only.

#### OTHER INSURANCE SOCIETIES.

119. The three other societies working in the field of insurance viz., (i) The B. B. & C. I. Death Benefit and Endowment for Indian Staff Limited, (ii) The Bombay Postal Employees' Co-operative Insurance Fund Limited, and (iii) The Mackinon Mackenzie and Company's Employees Co-operative Family Benefit Fund, Limited, continued to maintain a satisfactory result of work.

120. The Ratnagiri Co-operative Motor Insurance Association Limited, which is the only society of its kind, working in the motor insurance field also continued to work satisfactorily and rendered useful services to its members. Consequent on the Government policy of nationalisation of passenger transport services the Society's work will be considerably affected in the near future.

## B. CONSUMERS' MOVEMENT.

### (i) Co-operative Stores.

121. The subjoined statement indicates the main statistics regarding the working of the co-operative stores during the last two years :—

Year.	Number of Societies.	Number of members.	Working capital.	Total Sales.	Total purchases	Cost of management	Profit.
1946-47 .	515	1,83,400	62,70,837	6,00,19,406	5,92,17,291	25,55,499	7,66,911
1947-48 ..	612	1,82,876	7,00,52,809	5,40,55,358	5,17,31,191	28,39,968	7,76,595

The policy of the Department is to encourage organisation of Co-operative Consumers Stores in predominantly urban areas and to entrust distribution of controlled commodities to credit, multipurpose and purchase and sale Societies in rural areas. The year under report witnessed a further rise in the number of Co-operative stores from 515 to 612. The number of members, and working capital show an increase over those of the previous year. The total sales and purchases however, recorded a decrease which is due to decline in business consequent on the policy of decontrol which came into force in January 1948. The stores earned a net profit of Rs. 7,76,595 as against Rs. 7,66,911 for the previous year. The percentage of cost of management to turnover has gone up from 4.2 per cent. to 5.6 per cent. This is due partly to the decrease in the volume of turnover and partly to the increase in the cost of management as stated above. Moreover, as the stores could not take action to reduce the operational costs immediately after the decontrol orders, by adopting measures for retrenching the staff etc., effect was not given for the reduction in the cost of management proportionately. As stated in the last year's report, in addition to the Consumers' Societies, a number of credit institutions, not only in urban areas, but also in rural areas, continued to conduct fair price shops and ration shops for the benefit of members and incidentally to non-members as well as under the Government rationing and controlled distribution scheme.

122. There were 1,531 distribution centres managed by co-operative institutions out of a total of 3,910 distribution centres. Even after the decontrol orders, a number of Societies which have already undertaken supply business under the Government rationing system continued to purchase and import on whole-sale basis foodgrains and essential commodities for supply to members and non-members.

123. The assured business which was available to the distributive organisations of the above type, especially in view of Government's policy to give preference to co-operative institutions in handling business in controlled commodities, was responsible for the incessant and growing demand for registration of more stores in the Province, though however, fresh proposals for registration of societies intending to undertake distribution of controlled commodities were subject to rigid

scrutiny before granting registration. In view of the Government's decontrol orders which came into effect, in January 1948, many of the consumers' Societies were diffident about the scope for work in future and with a view to safeguarding the future of the Societies, the position was examined, and detailed instructions were issued in the form of a Circular indicating the various steps to be taken for safe-guarding the position of the societies against eventual losses to the societies due to loss of business. They were advised to consider the desirability of either amalgamating with other institutions in the area or forming federations or unions of their own as a safe-guard against eventual reduction in their future business due to the effects of decontrol.

124. As in the past, consumers' movement in Ahmedabad and Bombay Divisions continued to maintain its lead in respect of the number of stores, membership and the volume of business transacted, etc., as indicated by the following figures:—

	Number of Societies.	Number of members	Working capital	Turnover	Net profit
Ahmedabad ..	161	1,00,181	20,44,764	2,22,72,826	4,09,710
Bombay	165	39,434	21,80,068	1,32,41,286	2,37,397

It will be seen that more than half the number of stores are concentrated in these two divisions.

125. Among the stores that did good business during the year, the following stores deserve special mention:—

(1) The Bombay Central Excise Collectorate Co-operative Supply Society.

(2) The Mominpura Co-operative General Stores, Bombay.

(3) The Madras Co-operative Hostel Society.

(4) The Ideal Co-operative Stores and (5) the South Indian Co-operative Stores at Poona.

(6) The Ismailia Co-operative Stores in Bombay has a membership of 852. It sold goods of the value of Rs. 4,18,107 and earned a net profit of Rs. 15,108.

(7) The Government servants' Central Co-operative Stores in Poona which was registered during the year is intended to cater to the needs of all classes of Government servants. It started with a membership of 784 which increased to 957 at the close of the year. The share capital which stood at Rs. 8,297 increased to Rs. 14,843 at the close of the year within a short period of four months. It undertook to deal mostly in essential commodities like toilet requisites, confectionary pulses, edible oils, stationery articles, charcoal and village industries products.

## (ii) Housing Societies.

126. The acute shortage of housing accommodation stimulated the demand for Housing Societies with the result that 148 Societies were registered, bringing their total number to 315, on 30th June 1948. Out of the 148 Societies registered during the year, 95 Societies were organised in cities which have been held eligible for assistance by Government in the Labour Department as indicated below :—

Bombay and Suburbs	...	...	...	61
Ahmedabad	...	...	...	14
Sholapur	...	...	...	1
Poona	...	...	...	16
Hubli	...	...	...	3

The following table gives the main statistics relating to these Societies :—

	1946-47	1947-48
(1) Number of Societies	167	315
(2) Number of members	10,369	16,622
(3) Share capital	39,45,436	69,98,361
(4) Government Loan	5,64,392	2,54,091
(5) Other borrowings	78,55,715	1,27,65,774
(6) Reserve and other funds	21,73,720	22,56,097
(7) Working Capital	1,47,27,731	2,22,74,323
(8) Number of tenements constructed	3,342	3,500
(8-A) Under construction	54	229

127. During the year Government passed orders announcing the terms on which and the extent to which Co-operative Housing Societies and individuals in Bombay City and Suburbs, Ahmedabad, Poona, Sholapur and Hubli will receive financial and other assistance from Government. These orders can be summarised as under :—

(1) Applications from Co-operative Housing Societies for building materials are to be given preference.

(2) Co-operative Housing Societies constructing tenements consisting of two living rooms and a kitchen with other amenities, or of a lesser size would be granted loans at 3 per cent. or  $\frac{1}{2}$  per cent. less than the Government borrowing rate, whichever is higher.

(3) The loans would be to the extent of 75 per cent. of the value of land and buildings in the case of tenant co-partnership societies and to the extent of 60 per cent. in the case of other Societies.

(4) Co-operative Housing Societies constructing tenements of higher standards than mentioned in (3) above would be given loans to the extent of 50 per cent. of the value of the land and buildings at the rate of  $\frac{1}{2}$  per cent. above the bank rate provided the bank rate is not lower than the rate at which Government has itself borrowed on the last occasion before giving loans.

(5) The period of repayment of the loans would be 35 years.

128. As mentioned earlier, the scope of assistance announced by Government extends to the five industrial cities only. The scarcity of Housing accommodation is felt in other areas also and in these areas also Co-operative Housing Societies are being organised. Housing Societies in these areas also require adequate financial assistance and the question, therefore, of making alternative arrangements of finance to Societies in non-industrial areas was considered and the feasibility of the Bombay Provincial Co-operative Land Mortgage Bank undertaking to finance Housing Societies in places other than the five industrial cities, was under consideration, towards the close of the year.

129. Apart from catering to the needs of the middle classes, the question of giving suitable financial and other assistance to Backward class people also received the attention of Government. During the year under report, a scheme for construction of buildings for the backward classes, through the agency of building societies under the Post War Reconstruction Scheme No. 219 of the Blue Book was formulated in consultation with the Backward Class Officer. The scheme was sanctioned after the close of the year by Government. Under the scheme Government land for the site would be given free, if Government land is available, otherwise, private land would be acquired and the cost of acquisition including the price of the land would be borne by Government. A family unit would be provided with an area of 400 square feet and an area of additional 180 square feet would be provided to an agriculturist family. The cost of the house is restricted to Rs. 800 including Rs. 100 for shed and barn for an agriculturists' family. Out of the estimated cost of the house 40 per cent. would be in the form of labour etc. which should be supplied by the members and their families while the remaining 60 per cent. would be given as interest free loan repayable in 15 years in equal instalments. Loss caused by fire would be made good from the insurance fund consisting of the yearly contributions from members at Rs. 5 each.

As regards management expenses, Government has agreed to help the societies by contribution at the rate of Rs. 10 per tenement for the first two years and thereafter at the rate of Rs. 5 per tenement till the Government loan is repaid.

130. A special scheme of housing for Halpaties, a backward community residing in Surat District was sanctioned by Government and as an experimental measure, 10 Co-operative Housing Societies have been organised for the Halpaties. These Societies have been given the following assistance by Government :—

(1) Assuming the cost of model dwelling at Rs. 500 a loan of Rs. 250 per dwelling for 100 such dwellings to be constructed by the 10 societies. The loan to be free of interest and repayable in 10 years and the assets of the Society and dwellings to remain mortgaged with Government till it is repaid.

(2) Building materials like timber and bamboos to be supplied at concessional rates by the Forest Department.

(3) Available unoccupied Government land in Gaothans to be given at the concessional rent of  $\frac{1}{2}$  pie per square yard. Where such land is not available suitable plots of 200—300 square yards per dwelling to be acquired and given on rent at 8 annas per mensem per plot.

(4) A subsidy of half the amount spent by Societies in the construction of 10 wells for drinking water on the basis of one well per Society. In view of the high cost of building materials and labour, the question of modification of assistance contained in (1) above is under consideration.

131. The unprecedented rains and floods in the Mula and Pravara rivers in 1946 wrought considerable damages to houses in low lying villages of Rahuri, Belapur and Newasa Talukas of Ahmednagar District, resulting in some cases in the wiping out of entire villages. In view of the need for assisting the villagers in rebuilding their houses, a scheme of reconstruction of 22 villages and Rahuri Town, through Co-operative effort was formulated. With a view to facilitate the implementation of this scheme, Government have extended very liberal assistance to villages forming Co-operative Housing Societies in the flood stricken areas. As a result 22 Housing Societies were registered during the year and these have been held eligible for the following assistance from Government :—

(1) Loans to the extent of two-third of the cost of the house to be built by the members, repayable in 20 yearly equated instalments at  $3\frac{1}{2}$  per cent. per annum. The Societies will charge interest at the rate of  $4\frac{1}{2}$  per cent. to the individual members keeping a margin of one per cent. for management expenses.

(2) Subsidy of Rs. 200 per house to poor class members in the form of materials.

(3) Subsidy equal to the amount spent on each individual member or Society on account of levelling of the plot in deserving cases.

The houses will be of three types viz., 'A', 'B' and 'C' with graded costs estimated at Rs. 2,500, Rs. 1,500 and Rs. 1,000 respectively. 'A' type will be for that class of persons whose income is above Rs. 1,500 but less than Rs. 4,000. 'B' type will be for persons whose income is more than Rs. 750 but less than Rs. 1,500 and 'C' type will be for persons whose income is less than Rs. 750.

132. Government also sanctioned, after the close of the year a post of Assistant Registrar for work in connection with the execution of the scheme. He is being assisted by an officer of the Public Works Department in the matter of the preparation of plans and estimates of buildings and by an Aval Karkun for settling questions about grant of land. The societies would get grant from Government for one year in the first instance to meet the cost on account of the pay of Secretaries in the Grade of Rs. 40—2—60.



133. The rapid growth of the Housing movement in the Province, emphasised the necessity of organising a body which should be able to supervise and guide the affairs of various Primary Housing Societies and assist them in securing lands and loans to evolve common measures of policy for various societies. Accordingly a Co-operative Housing Federation has been organised in Bombay after the close of the year to help the affiliated Societies in various ways. The objects of the Federation are :—

(1) To acquire for the benefit of the federation or its members land, houses, property moveable and immovable and to expend money as may be deemed necessary in cultivation and development.

(2) To take steps for procurement of building materials by member Societies ;

(3) To advise, guide, assist and inspect member Societies and arrange for efficient regular supervision ;

(4) To assist member Societies in obtaining loans from Government or the Bombay Provincial Land Mortgage Bank Ltd ;

(5) To convene periodical meetings and conferences of member Societies and individual members ;

134. The working of the housing societies was on the whole satisfactory. It was however, represented that the restrictive provisions of the various legislative enactments, viz., Rent Restriction and Land Acquisition Acts regarding the increase in rent, ejection of tenants, transfer of interest of tenant-members and giving information about vacant tenements respectively were likely to create difficulties in the smooth working of housing Societies.

135. The 19th Bombay Provincial Co-operative Conference, which was held in April 1948, urged exemption for Co-operative Housing Societies from provisions of the Rent Restrictions Act. The Conference further stresses that the Urban Immoveable Property Tax operated as a heavy burden on tenant co-partnership housing societies and urged upon Government to exempt all the co-partnership housing societies, from this Tax. All these matters which are vital to the future of the Co operative Housing movement in this province are pending before Government for appropriate orders.

#### (iii) House Reconstruction Societies.

136. The affairs of one House Reconstruction Society were wound up during the year and as such its number was reduced from 12 to 11. The outstanding Government loan is reduced from Rs. 4,224 to Rs. 3,202. These Societies are practically stagnant and continue only for effecting recoveries of outstandings from their members.

#### (iv) Bombay Provincial Co-operative Institute.

137. The institute which is now the main organ for co-operative training and propaganda had a year of useful activities. An event of outstanding importance was the Bombay Provincial Co-operative

Conference held under its auspices at Bombay from 11th to 13th April 1948. This event had added importance on account of the fact that it was the first conference to be held after India attained freedom on 15th August 1947. The conference was inaugurated by the Honourable the Premier and was presided over by Sir V. T. Krishnamachari. The Women's Session, the inaugural ceremony of which was performed by the Honourable Rajkumari Amrit Kaur, Minister for Health, Government of India, was a distinguishing feature of the conference. The Conference was attended by a large number of Co-operators from all over the province. Discussions took place on the outstanding problems arising out of the recommendations of the All-India Planning Committee's report along with other subjects and the conclusions have been embodied in resolutions.

138. The Institute celebrated the Independence Day on 15th August 1947 with due éclat. The Honourable Minister for Co-operation and Finance, Mr. V. L. Mehta hoisted the National Flag on the occasion and during his address to the gathering, he stressed the significance of independence to co-operators and the plans of co-operation in post war economic planning. As indicated in the previous year's report steps have been taken by the Institute to establish a Co-operative College at Poona and three Regional Schools, one each at Poona, Dharwar and Surat. The total number of students at the College at the commencement was 42, of which 27 were deputed by the Co-operative Department, 7 by Co-operative institutions and States while 8 were outsiders. On completion of the theoretical course, the students were taken round to visit different types of societies, for two months, to give them an insight into the practical working of the societies. The examination of the College which is styled as the "Higher Diploma Examination," was held in April 1948 and of the 41 students who appeared for the examination, 29 were declared successful. In addition to the regular courses for the Higher Diploma in Co-operation, the College also held 5 special classes of shorter duration of various categories of officers of the Department and also officers of other departments as indicated below

- (1) Agricultural Officers' Class ;
- (2) The Industrial Organisers' Class ;
- (3) Land Valuation Officers' Class ;
- (4) Backward Class Welfare Officers' Class ; and
- (5) Class for two probationary Assistant Registrars deputed by the Co-operative Department.

#### REGIONAL CO-OPERATIVE SCHOOLS.

139. The work of the three Regional Schools was in full swing and classes were held regularly. The students were given theoretical training for a period of four months followed by practical training for one month. Two batches were trained during the course of the year.

140. The following statement gives the information as regards the students trained at the schools :—

School.			1st term.	2nd term.
Gujrat	...	...	34	43
Maharashtra	...	...	32	45
Karnatak	...	...	21	40
Total	...	...	87	128

Between the three schools 71 candidates out of 98 received the qualifying certificates during the year. In addition to holding the regular classes, the Gujerat Regional School also held a special class for training in Administration of the Bombay Agricultural Debtors' Relief Act for a period of 15 days. A special class for ladies for 10 days was also held at the Surat Mahila Co-operative Industrial Home.

141. The Institute also took steps to hold classes for training of secretaries and Managing Committee members as well as ordinary members of rural societies in various districts. The following statement gives a synopsis of the work done in this direction :—

District.	Number of Secretaries Classes held.	Number of Secretaries trained.	Number of M. C. Members' Classes held.	Number of persons trained.
Dharwar	...	2	144	13
Belgaum	...	3	76	14
North Kanara	...	2	46	9
Bijapur	...	3	110	18
Poona	...	3	89	21
Satara	...	2	156	36
Nasik	...	3	80	41
East Khandesh	...	3	129	32
West Khandesh	...	3	132	20
Thana and Kolaba	...	5	89	8
Surat	...	3	142	11
Ahmedabad	...	3	51	21
Kaira	...	3	69	16
Panchmahals	...	4	54	14
Total	...	42	1,367	274

142. In the field of publicity, apart from publishing the Bombay Co-operative Quarterly, the Divisional Committees also publish journals in regional languages. The journals published are the "Gram Swaraj" in Gujerati and "Sahakari Jagat" in Marathi. After the close of the

year, the Divisional Committee of Karnatak has also started publishing a regional journal known as "Kannad Sahakar". In addition, the Institute published 6 books on subjects pertaining to co-operation. The other medium adopted by the Institute in propagating the ideals and knowledge on "Co-operation" was to arrange for periodical talks in regional languages from the Bombay Station of the All-India Radio under its Rural Broadcasting Scheme. Twenty-five such talks were given during the course of the year.

#### ALL-INDIA CO-OPERATORS' DAY.

143. The All-India Co-operators' Day was celebrated in Bombay on 7th November 1947, and Diwan Bahadur Kaji also broadcasted a talk on this day from the Bombay Station of All India Radio. Steps were taken to celebrate the Day in all the districts.

#### DONATIONS UNDER SECTION 42 OF THE ACT.

144. During the year under report, the Institute sanctioned donations made by 193 societies to the extent of Rs. 56,316 on the items of public utility like repairs to roads, sinking of wells, medical relief, etc. The Institute issued a circular giving general sanction to societies to contribute upto 20 per cent. of their profits for donation of the Mahatma Gandhi National Memorial Fund.

#### GENERAL REMARKS.

145. With a view to enable the Institute to carry on its activities, it has been subsidised on a liberal scale by Government. During the year, it received Government grant of Rs. 1,74,410 in connection with its general work and for carrying out its main educational activities.

Thanks to the keen interest taken by Veteran co-operators like Sir Janardan Madan, Diwan Bahadur Kaji and Principal D. G. Karve. The Institute has made a valuable contribution to the spread of co-operative education.

#### (v) Administration.

##### (i) GAZETTED OFFICERS AND OTHER STAFF.

##### *Registrar, Co-operative Societies, and Director of Agricultural Marketing and Rural Finance, Bombay Province, Poona.*

146. Mr. S. M. Ikram, I.C.S., continued to hold the office of the Registrar, Co-operative Societies, and Director of Agricultural Marketing and Rural Finance, till 17th September 1947 when he relinquished the post on his transfer to the Dominion of Pakistan. I took over from Mr. Ikram on 18th September 1947 and held the office of the Registrar and Director till the end of the Co-operative year. With the enactment of the Moneylenders Act which was brought into force from 17th November 1947, the Registrar, Co-operative Societies, was also appointed as Registrar-General under the Act.

*Additional Registrar, Co-operative Societies, Joint Registrar, Co-operative Societies.*

147. The post of Additional Registrar, Co-operative Societies, held by me prior to my appointment as Registrar, was converted into that of the Joint Registrar, Co-operative Societies. Mr. N. P. Bhagwat, who was appointed to the post officiated as Joint Registrar, Co-operative Societies, from 18th September 1947 till the end of the Co-operative year.

*Joint Registrar for Industrial Co-operatives and Village Industries.*

148. Mr. D. A. Shah continued to hold the post as Joint Registrar for Industrial Co-operatives and Village Industries throughout the year except for a short period from 26th April 1948 to 25th May 1948 when he proceeded on leave, during which period Mr. R. N. Trivedi officiated as Joint Registrar for Industrial Co-operatives and Village Industries.

*Divisional Deputy Registrars, Co-operative Societies.*

149. The three temporary posts of the Divisional Deputy Registrars at Surat, Nasik and Dharwar were held by the following officers :—

(1) Mr. R. N. Trivedi worked as Deputy Registrar, Co-operative Societies, Northern Circle, Surat, from 1st July 1947 to 23rd April 1948 when he was transferred to officiate as Joint Registrar for Industrial Co-operatives and Village Industries. Mr. K. G. Prabhu succeeded him and held the office till the end of the year.

(2) Mr. S. G. Almoula worked as Deputy Registrar, Co-operative Societies, Central Circle, Nasik, throughout the year.

(3) Mr. N. P. Bhagwat worked as Deputy Registrar, Co-operative Societies, Southern Circle, Dharwar, from 1st July 1947 to 17th September 1947 when on his appointment as Joint Registrar, Co-operative Societies, Mr. R. S. Patil took over as Deputy Registrar, Dharwar, and continued for the rest of the year.

*Chief Auditor and Financial Adviser.*

150. Mr. K. R. Kulkarni worked as Chief Auditor and Financial Adviser throughout the year except for a short period from 29th September 1947 to 28th October 1947 when he proceeded on leave during which period Mr. K. V. Deodhar officiated as Chief Auditor and Financial Adviser. Mr. Kulkarni retired from service on 5th December 1947 but was re-employed on 5th December 1947 for one year from the date of retirement.

*Chief Marketing Officer.*

151. Mr. V. D. Karkhanis worked as Chief Marketing Officer throughout the year.

*Personal Assistant to the Registrar, Co-operative Societies.*

152. Mr. J. G. Saldanha worked as Personal Assistant to the Registrar and Director throughout the year.

153. To cope with the increased work, at headquarters, Government sanctioned a post of Personal Assistant to the Joint Registrar, Co-operative Societies, in the Bombay Co-operative Service Class II. Mr. B. M. Chitnis held the post throughout the year except for the periods from 2nd August 1947 to 28th September 1947 and from 29th October 1947 to 20th November when the same was held by Mr. K. V. Deodhar.

*Assistant Registrars, Co-operative Societies.*

154. During the year under report, Government sanctioned the creation of the post of Assistant Registrar for Kaira and Panchmahals district with Head Quarters at Nadiad. The post was not, however, filled till the end of the year.

155. The temporary post of Assistant Registrar for Konkan Division with Head Quarters at Mahad sanctioned last year was filled with effect from 29th December 1947.

156. The sub-joined table shows the names of officers who held the different posts of 12 Divisional Assistant Registrars, Co-operative Societies, the extent of their charge and touring and number of inspections made by them during the year :—

Division.	Name.	Period.	Head Quarter.	Districts in charge.	No. of days on tour.	No. of Societies inspected.
1	2	3	4	5	6	7
Ahmedabad.	Mr. K. M. Diwanji.	17th July 1947 to 30th June 1948.	Ahmedabad.	Ahmedabad, Kaira and Panchmahals.	198	2 inspected and 71 visited.
Surat	Mr. K. K. Desai.	Do.	Surat	Broach and Surat.	183	60 inspected and 16 visited.
Bombay	Mr. C. M. Amin. Mr. J. C. Shah.	1st July 1947 to 15th Nov. 1947. (additional charge). 16th November 1947 to 28th November 1947.	Bombay	Bombay, Bombay Suburban and Thana District.	145	77 inspected and 30 visited.
	Mr. K. V. Deodhar.	29th November 1947 to 15th February 1948 and 16th April 1948 to 30th June 1948.	....	....	48	4 inspected and 8 visited.
	Mr. G. Pradhan.	6th February 1947 to 15th April 19.	....	....	15	3 visited.

Division.	Name.	Period.	Head Quarter.	Districts in charge.	No. of days, on tour.	No. of Societies inspected.
1	2	3	4	5	6	7
Jalgaon	.. Mr. A. A. Mahvy.	17th April 1947 to 7th December 1947, 4th April 1948 to 30th June 1948.	Jalgaon	.. East Khandesh.	118	99 inspected and 21 visited.
	Mr. V. R. Shinde.	8th December 1947 to 3rd April 1948.	....	....	106	153 inspected and 14 visited.
Dhulia	.. Mr. B. A. Patil.	1st July 1947 to 29th February 1948.	Dhulia	.. West Khandesh and Nasik.	129	59 inspected and 23 visited.
	Mr. V. P. Dhole.	1st March 1948 to 30th June 1948.	....	....	76	11 inspected and 21 visited.
Poona	.. Mr. W. D. Salunkhe.	1st July 1947 to 30th June 1948.	Poona	.. Poona and Ahmednagar.	156	117
Satara	.. Mr. S. V. Bhir.	1st July 1947 to 1st January 1948 and 24th February 1948 to 5th May 1948.	Satara	.. Satara	100	62 inspected, 28 visited.
	Mr. S. S. Erram.	2nd January 1948 to 23rd February 1948.	....	....	22	6 inspected, 2 visited.
	Mr. G. K. Pradhan.	6th May 1948 to 30th June 1948.	....	....	32	18 inspected, 1 visited.
Sholapur	.. Mr. V. N. Deshpande.	1st July 1947 to 30th June 1948.	Sholapur	.. Sholapur and Bijapur.	206	100 visited, 42 inspected.
Belgaum	.. Mr. R. S. Patil.	1st July 1947 to 20th October 1947.	Belgaum	.. Belgaum and N. Kanara.	35	29 inspected.
	Mr. R. K. Mankikar.	21st October 1947 to 30th June 1948.	....	....	122	150 inspected.
Dharwar	.. Mr. K. G. Prabhu.	1st July 1947 to 17th April 1948.	Dharwar	.. Dharwar	148	182 inspected, 38 visited.
	Mr. V. R. Shinde.	18th April 1948 to 30th June 1948.	....	....	65	67 inspected, 28 visited.
K o n k a n Division.	Capt. R. V. Naik.	29th December 1947 to 30th June 1948.	Mahad ; Pen (at present).	Kolaba and Ratnagiri.	138	80 inspected, 19 visited.

157. For work in connection with the adjustment of departmental activities in the integrated States areas in the Deccan, Government sanctioned the creation of a temporary post of Assistant Registrar for a period of four months. Mr. B. A. Patil, who was appointed to the post, took over the charge of the post on 8th May 1948.

*Special Auditors, Co-operative Societies.*

158. The post of Additional Special Auditor at Bombay for super-audit of Banks and Societies transferred to the charge of Professional Auditors and that of the Special Auditor at Belgaum sanctioned on a temporary basis continued during the year. Government sanctioned one more post of Special Auditor with headquarters at Ahmedabad on a temporary basis which was filled in at the beginning of the Co-operative year. The following statement shows the names of officers who held the 8 posts of Special Auditors with their charges and Headquarters :—

Head Quarters.	Name.	Period.	Districts in charge.
1. Surat ...	Mr. H. P. Vakil.	1st July 1947 to 30th June 1948.	Surat and Broach.
2. Jalgaon ...	Mr. B. K. Borkar.	Do.	East Khandesh, West Khandesh and Nasik.
3. Bombay ...	Mr. J. C. Shah.	Do.	Bombay, Bombay Suburban District, Thana and Kolaba.
4. Bombay (Additional).	Mr. G. K. Pradhan.	1st July 1947 to 29th February 1948.	Bombay and Bombay Suburban District.
	Mr. A. D. Patwardhan.	1st March 1948 to 30th June 1948.	
5. Poona ...	Mr. S. J. Joshi.	1st July 1947 to 30th September 1947 and 23rd February 1948 to 30th June 1948.	Poona, Satara and Sholapur.
	Mr. A. D. Patwardhan.	1st October 1947 to 22nd February 1948.	
6. Belgaum ...	Mr. S. S. Sundersan.	1st July 1947 to 23rd October 1947.	Belgaum, N. Kanara and Ratnagiri.
	Mr. R. K. Mankikar.	24th October 1947 to 8th November 1947 (holding charge).	
7. Dharwar ...	Mr. S. H. Acharya.	1st July 1947 to 31st October 1947.	Dharwar and Bijapur.
	Mr. S. S. Sundersan.	1st November 1947 to 30th June 1948.	
8. Ahmedabad.	Mr. M. C. Patel.	7th July 1947 to 30th June 1948.	Ahmedabad.



*Assistant Marketing Officer.*

159. In addition to the 4 posts of Assistant Marketing Officers in the Agricultural Marketing Survey scheme, three posts of Divisional Assistant Marketing Officers for work in connection with the Marketing Development as outlined in the Post-War Reconstruction plans were continued during the year. The following officers held the posts of Assistant Marketing Officers :—

Agricultural Marketing Survey.			Marketing Development.		
S. No.	Name.	S. No.	Division.	Headquarters.	Name
1	2	3	4	5	6
1	Mr. R. K. Apte	...	1. Maharashtra.	Nasik	...
2	Mr. M. I. Patel.				Capt. R. V. Naik. Mr. V. P. Bhole. Mr. P. V. Patil.
3	Mr. S. B. Gosavi	...	.....	....	Mr. B. K. Vaishampayan.
4	Mr. B. P. Sonavane	...	2. Karnatak	Dharwar	...
					Mr. S. B. Godhi. Mr. V. R. Shinde.
5	Mr. V. P. Bhole	...	3. Gujerat	Surat	...
					Mr. M. V. Patil.

160. The touring and inspection work done by the Registrar and Additional or Joint Registrar are as under :—

	No. of days on tour.	No. of Societies inspected.
<i>Registrar and Director—</i>		
Mr. S. M. Ikram	23	29
Mr. B. P. Patel	148	85
Total	171	114
<i>Additional Registrar/Joint Registrar—</i>		
Mr. B. P. Patel	11	25
Mr. N. P. Bhagwat	95	84
Total	106	109

*Subordinate Staff.*

161. In view of the considerable increase in the number of societies the cadre of the District Audit staff was further reinforced by the creation of 7 posts of Auditors with a clerk and peon attached to each. Eight

posts of Sub-Auditors sanctioned in the year 1946 were filled in during the year. In addition 20 posts of Sub-Auditors 7 in the grade of Rs. 100—8—140—10—150 and 13 in the grade of Rs. 100—8—140 were sanctioned by Government during the year. Seven posts of Sub-Auditors sanctioned in 1946 have been attached to the offices of Assistant Registrars at Jalgaon, Dhulia, Poona, Belgaum, Dharwar, Sholapur and Surat.

The post of an Office-Superintendent with a senior clerk for work in connection with the Post-War Schemes of the Department and the three additional clerks to cope with the increase in the work in Registrar's office sanctioned during the previous year continued throughout the year. In addition, Government sanctioned entertainment of the following staff on temporary basis in the Registrar's office:—

- |                                 |   |  |
|---------------------------------|---|--|
| (i) 1 Office-Superintendent ... | } | For Budget work.                       |
| 1 Clerk ...                     |   |  |
| (ii) 2 Senior Clerks ...        | } | To cope with further increase in work. |
| 1 Clerk ...                     |   |  |

#### SPECIAL TEMPORARY STAFF.

162. Both the posts of Auditor and Reconstruction Officers and the staff under them for areas served formerly by Nasik and Kaira District Central Co-operative Banks (in liquidation) were continued throughout the year. Similarly the posts of Special Supervision Officers and the staff for supervision in the Dohad taluka and Jhalod Mahal in the Panchmahals the staff intended for the backward areas of Bardoli and Mandvi talukas in Surat and that for work in backward areas in West Kharvesh and Nasik Districts were continued. One post of Co-operative Development Officer has been created under Government Letter, Revenue Department No. 2521-J45, dated 29th October 1946 in the grade of Rs. 100—8—140—10—150 for intensive development of the movement amongst Adivasis and depressed classes in parts of Bardoli Taluka and Valod Mahal of Surat District and is continued year by year up to 28th February 1950.

163. During the year Government sanctioned a post of Additional Co-operative Officer on a temporary basis for Thana and Surat Districts for organisation of Co-operative Farming Societies and other development work in backward tract of the Districts.

164. Government sanctioned the entertainment of the following additional staff on Special duty exclusively to attend to the misappropriation case as mentioned below during the course of the year:

- |   |   |
|---|---|
| Additional District Co-operative Officer, | For Nasik District.   |
| Nasik.                                    |   |
| Auditor, Co-operative Societies           | ... For Amalner Purchase and Sale Union.                                      |
| Auditor, Co-operative Societies           | ... Anti-Corruption, Belgaum, Belgaum Vegetable Produce and Sale Association. |

165. The cadre of Senior Supervisor, Supervisors and Assistant Supervisors placed under the control of the Department from 1st April 1946 as a temporary addition to the Departmental staff was reinforced by the creation of 20 posts of Supervisors.

166. Departmental officers continued to work as liquidators in Poona and Nasik Districts. The post of the liquidator of the Dharwar Urban Co-operative Bank (in liquidation) was held by an officer of the rank of a Sub-Auditor.

167. The additional 15 posts of the District Co-operative Officers, viz., 6 posts sanctioned for general increase in activities in the Districts, particularly arising as a result of distribution work undertaken by Co-operative agencies, etc., and 9 posts for post-war development work were continued throughout the year. The posts of 18 sub-Auditors converted into those of Additional District Co-operative Officers or Assistant District Co-operative Officers for work relating to administration of Bombay Agricultural Debtors Relief Act were also continued along with other debt relief staff consisting of 51 Assistant District Co-operative Officers.

168. The cadre of Land Valuation Officers consisting of 51 posts was reinforced by 65 additional posts so as to provide one Land Valuation Officer for each civil court. Actually however, 25 additional posts were filled in keeping the effective strength of the cadre at 76 at the close of the year.

169. The policy followed in recent years to provide departmental hands as Managers of key co-operative institutions like Purchase and Sale Unions, etc., was continued during the year. The staff under the scheme for fruit and vegetable grading and for marketing of Jarilla Cotton in Khandesh District was also continued throughout the year.

170. Out of the 10 posts of Marketing Inspectors sanctioned by Government for the execution of marketing development programme, 3 posts were already filled in during the previous year while three more were filled in during the year.

171. During the year under report persons recruited to various categories of posts in the higher subordinate service in the Department were given training at the Co-operative Training College as under :—

Nature of post.	Number of personnel during the period from 14th June 1947 to 30th June 1948.	Number of persons under training from 14th June 1948.
(1) Assistant Registrar, Co-operative Societies, Class II of Bombay Co-operative Service.	2	....
(2) Sub-Auditors .. .. .	21	22
(3) Land Valuation Officers .. .. .	22	....
(4) Assistant District Co-operative Officers .. .. .	7	....
	52	22

## (ii) HONORARY WORKERS.

172. The number of District Honorary Organisers at the close of the year was 60 and the Taluka Honorary Organisers 156. The question as regards the policy governing the system of appointing Honorary Organisers was reviewed by Government and after the close of the year, Government passed orders to the effect that the system of appointing District and Taluka Honorary Organisers should be continued but the recommendations for appointment of District Honorary Organisers and Taluka Honorary Organisers should be made in consultation with the Bombay Provincial Co-operative Institute instead of in consultation with the Collectors of the Districts, as at present, and that the persons selected as District Honorary Organisers and Taluka Honorary Organisers should ordinarily be from amongst the members of the District Co-operative Boards and Committee members of the Taluka Supervising Unions respectively.

173. During the year under report 7 lady honorary organisers were appointed in the towns of Bombay, Ahmedabad, Belgaum, Ahmednagar, Dhulia, Nasik and Poona, for the development of Co-operative Movement amongst women.

## (iii) COST OF WORKING.

174. The cost of working of the Department together with cost relating to the scheme for improvement of Agricultural Marketing, the cost of the scheme for Co-operative Training and Education and other Post-War Schemes is indicated in table "A" appended to this Report.

## (iv) SUPPRESSION OF CORRUPTION.

175. Three cases in which Departmental Officers in subordinate ranks, viz., one Auditor for unauthorisedly using the amount of bills of his subordinates, one Special Liquidation Officer, and one Rural Assistant for misappropriation of the funds of societies came to light. All these cases are under investigation of the Police.

## (v) MISCELLANEOUS MATTERS.

(1) *Act, Rules and By-laws.*

176. *Act.*—During the year under report, Government undertook comprehensive legislation for amending the Bombay Co-operative Societies Act, 1925. The important amendments in the Bombay Co-operative Societies Act effected provide mainly for the following:—

(1) Increased democratic control over co-operative movement, through federations of primary societies.

(2) Making unlimited liability optional in respect of primary resource societies.

(3) Splitting up single societies into two or more units wherever they so desire.

(4) Extension of the compulsory provisions of Chapter XI of the Act to Better Farming Societies.

(5) Providing additional safe-guards for the recovery of advances made by Co-operative Societies to their members.

(6) Setting up of a Co-operative Tribunal for deciding appeals relating to arbitration proceedings.

177. *Rules.*—With regard to Bombay Co-operative Societies Rules, Government amended Rule 8 of the Bombay Co-operative Societies Rules. Under the Rule as it existed in the past, Co-operative Societies with limited liability could not incur outside liability exceeding in total 8 times the total amount of its paid up share capital accumulated Reserve Fund and Building Fund minus accumulated losses. The Rule as amended provides for exceeding the limit of 8 times with the previous sanction of the Registrar and subject to the observance of such conditions as may be specified by Government.

178. *Bye-laws.*—A model set of bye-laws for District co-operative Boards was framed. Later a few changes in the model bye-laws were effected as a result of the recommendations of the Nanavati Committee with regard to the Scheme of Supervision over the Co-operative Societies. Similarly, the bye-laws of Taluka Co-operative Supervising Unions were also suitably revised.

179. The Provincial Board of Supervision recommended that there should be a separate agency for supervision of such types of Societies as Marketing Societies and Supply Societies. As a result, it was decided to organise "Federation of Sale and Supply Societies" in various districts. A model set of bye-laws for such Federations was therefore framed during the year under report.

180. In the past farming societies were registered as Joint Cultivation Societies, Better Farming Societies or Joint Farming Societies. During the year under report, steps were taken for the first time to classify Co-operative farming societies into 4 types of societies, namely :—

- (i) Better farming societies,
- (ii) Joint Farming societies,
- (iii) Tenant farming societies, and
- (iv) Collective farming societies,

in accordance with the recommendations made in the Sariaya Committee report as well as Captain Mohite's report. Accordingly steps were taken to revise leaflet "QQ" which now contains bye-laws for Joint farming societies only. Model bye-laws for Co-operative Collective farming and Tenant farming societies, were separately framed and are contained in the leaflet "QQQ".

181. Changes were also made in the "LL" leaflet, relating to Land Mortgage Banks, "J (2)" leaflet relating to Consumers' Societies and

“JJ” leaflet relating to Taluka Development Association. The changes made were as under :—

*Leaflet “LL”.*

*Byelaw No. 41 (B).*—“Notwithstanding anything contained in these bye-laws, the bank shall be competent to advance with the general or special sanction of the Registrar, loans to the debtors who may not be members of the bank but in whose case an award under Section 55 of the Bombay Agricultural Debtors Relief Act, 1939 or under Section 33 of the amending Act 1947 has been passed”.

*Leaflet “J (2)”.*

“A member may transfer his share or shares to another member or a person whose application for membership has been accepted by the Society, after he has held such share or shares, or interest in the Society, for at least twelve months with the approval of the managing committee. The transfer is not complete until the name of the transferee has been entered in the share transfer register and such fee as the managing committee may prescribe has been paid”.

*Leaflet “JJ”.*

1. Renumber by-law 5 as 5 (1).

*New Bye-law 5 (2).*—“The fees collected from the various classes of members as provided for in bye-law 5 (1) shall be apportioned as under at the close of the year :—

50 per cent. shall be carried to the non-refundable share capital account in the name of each individual carrying no dividend.

50 per cent. shall be carried to the subscription account.

2. In bye-law 30 the sentence beginning with “In addition to this” and ending with “Reserve Fund” has been deleted.

*New Bye-law 30-A.*—“Notwithstanding anything contained in these bye-laws it shall be competent to the Managing Committee to borrow from the Central Co-operative Bank with the previous approval of the Registrar on the pledge of seeds or agricultural implements or manure or similar goods, intended for distribution among the agriculturists or other securities to the extent specified by the Registrar from time to time. The entire amount of the net income derived in this business shall be carried to the Reserve Fund”.

*New Bye-law 30 (B).*—“The distribution of net profits earned through the distribution of controlled articles such as cotton seed, oil cake, iron and cement, etc., shall be as under :—

(a) 80 per cent. of the net profits shall be credited to Special Development Fund.

(b) 10 per cent. shall be distributed as bonus to the employees of the Association provided that the amount of bonus paid to an employee shall not exceed his one month's pay.

(c) 10 per cent. shall be treated as income of the Association which shall be available for current expenditure.

(2) The amount credited to the Special Development Fund under clause (a) of Bye-law No. 30 (B) shall not be utilised except with the previous sanction of the Collector. After the period of every two years the balance of amount standing to the credit of the Special Development Fund, after the utilisation for such purposes as may be approved by the Collector, shall be transferred to the Statutory Reserve Fund.

(2) *Arbitration.*

182. The total No. of arbitration cases filed during the year was 2194 and 2446 cases were pending at the beginning of the year. Out of these 1509 cases were disposed of leaving a balance of 3131 cases at the close of the year. Out of the total loans outstanding from members of all classes of societies amounting to Rs. 12,01,04,645 an amount of Rs. 33,03,932 was involved in arbitration recording an increase of Rs. 1,59,240 over the figure of Rs. 31,44,692 of the preceding year. The amount of loans in cases in which awards have been obtained but which were still with societies or Assistant Registrars pending execution were respectively Rs. 5,98,841 and 1,22,178.

(3) *Liquidation.*

183. Thirty-one Societies were ordered to be wound up during the year, while the liquidation proceedings of 8 societies were completed. The total number of Societies in liquidation stood at 876 at the close of the year. The classification of societies taken into liquidation is as under :—

(1) Agricultural Credit Societies	..	..	..	11
(2) Urban Credit Societies	..	..	..	5
(3) Salary Earners Societies	..	..	..	3
(4) Housing and House Reconstruction Societies	..	..	..	2
(5) Consumers Societies	..	..	..	2
(6) Producers Societies	..	..	..	1
(7) Cattle breeding	..	..	..	1
(8) Other Types	..	..	..	6

The estimated assets and liabilities of societies in liquidation at the close of the year were Rs. 40,23,207 and Rs. 32,10,918 respectively. The following statement indicates the position as regards the total number of Societies dissolved, the No. of Societies in liquidation at the close of the year and the amounts of assets realised and liabilities met during the year :—

Year.	Number of Societies ordered to be wound up.	Number of Societies cancelled.	Number of Societies in liquidation.	Assets realised.	Liabilities paid.
				Rs.	Rs.
1947-48	.. 18	8	876	....	....
1948-47	.. 21	10	866	4,31,694	3,71,714

The Central financing agencies continued to be entrusted with the work of the liquidation of Societies indebted to them. In a few cases the District Co-operative Officers, Assistant District Co-operative Officers and Supervisors were appointed as liquidators while suitable non-officials have also been entrusted with the liquidation work of some Societies.

(4) *Recoveries Through Special Recovery Officers.*

184. The following statement shows the progress of recoveries effected through the agency of the Special Recovery Officers :—

Number of Special Recovery Officers	At the close of the year Number	Number of awards and Liquidators orders Received during the year.			Number of awards and liquidators orders finally disposed off during the year by full recovery or balance being irrecoverable		Balance at the close of the year	
		Amount recoverable	Number	Amount recoverable	Number	Amount recovered	Number	Amount recoverable
1	2	3	4	5	6	7	8	9
19	17,426	3,361,229	2210	761,573	4138	1,112,261	15498	3,010,541

The statement indicates that there has been an increase of Rs. 1,75,000 in recoveries during the year. The No. of arbitration awards and liquidation orders sent to the Special Recovery Officers during the year, shows a slight increase as compared with the figure of the preceding year and also records a corresponding increase in the amount recoverable over the last year's figure, while the balance of the amount recoverable shows a decrease over the corresponding figure of the preceding year by Rs. 4138.

(5) *Criminal Cases.*

185. The total No. of offences committed in Co-operative Societies and noticed during the year shows a decrease over the previous year's record. The total No. of prosecutions launched was 43 which together with 73 cases, pending at the close of the previous year brought the total to 116. Of these 45 cases were decided, 27 resulting in conviction and 18 in acquittal. The total No. of cases pending at the close of the year was 71.

The incidence of frauds in certain districts, viz., East Khandesh, Nasik and Satara has been a regrettable feature but necessary steps have been taken to investigate cases of frauds and to take suitable action.

(6) *Suspension of Managing Committees of Societies.*

186. The No. of Societies of which the managing committees were suspended was 60 at the beginning of the year. During the course of the year, committees of 11 Societies were suspended, the period of suspended committees was extended in 12 cases and committees of 11 societies were re-instated. The No. of Societies of which the managing committees were under suspension thus stood at 60 at the close of the year.



(7) *School Boys' Societies.*

187. The year under report records an increase in the No. of school boys' societies from 795 to 805. These Societies have been working well and have demonstrated their usefulness in the matter of supply of books, stationery, etc., to the boys attending the schools. The following statement shows the distribution of such societies in the province as on 31st March 1948 :—

Division.	No. of School Boys' Co-operative Societies in			
	Secondary Schools.	Primary Schools.	Special Schools.	Total.
Western .. ..	57	28	3	88
North-East .. ..	45	58	1	104
Central .. ..	30	294	6	330
Northern .. ..	41	204	1	246
Southern .. ..	16	21	....	37
Total .. ..	189	605	11	805

(vi) **Conclusion.**

188. The year under report has been the most eventful in the history of the co-operative movement. The country achieved full independence on the 15th of August 1947 under the leadership of Gandhiji, and the responsibility of governance over the vast country fell on the Congress leaders. The communal strife that followed culminated in the tragedy of January 30, 1948. The political turmoil and the economic stress threw into bold relief the potentialities of the great principles of the co-operative movement. While revising the constitution in April 1948, the Indian National Congress set before the country, as its goal, the achievement of a Co-operative Commonwealth. The Economic Programme Committee, set up by the All-India Congress Committee, advocated strongly the use of co-operative method over a wide field of the country's economy, particularly in the field of agriculture, cottage industries and distributive trade. These decisions, in the words of the Honourable Minister Mr. V. L. Metha, "flow directly from the application of Gandhiji's tenets of non-violence and truth to our economic life". These principles have had their influence on the policy of the Government of Bombay and have been expressed in a more concrete form in the Leaflet called "Co-operative Planning in Bombay province" brought out in September 1947.

189. Another important event influencing the policy and development of the co-operative movement during the year was the 19th Session of the Provincial Co-operative Conference. The Honourable Premier, in his inaugural speech, referred to the co-operative ideal in the following terms :—

“The co-operative ideal to which you subscribe appeals to me, because, in its essence, while upholding the freedom of the individual, it seeks to harmonize it, if not identify it, with the good and the welfare of the community as a whole.....”

This statement, coming as it does from the Head of the Government, contributed not a little in assigning to the co-operative movement its proper place among the public workers engaged in work of social welfare. Co-operation in Free India has thus assumed a much wider role than before. With the special appeal it has to Indian genius and objective conditions, it may well become the basis of the new social order and our cultural renaissance.

190. Under congenial climate such as this, old co-operative institutions yielded a wholesome harvest, engendering hopes for more. Fresh sowings in fields, old and new, have been considerable. Co-operative light shone brighter than ever before—with its beneficent rays penetrating as far as the thick jungles inhabited by the Adiwasis and the squalid surroundings of the congested cities.

191. One thousand and eighteen new societies were registered during the year. 8,990 institutions with a working capital of Rs. 4,495 were on the roll on 30th June 1948, where 8,003 stood the year before. Membership and working capital went up by 1·92 lacs and Rs. 624 lacs respectively. The increase in owned funds of the societies amounted to Rs. 189 lacs. Assuming that one member represents a family of five, the percentage of the population affected by the co-operative primaries of all kinds comes to 30 per cent. The working capital per capita of the population comes to 21·5. There is no means to eliminate such multiple membership as is included in the above figures, but the proportion of such membership cannot be very high ; nor are there corresponding figures for other provinces. The above figures, however, indicate a record progress of the co-operative movement amongst the provinces and the states in the country.

192. Rural credit movement forms the backbone of the movement. 482 credit societies, including multi-purpose societies, were added to the roll during the year. Thanks to the Co-operative Small Savings Scheme launched during the year, Rs. 18·78 lacs were added to the share capital and members' deposits of these rural primaries. Accretion to the reserve fund amounted to nearly Rs. 9 lacs. Out of a working capital of Rs. 407 lacs, the societies gave out on loan Rs. 224 lacs to agriculturists during the year. As against the outstandings of Rs. 290 lacs at the close of the year, not less than Rs. 230 lacs constituted their owned resources, inclusive of the members' deposits. Of the 23,024 inhabited villages, approximately 8,600 villages have been served by 5,764 societies. Assuming again that a member represents a family of five persons on an average, rural credit societies alone covered 13 per cent. of the rural population.

193. The development of co-operative marketing has been linked with the regulation of markets. Among the novel achievements in this sphere of activity was the regulation of the marketing of fruits and vegetables in a huge city of the size of Ahmedabad. The credit for it goes primarily to the Co-operative Fruit and Vegetable-Growers' Association, Ahmedabad, and the band of workers associated with it. 224 marketing societies of different description with a working capital of Rs. 160 lacs sold or supplied agricultural and other requisites worth Rs. 784 lacs during the year, resulting in a rise of 30 per cent. in the turnover over the previous year. Equally meritorious advance was made in the working of banking, consumers, salary-earners, housing and other societies of the urban side of the movement. Apart from the deposits with the central financing agencies, the deposits with the urban credit institutions increased from Rs. 1,039 lakhs to Rs. 1,147 lakhs.

194. Even more striking than the quantitative progress is the variety of achievements recorded. Among the novel developments which have taken place, the most noteworthy is the organisation of the Adiwasī Labourers' Societies for securing contracts from the Forest Department. Successful organisation of a Major Sahakari Bank at Ahmedabad is another novel feature full of potentialities for further development. Societies for electric supply, joint farming societies, certain types of artisans' societies and fishermen's societies represent efforts in fields hitherto untapped.

195. Another important development during the year was the announcement made in the course of budget speech by the Honourable Mr. V. L. Mehta, Minister for Finance, Co-operation and Cottage Industries, that Government had earmarked a crore of rupees for the encouragement of Sarvodaya Schemes, incorporating the prominent aspects of the constructive programme for the all-round development of rural areas that had appealed most to Gandhiji. While useful preparations were made during the rest of the year, the scheme had not taken a definite shape till after the close of the year. In view of the Government decision to entrust the administration of this activity to the Co-operative Department, the movement may look forward to enrichment in yet another direction.

196. Co-operation is a voluntary process. Its ultimate success depends upon the quality of non-official leadership and public support. These came forth in an ample measure, during the year. The Department is grateful to a number of non-official co-operators who have given spontaneous help and co-operation in furthering the cause of the movement. I am also thankful to members of the staff—both gazetted and non-gazetted—for their loyal co-operation. In view of the ever increasing load of responsibilities, their duties have become extremely onerous and they have borne ungrudgingly the strain of work of a rapidly growing department.

**B. P. PATEL,**

Registrar, Co-operative Societies, and  
Director of Agricultural Marketing and Rural  
Finance, Bombay Province, Poona 1.

## APPENDIX "A".

## I—CONFERENCE.

District.	Date.	Place.	Name of the President.
West Khandesh.	9th January 1948	Sakri	.. Mr. B. A. Patil, Assistant Registrar, Co-operative Societies, Dhulia.
	11th January 1948	Shindkheda	.. Mr. B. A. Patil, Assistant Registrar, Co-operative Societies, Dhulia.
	12th January 1948	Dhulia	.. Mr. B. A. Patil, Assistant Registrar, Co-operative Societies, Dhulia.
	14th January 1948	Shahada	.. Mr. R. H. Deshpande, District Co-operative Officer, Dhulia.
	16th January 1948	Taloda	.. Mr. R. H. Deshpande, District Co-operative Officer, Dhulia.
	17th January 1948	Nandurbar	.. Mr. R. H. Deshpande, District Co-operative Officer, Dhulia.
	18th January 1948	Shirpur	.. Mr. B. A. Patil, Assistant Registrar, Co-operative Societies, Dhulia.
	29/30th November 1947	Dhulia	.. Mr. B. A. Patil, Assistant Registrar, Co-operative Societies, Dhulia.
	1st November 1947	Dhulia	.. The District and Sessions Judge, Dhulia.
Nasik	20/21st December 1947	Nasik	.. Mr. V. G. Patil, Sakorc.
	9th April 1948	Nasik	.. Mr. S. G. Almoula, Deputy Registrar, Co-operative Societies, Nasik.
Dharwar	14th July 1947	Dharwar	.. Mr. F. B. Laxmeshwar, Chairman, Karnatak Central Co-operative Bank Ltd., Dharwar.
	14/15th February 1948	Dharwar	.. Mr. S. T. Kambli.
Belgaum	28th October 1947	Belgaum	.. Sir J. A. Madan, Chairman, Bombay Provincial Co-operative Institute.
	30th April 1948	Murgod	.. The Honourable Minister for Agricultural Department.
	November 1947	Belgaum	.. The Assistant Registrar, Co-operative Societies, Belgaum.
	10th October 1947	Chikodi	.. The Deputy Registrar, Co-operative Societies, Belgaum. Mr. S. Sundersan, Special Auditor, Co-operative Societies, Belgaum.
North Kanara	11th July 1947	Karwar	.. Collector, Karwar.
	22nd March 1948	Kumta	.. The Assistant Registrar, Co-operative Societies, Belgaum.

District.	Date.	Place.	Name of the President.
North Kanara — <i>contd.</i>	.. 4th May 1948	.. Ankola	.. The Joint Registrar, Co-operative Societies, Bombay Province, Poona.
	8th May 1948	.. Kumta	.. The Joint Registrar, Co-operative Societies, Bombay Province, Poona.
	12th May 1948	.. Sirsi	.. The Joint Registrar, Co-operative Societies, Bombay Province, Poona.
Poona	.. 19th June 1948	.. Poona	.. The Assistant Registrar, Co-operative Societies, Poona.
Ahmednagar	.. 23rd August 1947	.. Ahmednagar	.. Collector of Ahmednagar.
	25th December 1947	.. Ahmednagar	.. Deputy Registrar, Co-operative Societies, Central Circle, Nasik.
	16th June 1948	.. Ahmednagar.	The Assistant Registrar, Co-operative Societies, Poona.
Jalgaon	.. 1st November 1947	.. Jalgaon	.. Mr. N. V. Nayak.
	25th November 1947	.. Jalgaon	.. Mr. B. D. Deshmukh
	10th March 1948	.. Bhusawal	.. Mr. Y. T. Desai.
	11th March 1948	.. Bhusawal	.. The Assistant Registrar, Co-operative Societies, Jalgaon.
Kaira	.. 28/29th February 1948	Uttarsand	.. Divan Bahadur C. M. Gandhi.
Panchmahals	.. 22nd March 1948	.. Godhra	.. Mr. K. M. Diwanji, Assistant Registrar, Co-operative Societies, Ahmedabad.
	21st December 1947	.. Godhra	.. Mr. D. A. Shah, Joint Registrar, Industrial Co-operatives and Village Industries, Poona.
Kolaba	.. 1st March 1948	.. ..	.. Sjt. V. G. Lmaye, District Honorary Organiser, Alibag.
Ratnagiri	.. 28th March 1948	.. ..	.. The Joint Registrar, Co-operative Societies, Bombay Province, Poona.
Surat	.. 1st November 1947	.. Vithal Wadi.	Divan Bahadur C. M. Gandhi.
	31st May 1948	.. Surat	.. Mr. C. D. Clerk.
	25th April 1948	.. Ankleshwar	.. Sjt. Indulal Yagnik.
Bombay	.. 11 to 13th April 1948	.. Bombay	.. Sir V. T. Krishnamachari.
Ahmedabad	.. 13th October 1947	.. Ahmedabad	.. The Joint Registrar, Industrial Co-operative and Village Industries, Poona.
	7th February 1948	.. Modasa	.. The Assistant Registrar, Co-operative Societies, Ahmedabad.
	8th February 1948	.. Prantij	.. The Assistant Registrar, Co-operative Societies, Ahmedabad.
	27th March 1948	.. Ahmedabad	.. The Assistant Registrar, Co-operative Societies, Ahmedabad.

## II—Training classes for Secretaries, Supervisors etc.

Place.	Dates (or duration).	Number of candidates attended.	Number of candidates passed at the examination.
<i>For Secretaries.</i>			
Wai	... 15th January 1948 to 29th February 1948	23	12
Koregaon	... 15th September 1947 to 25th October 1947	133	63
Itkare	... 25th to 26th October 1947 ...	18	...
Junnar	... 18th August 1947 to 18th September 1947	20	13
Saswad	... 17th November 1947 to 31st December 1947.	48	24
Nira	... 12th May 1948 to 30th June 1948	...	...
Loni Budruk	... 16th November 1947 to 30th November 1947	...	...
Pathardi	... 1st December 1947 to 15th December 1947	...	...
Karjat	... 16th December 1947 to 31st December 1947	...	...
Sholapur	... 20th July 1947 to 28th August 1947	49	12
Sholapur	... 15th December 1947 to 30th January 1948	}	32
Bijapur	... 5th September 1947 to 10th October 1947		
Bijapur	... 5th November 1947		
Bijapur	... 15th January 1948	113	32
Dharwar	... 5th September 1948 to 30th September 1948	49	...
Nargund	... 26th October 1947 to 30th October 1947	25	...
Haveri	... 17th November 1947 to 31st December 1947	74	...
Gadag	... 16th March 1948 to 18th March 1948	35	...
Navalgund	... 15th April 1948 to 15th May 1948	21	...
Belgaum	... 6th October 1947 to 23rd November 1947	20	8
Chikodi	... 15th December 1947 to 7th February 1948	34	19
Athani	... 15th March 1948 to 8th May 1948	22	12
Kumta	... 20th September 1947 to 20th October 1947.	18	10
Ankola	... 15th December 1947 to 31st January 1948.	25	9
Nandurbar	... 1st September 1947 to 7th October 1947	40	26
Dhulia	... 15th November 1947 to 28th December 1947.	32	27
Shahada	... 20th January 1948 to 6th March 1948	50	35
Sindkheda	... 7th August 1947 to 10th August 1947	25	...
Shurpur	... 11th August 1947 to 14th August 1947	22	...
Dondachia	... 21st August 1947 to 24th August 1947	16	...
Dhuha	... 25th August 1947 to 28th August 1947	31	...
Dhulia	... 14th July 1947 to 16th July 1947	6	...
Nandurbar	... 29th July 1947 to 1st August 1947	8	...
Taloda	... 21st March 1948 to 23rd March 1948	5	...
Slahada	... 27th March 1948 to 30th March 1948	12	...
Ozar	... 15th July 1947 to 4th August 1947	20	8
Newpur	... 23 days	21	7
Borsad	... 37 days	23	9
Khadol	... 33 days	18	7
Albag	... 15th December 1947 to 31st January 1948.	26	6
Thana	... 1st October 1947 to 30th October 1947	29	14
Bordi	... 4th May 1948 to 5th June 1948	8	6
Ankleshwar	... 22nd July 1947 to 28th July 1947	15	Not exam-ined.
Broach	... 25th July 1947 to 31st July 1947	10	Not exam-ined.
Jambusar	... 31st July 1947 to 6th August 1947	21	Not exam-ined.
Pardi	... 25th August 1947 to 30th September 1947	48	23
Chikchali	... 25th November 1947 to 27th December 1947.	52	24

Place.	Dates (or duration).	Number of candidates attended.	Number of candidates passed at the examination.
Olphad	... 25th May 1948 to 27th June 1948	... 43	22
Parola	... 6th October 1947	... 67	48
Bhusawal	... 21st April 1948	... 38	29
Bhadgaon	... 1st August 1947	... 24	...
Dholka	... Four weeks	... 29	23
Viramgaon	... Four weeks	... 22	18
Nasik	... 15th September 1947 to 19th October 1947	35	15
Satara	... 8th December 1947 to 15th January 1948	25	8
<i>For Managing Committee Members.</i>			
Bijapur	... 5th September 1947 to 10th October 1947 and 15th January 1948.	...	73
Hattarkı	... 17th August 1947 to 18th August 1947	... 51	...
Ullagaddı-Khanapur.	... 20th August 1947 to 21st August 1947	... 54	...
Chikalgud	... 23rd August 1947 to 24th August 1947	... 38	...
Kurni	... 26th August 1947 and 27th August 1947	... 90	...
Badkundri	... 28th August 1947 to 29th August 1947	... 69	...
Hanchmal	... 30th August 1947 to 31st August 1947	... 43	...
Kudachi	... 23rd September and 24th September 1947	24	...
Deshur	... 3rd June 1948 and 4th June 1948	... 31	...
Murkumbi	... 8th June 1948 and 9th June 1948	... 37	...
Kirekop	... 10th June 1948 and 11th June 1948	... 30	...
Murgod	... 14th June 1948 and 15th June 1948	... 43	...
Harebudnur	... 17th June 1948 and 18th June 1948	... 48	...
Mutwad	... 19th June 1948 and 20th June 1948	... 40	...
Nesargı	... 21st June 1948 and 22nd June 1948	... 64	...
Bhavikerı Kenı	} November 1947	15	
Belambar and Vandige.			
Kadtoke	} Mankı Mu- and	March 1948	...
Monawar			
Kelganur, Haldipur			
Sarangkheda	... 7th and 8th November 1947	... 5	...
Sarangkheda	... 7th and 8th November 1947	... 4	...
Anarada	... 9th November 1947	... 4	...
Anarada	... 10th November 1947	... 5	...
Kusumbe	... 13th April 1948 to 14th April 1948	... 4	...
Nagaon	... 15th and 16th November 1948	... 33	...
Malpur	... 21st April 1948	... 28	...
Kasara	... 22nd April 1948	... 21	...
Sukwad	... 27th April 1948	... 14	...
Taskhede	... 28th April 1948	... 23	...
Vashı	... 29th April 1948	... 4	...
Gavhane	... 30th April 1948	... 31	...
Sarvale	... 8th and 9th May 1948	... 4	...
Shinsa	... 9th and 10th May 1948	... 18	...
Katharde	... 19th and 20th May 1948	... 25	...
Do.	... 19th and 20th May 1948	... 5	...
Karukheda	... 21st May 1948	... 13	...
Balapur	... 29th and 30th May 1948	... 26	...
Makane	... 31st May 1948	... 29	...
Ajang	... 2nd and 3rd June 1948	... 21	...
<i>For Supervisors.</i>			
Dhulia	... 13th October 1947 to 20th October 1947.	11	

TABLE A.

(1) *Cost of working of the Co-operative Department. (Co-operative Section only.)*

Particulars.	Amount. 1947-48.	Amount. 1946-47.
Pay of Officers ... ..	1,52,659	1,57,669
Pay of Establishment ... ..	9,04,820	8,03,932
Allowances and Honoraria ... ..	9,40,603	7,68,854
Contingencies ... ..	1,47,180	1,03,446
Grant-in-aid to Co-operative Institutions.	3,49,862	2,37,294
(a) Bombay Provincial Co-operative Institute.	12,590	20,087
(b) Backward Class Societies ..	5,620	1,440
(c) Subsidies to Land Mortgage Banks.	.....	.....
(d) Supervising Unions ...	1,21,895	1,05,790
(e) Village Multi-purpose Societies.	31,403	.....
(f) Crop Protection, Marketing and Better Farming Societies.	15,933	16,227
(g) Fencing Societies. ... ..	.....	600
(h) Educational Committee of District Board of Supervising Unions.	6,217	47,190
(i) Women Co-operative Societies.	600	633
(j) Grant to Cotton Sale Societies and Unions.	10,134	17,885
(k) Co-operative Training and Education.	1,45,470	.....
	24,95,124	20,61,195
<i>Deduct Receipts.</i>		
Audit Fees ... ..	2,11,392	1,50,015
Miscellaneous Receipts ... ..	1,34,466	68,629
	-3,45,858	-2,18,644
Exclusive of Government of India grant.	21,49,266	18,52,551
Net Total ...	21,49,266	18,52,551



*(2) Scheme for Improvement of Agricultural Marketing in India 1947-48.*

Particulars.	Amount in 1947-48.	Amount in 1946-47.
Pay of Officers ... ..	18,448	16,380
Pay of Establishment ... ..	15,063	7,016
Allowances and Honoraria ... ..	5,672 29,779	13,087
Contingencies ... ..	2,917	3,522
Total ... ..	71,879	50,005

*Scheme for Co-operative Training and Education, Poona.*

Pay of Officers ... ..	2,176
Pay of Temporary Establishment ... ..	5,903
Allowances and Honoraria ... ..	4,102
Contingencies ... ..	251
Grants ... ..	1,45,470
Total ... ..	1,57,902

TABLE B.

*General Progress of the Movement.*

Type of Societies.	Number of Societies.		Number of members.		Share capital.		Reserve and other funds.		Working capital.	
	1946-47.	1947-48.	1946-47.	1947-48.	1946-47.	1947-48.	1946-47.	1947-48.	1946-47.	1947-48.
(1) Central Banks including Provincial Banks and Provincial Land Mortgage Banks and Banking Unions.	16	17	24,141	26,207	65,38,600	67,81,225	69,33,137	73,59,357	14,40,17,457	17,32,73,361
(2) Agricultural societies including Land Mortgage Banks.	5,894	6,328	5,36,579	6,02,346	94,58,770	1,14,32,396	1,58,24,475	1,80,55,394	5,92,22,684	6,17,70,348
(3) Non-Agricultural Societies.	1,971	2,510	6,39,244	7,61,800	3,64,10,854	4,62,95,220	1,74,08,724	2,03,30,946	17,67,66,828	20,62,00,406
(4) Unions ... ..	118	131	4,540	4,952	.....	.....	.....	.....	.....	.....
(5) Insurance Societies ... ..	4	4	24,547	25,849	.....	.....	70,31,211	81,97,111	71,19,532	82,78,140
Total ... ..	8,003	8,990	12,29,051	14,21,154	5,24,08,224	6,45,08,841	4,71,97,547	5,39,42,808	38,71,26,501	44,95,22,255

TABLE C.

*Current Demand and Recoveries.*

Type of Societies.	Principal.		Arrears:		Amount recovered out of amount due after the close of the year.	Remarks.
	Amount due for repayment during the year.	Amount recovered out of Col. 2.	Authorised.	Un authorized		
1	2	3	4	5	6	7
	Rs.	Rs.	Rs.	Rs.	Rs.	
Central Banks ...	27,06,36,716	26,57,07,103	12,96,159	36,33,454	82,17,744	
Agricultural Credit Societies ...	2,68,46,289	1,75,34,823	15,72,531	77,33,935	8,50,402	
Non Agricultural Credit Societies ...	13,75,54,316	13,12,78,515	17,57,761	45,18,040	40,60,158	
1947-48 ...	43,50,37,321	41,45,20,441	46,26,451	1,58,90,429	1,31,28,304	
1946-47 ...	27,46,52,985	25,46,67,524	46,46,668	1,53,38,793	84,31,675	

TABLE D.  
Object of Loans.

Type of Societies.	Current Agricultural purposes including payment of rent assess- ment, etc.	Maintenance of family.	Land Improve- ment.	Marriage and other Ceremonies.	Redemption of old Debts.	Other purposes.	Total.
1	2	3	4	5	6	7	8
1947-48.							
Agricultural Co-operative Credit Societies including Land Mortgage Banks.	1,85,74,953	6,80,153	17,98,612	1,72,828	3,95,126	7,65,325	2,23,86,997
1946-47 ...	1,36,90,079	5,45,617	11,78,772	1,76,345	3,92,334	6,38,748	1,66,21,895
Type of Societies.	Agricultural operations.	Trade and Commercc.	Industrial operations.	Acquisition of Improve- ment of property.	Other purposes.	Total.	
1947-48.							
Non-Agricultural Credit Societies	52,98,788	8,92,16,323	25,63,847	56,75,084	1,51,97,314	14,10,25,976	
For 1946-47 ...	15,95,198	6,48,30,171	31,54,181	34,71,394	3,75,07,173	11,05,58,117	

**STATEMENT**  
*Operations of Provincial and Central*

Name of Central Bank.	Number of Members		Loans advanced during the year to		Receipts from Loans and Deposits repaid during the year by	
	Individuals	Societies	Individuals	Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
<i>(1) Provincial Banks.</i>						
1. The Bombay Provincial Co-operative Bank, Limited.	2,674	3,219	2,42,73,110	9,08,20,361	2,12,68,785	9,30,08,592
2. The Bombay Provincial Co-operative Land Mortgage Bank, Limited.	564	113	15,830	1,67,736	2,673	3,16,255
Total .	3,238	3,332	2,42,88,990	9,09,88,097	2,12,71,458	9,33,24,847
<i>(2) District Central Banks</i>						
1. The Ahmedabad Central Co-operative Bank, Limited.	18	246	4,947	73,42,038	3,827	77,80,081
2. The Barisi Central Co-operative Bank, Limited.	938	65	8,84,633	3,00,013	5,84,946	2,88,257
3. The Belgaum District Central Co-operative Bank, Limited	1,142	498	49,17,985	30,74,577	59,01,846	29,21,173
4. The Bijapur District Central Co-operative Bank, Limited.	951	337	5,51,040	10,70,116	6,48,595	10,80,838
5. The Broach Central Co-operative Bank, Limited.	931	223	6,06,745	61,13,724	5,61,876	65,66,877
6. The East Khandesh Central Co-operative Bank, Limited.	1,895	584	44,91,740	9,53,02,279	38,56,394	9,15,12,145
7. The Karnataka Central Co-operative Bank, Limited.	1,187	739	39,73,426	76,12,692	39,96,574	79,00,076
8. The North Kanara Central Co-operative Bank, Limited.	697	133	4,23,761	2,85,299	3,36,758	3,70,666
9. The Poona Central Co-operative Bank, Limited.	3,036	448	14,92,380	43,43,351	29,69,198	37,41,648

A.

## Banks during 1947-48.

Loans due by			Loans and Deposits received during the year from			
Individuals	Banks and Societies	Of which over due	Individuals and other sources	Central, Provincial and other Banks	Primary Societies	Government
8	9	10	11	12	13	14
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
98,23,894	1,37,82,798	8,18,926	45,03,86,568	22,21,00,736	51,96,72,705	..
6,358	27,85,014	37,371	1,649	..	2,000	50,000
98,40,247	1,65,67,812	8,56,297	45,05,88,207	22,21,00,736	51,96,74,705	50,000
2,255	4,14,664	80,317 28,446	12,72,180	14,98,309	75,36,988	..
4,08,162	1,33,289	41,781	20,80,787	.....	7,99,698	..
18,97,865	17,10,614	11,54,354	1,07,52,804	..	57,45,249	..
3,01,137	8,89,451	78,605	1,31,40,600	5,10,735	40,68,089	..
1,33,605	8,48,751	1,000	1,32,58,757	1,04,989	65,87,023	..
15,55,635	49,75,985	7,16,886	9,58,94,909	30,00,000	90,10,275	..
18,60,243	93,34,870	3,52,515	1,95,34,119	.....	65,38,423	..
2,72,055	1,38,874	81,728	7,53,875	.....	10,02,111	..
11,78,649	18,08,469	5,74,406	4,21,91,984	4,90,82,145	2,06,45,879	..

## STATEMENT

Name of Central Bank	Loans and Deposits repaid during the year to				Received from the sale of goods to members
	Individuals	Central, Provincial and other Banks	Primary Societies	Government	
1	15	16	17	18	19
	Rs.	Rs.	Rs.	Rs.	
<i>(1) Provincial Banks.</i>					
1. The Bombay Provincial Co-operative Bank, Limited.	44,20,92,688	21,29,37,487	51,79,65,163	.....	... ..
2. The Bombay Provincial Land Mortgage Bank, Limited.			2,000	1,50,000	.. ..
Total ...	44,20,92,688	21,29,37,487	51,79,67,163	1,50,000	.....
<i>(2) District Central Banks.</i>					
1. The Ahmedabad Central Co-operative Bank, Limited	11,52,924	13,28,514	74,09,945	.. ..	.. ..
2. The Baisi Central Co-operative Bank, Limited.	18,47,095		6,71,568	.. ..	.. ..
3. The Belgaum District Central Co-operative Bank, Limited	1,02,29,858	41,244	59,67,789	.. ..	.. ..
4. The Bijapur District Central Co-operative Bank, Limited	1,27,12,148	8,33,694	85,29,607	.....	.....
5. The Broach Central Co-operative Bank, Limited.	1,30,15,631	84,843	68,07,707	.. ..	.....
6. The East Khandesh Central Co-operative Bank, Limited	9,40,29,151	30,60,000	80,08,266	.....	.....
7. The Karnatak Central Co-operative Bank, Limited, Dharwar	1,93,94,465	..	56,48,153	.....	.....
8. The North Kanara Central Co-operative Bank, Limited, Sirsi.	7,42,122	..	10,40,962	.....	.....
9. The Poona District Central Co-operative Bank, Limited.	4,15,48,779	5,08,94,123	2,03,93,856	.....	.. ..

A—contd.

Paid for purchases of members' products	Share Capital paid up	Loans and deposits held at the close of the year from				Reserve Fund	Other Funds
		Individuals and other sources	Central, Provincial and other Banks	Primary Societies	Government		
20	21	22	23	24	25	26	27
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
.....	20,39,300	4,21,61,381	1,88,95,049	2,35,67,652	.....	7,18,864	20,07,897
.. ..	5,12,640	39,59,045	.....	73,840	.. ..	29,602	14,002
.....	25,51,940	4,61,20,426	1,88,95,049	2,36,40,492	.. ..	7,42,966	20,21,899
.....	1,42,050	5,23,263	1,85,015	21,13,148	.....	36,004	75,760
.....	76,210	12,83,348	.. ..	2,57,368	.....	27,224	21,197
.. ..	5,18,450	43,92,148	.. ..	12,02,085	.. ..	2,49,701	1,56,912
.....	3,46,000	33,00,598	.....	8,87,016	.....	1,21,650	1,31,691
.....	2,57,400	40,39,560	31,207	9,14,068	.....	1,70,520	1,89,531
.. ..	8,68,900	1,20,18,746	14,35,104	16,22,625	.. ..	4,09,352	7,17,678
.. ..	8,10,200	62,95,421	.. ..	14,57,465	.....	3,34,595	3,58,490
.....	50,030	5,06,123	.....	8,59,554	.....	42,047	23,775
.....	3,95,900	98,32,639 1,10,053	.. ..	16,88,775	.. ..	2,17,700	1,93,209



## STATEMENT

Name of Central Bank 1	Working Capital 28	Owned Capital 29	Income Realized			Interest paid on loans and deposits. 33
			Interest received 30	Interest accrued 31	Other items 32	
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<i>(1) Provincial Banks.</i>						
1. The Bombay Provincial Co-operative Bank, Limited.	8,43,84,543	47,60,461	23,74,147	3,95,533	2,50,839	11,10,519
2. The Bombay Provincial Co-operative Land Mortgage Bank, Limited.	45,88,129	5,56,244	1,64,438	19,268	50	92,320
Total	8,89,71,672	53,16,705	25,38,585	4,14,801	2,50,889	12,02,739
<i>(2) District Central Banks.</i>						
1. The Ahmedabad Central Co-operative Bank, Limited	30,74,359	2,53,834	76,646	10,253	639	24,414
2. The Barsei Central Co-operative Bank, Limited.	17,35,347	1,64,631	52,426	....	8,221	1,21,893
3. The Belgaum District Central Co-operative Bank, Limited	65,49,296	9,55,063	3,04,242	13,928	17,178	76,681
4. The Bijapur District Central Co-operative Bank, Limited.	48,39,392	5,99,341	1,64,868	9,253	43,201	35,806
5. The Broach Central Co-operative Bank, Limited.	55,52,596	5,61,604	1,35,122	40,156	10,491	56,333
6. The East Khandesh Central Co-operative Bank, Limited.	1,71,81,805	20,55,330	8,03,278	2,16,012	84,143	2,71,257
7. The Karnatak Central Co-operative Bank, Limited,	92,66,191	15,03,285	7,11,541	.....	32,035	3,73,075
8. The North Kanara Central Co-operative Bank, Limited,	9,75,559	1,15,852	30,830	.....	8,597	16,751
9. The Poona Central Co-operative Bank, Limited.	1,24,38,291	.....	4,00,572	49,837	39,698	1,45,000

A—contd.

Expenses			Profit or Loss	Usual dividend paid on shares	Most usual rate of interest on		Uncalled and subscribed Share Capital.
Interest due	Cost of management	Other items			Borrowings	Lendings	
84	85	85A	86	87	88	89	40
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
1,86,498	10,63,401	56,729	+3,89,887	4+1 Bonus	1½ to 2½	3 to 5	.....
41,314	16,802	2,988	+30,432	15/16	2½ to 3½	4½ to 6	2,13,360 Uncalled 7,26,000 subscribed capital.
2,27,807	10,85,203	59,717	+4,19,769	.....	.....	.....	2,13,360 Uncalled 7,26,000 subscribed capital.
4,055	33,199	1,543	+24,828	6	1½	4½	.....
11,429	16,373	4,823	+15,130	3½	1 to 3	5½ to 9½	.....
46,187	1,31,822	18,517	+62,191	5+1 (Bonus)	½ to 4	5 to 6	.....
28,681	1,07,017	14,598	+31,619	5	to 3½	4½ to 6½	.....
2,378	57,877	...	+41,795	7	½ to 2	4	.....
67,607	2,33,318	...	+1,14,376	5	½ to 3½	2½ to 6	.....
88,600	2,06,706	...	+71,711	5½	½ to 8	to 6½	.....
...	10,147	3,985	+3,544	5	0½ to 1½	5 to 6½	1,970 Uncalled, 52,000 Subscribed capital.
25,448	1,95,591	..	+59,412	7	½ to 3	4 to 6½	4,100

## STATEMENT

Name of Central Bank  1	Number of Members		Loans advanced during the year to		Receipts from Loans and Deposits repaid during the year by	
	Individuals 2	Societies 3	Individuals 4	Societies 5	Individuals 6	Banks and Societies 7
			Rs.	Rs.	Rs.	Rs.
10. The Sholapur District Central Co-operative Bank, Limited.	1,135	312	14,73,753	26,82,398	14,00,560	24,51,036
11. The Surat District Central Co-operative Bank, Limited.	2,552	293	31,26,723	91,36,990	26,38,634	89,10,445
Total ..	14,477	4,193	2,19,59,139	13,74,63,770	2,28,59,289	13,34,03,162
<i>(3) Banking Unions</i>						
1. The Kalol and Halol Taluka Co-operative Banking Union, Limited	272	77	3,86,370	3,01,711	44,566	4,08,116
2. Wada Co-operative Banking Union, Limited	180	48	50,953	1,21,087	21,200	69,529
3. Purva Panchmahals Co-operative Banking Union Limited.	103	129	2,56,600	21,18,800	2,06,400	22,46,320
4. Chikhali Taluka Co-operative Banking Union Ltd.	116	32	.....	31,000	.....	9,000
Total ..	671	286	7,02,923	25,72,085	2,73,166	27,52,945
Grand Total ...	18,586	7,821	4,69,51,061	23,10,23,965	4,44,43,913	23,94,69,954

A—contd.

Loans due by			Loans and Deposits received during the year from			
Individuals	Banks and Societies	Of which over due	Individuals and other sources	Central, Provincial and other Banks	Primary Societies	Government
8	9	10	11	12	13	14
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
6,35,004	9,13,468	2,73,426	1,44,27,911	12,37,571	85,13,083	.....
11,16,587	9,63,018	22,692	4,40,93,679	2,20,521	2,73,10,329	.....
93,86,949	1,50,81,903	33,06,155	25,71,05,871	5,54,49,120	9,26,87,051	.....
12,518	1,53,966	10,431	8,40,978	1,36,408	6,61,930	.....
38,328	87,018	9,927	3,13,755	3,38,155	99	.....
50,200	3,75,150	.....	3,20,300	25,81,500	19,25,400	.....
.....	22,000	.....	47,377	2,709	35,985	.....
1,01,043	6,88,184	20,848	15,27,410	80,58,873	26,24,414	.....
1,93,23,242	3,22,87,849	41,82,801	70,89,72,488	28,06,03,759	61,49,83,170	50,000

## STATEMENT

Name of Central Bank	Loans and deposits repaid during the year to				Received from the sale of goods to members
	Individuals	Central, Provincial and other Banks	Primary Societies	Government	
1	15	16	17	18	19
	Rs.	Rs.	Rs.	Rs.	Rs.
10. The Sholapur District Central Co-operative Bank Limited.	1,40,40,789	14,14,963	32,68,864	.....	10,99,692
11. The Surat District Central Co-operative Bank Limited.	4,32,32,419	1,93,347	2,66,97,800	.....	.....
Total ...	24,14,40,346	5,77,90,127	8,90,84,512	.....	10,99,692
(3) Banking Unions.					
1. The Kalol and Halol Taluka Co-operative Banking Union Limited.	8,12,621	1,70,382	7,15,119	.....	.....
2. Wada Co-operative Banking Union Limited.	3,15,958	2,67,925	.....	.....	5,51,344
3. Purve Panchmahals Co-operative Banking Union Limited.	2,05,000	25,81,500	16,56,100	.....	.....
4. Chikhali Taluka Co-operative Banking Union Ltd.	11,625	2,709	7,776	.....	192
Total ...	13,45,204	30,22,566	23,78,995	.....	5,51,466
Grand Total ...	68,48,78,238	27,37,50,180	60,94,30,670	1,60,000	16,51,158

A—contd.

Paid for purchases of members' products 20	Share Capital paid up 21	Loans and deposits held at the close of the year from				Reserve Fund 26	Other Funds 27
		Individuals and other sources 22	Central, Provincial and other Banks 23	Primary Societies 24	Government 25		
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
8,51,809	1,66,650	32,87,75	1,45,151	5,90,144	.....	84,900	1,18,680
.....	4,47,260	1,30,46,963	1,96,796	26,54,124	.....	8,88,592	4,72,705
8,51,809	40,68,450	5,36,86,936	19,93,273	1,37,69,442	.....	20,92,294	24,89,648
.....	23,260	2,07,881	.....	1,04,181	.....	10,690	23,088
6,17,680	30,425	90,237	82,995	819	.....	10,601	5,785
.....	77,200	1,15,800	.....	2,70,800	.....	250	.....
16,337	29,650	35,752	.....	28,409	.....	4,255	7,981
5,33,997	1,60,985	4,49,320	82,995	4,03,509	.....	25,796	36,764
13,85,806	67,81,325	10,62,56,582	1,59,71,317	2,78,18,448	.....	28,61,056	44,98,801

## STATEMENT

Name of Central Bank I	Working Capital 28	Owned Capital 29	Income Realized			Interest paid on loans and deposits 33
			Interest received 30	Interest accrued 31	Other Items 32	
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
10. The Sholapur District Central Co-operative Bank Limited.	43,83,384	3,60,330	1,40,374	19,132	23,039	45,320
11. The Surat District Central Co-operative Bank Limited.	1,71,56,460	4,72,705	3,88,857	1,01,133	32,044	1,25,468
<b>Total ...</b>	<b>8,31,32,480</b>	<b>70,41,875</b>	<b>37,03,756</b>	<b>4,59,704</b>	<b>2,94,371</b>	<b>11,83,917</b>
<b>(3) Banking Unions.</b>						
1. The Halol and Kalol Taluka Co-operative Banking Union Limited.	3,69,050	86,988	15,118	3,120	2,055	6,305
2. Wada Co-operative Banking Union Limited.	2,30,712	46,611	2,373	2,331	373	2,596
3. Purva Panchmahala Co-operative Bank- ing Union Limited.	4,63,650	78,102	19,633	830	1,094	8,593
4. Chikhali Taluka Co- operative Banking Union Ltd.	1,05,797	7,980	1,175	46	20,840	10
<b>Total ...</b>	<b>11,59,209</b>	<b>1,89,691</b>	<b>33,302</b>	<b>6,377</b>	<b>24,362</b>	<b>17,504</b>
<b>Grand Total ...</b>	<b>17,32,63,861</b>	<b>1,26,23,261</b>	<b>57,60,643</b>	<b>8,80,383</b>	<b>5,69,522</b>	<b>24,04,160</b>

A—*conold.*

Expenses			Profit or Loss	Usual dividend paid on shares	Most usual rate of interest on		Uncalled, and subscribed Share Capital
Interest due	Cost of management	* Other items			Borrowings	Lendings	
84	85	85A	86	87	88	89	40
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
10,885	18,098	...	+65,534	4 to 5	½ to 2	3 to 6	.....
21,344	1,49,603	...	+1,15,275	7½	½ to 2	3 to 5	52,740 Un-called.
8,08,728	11,59,595	43,385	5,94,518	.....	.....	.....	58,810 Uncalled subscribed capital. 52,000
869	8,318	658	+1,895	3½	5	1½ to 2	.....
875	24,794	3,004	+5,822	5	4½	5 to 6	.....
1,183	11,850	135	+220	.....	5	1½ to 2	.....
511	7,013	...	+14,480	6½	3 to 4	5 to 6	Not author sed. 1,00,000
9,981	51,975	3,794	+22,417	.....	.....	.....	Not author sed. 1,00,000
5,37,463	22,96,773	1,06,776	+10,37,004	.....	.....	.....	.....



## STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
<i>Satara District.</i>						
1. Ashta Urban Co-operative Bank Ltd.	1	86	92,635	.....	1,760	.....
2. Islampur People's Co-operative Bank Ltd.	1	420	1,33,163	.....	1,26,446	.....
3. Islampur Urban Co-operative Bank Ltd.	1	198	1,40,889	.....	1,24,957	.....
4. Karad Urban Co-operative Bank Ltd.	1	1,101	43,08,823	.....	38,28,536	.....
5. Koregaon People's Co-operative Bank Ltd.	1	379	4,66,492	.....	4,57,325	.....
6. Satara District Primary Teacher's Co-operative Bank Ltd.	1	2,865	2,72,430	.....	2,21,684	.....
7. Tasgaon Urban Co-operative Bank Ltd.	1	803	1,33,610	.....	99,110	.....
8. Vita Merchant's Co-operative Bank Ltd.	1	338	6,66,291	.....	6,19,956	.....
9. Wal Urban Co-operative Bank Ltd.	1	616	6,39,993	.....	6,29,997	.....
<i>West Khandesh District.</i>						
10. Dhulia Urban Co-operative Bank Ltd.	1	1,365	6,77,309	.....	5,12,449	.....
11. Rajawade Mandal People's Co-operative Bank Ltd.	1	908	6,41,335	.....	7,95,618	.....
12. Shirpur Merchant's Co-operative Bank Ltd.	1	123	8,69,096	.....	8,60,110	.....

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

A (1)

Loans due by			Loans and Deposits received during the year from			Sale of goods to members	Purchase of members Products	Cost of management
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
27,245	...	...	88,969	.....	.....	88,785	34,453	2,835
70,662	21,205	...	3,68,904	.....	.....	66,628	65,862	3,873 758
70,243	17,373	...	4,02,773	.....	.....	...	...	2,405
19,80,128	17,299	...	59,74,545	...	.....	...	...	25,691
1,48,557	8,681	...	9,88,312	.....	.....	...	...	4,353
3,14,415	20,216	...	4,652	.....	.....	...	...	17,656
87,157	4,741	...	19,99,249	.....	.....	48,265	39,851	1,780
1,95,908	984	...	14,97,103	.....	.....	2,631	2,361	9,151
1,26,55	14,504	...	18,86,558	.....	.....	...	...	11,637
5,58,587	84,905	...	19,81,069	.....	.....	7,392	6,415	18,601
1,86,403	17,350	...	10,10,346	.....	.....	...	...	8,683
1,09,199	...	...	85,74,859	6,96,985	.....	...	...	4,009

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

## STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
1	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Satara District.</i>						
1. Ashta Urban Co-operative Bank Ltd.	20,800	516	17,581	.....	.....	.....
2. Islampur People's Co-operative Bank Ltd.	39,265	24,377	89,087	.....	.....	.....
3. Islampur Urban Co-operative Bank Ltd.	29,456	26,431	54,718	.....	.....	.....
4. Karad Urban Co-operative Bank Ltd.	1,18,880	8,18,844	19,52,794	.....	.....	.....
5. Koregaon People's Co-operative Bank Ltd.	44,750	1,11,943	61,288	.....	.....	.....
6. Satara District Primary Teacher's Co-operative Bank Ltd.	2,20,360	6,984	2,877	.....	.....	.....
7. Tasgaon Urban Co-operative Bank Ltd.	23,610	1,28,272	1,58,310	.....	.....	.....
8. Vita Merchant's Co-operative Bank Ltd.	70,980	2,04,411	62,169	.....	.....	.....
9. Wai Co-operative Urban Bank Ltd.	33,450	516	17,581	.....	.....	.....
<i>West Khandesh District.</i> —contd.						
10. Dhulia Urban Co-operative Bank Ltd.	1,15,735	2,45,611	4,63,995	58,050	.....	.....
11. Rajawade Mandal People's Co-operative Bank Ltd.	44,920	67,932	2,07,649	38,283	.....	.....
12. Shirpur Merchants' Co-operative Bank Ltd.	38,700	87,487	1,37,649	.....	146	.....

\*For the purpose of this statement the working

A (1).—contd.

Reserve Fund 23	Other Funds 24	Working Capital * 25	Profit and loss for the year 26	Usual dividend paid on shares 27	Most usual rate of interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
19	.....	88,916	-548	.....	$\frac{1}{2}$ to 4	$7\frac{1}{2}$
10,678	11,866	1,66,273	+3,611 -788	8	$\frac{1}{2}$ to $8\frac{1}{2}$	7 to $7\frac{1}{2}$
435	958	1,04,992	+1,929	8	$\frac{1}{2}$ to 8	7 to $3\frac{1}{2}$
52,154	95,973	23,32,644	+24,428	$7\frac{1}{2}$	$\frac{1}{2}$ to 8	6 to 7
8,416	8,448	2,24,824	+5,981	6	$\frac{1}{2}$ to $8\frac{1}{2}$	$1\frac{1}{2}$ to $7\frac{1}{2}$
31,281	9,875	2,71,327	+2,160	.....	2	$6\frac{1}{2}$
9,271	851	3,13,314	+3,311	2	$\frac{1}{2}$ to $1\frac{1}{2}$	$4\frac{1}{2}$ to 9
8,180	10,306	5,53,366	+7,000	$6\frac{1}{2}$	$\frac{1}{2}$ to 8	$6\frac{1}{2}$ to $7\frac{1}{2}$
17,139	8,538	77,224	+6,970	8 $\frac{1}{2}$	1 to 3	$6\frac{1}{2}$ to 8
95,247	66,826	10,46,464	+17,380	$6\frac{1}{2}$	$2\frac{1}{2}$ to 8	5 to 9 $\frac{1}{2}$
19,071	19,841	3,92,706	+4,717	$4\frac{1}{2}$	$2\frac{1}{2}$ to 5	4 to
393	11	●2,64,279	+4,045	8	$2\frac{1}{2}$ to 4	$5\frac{1}{2}$ to 9

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

## STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Nasik District.</i>						
13. Nasik People's Co-operative Urban Bank Ltd.	1	439	.....	.....	.....	.....
14. Lalsgaon Merchants' Co-operative Bank Ltd.	1		45,63,770	.....	45,17,604	.....
15. Yeola Merchants' Co-operative Bank Ltd.	1	88	12,23,233	.....	19,20,300	.....
<i>East Khanāsh District.</i>						
16. Amalner Urban Co-operative Bank Ltd.	1	2,679	34,69,187	.....	33,73,571	.....
17. Bhusawal People's Co-operative Bank Ltd.	1	771	8,98,650	.....	8,04,649	.....
18. Chopda People's Co-operative Bank Ltd.	1	285	9,94,042	.....	9,53,913	.....
19. Chahsagaon People's Co-operative Bank Ltd.	1	350	5,13,617	.....	5,17,042	.....
20. Jalgaon People's Co-operative Bank Ltd.	1	1,081	18,18,936	.....	17,85,602	.....
21. Raver Peoples' Co-operative Bank Ltd.	1	324	2,49,306	.....	2,18,903	.....
<i>Dharwar District.</i>						
22. Haveri Urban Co-operative Bank Ltd.	1	279	2,41,239	.....	2,24,866	.....
23. Shri Gajanan Urban Co-operative Bank Ltd., Byadgi	1	291	3,12,231	.....	2,59,260	.....
24. Shri Basaveshvar Urban Co-operative Bank Ltd.	1	126	67,940	.....	51,344	.....
25. Betgeri Urban Co-operative Bank Ltd.	1	2,668	8,580	.....	50,127	.....
26. Gadag Urban Co-operative Bank Ltd.	1	1,156	2,44,656	.....	2,37,682	.....
2 Bombay Karnatak Kurubara Co-operative Bank Ltd., Gadag.	1	1,153	29,830	.....	27,428	.....
Raddi Urban Co-operative Bank Ltd.	1	2,647	1,12,622	.....	27,352	.....

\*The term "loans overdue" means loan due from payment which have not

A (1)—*contd.*

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
61,804	37,607	...	.....	.....	.....	55,463	51,893	4,945
1,93,941	1,69,376	...	7,51,500	23,03,017	.....	...	...	4,276
1,62,781	2,275	...	1,250	23,48,470	.....	...	...	4,573
4,25,351	14,259	...	47,16,045	.....	.....	...	...	15,992
4,67,661	4,277	...	98,15,549	.....	.....	44,702	23,915	22,120
3,44,184	...	...	23,93,009	.....	.....	...	...	4,282
1,34,568	1,978	...	1,68,99,728	.....	.....	...	...	9,036
5,69,050	19,034	...	65,69,899	.....	.....	1,58,646	1,11,528	18,897
1,02,202	7,605	..	8,15,461	.. ..	.....	62,461	81,176	7,925
95,969	19,847	400	1,47,899	3,93,493	.....	38,978	29,475	3,764
2,57,887	68,194	6,997	3,41,728	1,18,452	.....	...	...	5,109
70,404	8,072	4,409	21,858	17,080	.....	24,805	25,299	1,908
1,28,957	29,501	...	60,867	.....	.....	40,316	37,919	6,237
1,51,647	41,371	...	1,33,471	.....	.....	31,684	80,091	6,129
85,721	18,713	...	8,78,226	.....	.....	...	...	5,012
1,94,941	49,748	...	2,01,818	33,485	.....	37,184	32,080	1,02,103

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

## STATEMENT

Classification 1	Share Capital paid 17	Loans and Deposits held at the end of the year from				
		Members 18	Non-members 19	Societies 20	Provincial or Central Banks 21	Government 22
<i>Nasik District—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
13. Nasik People's Co-operative Urban Bank Ltd.	24,875	59,079	3,199	.....	22,217	.....
14. Lasalgaon Merchants' Co-operative Bank Ltd.	59,450	33,927	25,798	.....	86,769	.....
15. Yeola Merchants' Co-operative Bank Ltd.	63,400	11,059	80,794	.....	75,741	.....
<i>East Khandesh District—contd.</i>						
16. Amalner Urban Co-operative Bank Ltd.	1,00,000	4,64,466	3,69,531	.....	.....	.....
17. Bhusaval People's Co-operative Bank Ltd.	87,500	6,37,983	9,48,435	.....	.....	.....
18. Chopda People's Co-operative Bank Ltd.	42,050	1,37,310	2,05,344	.....	.....	.....
19. Ohalgaon People's Co-operative Bank Ltd.	52,000	1,47,705	1,43,161	.....	.....	.....
20. Jalgaon People's Co-operative Bank Ltd.	1,25,200	9,88,997	5,71,902	.....	.....	.....
21. Raver People's Co-operative Bank Ltd.	25,000	1,59,668	63,765	.....	.....	.....
<i>Dharwar District.</i>						
22. Haveri Urban Co-operative Bank Ltd.	25,440	10,728	34,400	.....	29,327	.....
23. Shri Gajanan Urban Co-operative Bank Ltd., Byadgi.	86,265	17,124	96,698	17,729	1,29,253	.....
24. Shri Basveshvar Urban Co-operative Bank Ltd.	20,530	4,582	33,655	.....	3,000	.....
25. Betgeri Urban Co-operative Bank Ltd.	37,337	17,173	30,947	364	.....	.....
26. Gadag Urban Co-operative Bank Ltd.	61,390	70,653	70,212	.....	.....	.....
27. Bombay Karnatak Kurubara Co-operative Bank Ltd., Gadag.	26,676	50,546	1,41,805	.....	.....	.....
28. Raddi Urban Co-operative Bank Ltd.	73,470	90,187	81,402	.....	.....	.....

\* For the purpose of this statement the working

A (1)—contd.

Reserve Fund 23	Other Funds 24	Working Capital* 25	Profit and loss for the year 26	Usual dividend paid on shares 27	Most usual Rate of Interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
5,308	.....	1,19,478	+5,038	.....	2½	9½
1,206	200	2,07,290	+3,492	3	2½	6 to 7½
2,581	1,298	2,34,523	+6,498	6	.....	6
96,111	94,182	11,24,240	+12,661	7½	1½ to 2½	4 to 7½
68,689	78,924	18,71,531	+18,738	7½	½ to 2½	3½ to 7
10,050	7,994	4,02,148	+10,690	6	2 to 3½	5½ to 6
1,278	280	8,44,484	+7,212	6½	1 to 3	5 to 9
22,938	19,100	16,88,187	+13,575	6	½ to 2½	4 to 9½
8,880	3,435	2,60,748	+4,182	6	½ to 3	4½ to 9
8,064	3,339	1,11,308	.....	6½	½ to 4½	8 to 9½
30,350	33,957	3,60,675	.....	6½	3½ to 8½	4½ to 7
9,882	4,077	75,726	.....	6	1½ to 5	9½
86,020	35,243	2,57,084	.....	6½	½	9½
39,887	22,869	2,65,896	.....	5	1½	9½
9,164	2,595	2,80,776	.....	3½	1½ to 5	9½
33,016	22,440	3,06,515	.....	3½	5	9½

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



## STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
<i>Dharwar District—contd.</i>						
29. Southern Maratha Urban Co-operative Bank Ltd	1	2,559	7,39,831	.....	8,22,968	.....
30. Navkalyan Urban Co-operative Bank Ltd.	1	35	3,000	.....	.....	.....
31. Hubli Arya Vaishya Urban Co-operative Bank Ltd.		197	3,29,318	.....	2,74,872	.....
32. Hubli Muslim Urban Co-operative Bank Ltd.	1	473	3,07,980	.....	2,97,186	.....
33. Hubli Urban Co-operative Bank Ltd	1	2,079	5,77,607	.....	5,36,420	.....
34. S. S. Kshatriya Urban Co-operative Bank Ltd	1	602	70,883	.....	89,793	.....
<i>Poona District.</i>						
35. Poona Merchants' Co-operative Bank Ltd.	1	906	1,681,698	.....	15,70,547	.....
36. The Cosmos Co-operative Urban Bank Ltd.	1	2,473	2,18,199	.....	1,27,676	.....
37. No. 1 Military Accounts Co-operative Credit Bank Ltd	1	611	1,29,239	.....	90,528	.....
38. Poona District Co-operative Rupee Bank Ltd.	1	1,600	5,28,768	.....	5,39,101	.....
39. Poona Postal Employees Co-operative Bank Ltd.	1	1,502	3,34,879	.....	2,65,329	.....
40. Muslim National Co-operative Bank Ltd.	1	332	4,55,752	.....	4,01,207	.....
41. Municipal Employees' Co-operative Urban Bank Ltd.	1	1,310	1,39,811	.....	1,20,722	.....
42. Poona Urban Co-operative Bank Ltd.	1	947	1,01,871	.....	1,00,770	.....
43. Diamond Jubilee Co-operative Bank Ltd.	1	256	71,075	.....	74,244	.....
<i>Ahmednagar District</i>						
44. The Nagar District Urban Central Co-operative Bank Ltd	1	4,694	1,30,87,740	3,15,106	1,23,47,607	2,51,796

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

A (1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
4,33,886	1,01,415	...	3,83,632	.....	.....	43,468	87,167	18,358
3,000	...	...	17,394	89,085	.....	...	...	201
1,08,184	9,890	...	2,35,748	.....	.....	...	...	2,849
1,31,690	4,053	...	2,07,474	.....	.....	...	...	4,049
4,14,531	1,09,036	...	6,03,846	.....	5,33,525	42,973	31,821	18,598
75,801	22,853	...	23,441	.....	.....	1,07,911	1,02,761	3,031
5,60,733	67,664	...	44,97,918	.....	.....	...	...	16,304
2,47,421	9,716	...	39,23,144	.....	.....	...	...	31,401
1,63,969	18,005	...	7,37,720	.....	.....	4,250	4,412	7,158 217
2,22,120	24,079	...	9,30,038	.....	.....	...	...	10,306
2,27,097	5,056	...	2,47,690	.....	.....	27,332	26,766	6,583 1,687
1,98,647	10,775	..	22,54,648	.....	.....	...	...	9,604
1,51,468	12,468	...	3,04,901	.....	.....	...	...	7,820
1,25,569	26,211	...	3,71,145	..	.....	...	...	5,205
28,586	...	...	5,88,304	.....	.....	...	...	1,860
27,94,741	2,52,323	81,036	3,62,89,825	..	4.	...	...	1,15,911

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

## STATEMENT

Classification  1	Share Capital paid  17	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
		18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Dharwar District—concl'd.</i>						
29. Southern Maratha Urban Co-operative Bank Ltd.	79,693	2,25,859	4,46,203	.....	.....	.....
30. Navkalyan Urban Co- operative Bank Ltd.	20,720	206	6,326	.....	.....	.....
31. Hubli Arya Vaishya Urban Co-operative Bank Ltd.	30,945	73,806	57,005	.....	.....	.....
32. Hubli Muslim Urban Co-operative Bank Ltd.	40,910	72,119	52,543	.....	.....	.....
33. Hubli Urban Co- operative Bank Ltd.	1,05,740	2,22,963	2,18,938	24,194	.....	.....
34. S. S. Kshatriya Urban Co-operative Bank Ltd.	21,505	7,244	70,833	.....	.....	.....
<i>Poona District.</i>						
35. Poona Merchants' Co- operative Bank Ltd.	1,05,260	2,72,319	4,95,229	.....	.....	.....
36. The Cosmos Co-oper- ative Urban Bank, Ltd.	95,500	4,91,671	4,39,561	.....	.....	.....
37. No. 1 Military Acco- unts Co-operative Credit Bank Ltd.	51,525	3,35,194	38,558	.....	.....	.....
38. Poona District Co- operative Rupee Bank Ltd.	48,390	1,35,168	1,16,427	.....	.....	.....
39. Poona Postal Employ- ees' Co-operative Bank Ltd.	89,859	3,46,865	7,731	.....	.....	.....
40. Muslim National Co-operative Bank Ltd.	58,050	1,65,573	93,159	.....	.....	.....
41. Municipal Employ- ees Co-operative Urban Bank Ltd.	31,390	69,005	62,526	.....	.....	.....
42. Poona Urban Co-operative Bank Ltd.	41,531	35,674	51,351	.....	.....	.....
43. Diamond Jubilee Co- operative Bank Ltd.	85,350	1,15,414	.....	.....	.....	.....
<i>Ahmednagar District.</i>						
44. The Nagar District Urban Central Co- operative Bank Ltd.	3,15,410	19,01,327	44,40,255	46,120	.....	.....

\* For the purpose of this statement the working capital

## A (1)—contd.

Reserve Fund :	Other Funds,	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual Rate of Interest	
					On borrowings	On lendings
23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
1,33,139	1,52,212	10,37,015	.....	6½	1 to 4	4 to 8½
95	.....	27,287	.....	...	3	9½
8,692	2,510	1,72,928	.....	4	3½	6 to 9
15,300	8,863	1,69,825	.....	6½	3 1 to 3½	6½ to 9
1,23,165	45,983	7,40,013	.....	6½	3	6½ to 9
7,010	9,788	1,16,180	.....	6½	3	6½ to 9
29,487	29,628	9,31,886	+7,287	3½	1 to 3	5 to 7½
54,816	69,921	11,51,869	+10,128	2½	½ to 3	4 to 7½
32,579	25,942	4,19,798	+3,206	5	2 to 4½	4½ to 6
15,558	9,958	3,25,601	+2,683	5	½ to 4	4½ to 7½
18,906	17,987	4,26,349	+2,989 -331	5	1½ to 6½	6½
7,248	15,820	3,89,850	+8,251	3	2 to 3	6 to 7½
19,526	8,230	1,90,737	+1,694	3½	1½ to 2½	7½
5,970	4,126	1,88,652	+3,680	3½	1 to 4	9½
4,604	.....	1,55,868	+561	1½	.....	6½
2,23,697	1,63,152	70,89,021	+41,651	6½	½ to 3	3 to 9½

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

## STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Bombay City.</i>			Rs.	Rs.	Rs.	Rs.
45. Bombay Accountant General's Office Co-operative Urban Bank, Ltd.	1	415	1,36,493	.....	1,37,923	.....
46. Bombay Muslim Co-operative Bank, Ltd.	1	1,840	75,77,259	.....	74,07,239	.....
47. Bombay Weaver's Co-operative Urban Bank, Ltd.,	1	24	8,537	.....	.....	.....
48. Chandraseniya Kayastha Prabhu Co-operative Urban Bank, Ltd.	1	2,514	1,28,164	.....	44,200	.....
49. City Co-operative Bank, Ltd.	1	1,053	4,57,519	.....	1,68,411	.....
50. Daxini Brahmin's Co-operative Urban Bank, Ltd.	1	4,148	18,94,111	.....	14,27,481	.....
51. Deccan Merchants' Co-operative Bank, Ltd.	1	639	6,68,303	.....	3,19,631	.....
52. E. D. Sassoon Staff Co-operative Bank, Ltd.	1	253	39,899	.....	35,638	.....
53. India United Staff Co-operative Bank Ltd.	1	1,105	1,95,048	.....	1,53,168	.....
54. Ismailia Co-operative Bank, Ltd.	1	4,047	50,36,527	.....	40,30,450	.....
55. Jain Sahakari Bank, Ltd.	1	161	2,368	.....	11,835	.....
56. Kapoli Co-operative Bank Ltd.	1	1,111	67,212	.....	66,344	.....
57. Lalubhai Samaldas People's Co-operative Bank, Ltd.	1	287	70,345	.....	84,658	.....
58. Maratha Mandir Co-operative Bank Ltd.	1	435	13,805	.....	2,540	.....
59. Maratha Market People's Co-operative Bank, Ltd.	1	951	3,99,160	.....	3,42,195	.....
60. Mughveera Co-operative Bank Ltd.	1	429	86,950	.....	39,533	.....
61. North Kanara Goud Saraswat Brahmin's Co-operative Bank, Ltd.	1	1,202	1,58,378	.....	1,20,817	.....
62. Samastua Nagar Co-operative Bank Ltd.	1	372	1,18,714	.....	1,13,014	.....
63. Sanmitra Co-operative Bank, Ltd	1	901	95,023	.....	60,773	.....
64. Saraswat Co-operative Bank, Ltd.	1	2,607	80,96,575	.....	23,45,797	.....
65. Shamrao Vithal Co-operative Bank, Ltd	1	3,920	3,91,732	25,000	3,41,825	.....
66. South Indian Co-operative Bank, Ltd.	1	3,102	2,37,351	.....	1,65,373	.....
67. Vishvakarma Co-operative Bank Ltd.	1	265	1,31,135	.....	1,08,642	.....
68. Vaishya Sahakari Bank Ltd.	1	238	83,278	.....	66,397	.....
69. Zoroastrian Co-operative Bank, Ltd.	1	1,312	2,95,083	.....	2,10,654	.....

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

A (1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,02,629	3,546	...	3 13,689	.....	.....	..	..	2,198
-5,65,501	8,545	...	3,04,91,991	.....	.....	..	..	60,254
8,587	...	...	30,76,547	.....	.....	..	..	8,902
1,63,780	20,008	...	24,82,155	50,000	.....	..	..	12,825
8,56,722	51,866	...	4,85,40,024	.....	.....	..	..	27,260
13,40,428	24,515	...	8,09,17,054	.....	.....	..	..	58,386
- 5,25,141	24,514	...	3,29,32,589	.....	.....	..	..	52,542
21,825	...	...	78,882	.....	.....	..	..	1,989
1,81,364	...	...	1,05,772	.....	.....	..	..	8,206
- 11,87,056	38,871	...	2,45,38,029	.....	.....	..	1,74,974	33,732
.....	...	...	1,23,394	16,025	.....	1,77,871	..	4,100
68,894	8,251	...	39,04,660	.....	.....	..	..	11,132
82,664	31,450	...	47,018	88,541	.....	..	..	5,459
11,265	...	...	8,14,842	.....	.....	..	..	5,690
- 2,12,434	14,407	...	45,56,718	.....	.....	..	..	10,280
67,502	4,040	...	2,40,214	1,16,613	.....	..	33,781	757
1,24,696	25,680	...	31,76,433	.....	.....	37,490	..	12,640
12,307	3,367	...	22,43,585	.....	.....	..	..	8,811
1,00,530	6,512	...	3,73,372	.....	.....	..	..	3,800
23,37,287	10,585	...	25,59,664	.....	.....	..	..	50,877
3,14,874	9,736	...	83,09,049	43,842	11,69,519	..	..	50,917
2,49,060	34,852	..	44,56,240	.....	.....	..	..	7,404
54,731	813	..	6,61,823	.....	.....	..	..	2,968
30,169	1,049	...	2,30,146	.....	.....	..	..	3,047
2,61,053	2,746	...	24,03,906	.....	.....	..	..	19,232

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

## STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
1	17	18	19	20	21	22
<i>Bombay City.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
45. Bombay Accountant General's Office Co-operative Urban Bank, Ltd.	26,141	1,04,690	58,529	.....	.....	.....
46. Bombay Muslim Co-operative Bank, Ltd.	3,19,090	17,46,129	14,98,260	.....	.....	.....
47. Bombay Weaver's Co-operative Urban Bank Ltd.	35,150	2,201	27,564	.....	.....	.....
48. Chandraseniya Kayastha Prabhu Co-operative Bank, Ltd.	49,905	5,32,228	4,14,379	.....	83,976	.....
49. City Co-operative Bank, Ltd.	43,338	4,89,156	6,76,892	.....	2,54,341	.....
50. Daxini Brahmin's Co-operative Bank, Ltd.	2,49,738	11,27,036	22,4,065	.....	1,01,627	.....
51. Deccan Merchants' Co-operative Bank, Ltd.	92,800	72,532	27,56,390	.....	.....	.....
52. E. D. Sassoon Staff Co-operative Bank, Ltd.	38,889	1,25,783	.....	.....	.....	.....
53. India United Staff Co-operative Bank Ltd.	1,56,889	2,25,138	.....	.....	.....	.....
54. Ismailia Co-operative Bank, Ltd.	3,21,330	23,46,205	16,84,128	.....	.....	.....
55. Jain Sabakari Bank Ltd.	58,275	16,099	.....	.....	16,025	.....
56. Kapola Co-operative Bank Ltd.	68,440	9,86,989	.....	.....	.....	.....
57. Lalubhai Samaldas People's Co-operative Bank, Ltd.	30,245	56,730	.....	.....	14,753	.....
58. Maratha Mandir Co-operative Bank Ltd.	57,840	26,746	68,062	.....	.....	.....
59. Maratha Market People's Co-operative Bank, Ltd.	83,200	6,05,559	4,05,792	.....	.....	.....
60. Moghvaera Co-operative Bank Ltd.	53,135	44,568	30,839	.....	57,190	.....
61. North Kanara Goud Saraswat Brahmin's Co-operative Bank, Ltd.	68,093	9,93,950	3,92,025	.....	.....	.....
62. Samasta Nagar Co-operative Bank, Ltd.	25,710	5,48,129	.....	.....	.....	.....
63. Sanmitra Co-operative Bank, Ltd.	42,132	1,57,259	5,407	.....	.....	.....
64. Saraswat Co-operative Bank Ltd.	4,11,050	51,79,754	30,49,975	.....	.....	.....
65. Shamrao Vithal Co-operative Bank, Ltd.	1,43,220	28,15,441	6,41,729	1,40,971	43,842	.....
66. South India Co-operative Bank Ltd.	97,262	9,27,793	9,952	.....	.....	.....
67. Vishvakarma Co-operative Bank Ltd.	37,504	22,087	12,280	.....	.....	.....
68. Vaidhya Sahakari Bank, Ltd.	36,000	23,831	1,737	.....	.....	.....
69. Zoroastrian Co-operative Bank, Ltd.	2,67,300	20,51,793	4,850	.....	.....	.....

\* For the purposes of this statement the working

## A (1)—contd.

Reserve Fund	Other funds	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual Rate of Interest	
					On borrowings	On lendings
23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
10,345	295	2,00,000	+3,628	4	1½	6½
85,990	69,007	37,10,576	+4,602	5	1½ to 2	9½
24	.....	64,939	-7,559	.....	2	9 overdraft
32,741	60,855	11,71,084	+6,006	5	1½ to 2	2
10,255	63,351	15,37,338	+19,246	6+1½	4	4½ to 8
38,873	1,10,584	38,81,872	+34,254	4½	1½ to 2½	4½ to 10½
46,153	1,18,163	30,86,038	+16,723	6	1½ to 3	4 to 9½
6,352	6,919	1,77,943	+1,669	4	2	9½
8,956	2,758	3,93,636	+6,993	1 to 1½		4½
1,69,315	1,26,169	46,47,047	+1,00,987	5	1½	6½
63	.....	90,462	-369	.....	.....	6
4,429	4,000	10,63,858	+1,574	.....	1½ to 2	6
6,533	21,778	1,30,129	-552	.....	2 to 3	6 to 9
435	519	1,53,602	-4,252	.....	1½	2½
20,061	24,513	10,44,125	+18,925	3½	1½ to 2	9½
537	1,836	1,88,155	+2,401	.....	2½ to 2½	6½ to 7½
20,906	57,591	15,82,505	+12,665	6½	1½ to 3½	3 to 7½
4,404	11,914	5,90,157	+2,205	2½	2 to 3	6½
8,185	8,968	2,21,951	+4,062	5	1½ to 2½	12
1,84,290	50,107	88,75,176	+45,303	5+1½	1½ to 2	3 to 6
1,91,000	2,19,977	41,96,180	+21,463	6½	1½	3½ to 7 1/10
21,682	15,079	10,71,748	+9,504	5	1 to 2½	6½
1,389	....	73,250	+52	.....	3	5 to 9
443	.....	61,011	-841	.....	2	9½
44,220	74,079	24,42,277	+26,719	4	1½	8

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



## STATEMENT

Classification	Number of Societies	Number of members	Loans made under the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
<i>Thana District.</i>						
70. Chinchni People's Co-operative Bank, Ltd.	1	996	1,52,251	.....	1,41,541	.....
71. Thana People's Co-operative Bank, Ltd.	1	118	5,000	.....	.....	.....
72. Kalyan People's Co-operative Bank, Ltd.	1	371	17,69,285	.....	13,92,929	.....
<i>Belgaum District.</i>						
73. Athani Shri Murgendra Swami Co-operative Urban Bank, Ltd.	1	386	5,07,778	.....	4,87,597	.....
74. Belgaum Dist. Revenue Employees' Urban Co-operative Bank, Ltd.	1	372	73,092	.....	64,823	.....
75. Belgaum Muslim Co-operative Bank, Ltd.	1	1,116	2,27,865	10,000	1,49,925	.....
76. Belgaum Pioneer Urban Co-operative Bank, Ltd.	1	3,109	37,47,461	.....	23,91,853	4,598
77. Belgaum Roman Catholic Urban Co-operative Bank, Ltd.	1	409	19,860	6,500	16,358	6,700
78. Gokak Urban Co-operative Bank, Ltd.	1	673	23,21,043	.....	26,24,442	60,807
79. Hukeri Urban Co-operative Bank, Ltd.	1	156	1,62,475	.....	1,69,318	.....
80. Khanapur Urban Co-operative Bank, Ltd.	1	929	3,98,797	19,000	3,64,414	41,000
81. Maratha Urban Co-operative Bank, Ltd.	1	438	25,700	17,539	16,657	9,062
82. Nipani Shri Ram Urban Co-operative Bank, Ltd.	1	492	7,31,109	.....	7,35,372	.....
83. Sankeshwar Urban Co-operative Bank, Ltd.	1	223	1,63,670	.....	1,44,835	.....

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

A (1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
80,605	..	..	1,69,364	.....	.....	..	..	2,122
5,000	..	..	2,92,676	.....	.. ..	..	..	2,136
8,87,998	14,058	..	22,15,208	18,57,422	.....	..	..	9,840
2,05,285	8,135	..	4,44,846	.....	.. ..	..	..	4,233
65,073	8,504	..	72,989	.....	.....	..	..	3,351
1,42,926	10,249	20,060	3,77,322	.....	.....	..	..	8,427
9,59,414	63,177	3,868	65,16,460	.....	.....	..	..	17,652
10,856	330	11,800	2,95,680	46,835	.....	..	..	2,079
9,07,272	31,547	8,541	25,04,610	.....	.....	..	..	15,658
1,61,597	3,472	..	3,86,959	.....	.....	..	..	3,458
1,97,797	35,417	15,000	8,55,703	.....	.....	..	..	7,895
24,287	1,079	18,577	3,71,768	.....	.....	..	..	717
1,19,134	7,383	..	12,18,559	6,02,850	.....	..	..	3,699
1,32,111	5,284	..	9,69,338	.....	.....	..	..	4,106

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

## STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies,	Provincial or Central Banks	Government
1	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Thana District.</i>						
73. Chinchni People's Co-operative Bank, Ltd.	22,690	51,562	70,109	.....	.. ..	.....
71. Thana Peoples' Co-operative Bank, Ltd.	40,970	1,14,716	18,838	.....	.....	.. ..
72. Kalyan People's Co-operative Bank, Ltd.	1,00,000	97,948	4,17,947	.....	4,21,000	.....
<i>Belgaum District.</i>						
73. Athani Sur Murgendra Swami Urban Co-operative Bank, Ltd.	50,000	85,406	1,54,205	.....	.....	.....
74. Belgaum Dist Revenue Employees' Urban Co-operative Bank, Ltd.	43,739	41,160	53,147	.....	.....	.....
75. Belgaum Muslim Co-operative Bank, Ltd.	34,230	1,74,399	.....	.....	.....	.....
76. Belgaum Pioneer Urban Co-operative Bank, Ltd.	2,87,355	14,03,957	3,55,323	.. ..	.. ..	.....
77. Belgaum Roman Catholic Co-operative Bank, Ltd.	29,534	1,59,894	18,695	.....	.....	.....
78. Gokak Urban Co-operative Bank, Ltd.	1,66,540	2,10,120	5,24,334	.....	1,00,000	.....
79. Hukeri Urban Co-operative Bank, Ltd.	27,590	1,34,387	66,253	.....	.....	.....
80. Khanapur Urban Co-operative Bank, Ltd.	34,680	1,20,500	2,33,273	.. ..	.....	.....
81. Maratha Urban Co-operative Bank, Ltd.	2,33,615	41,150	.. ..	.....	.....	.....
82. Nipani Shri Ram Urban Co-operative Bank, Ltd.	36,350	92,790	61,856	.....	.....	.....
83. Sanakeshwar Urban Co-operative Bank, Ltd.	31,610	65,526	73,341	.....	.....	.....

\* For the purposes of this statement the working capital

## A (1)—contd.

Reserve Fund 23	Other Funds 24	Working Capital* 25	Profit and loss for the year 26	Usual dividend paid on shares 27	Most usual Rate of Interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
6,488	4,900	1,55,789	+2,459	5	2	9½
.....	.....	1,73,819	-3,093	.. ..	2½	9
13,553	25,889	10,75,845	+31,201	4	2 to 3	6 to 9
13,512	8,010	3,11,133	+9,151	6	2 to 3½	9½ & 6½
9,807	10,700	1,39,603	+2,463	6½	4	9½ & 6½
8,347	12,872	2,29,908	+7,342	6½	1	7½
1,90,255	1,28,148	23,84,033	+29,751	5	½	4½
11,828	7,642	2,27,593	+2,707	6	2	6½
61,998	42,299	11,05,291	+26,205	6½	5	6½
11,057	8,035	2,47,322	+7,141	6½	4+2	9½ & 7½
28,828	16,628	4,34,209	+7,561	5	2½	7½
8,366	684	73,315	+2,078	4½	3	9½
14,474	7,416	2,12,896	+6,527	5	3 + ½	9½ & 6½
8,462	4,455	1,83,715	+6,366	.....	.....	.....

\*As taken to be the total of columns 17 to 24.

## STATEMENT\*

Classification 1	Number of Societies 2	Number of Members 3	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals 4	Banks and Societies 5	Individuals 6	Banks and Societies 7
<i>North Kanara District.</i>			Rs.	Rs.	Rs.	Rs.
84. Karwar Urban Co-operative Bank, Ltd.	1	832	2,45,365	.....	1,87,622	.....
85. Kanara District Primary Teachers Bank, Ltd.	1	547	1,59,238	.....	1,47,996	.....
86. Kumta Urban Co-operative Bank, Ltd.	1	936	6,67,393	.....	5,78,969	.....
87. Honawar Urban Co-operative Bank, Ltd.	1	447	2,43,511	.....	2,69,562	.....
88. Siddapur Urban Co-operative Bank, Ltd.	1	228	2,45,799	.....	2,57,132	.....
89. Sirsi Urban Co-operative Bank, Ltd.	1	663	2,66,710	.....	2,66,677	.....
90. Ankola Urban Co-operative Bank, Ltd.	1	813	4,76,864	.....	4,57,647	.....
<i>Sholapur District.</i>						
91. Karmala Urban Co-operative Bank Ltd.	1	127	1,83,123	.....	1,23,180	.....
92. Laxmi Urban Co-operative Bank Ltd.	1	1,114	1,14,709	.....	1,15,181	.....
93. Pandharpur Urban Co-operative Bank Ltd.	1	1,177	5,42,891	.....	4,23,216	.....
<i>Bijapur District.</i>						
94. Bijapur Shri Sidheswar Urban Co-operative Bank Ltd.	1	709	11,88,305	.....	11,20,901	.....
95. Bijapur Government Officials Co-operative Bank Ltd.	1	605	1,59,994	.....	1,37,427	.....
96. Bijapur Mahalaxmi Urban Co-operative Bank, Ltd.	1	665	1,58,657	.....	1,85,795	.....
97. Basveshwar Urban Co-operative Bank, Ltd.	1	284	1,24,504	.....	1,41,735	.....
98. Bagalkot Urban Bank, Ltd.	1	495	2,37,956	.....	2,00,648	.....

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

A (1)—*contd.*

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,78,242	18,139	...	5,00,446	1,15,000	1,20,800	3,94,609	4,17,014	7,780
78,616	649	...	12,550	.....	.....	...	...	2,806
2,88,085	28,182	...	8,17,218	.....	1,40,258	3,28,522	2,47,468	9,838
2,12,172	51,075	...	12,06,174	1,87,490	3,41,312	2,53,527	3,70,078	4,040
94,256	6,956	...	6,88,860	.....	82,228	2,147	9,055	5,645
2,09,958	86,699	...	12,30,876	28,586	.....	...	...	6,556
1,58,693	22,816	...	7,91,977	33,264	.....	1,81,531	1,68,421	7,851
1,23,971	572	...	24,34,727	.....	.....	...	...	3,505
1,41,593	35,328	...	7,38,167	.....	.....	...	...	6,289
2,60,576	12,322	...	31,52,802	.....	.....	1,07,683	57,195	11,661 6,089
4,97,408	14,000	...	19,00,977	45,162	.....	41,765	38,938	10,374
1,51,226	3,000	...	1,67,176	.....	.....	50,983	44,928	5,454
1,20,304	18,217	...	1,33,558	.....	.....	...	...	4,456
1,30,583	72,371	...	3,18,347	1,11,451	.....	...	...	3,579
98,100	22,330	...	3,62,890	.....	.....	12,501	11,623	3,269

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

## STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
1	17	18	19	20	21	22
<i>North Kanara District.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
84. Karwar Urban Co-operative Bank, Ltd.	29,454	1,02,150	3,36,449	40,900	95,000	.....
85. Karwar District Primary Teachers Bank, Ltd.	87,020	10,586	628	.....	.. ..	.....
86. Kumta Urban Co-operative Bank, Ltd.	37,745	1,22,511	3,14,210	14,716	.....	.....
87. Honawar Urban Co-operative Bank, Ltd.	20,395	5,25,373	1,12,764	47,798	1,87,490	.....
88. Siddapur Urban Co-operative Bank, Ltd.	30,490	1,62,500	93,379	8,285	.....	.....
89. Sirsi Urban Co-operative Bank, Ltd.	28,485	1,44,029	1,85,492	.....	22,535	.....
90. Ankola Urban Co-operative Bank, Ltd.	31,958	.....	2,74,377	.....	33,264	.....
<i>Sholapur District.</i>						
91. Karmala Urban Co-operative Bank Ltd.	35,000	1,51,441	10,286	.....	.....	.....
92. Laxmi Urban Co-operative Bank Ltd.	40,560	4,27,889	3,10,278	.....	.....	.....
93. Pandarpur Urban Co-operative Bank. Ltd.	43,230	3,14,021	3,82,363 1,462	.....	.. ..	.....
<i>Bijapur District.</i>						
94. Bijapur Shri Shidheswar Urban Co-operative Bank Ltd.	1,52,400	4,20,876	4,48,014	.....	.....	.....
95. Bijapur Government Officials Co-operative Bank Ltd.	69,020	1,51,847	29,306	.....	.. ..	.....
96. Bijapur Mahalaxmi Urban Co-operative Bank Ltd.	34,400	57,334	70,803	.....	.....	.. ..
97. Basveshwar Urban Bank Ltd.	25,785	35,747	64,819	.....	14,304	.....
98. Bagalkot Urban Co-operative Bank Ltd	20,710	67,126	90,080	.....	.....	.....

\* For the purposes of this statement the working capital

## A (1)—contd.

Reserve Fund 23	Other Funds 24	Working Capital* 25	Profit and loss for the year 26	Usual dividend paid on shares 27	Most usual Rate of Interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
40,638	38,605	6,77,491	+10,479	7½	1½ to 2½	6½
12,298	577	1,11,004	+2,864	2½	½ to 2	6½
35,250	23,783	5,48,315	+9,238	6½	2½ to 3	6½ to 9½
28,150	37,131	9,59,101	+8,861	7½	2½	4 to 6½
4,511	2,926	3,02,091	+2,197	5	2½ to 4	6½ to 9½
50,311	46,136	4,82,988	+11,573	6½	2 to 2½	5 to 8
14,527	13,515	3,67,641	+7,606	4½	2 to 3	6½ to 9½
116	.....	1,96,843	+2,118	.....	1½ to 4	6 to 7/13/15-
12,569	9,534	8,01,150	+2,773	5	.....	4½ to 9
27,406	30,428	7,93,910	+9,388 +108	7½	1½ to 3	4 to 9
40,799	41,569	11,08,647	+22,362 +102	5	2 to 3	4 to 9
20, 92	8,587	2,74,102	+3,154 -529	9½	2	6½
18,534	5,976	1,82,347	+2,808	4½	3 to 3½	4 to 9
9,702	8,896	1,59,263	+3,952	6	2 to 4	6½ to 8½
6,600	2,602	1,50,118	+2,236 +226	5	3½	6½ to 9½

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



## STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Ahmedabad District.</i>						
96. Ahmedabad People's Co-operative Bank, Ltd.	1	2,932	27,09,499	.....	26,90,712	.....
100. Ahmedabad Muslim Co-operative Bank, Ltd.	1	863	85,500	.....	88,625	.....
101. Majur Sahakari Bank, Ltd.	1	7,934	1,25,899	.....	13,507	.....
102. Muslim Co-operative Bank, Ltd. Modasa.	1	293	.....	.....	.....	.....
<i>Broach District.</i>						
103. Amod Nagarik Co-operative Bank, Ltd.	1	214	2,18,506	.....	2,16,186	.....
104. Ankleshwar Nagarik Co-operative Bank, Ltd.	1	829	13,15,185	.....	12,27,685	.....
105. Jambusar People's Co-operative Bank, Ltd.	1	990	7,46,896	.....	7,33,185	.....
<i>Surat District.</i>						
106. Bulsar People's Co-operative Bank, Ltd.	1	615	1,81,068	.....	1,25,212	.....
107. Rander People's Co-operative Bank, Ltd.	1	396	1,15,892	.....	1,21,926	.....
108. Sardar Bhiladwala Pardi People's Co-operative Bank, Ltd.	1	1,172	35,52,844	.....	32,94,299	.....
109. Surat People's Co-operative Bank, Ltd.	1	2,149	4,87,037	.....	3,52,302	.....
110. Ismailia Diamond Jubilee Co-operative Bank, Ltd.	1	84	21,875	.....	.....	.....

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

A (1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' Products	Cost of Management
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
13,88,569	84,255	...	35,01,050	.....	3,41,723	...	...	32,688
1,08,565	...	...	8,11,642	.....	.....	...	...	5,585
1,11,832	...	...	1,33,511	.....	.....	...	...	10,494
.....	...	...	85,746	.....	.....	1,12,860	94,380	5,181
82,291	10,776	...	3,62,938	.....	.....	...	...	3,581
2,06,319	6,732	...	42,57,706	.....	31,677	17,496	...	14,455
1,59,263	...	...	94,11,683	.....	.....	...	...	8,424
1,70,188	31,347	...	15,46,823	.....	.....	...	...	6,552
68,338	20,868	...	21,65,594	.....	.....	...	...	7,292
6,91,982	9,095	...	74,71,409	.....	7,18,101	...	...	27,509
31,03,822	20,541	...	3,60,99,502	.....	.....	...	...	78,998
21,375	300	...	13,655	.....	3,872	...	...	1,950

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

## STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
1	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Ahmedabad District.</i>						
99. Ahmedabad People's Co-operative Bank, Ltd. Modasa.	2,03,740	9,91,371	10,59,995	1,98,744	.....	.....
100. Ahmedabad Muslim Co-operative Bank, Ltd.	93,240	81,275	6,235	... ..	.....	.....
101. Majur Sahakari Bank Ltd.	1,05,846	95,545	.....	.....	.....	.....
102. Muslim Co-operative Bank, Ltd., Modasa.	95,000	14,806	.....	.....	.....	.....
<i>Broach District.</i>						
103. Amod Nagarik Co-operative Bank, Ltd.	26,725	42,321	46,639	.....	.....	.....
104. Ankleshwar Nagarik Co-operative Bank, Ltd.	63,400	4,06,624	10,31,085	2,938	.....	.....
105. Jambusar People's Co-operative Bank, Ltd.	39,580	4,46,335	4,05,711	.....	.....	.....
<i>Surat District.</i>						
106. Bulsar People's Co-operative Bank, Ltd.	45,725	3,81,667	3,23,269	.....	.....	.....
107. Rander People's Co-operative Bank, Ltd.	26,925	2,57,849	8,12,839	13,904	.....	.....
108. Sardas Bhjadwala Pardi People's Co-operative Bank, Ltd.	75,600	7,93,927	13,17,569	73,110	.....	.....
109. Surat People's Co-operative Bank, Ltd.	3,80,300	18,37,009	31,82,636	3,47,594	.....	.....
110. Ismailia Diamond Jubilee Co-operative Bank, Ltd.	24,750	10,479	3,177	3,872	.....	.....

\* For the purposes of this statement the working capital

A (1)—contd.

Reserve Fund 23	Other Funds 24	Working Capital <sup>1</sup> 25	Profit and loss for the year 26	Usual dividend paid on shares 27	Most usual rate of Interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
70,724	66,811	25,01,285	+24,075	5	½ to 3½	6½ to 7
853	788	1,82,371	+480	.....	1 to 3	6
.....	8,064	2,09,455	-8,899	.....	3	6½
2,948	2,791	48,545	-841	5	½ to 3	3½ to 7
4,036	10,590	1,80,251	+3,098	5	1½ to 2½	6 to 8½
37,928	56,658	15,98,613	+12,890	7	1½ to 2	4½
24,884	24,884	9,41,314	+6,192	7½	1½ to 2	4 to 6
19,047	16,630	7,86,898	+6,482	6½	½ to 2	6
19,285	16,074	11,46,876	+5,741	6½	½ to 1½	4½ to 8
57,981	69,143	23,87,980	+22,024	7½	½ to 3	3 to 6
1,95,299	2,02,607	61,45,625	+37,724	7½	1½ to 3	5 to 7
162	.....	42,440	-193	.. ..	1½ to 1½	9½

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

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## STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Ratnagiri District.</i>			Rs.	Rs.	Rs.	Rs.
111. Khed Urban Co-operative Bank, Ltd.	1	533	1,53,950	.....	94,315	.....
112. Chiplun Urban Co-operative Bank, Ltd.	1	1,291	25,94,960	.....	26,43,985	2,022
113. Ratnagiri Urban Co-operative Bank Ltd.	1	1,697	44,11,555	18,806	41,67,374	23,484
114. Rajapur Urban Co-operative Bank, Ltd.	1	363	60,677	.....	38,773	.....
115. Deogad Urban Co-operative Bank, Ltd.	1	338	2,60,908	.....	2,91,108	.....
116. Malwan Urban Co-operative Bank, Ltd.	1	598	9,54,753	.....	9,18,021	.....
117. Vengurla Urban Co-operative Bank, Ltd.	1	337	12,95,169	.....	11,91,348	.....
<i>Kolaba District.</i>						
118. Revdanda Urban Co-operative Bank, Ltd.	1	272	75,836	.....	49,328	.....
119. Pen Urban Co-operative Bank, Ltd.	1	401	1,27,710	.....	69,966	.....
120. Mahad Urban Co-operative Bank, Ltd.	1	672	16,40,544	.....	15,98,260	.....
121. Roha-Astami Urban Co-operative Bank, Ltd.	1	309	94,423	.....	93,456	.....
<i>Panch Mahals District.</i>						
122. Dohad Urban Co-operative Bank, Ltd.	1	1,321	41,29,377	.....	41,07,807	.....
123. Dohad Muslim Co-operative Urban Bank, Ltd.	1	477	1,99,929	.....	1,67,718	.....

\* The term "Loans overdue" means loans due from payments which have not

## A (1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,18,455	...	...	4,15,593	.....	.....	...	...	2,039
5,88,072	4,583	3,121	56,69,796	.....	.....	...	...	20,271
18,68,757	67,531	15,942	1,00,89,672	3,52,000	.....	...	...	28,811
43,129	3,215	...	4,46,742	.....	.....	...	...	2,499
64,269	7,911	...	6,19,288	.....	.....	...	...	3,160
2,20,243	6,309	...	24,38,683	.....	.....	...	...	5,648
3,43,288	...	...	16,59,967	50,000	.....	...	...	7,199
65,107	7,788	...	90,433	.....	.....	12,803	16,841	2,417
1,30,379	7,750	...	4,14,212	.....	.....	90,949	79,189	2,508
1,24,042	39,735	...	21,86,692	.....	.....	3,974	9,235	3,068
16,192	3,395	...	1,82,750	.....	.....	5,286	4,656	3,183
5,74,133	...	...	84,52,187	.....	7,33,949	...	...	12,854
42,110	...	...	10,34,986	17,68,462	.....	...	...	2,810

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

## STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government.
1	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Ratnagiri District.</i>						
111. Khed Urban Co-operative Bank, Ltd.	27,980	83,546	44,773	.....	.....	.....
112. Chiplun Urban Co-operative Bank, Ltd.	75,430	6,55,907	4,73,968	.....	2,02,007	.....
113. Ratnagiri Urban Co-operative Bank, Ltd.	57,820	4,49,962	9,95,430	.....	4,12,178	.....
114. Rajapur Urban Co-operative Bank, Ltd.	21,970	41,835	35,035	.....	.....	.....
115. Deogad Urban Co-operative Bank, Ltd.	21,390	23,982	40,188	15,931	46,195	.....
116. Malwan Urban Co-operative Bank, Ltd.	39,700	1,67,689	3,08,059	4,378	.....	.....
117. Vengurla Urban Co-operative Bank, Ltd.	70,325	2,02,752	1,64,440	40,860	2,01,601	.....
<i>Kolaba District.</i>						
118. Revdanda Urban Co-operative Bank, Ltd.	20,300	26,700	18,000	.....	.....	.....
119. Pen Urban Co-operative Bank, Ltd.	31,275	1,76,632	.....	.....	.....	.....
120. Mahad Urban Co-operative Bank, Ltd.	60,000	8,12,372	.....	.....	.....	.....
121. Roha-Astam Urban Co-operative Bank, Ltd.	28,375	44,245	.....	.....	.....	.....
<i>Panch-Mahals District</i>						
122. Dohad Co-operative Urban Bank, Ltd.	1,26,540	7,73,503	.....	.....	.....	.....
123. Dahad Muslim Co-operative Urban Bank, Ltd.	55,140	.....	1,67,640	.....	.....	.....

\* For the purposes of this statement the working capital

A (1)—contd.

Reserve Fund 28	Other Funds. 24	Working Capital * 26	Profit and loss for the year 26	Usual dividend paid on shares. 27	Most usual Rate of Interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
1,872	685	1,58,856	+4,694			9½
20,000	52,300	14,57,912	+8,986	5	2½	7½
45,988	67,838	20,22,701	+26,657	6½	2½	6½
9,478	8,074	1,16,887	+2,082	6½	2½	6½
5,628	6,528	1,59,837	+2,841	6½	2½	
10,018	7,759	5,37,598	+12,354	6½	2½	7½
18,364	14,975	7,12,320	+9,468	6½	2½	7
5,258	890	54,948	+2,408	7½	2½	
8,033	12,926	2,28,366	+6,617	6	.....	6½
14,637	26,591	9,12,600	+10,791	5	.....	7½
99	.....	72,719	-387	.....	.....	6½
51,568	82,547	9,84,152	+24,286	.....	.....	.....
492	.....	2,28,271	+557	.....	.....	.....

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



## STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Panch Mahal District</i> —contd.			Rs.	Rs.	Rs.	Rs.
124. Godhra City Co-operative Bank, Ltd.	1	623	6,50,518	.....	6,23,042	.....
125. Zalod Co-operative Urban Bank, Ltd.	1	304	9,09,341	.....	7,69,372	.....
126. Kalol Urban Co-operative Bank, Ltd.	1	639	8,34,602	...	5,67,337	.....
127. Limdi Urban Co-operative Bank, Ltd.	1	315	3,34,226	.....	2,72,457	.....
128. Mercantile Co-operative Bank, Ltd.	1	167	3,31,813	.....	3,35,858	.....
<i>Kaira District.</i>						
129. Karamsad Urban Co-operative Bank, Ltd.	1	188	1,59,379	... ..	1,42,400	.....
130. Kaira Peoples' Co-operative Urban Bank, Ltd.	1	157	....	.....	.....	.....
131. Uttarsanda Peoples' Co-operative Bank, Ltd.	1	153	71,875	.....	83,551	.....
nt total ...	131	1,25,165	12,18,05,549	4,11,951	9,86,99,163	4,39,789

\* The term "Loans overdue" means loans due from payment which have not

A (1) — contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,11,819	7,664	...	16,17,847	.....	.....	...	...	4,170
1,10,906	...	...	.....	10,01,855	.....	...	...	3,624
9,29,876	11,950	...	8,00,905	.....	.....	...	...	6,626
1,43,173	...	...	1,08,038	90,482	.....	16,259	...	2,492
34,197	3,103	...	2,58,687	.....	.....	...	...	1,969
65,318	2,000	...	3,88,963	.....	.....	...	...	2,757
8	...	..	.....	1,91,677	.....	3,05,030	...	766
47,988	...	...	5,95,715	.....	.....	...	...	1,655
5,43,75,057	96,65,467	1,89,736	46,22,63,553	1,23,12,504	4,26,253	39,81,505	35,25,177	15,46,514

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

## STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
		18	19	20	21	22
1	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Panchmahal District.</i>						
124. Godhra City Co-operative Bank, Ltd.	39,575	.....	5,71,624	.....	.....	.....
125. Zalod Urban Co-operative Bank, Ltd.	61,160	1,83,964	.....	.....	.....	.....
126. Kolad Urban Co-operative Bank, Ltd.	38,575	4,095	4,95,295	.....	.....	.....
127. Limdi Urban Co-operative Bank, Ltd.	32,840	243	40,373	.....	79,606	.....
128. Mercantile Co-operative Bank, Ltd.	23,475	17,848	14	.....	.....	.....
<i>Kaira District.</i>						
129. Zaraffisad Urban Co-operative Bank, Ltd.	24,150	31,018	67,482	.....	.....	.....
130. Kaira Peoples' Co-operative Bank, Ltd.	20,230	.....	.....	.....	64	19
131. Uttarsanda Peoples' Co-operative Bank, Ltd.	24,230	1,70,034	50	.....	.....	.....
Grant total	92,45,953	4,49,06,855	4,26,09,005	11,83,036	27,89,487	19

\* For the purpose of this statement the working capital

## A (1)—contd.

23	24	25	26	27	Most usual Rate of Interest	
					28	29
Reserve Fund	Other Funds.	Working Capital*	Profit and loss for the year	Usual dividend paid on shares.	On borrowings	On lending
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
31,806	11,205	6,53,710	+ 1,506	.....	.....	.....
5,600	1,224	9,51,948	+ 5,083	.....	.....	.....
9,580	6,338	5,53,978	+ 9,080	.....	.....	.....
786	219	1,53,806	+ 1,858	.....	.....	.....
3,987	411	54,285	+ 1,054	.....	.....	.....
768	451	1,23,569	+ 957	.....	.....	.....
731	8,105	39,143	+ 3,057	.....	.....	.....
1,577	1,980	1,97,871	+ 3,019	.....	.....	.....
36,83,071	34,25,954	10,77,37,713	10,92,947 - 23,204	.....	.....	.....

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

## STATEMENT

## Operations of Agricultural

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Class I—Agricultural Credit, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
Sholapur ...	210	16,274	12,09,593	4,700	10,17,538	2,200
Bijapur ...	251	14,560	4,10,144	.....	3,62,208	.....
Belgaum ...	279	28,513	15,48,513	1,76,249	12,60,472	2,64,229
North Kanara ...	98	7,249	2,73,610	.....	2,66,171	.....
Satara ...	456	22,834	12,71,999	.....	12,00,276	.....
Ratnagiri ...	97	8,690	1,02,331	.....	89,062	.....
Poona ...	308	14,563	5,64,674	10,000	4,09,883	.....
Ahmednagar ...	219	13,449	13,71,665	.....	11,91,586	.....
Dharwar ...	574	36,345	14,70,737	.....	12,69,777	.....
Jalgaon ...	635	34,806	47,64,913	.....	37,98,109	.....
West Khandesh ...	428	19,386	32,29,781	.....	27,73,712	.....
Nasik ...	331	12,338	14,69,785	2,074	11,46,476	.....
Broach ...	159	5,745	2,88,264	.....	2,82,140	.....
Surat ...	140	8,024	3,99,112	.....	3,31,190	.....
Thana ...	201	7,618	3,01,154	.....	2,08,933	.....
Kolaba ...	56	1,896	55,020	.....	49,336	.....
Bombay Suburban ...	1	13	980	.....	1,160	.....
Ahmedabad ...	123	6,067	5,93,029	.....	4,92,060	.....
Kaira ...	130	7,786	1,25,189	.....	94,527	.....
Panch Mahals ...	214	9,217	3,41,162	.....	3,31,533	.....
<b>Total, Unlimited ...</b>	<b>5,268</b>	<b>2,74,116</b>	<b>2,07,78,874</b>	<b>1,98,023</b>	<b>1,72,48,304</b>	<b>2,67,129</b>
<i>Class I—Agricultural Credit, Limited.</i>						
Sholapur ...	21	1,225	4,47,134	.....	3,48,239	.....
Bijapur ...	17	684	3,855	.....	3,064	.....
Belgaum ...	20	2,036	77,520	34,053	51,134	49,133
North Kanara ...	18	1,320	15,235	.....	9,522	.....
Satara ...	48	5,438	74,378	.....	46,739	.....
Ratnagiri ...	43	3,652	30,257	.....	15,329	.....
Poona ...	17	1,177	16,923	.....	10,266	.....
Ahmednagar ...	24	2,127	1,33,423	.....	1,02,495	.....
Dharwar ...	20	1,625	79,016	3,500	70,076	3,500
Jalgaon ...	7	326	26,722	.....	23,066	.....
West Khandesh ...	5	267	46,886	.....	40,322	.....
Nasik ...	25	2,208	87,396	.....	41,971	.....
Broach ...	29	1,729	1,27,472	.....	62,223	.....
Surat ...	24	7,246	49,054	.....	31,781	.....

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

## B.

*Societies, for the year 1947-48.*

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
16,91,061	4,67,665	9,069	1,89,475	10,73,071	3,12,365	10,95,548	16,88,860
10,14,948	3,87,071	.....	1,17,974	8,48,950	2,180	16,21,669	13,94,191
91,08,197	5,42,196	53,120	2,16,785	8,60,508	12,871	21,748	17,348
6,13,878	1,61,276	.....	1,87,325	63,600	98,200	.....	.....
19,31,849	6,08,085	.....	1,82,271	8,22,934	236	34,28,607	28,63,699
1,60,249	56,891	.....	73,068	10,459	.....	10,015	.....
13,82,262	7,19,868	8,979	89,672	5,10,816	.....	.....	.....
17,41,265	4,25,256	.....	50,431	15,05,268	26,632	9,26,977	.....
32,67,712	12,02,868	1,805	2,17,746	12,37,028	18,710	35,79,112	32,69,821
67,07,629	15,64,067	.....	1,08,111	37,27,522	1,324	28,88,006	21,32,227
51,32,306	4,39,680	.....	41,720	23,40,469	.....	21,29,422	17,74,725
14,21,656	3,20,171	2,074	13,692	13,38,348	.....	6,69,521	5,13,949
9,93,641	80,882	.....	26,200	89,26,289	16,428	2,33,871	.....
6,76,212	1,89,900	.....	2,58,705	1,01,294	2,519	75,026	88,180
4,73,555	1,14,371	.....	40,442	3,22,415	500	7,03,637	7,24,600
84,930	71,271	.....	2,761	44,590	62	33,014	32,927
1,260	.....	.....	.....	.....	.....	.....	.....
5,67,383	1,03,041	.....	74,246	4,26,928	.....	23,60,090	22,51,928
1,52,140	42,635	.....	1,10,235	2,58,228	.....	17,75,773	.....
4,20,251	1,19,760	.....	1,41,671	2,19,422	87,468	22,666	.....
2,76,22,760	76,74,854	79,267	20,28,066	1,93,69,744	10,77,038	2,07,37,256	1,60,92,506
2,51,311	8,412	.....	29,210	2,61,346	.....	1,27,208	1,26,502
5,495	1,228	.....	1,70,222	10,138	1,222	5,27,877	4,94,085
2,70,925	28,249	2,024	8,819	96,232	2,466	56,245	66,180
18,637	2,038	.....	1,04,625	16,000	7,000	.....	.....
59,220	12,067	.....	66,990	2,36,734	.....	16,54,061	11,72,176
26,419	1,310	.....	54,620	8,320	.....	56,764	.....
10,464	1,548	.....	2,452	24,270	.....	.....	.....
99,441	5,207	.....	28,222	5,66,254	5,222	8,20,027	.....
1,20,464	25,680	.....	46,222	2,44,278	19,766	11,12,606	10,16,569
29,337	.....	.....	4,869	83,208	.....	1,80,229	1,84,695
35,602	3,162	.....	500	72,322	.....	1,29,462	64,326
91,765	7,731	.....	59,920	1,15,562	16,662	10,18,028	6,26,222
1,25,168	240	1	2,16,222	2,02,101	.....	8,28,221	.....
23,728	60	16	2,18,222	11,22,222	1,26,222	12,22,222	12,22,222

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

## STATEMENT

Classification	Cost of Management	Share Capital paid	Loans and Deposits held at the end of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
<i>Class I—Agricultural Credit, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Bholapur	1,02,182	3,93,585	1,44,216	94,388	35,850	7,46,926
Bijapur	99,894	2,97,810	69,354	81,509	2,114	4,95,466
Belgaum	81,954	5,97,511	1,99,741	2,55,014	10,859	8,03,118
North Kanara	19,983	1,72,164	1,19,229	2,42,954	36,667	25,506
Satara	1,13,163	6,21,712	1,92,355	1,35,071	13,371	5,91,923
Ratnagiri	4,201	69,403	70,844	21,700	109	15,335
Poona	72,026	3,24,323	91,776	51,740	58,487	8,29,297
Ahmednagar	1,46,103	5,76,120	92,525	57,739	18,348	10,46,859
Dharwar	1,58,068	7,13,614	1,64,203	3,35,206	3,963	16,10,266
Jalgaon	2,30,717	8,01,543	3,32,301	1,17,792	1,28,206	35,08,586
West Khandesh	1,32,236	5,59,547	66,112	30,259	2,087	17,28,222
Nasik	82,065	3,85,695	21,859	18,560	.....	8,70,824
Breach	44,110	3,07,770	45,636	27,668	191	3,20,874
Surat	40,778	1,55,093	1,68,142	1,89,053	24	66,230
Thana	29,559	1,67,612	49,176	50,173	1,21,221	2,36,251
Kolaba	2,931	24,526	7,166	4,757	1,054	30,922
Bombay Suburban	3	197	.....	.....	.....	778
Ahmedabad	1,13,777	2,43,563	32,254	26,380	1,4,400	2,22,318
Kaira	94,975	1,04,056	24,234	10,245	4,992	87,419
Panoh Mahals	28,770	1,24,272	30,055	12,368	42,964	1,41,504
Total, Unlimited	16,04,520	66,70,315	19,05,189	17,62,459	4,95,453	1,34,41,720
<i>Class I—Agricultural Credit, Limited.</i>						
Bholapur	36,619	66,315	11,282	12,264	...	2,90,083
Bijapur	12,207	23,720	16,601	595	72	17,641
Belgaum	8,088	62,075	2,864	6,103	59	2,54,623
North Kanara	12,707	35,345	53,183	23,846	5,200	16,000
Satara	42,163	86,608	11,968	7,679	930	57,153
Ratnagiri	5,129	78,888	35,040	8,628	...	2,540
Poona	8,063	23,465	4,135	3,220	488	10,899
Ahmednagar	28,835	86,560	19,179	...	5,741	1,35,009
Dharwar	21,704	50,765	22,384	5,950	120	95,057
Jalgaon	10,029	15,910	8,035	11,600	5,370	25,964
West Khandesh	4,367	14,820	25	115	.....	50,498
Nasik	51,805	1,05,685	16,037	8,724	4,183	45,659
Breach	31,838	92,650	1,27,927	23,260	.....	72,772
Surat	1,29,374	1,67,284	68,617	73,621	85,576	1,24,778

\*For the purposes of this statement the working capital

B—contd.

year from	Government	Reserve Fund	Other Funds	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
							On borrowings	On lendings
22	23	24	25	26	27	28	29	
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
2,046	8,22,027	1,07,393	28,46,842	+78,340	6½	3½	9½	
.....	5,51,836	48,098	15,41,180	+68,901	.....	.....	.....	
.....	8,71,826	50,991	27,68,596	+72,488 -12,704	6½	4	9½	
.....	2,58,264	93,026	8,78,910	+19,784 -2,443	6½	do.	9½	
.....	7,65,148	74,710	23,94,285	+86,688 -8,045	6½	4½	9½	
.....	79,802	13,532	2,70,726	+7,948 -21	.....	.....	.....	
.....	6,11,892	58,421	20,15,936	+53,939 -17,217	.....	.....	.....	
.....	3,76,262	66,921	22,24,768	+1,06,647 -18,882	.....	.....	.....	
.....	15,54,670	92,204	44,74,126	+1,03,054	.....	.....	.....	
1,600	17,43,343	3,81,070	70,15,441	+2,47,197 -45,172	5	5	7½	
.....	11,08,849	1,83,804	37,08,860	+1,46,376 -7,211	6½	4½	9½	
.....	3,56,802	88,807	16,92,547	+60,243 -6,969	6½	4½	9½	
.....	4,41,244	63,602	13,96,825	+29,620 -903	2 to 7½	4	6½ to 9½	
48,554	3,69,314	57,932	10,54,342	+30,747 -6,900	1½ to 7½	1½ to 9½	6½ to 10½	
.....	1,26,899	25,906	7,81,238	+25,808 -4,019	.....	.....	.....	
.....	22,439	12,755	1,03,619	+2,074 -497	6½	4½	9½	
.....	41	.....	1,016	+58	.....	5	9½	
1,776	1,67,112	46,966	8,15,603	+61,472 -3,232	2 to 7½	1 to 6½	4 to 9½	
1,445	1,03,451	31,775	3,67,617	+42,685 -6,413	.....	.....	.....	
302	2,44,553	31,682	6,27,900	+18,899 -3,766	.....	.....	.....	
65,723	1,05,75,769	14,04,824	3,63,11,452	+12,62,926 -1,59,399	.....	.....	.....	
.....	23,107	5,601	4,08,652	+2,000	5	3½	9½	
.....	3,946	1,602	74,177	C.B. +7,903 S.B. +3,656	.....	.....	.....	
.....	12,405	4,980	3,43,109	+4,687 -2,106	6½	4	9½	
.....	6,253	3,188	1,49,475	+6,427 -1,077	6½	4	9½	
.....	23,252	17,599	2,05,218	+20,465 -5,039	.....	.....	.....	
.....	7,498	8,682	1,41,174	+5,547	.....	4½	9½	
.....	3,474	2,409	48,105	+3,243 -1,106	.....	.....	.....	
.....	10,756	15,901	8,83,446	+15,925 -1,673	.....	.....	.....	
.....	31,687	20,777	2,26,750	+24,221	.....	.....	.....	
.....	6,949	4,730	78,608	+12,181 -204	5	5	7½	
.....	610	5,390	71,458	+3,247	6½	4½	9½	
.....	28,124	41,281	2,49,703	+40,456 -12,075	6½	4½	9½	
.....	9,516	8,814	8,34,939	+24,056 -3,084	.....	.....	.....	
38,710	15,948	15,374	5,79,908	+43,758 -3,192	6½ to	1½ to 4	6½ to —	

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



## STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Class I—Agricultural Credit, Limited—contd.</i>			Rs.	Rs.	Rs.	Rs.
Thana ...	38	2,782	42,103	.....	34,747	.....
Bombay Suburban ...	3	120	2,530	.....	695	.....
Kolaba ...	43	3,765	2,926	.. ..	4,639	12,118
Ahmedabad ...	36	3,059	1,11,936	.....	1,35,418	.....
Kaira ...	36	3,434	48,618	.....	43,409	.....
Panch Mahals ...	17	1,267	17,082	.....	17,723	.. ..
Total of Class I Agricultural Credit, Limited.	496	46,861	14,39,112	37,553	10,92,428	64,751
<i>Class II—Agricultural Purchase, Purchase and Sale Unlimited.</i>						
Dharwar ...	1	397	2,016	.....	1,757	.....
Total Class II Agricultural Purchase, Purchase and Sale Unlimited.	1	397	2,016	.....	1,757	.....
<i>Class II—Agricultural Purchase, Purchase and Sale Limited.</i>						
Sholapur ...	7	404	.....	.....	.....	.. .
Belgaum ...	1	68	.. .	.....	205	.....
Satara ..	4	173	569	.....	388	....
Poona ...	3	42	1,100	.....	.....	.....
Ahmednagar ...	4	136	.....	.....	.....	.....
Dharwar ...	7	299	44	.. ..	164	1,504
Jalgaon ...	28	10,366	.....	.....	.....	.....
West Khandesh ...	50	3,729	.....	.....	.....	.....

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
41,967	4,398	.. ..	78,809	2,74,746	.....	11,82,167	11,68,705
1,835	.....	.....	.....	.....	.....	.....	.....
642	.....	.....	14,696	96,288	250	5,72,948	5,86,541
46,467	9,681	.....	1,48,590	74,585	.....	16,10,408	16,80,460
82,017	8,875	.. ..	59,795	2,84,091	2,03,928	12,47,854	.....
29,929	4,438	.. ..	7,752	1,96,441	.....	4,14,282	.....
14,02,813	1,12,219	1,651	19,33,863	89,89,250	4,53,597	1,29,67,307	88,99,770
2,250	966	.....	.....	15,388	.....	15,408	15,478
2,250	966	.....	.....	15,388	.....	15,408	15,478
.....	.....	.....	.....	58,972	.....	47,106	47,553
363	303	.....	.....	.....	1,990	1,268	1,215
1,987	1,448	.....	7,439	.....	.....	6,419	6,271
1,100	.....	.....	297	600	.....	.....	.....
.....	.....	.....	10	.....	.....	25,203	.....
848	.....	.....	6	.....	485	25,338	25,441
.....	.....	.....	2,668	2,715	.....	51,904	51,175
.....	.....	.....	.....	.....	.....	.....	.....

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

## STATEMENT

Classification	Cost of Management	Share Capital paid	Loans and Deposits held at the end of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
<i>Class I—Agricultural Credits, Limited—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Thana ...	48,072	1,17,291	45,083	8,550	...	14,309
Bombay Suburban ...	109	5,640	118	6,081	...	.....
Kolaba ...	28,749	60,130	20,488	154	...	59,160
Ahmedabad ...	45,884	1,32,900	57,396	62,788	196	50,726
Kaira ...	58,466	1,39,895	4,100	31,674	13,573	84,696
Panchmahals ...	17,025	53,580	9,329	1,409	...	11,836
Total of Class I Limited.	6,01,893	14,26,324	5,41,865	3,01,261	1,21,503	14,71,459
<i>Class II—Agricultural Purchase, Purchase and Sale Unlimited.</i>						
Dharwar ...	167	.....	.....	...	...	271
Total Class II Unlimited.	167	.....	.....	...	...	271
<i>Class II—Agricultural Purchase, Purchase and Sale Limited.</i>						
Sholapur ...	7,603	10,955	1,018	756	...	11,189
Belgaum ...	122	1,890	.....	...	...	.....
Satara ...	352	2,025	1	10	...	.....
Poona ...	1,474	7,330	2,152	2,175	...	.....
Ahmednagar ...	2,095	5,233	497	322	...	.....
Dharwar ...	194	3,365	47	191	8,119	575
Jalgaon ...	76,066	4,591	473	1,554	166	.....
West Khandesh ...	60,547	25,245	563	1,991	...	.....

\* For the purposes of this statement the working capital

B—contd.

Year from	Government	Reserve Fund	Other Funds	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
							On borrowings	On lendings
22	23	24	25	26	27	28	29	
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
.....	37,743	1,01,335	3,34,311	+97,551 -19,651	.....	.....	.....	
.....	185	.....	11,969	+16 -82	.....	.....	.....	
.....	5,330	3,646	1,48,808	+11,666 -2,311	.....	4½	9½	
9,880	20,849	15,260	3,49,995	+38,453	6½	4½	9½	
151	19,611	19,834	3,13,684	+39,855 -2,315	.....	.....	.....	
.....	23,598	3,968	1,08,720	+4,654 -4,493	.....	.....	.....	
48,741	2,95,701	2,95,221	45,02,059	+3,30,076 -51,413	.....	.....	.....	
.....	9,365	53	9,689	-254	.....	.....	.....	
.....	9,685	53	9,689	-254	.....	.....	.....	
.....	12,317	7,245	43,380	+5,143	6½	.....	9½	
.....	1,014	182	2,586	+58	.....	.....	.....	
.....	2,789	183	4,908	+267 -84	.....	.....	.....	
2,039	1,951	23,610	44,266	+3,051	.....	.....	.....	
.....	5,741	6,503	18,346	+19,958 -109	.....	.....	.....	
.....	3,704	1,200	12,131	+373	.....	.....	.....	
.....	11,512	33,319	51,605	+12,473 -2,429	.....	.....	.....	
.....	7,934	947	36,479	+9,899 -4,383	.....	3	5	

to taken to be the total of columns 17 to 4.

r Bk Qb 1-10

## STATEMENT

Classification	Number of Societies	Number of members,	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Class II—Agricultural Purchase, Purchase and Sale, Limited—contd.</i>			Rs.	Rs.	Rs.	Rs.
Nasik ...	16	3,554	10,55,780	.....	9,61,620	.....
Thana ...	1	22	.....	.....	.....	.....
Total of Class II, Agricultural Purchase, Purchase and Sale, Limited.	18	3,576	10,55,780	.....	9,61,620	.....
<i>Class III—Agricultural Production and Sale Unlimited.</i>						
Bijapur ...	1	35	.....	.....	.....	.....
Belgaum ...	2	108	.....	.....	.....	.....
Dharwar ...	15	537	.....	.....	.....	.....
Total of Class III, Agricultural Production and Sale, Unlimited.	18	680	.....	.....	.....	.....
<i>Class III—Agricultural Production and Sale Limited.</i>						
Dharwar ...	1	27	.....	.....	.....	.....
Broach ...	2	104	.....	.....	.....	.....
Thana ...	1	87	.....	.....	.....	.....
Total of Class III, Agricultural Production and Sale Limited.	4	218	.....	.....	.....	.....

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

B-contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,75,484	.....	.....	94,294	13,97,079	388	16,61,840	17,11,528
.....	.....	.....	.....	.....	.....	.....	.....
1,79,782	1,811	.....	1,04,714	13,59,366	2,858	13,19,078	16,43,181
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	2	.....	.....	.....	.....
.....	.....	.....	76	.....	149	.....	.....
.....	.....	.....	78	.....	142	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....

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

## STATEMENT

Districts	Cost of Management	Share Capital paid	Loans and Deposits held at the end of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Class II—Agricultural Purchase, Purchase and Sale, Limited—contd.</i>						
Nasik ...	1,25,811	1,46,460	65,526	32,390	451	2,43,647
Thana ...	.....	2,050	.. ..	.....	.....	.....
Total of Class II, Agricultural Purchase, Purchase and Sale, Limited.	2,74,264	2,08,694	70,076	39,319	3,726	2,55,411
<i>Class III—Agricultural Production and Sale Unlimited.</i>						
Bijapur ...	.....	.....	19	.....	.....	.....
Belgaum ...	1,621	.....	.....	.....	.....	.....
Dharwar ..	4,017	540	400	.....	490	.....
Total of Class III, Agricultural Purchase, Purchase and Sale, Unlimited.	5,638	540	419	.....	490	.....
<i>Class III—Agricultural Production and Sale Limited.</i>						
Dharwar ...	.....	325	.....	.....	.....	.....
Broach ...	267	755	637	.....	.....	.....
Thana ...	151	.....	75	25	.....	.....
Total of Class III, Agricultural Production and Sale Limited.	418	1,080	702	25	.....	.....

† For the purposes of this statement the working capital

B—contd.

year from	Government	Reserve Fund	Other Funds	Working Capital †	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
							On borrowings	On lendings
22	23	24	25	26	27	28	29	
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
.....	99,821	1,76,406	7,64,791	+65,796	5	4½	9½	
.....	215	248	2,518	-2,204	.....	.....	.....	
2,039	1,46,848	2,54,892	9,81,005	+1,16,000	.....	.....	.....	
.....	208	.....	222	-1	.....	.....	.....	
.....	4,076	.....	4,076	+18	.....	.....	.....	
.....	7,342	180	8,862	-182	.....	.....	.....	
.....	.....	.....	.....	+765	.....	.....	.....	
.....	11,520	180	12,149	+776	.....	.....	.....	
.....	.....	.....	.....	-183	.....	.....	.....	
.....	27	.....	352	.....	.....	.....	.....	
.....	194	.....	1,576	+8	.....	.....	.....	
.....	549	.....	649	-45	.....	.....	.....	
.....	770	.....	2,577	+8	.....	.....	.....	
.....	.....	.....	.....	-45	.....	.....	.....	

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



## STATEMENT

District 1	Number of Societies 2	Number of members 3	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals 4	Banks and Societies 5	Individuals 6	Banks and Societies 7
<i>Class IV—Production and Sale, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
Belgaum	2	98	500	.....	.....	.....
Poona	1	230	.....	.....	168	.....
<b>Total of Class IV Unlimited.</b>	<b>3</b>	<b>328</b>	<b>500</b>	<b>.....</b>	<b>168</b>	<b>.....</b>
<i>Class IV—Production and Sale, Limited.</i>						
Sholapur	6	2,069	2,25,998	.....	1,26,612	.....
Bijapur	7	2,391	36,50,881	.....	24,34,501	.....
Belgaum	8	2,087	5,64,960	96,841	1,16,861	86,419
North Kanara	8	1,268	25,750	.....	90,733	.....
Poona	10	1,850	775	.....	456	.....
Ahmednagar	7	2,576	26,32,941	.....	23,50,766	.....
Dharwar	15	9,189	1,19,88,984	.....	1,19,00,329	.....
Jalgaon	35	9,412	20,56,229	.....	21,56,779	.....
West Khandesh	14	5,800	2,23,039	.....	2,04,790	.....
Broach	4	1,941	.....	.....	.....	.....
Surat	11	5,213	1,78,823	.....	1,44,537	6,795
Thana	11	2,288	2,683	.....	41	.....
Ahmedabad	9	5,929	2,68,175	.....	2,49,864	.....
Satara	12	1,875	25,413	.....	22,863	.....
Kaira	25	6,375	5,61,189	76,521	5,85,444	62,936
Panch Mahals	14	7,396	.....	.....	.....	.....
Kolaba	6	667	24,417	.....	50	.....
Ratnagiri	4	168	3,652	.....	1,753	.....
<b>Total of Class IV Limited.</b>	<b>201</b>	<b>68,483</b>	<b>2,24,32,703</b>	<b>1,78,362</b>	<b>2,13,85,980</b>	<b>1,58,200</b>

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
8	9	10	11	12	13		
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies		
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
7,251	6,751	.....	5,866	.....	.....	2,97,697	2,80,874
1,165	1,165	.....	.....	.....	.....	.....	.....
8,416	7,916	.....	5,866	.....	.....	2,97,697	2,80,874
1,12,350	1,920	.....	91,492	35,71,	.....	41,98,548	24,04,899
4,92,701	21,589	.....	41,755	2,68,622	20,900	3,13,689	3,02,620
4,70,559	7,381	30,654	66,642	8,37,476	2,081	10,93,049	11,01,661
125	.....	.....	1,36,511	65,000	62,545	.....	.....
4,386	8,702	.....	81,695	23,86,225	.....	40,15,962	34,09,225
4,23,868	.....	.....	16,938	92,88,047	17,746	9,90,848	.....
8,77,829	1,07,783	.....	2,06,345	44,49,002	.....	40,55,080	40,53,761
7,21,439	1,68,729	.....	1,55,347	14,97,495	1,645	55,17,886	23,30,018
95,707	.....	.....	75,113	29,55,824	.....	(a) 28,96,555 (b) 30,633 47,60,666	25,12,527
.....	.....	.....	.....	.....	.....	.....	.....
34,235	.....	.....	5,91,643	40,104	.....	15,52,265	33,07,073
10,094	.....	.....	80,576	180	.....	44,92,943	35,36,273
28,912	.....	.....	.....	.....	.....	56,96,524	55,68,399
4,422	822	.....	17,989	7,25,773	8,000	34,79,951	38,52,761
51,468	.....	23,519	2,80,144	6,44,888	1,11,975	74,22,226	.....
.....	.....	.....	88,904	22,51,172	.....	36,14,007	1,55,510
24,867	.....	.....	22,395	1,02,087	.....	12,19,712	12,34,177
8,305	715	.....	.....	.....	2,128	2,231	.....
33,85,307	3,12,168	59,173	18,55,519	3,90,78,071	2,22,020	5,54,56,735	3,32,68,304

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

## STATEMENT

District	Cost of Management	Share Capital paid	Loans and Deposits held at the end of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
<i>Class IV—Production and Sale, Unimtd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Belgaum ...	5,916	2,618	6,110	11,761	.....	9,992
Poona ...	154	190	25	.....	.....	.....
<b>Total of Class IV Unlimited.</b>	<b>6,070</b>	<b>2,798</b>	<b>6,135</b>	<b>11,761</b>	<b>.....</b>	<b>9,992</b>
<i>Class IV—Production and Sale, Limited.</i>						
Sholapur ...	1,26,004	1,64,866	85,838	90	5,800	8,19,876
Bijapur ...	31,464	24,095	44,206	83,394	25,207	2,79,231
Belgaum ...	53,396	77,148	46,876	24,264	16,944	6,71,436
North Kanara ...	17,973	50,835	1,06,068	68,634	.....	.....
Poona ...	1,28,956	95,880	1,13,200	1,01,612	387	3,93,244
Ahmednagar ...	91,666	94,445	54,595	5,325	.....	1,52,475
Dharwar ...	95,402	1,79,667	93,333	1,79,385	1,112	8,06,746
Jalgaon ...	1,51,188	3,08,463	1,17,799	41,881	2,975	3,12,303
West Khandesh ...	82,070	2,00,166	25,667	82,850	692	2,68,709
Broach ...	1,38,984	1,79,803	57,293	64,043	43,850	3,13,334
Surat ...	1,34,594	2,08,898	5,40,997	1,51,065	218	.....
Thana ...	2,05,472	1,69,618	2,860	6,460	... ..	1,93,250
Ahmedabad ...	1,50,017	1,50,627	96,659	2,608	3,711	3,51,193
Satara ...	62,042	63,883	11,759	9,825	6	1,11,637
Kaira ...	1,67,143	3,55,988	1,01,869	1,71,722	14,620	2,39,384
Panch Mahals ...	83,669	1,01,249	42,109	47,397	.....	3,27,111
Kolaba ...	29,577	75,555	11,700	1,291	.....	1,13,774
Ratnagiri ...	5	2,220	16	.....	1,759	.....
<b>Total of Class IV Limited.</b>	<b>17,50,520</b>	<b>25,02,741</b>	<b>14,87,889</b>	<b>9,91,806</b>	<b>1,17,231</b>	<b>53,53,693</b>

† For the purposes of this statement the working capital

B—contd.

year from	Reserve Fund	Other Funds	Working Capital †	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
						On borrowings	On lendings
23	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
.....	10,597	20,288	61,866	+8,477	6½	.....	9½
.....	1,722	.....	1,867	.....	.....	.....	.....
.....	12,319	20,288	63,733	+8,477	.....	.....	.....
.....	50,945	26,467	11,62,902	+52,769	6	3½	9½
.....	29,324	18,977	4,54,434	+29,695	.....	.....	.....
.....	80,029	9,149	9,05,835	+38,349	.....	.....	.....
.....	20,488	9,904	2,55,919	+19,630	.....	.....	.....
.....	75,541	1,45,943	9,26,307	+44,761	.....	.....	.....
.....	75,329	1,55,590	5,38,759	+77,797	.....	.....	.....
.....	1,74,126	1,70,792	15,40,061	+1,52,152	.....	.....	.....
.....	1,16,219	2,76,478	11,76,087	+97,493	.....	.....	.....
.....	75,674	1,34,784	7,88,492	+59,441	5	4½	7½
.....	37,836	40,265	7,36,413	+54,600	.....	.....	.....
.....	52,175	2,26,035	11,79,328	+67,172	.....	.....	.....
.....	96,289	78,211	5,46,703	-1,122	.....	.....	.....
.....	12,564	49,587	1,29,645	+57,870	.....	.....	.....
.....	21,708	26,227	8,25,594	-12,238	6½ to 7½	4½	9½
.....	1,18,927	2,08,825	3,21,472	+97,185	.....	.....	.....
.....	60,126	91,152	6,69,144	+53,068	.....	.....	.....
.....	8,154	18,077	2,28,551	-166	.....	.....	.....
.....	571	.....	4,568	+1,71,350	5	4½	9½
.....	.....	.....	.....	-10,622	.....	.....	.....
.....	.....	.....	.....	+35,934	.....	.....	.....
.....	.....	.....	.....	-805	.....	.....	.....
.....	.....	.....	.....	+6,822	.....	.....	.....
.....	.....	.....	.....	-487	.....	.....	.....
.....	.....	.....	.....	+124	.....	.....	9½
1,31,481	12,14,997	18,89,128	1,37,18,976	+11,26,183	.....	.....	.....
				-68,459			

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

## STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<i>Class VI—Other Forms, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
North Kanara ...		284	...	...	...	...
Dharwar ...	11	1,151	...	...	180	...
Surat ...	2	188	3,131	.....	2,400	...
<b>Total, for Class VI Unlimited,</b>	<b>17</b>	<b>1,618</b>	<b>3,131</b>	<b>...</b>	<b>2,580</b>	<b>...</b>
<i>Class VI—Other Forms, Limited.</i>						
Sholapur ...	12	9,839	1,350	...	1,130	...
Bijapur ...	8	2,974	1,200	...	829	...
Belgaum ...	23	4,782	14,855	...	14,116	...
North Kanara ...	21	1,669	6,505	...	2,880	...
Satara ...	51	22,021	720	...	120	...
Ratnagiri ...	21	11,298	1,280	...	839	...
Poona ...	19	10,799	1,639	...	831	...
Ahmednagar ...	20	2,629	42,618	...	31,597	...
Dharwar ...	21	4,006	1,586	...	1,918	...
Jalgaon ...	22	52,930	15,447	...	9,222	...
West Khandesh ...	15	21,095	10,739	...	9,226	...
Nasik ...	19	11,643	6,848	...	22,656	...
Broach ...	6	155	3,790	...	6,145	...
Surat ...	12	1,375	.....	...	...	...
Thana ...	3	4,880	.....	...	...	...
Kolaba ...	3	1,312	.....	...	...	...

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
8	9	10	11	12	13		
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies		
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...	...	...	...	.....	...	...	...
8,541	8,541	...	2	.....	...	...	...
3,131	...	...	65,850	5,684	...	55,948	...
11,672	8,541	...	65,856	5,684	...	55,948	...
2,026	1,171	...	28,850	77,966	...	2,98,634	3,16,177
1,925	455	...	57	...	1,599	2,33,241	2,37,821
6,793	118	...	47,451	26,620	...	3,37,479	1,97,740
4,388	94	...	14,065	...	...	...	...
1,685	918	5,988	2,01,262	8,189	...	5,33,215	5,35,935
1,280	360	...	7,080	...	800	50,490	...
1,076	...	...	84,443	...	...	5,08,272	6,945
22,125	485	...	152	49,366	...	5,24,373	...
8,894	1,512	...	19,591	9,800	...	2,68,397	2,18,128
16,848	890	...	1,00,206	3,89,021	3,875	21,47,918	18,54,213
12,959	7,983	...	1,58,994	14,395	9,880	6,81,743	8,34,615
10,814	1,219	...	11,579	4,312	12,066	7,81,663	8,80,798
110	...	...	...	...	...	...	...
...	...	...	22,159	...	...	1,82,728	...
...	...	...	...	...	...	2,25,447	2,35,686
...	...	...	...	...	...	60,488	64,576

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

## STATEMENT

Classification  1	Cost of Management  16	Share Capital paid  17	Loans and Deposits held at the end of the			
			Members  18	Non-members  19	Societies  20	Provincial or Central Banks  21
<i>Class VI—Other Forms, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Northern Kanara ...	2,149	997	3,190	2,000	...	645
Dharwar ...	748	22,557	361	50	...	5,642
Surat ...	3,888	59,735	22,222	5,046	...	20,452
Total, of Class VI Unlimited,	6,785	82,279	31,984	7,096	...	26,739
<i>Class VI—Other Forms, Limited.</i>						
Sholapur ...	19,032	2,094	...	226	24,090	17,781
Bijapur ...	9,368	4,580	588	42	224	222
Belgaum ...	14,021	16,790	6,817	46,765	2,000	2,577
North Kanara ...	5,424	9,329	6,684	4,800	...	...
Satara ...	45,955	31,541	20,102	4,263	2,347	9,835
Ratnagiri ...	13,412	2,123	5,670	25	...	...
Poona ...	31,518	9,684	41,377	5,657	8,325	388
Ahmednagar ...	44,177	22,125	154	253	6,408	19,281
Dharwar ...	18,617	17,685	1,262	4,023	1,052	9,732
Jalgaon ...	1,91,665	15,481	45,563	30,129	2,244	55,150
West Khandesh ...	44,320	9,230	522	81,020	2,280	11,042
Nasik ...	56,222	6,595	262	4,811	2,227	1,274
Broach ...	468	3,150	525	...	...	3,000
Surat ...	7,080	5,000	3,447	11,055	...	...
Thana ...	11,076	...	...	...	...	...
Kolaba ...	4,006	...	...	...	...	...

† For the purposes of this statement the working capital.

## B—contd.

year from	Government	Reserve Fund	Other Funds	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
							On borrowings	On lendings
22	23	24	25	26	27	28	29	
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
...	11,864	20	18,816	+1,251 -342	...	...	...	
...	3,446 585	31,889	63,445	-352	...	...	...	
...		4,096	1,18,288	+2,886	6	8 to 4½	6½	
...	15,946	35,505	2,00,499	+4,067 -584	6	...	...	
45,000	28,854	18,728	1,36,783	+12,608	...	...	...	
5,000	1,66,906	87,662	2,13,234	+7,406	...	...	...	
...	30,283	56,108	1,68,340	+6,266 -11,655	...	...	...	
...	5,410	9,374	28,597	+2,253 -1,366	...	...	...	
...	38,464	62,848	1,78,895	+4,037 -1,940	...	...	...	
150	14,617	27,480	50,015	+1,082 -2,681	...	...	...	
...	39,747	37,841	1,43,019	+12,464 -5,191	...	...	...	
...	48,846	1,45,776	2,42,843	+22,918	...	...	...	
39,000	30,845	12,240	1,08,747	+14,223	...	...	...	
18,710	85,217	3,04,161	5,57,725	+87,870 -17,557	...	...	...	
10,000	3,638	1,28,659	1,07,207	+49,764 -10,185	...	...	...	
...	69,770	1,52,625	2,30,365	+65,905 -775	...	...	...	
...	722	1,705	9,102	+576 -78	...	4	6½	
...	21,335	29,040	69,579	+12,287 -350	7½	...	...	
...	8,525	6,450	14,975	+3,380 -260	...	...	...	
...	4,312	3,008	7,315	+8,628	...	4½	9½	

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



## STATEMENT

Classification 1	Number of Societies 2	Number of Members 3	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals 4	Banks and Societies 5	Individuals 6	Banks and Societies 7
<i>Class VI—Other Forms, Limited—contd.</i>			Rs.	Rs.	Rs.	Rs.
Ahmedabad ...	6	2,124	...	...	...	...
Kaira ...	7	6,537	...	...	...	...
Total Class VI, Other Forms Limited.	289	1,72,891	1,08,587	...	1,00,069	...
Class I, Credit, Unlimited.	5,268	2,74,116	2,07,78,874	1,93,023	1,72,48,304	2,67,129
Class I, Credit, Limited.	496	46,681	14,29,112	37,563	10,92,428	64,751
Total, Class I ...	5,764	3,20,997	2,22,07,986	2,30,576	1,83,40,732	3,31,880
Class II, Purchase and Purchase and Sale, Unlimited	1	397	2,016	...	1,757	...
Class II, Purchase and Purchase and Sale, Limited.	121	18,793	10,37,443	...	9,62,377	1,504
Total, Class II ...	122	19,190	10,39,459	...	9,64,134	1,504
Class III, Production and Sale, Unlimited.	18	690	...	...	...	...
Class III, Production and Sale, Limited.	4	218	...	...	...	...
Total, Class III ...	22	898	...	...	...	...
Class IV, Production and Sale, Unlimited.	3	328	500	...	168	...
Class IV, Production and Sale, Limited.	201	68,482	2,24,32,703	1,73,362	2,13,85,980	1,56,200
Total, Class IV ...	204	68,810	2,24,33,203	1,73,362	2,13,86,148	1,56,200
Class VI, Other forms, Unlimited.	17	1,616	3,131	...	2,630	...
Class VI, Other Forms, Limited.	289	1,72,891	1,08,587	...	1,00,069	...
Total, Class VI	306	1,74,509	1,11,718	...	1,02,599	...
Grand Total, "B" Staff of Agricultural Societies.	6,418	5,84,404	4,57,92,366	4,03,933	4,07,93,613	4,89,584

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rq.
...	...	...	105	...	...	1,50,422	2,44,370
...	...	...	3,72,434	81,015	...	11,51,121	...
91,371	14,679	5,986	10,18,422	6,60,584	27,760	81,60,731	55,76,999
2,75,23,760	76,74,854	79,367	20,93,056	1,93,69,744	10,77,023	2,07,37,256	1,60,92,596
14,02,818	1,12,219	1,651	13,33,868	89,89,250	4,53,597	1,32,67,307	88,89,770
2,89,26,573	77,87,073	81,018	34,28,924	2,83,68,994	15,80,620	3,37,04,563	2,49,82,366
2,250	966	...	...	15,388	...	15,408	15,478
1,79,782	1,611	...	1,04,714	13,59,366	2,858	18,19,078	18,43,181
1,32,032	2,777	...	1,04,714	13,74,754	2,858	18,34,486	18,58,659
...	...	...	78	...	142	...	...
...	...	...	...	...	...	...	...
...	...	...	78	...	142	...	...
8,416	7,916	...	5,866	...	...	2,97,697	2,80,874
33,55,807	3,12,168	59,143	18,55,519	2,90,78,071	2,28,090	5,54,56,735	3,33,68,304
33,64,223	3,20,074	59,143	18,61,385	2,90,78,071	2,22,090	5,57,54,432	3,35,49,178
11,672	8,541	...	65,355	5,684	...	55,946	...
91,371	14,679	5,986	10,18,422	6,60,584	27,700	81,60,731	55,76,999
1,03,043	23,320	5,986	10,83,773	6,66,263	27,750	82,16,679	55,76,999
3,25,75,871	81,33,144	1,46,177	64,76,879	5,44,76,087	17,83,460	9,95,10,160	6,59,67,202

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

## STATEMENT

Classification	Cost of Management	Share Capital paid	Loans and Deposits held at the end of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
<i>Class VI—Other Forms, Limited—contd.</i>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Ahmedabad ...	7,692	4,692	610	5,648	...	...
Kaira ...	33,692	...	...	1,03,757	...	182
Total, Class IV, Other Forms Limited.	5,58,352	1,60,002	1,44,600	2,53,550	54,510	1,36,574
Class I, Credit, Unlimited.	16,04,620	66,70,315	19,05,189	17,62,459	4,95,453	1,34,41,730
Class I, Credit, Limited.	6,01,893	14,26,324	5,41,556	3,01,251	1,11,503	14,71,469
Total, Class I ...	22,06,413	80,96,639	24,47,045	20,63,720	6,16,956	1,49,13,172
Class II, Purchase and Purchase and Sale, Unlimited.	167	...	...	...	...	271
Class II, Purchase and Purchase and Sale, Limited.	2,74,264	2,08,694	70,076	39,319	3,726	2,55,411
Total, Class II ...	2,74,431	2,08,694	70,076	39,319	3,726	2,55,682
Class III, Production and Sale, Unlimited.	5,638	540	419	...	490	...
Class III, Production and Sale, Limited.	418	1,080	702	25	...	...
Total, Class III ...	6,056	1,620	1,121	25	490	...
Class IV, Production and Sale, Unlimited.	6,070	2,738	6,186	11,761	...	9,992
Class IV, Production and Sale, Limited.	17,50,520	25,02,741	14,87,839	9,91,806	1,17,281	53,83,693
Total, Class IV ...	17,56,590	25,05,479	14,93,974	10,03,567	1,17,281	53,93,685
Class VI, Other Forms, Unlimited.	6,785	83,272	31,934	7,096	...	26,739
Class VI, Other Forms, Limited.	5,58,352	1,60,002	1,44,600	2,52,550	54,510	1,36,574
Total, Class VI ...	5,65,137	2,43,274	1,76,534	2,59,646	54,510	1,63,313
Grand Total, "B" statement of Agricultural Societies.	49,03,627	1,10,55,713	41,88,750	33,66,277	7,92,963	2,07,25,252

\*For the purposes of this statement the working capital

B—*cond.*

year from	Government	Reserve Fund	Other Funds*	Working Capital	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
							On borrowings	On lendings
22	23	24	25	26	27	28	29	
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
36,415	11,719	6,558	65,640	+12,467	...	...	...	
9,754	51,272	41,552	1,99,517	+70,871 -4,326	...	...	...	
1,48,029	6,60,683	10,74,250	26,91,193	+3,27,295 -56,800	...	...	...	
55,723	1,05,75,769	14,04,824	3,63,11,452	+12,52,926 -1,39,999	...	...	...	
48,741	2,95,701	2,95,221	46,02,059	+3,90,076 -51,415	...	...	...	
1,04,464	1,08,71,470	17,00,045	4,08,13,511	+15,83,009 -1,90,818	...	...	...	
...	9,865	53	9,669	-254	...	...	...	
9,039	1,46,848	2,54,692	9,81,005	+1,16,090 -9,169	...	...	...	
9,039	1,56,213	2,54,945	9,90,694	+1,16,000 -9,413	...	...	...	
...	11,520	180	13,149	+776 -193	...	...	...	
...	770	...	2,677	+8 -45	...	...	...	
...	12,290	160	15,726	+784 -328	...	...	...	
...	12,319	20,288	68,233	+8,477	...	...	...	
1,31,491	12,14,997	18,89,128	1,37,18,976	+11,36,183 -68,469	...	...	...	
1,31,491	12,27,116	19,09,416	1,37,82,209	+11,94,660 -68,469	...	...	...	
...	15,046	85,505	2,00,499	+4,067 -694	...	...	...	
1,48,029	6,60,683	10,74,250	26,31,193	+3,27,295 -56,800	...	...	...	
1,48,029	6,76,629	11,09,755	23,31,697	+4,01,662 -57,494	...	...	...	
3,27,023	1,29,43,913	40,74,341	5,81,33,337	+32,35,808 -3,28,416	...	...	...	

## GENERAL STATEMENT B-1.

*Operations of Land Mortgage Banks and Societies for the year 1947-48.*

Province	Number of Banks or Societies	Number of Members	Loans made during the year to		Loans repaid during the year by		Loans (at the end of the year) due by			Share capital paid up
			Individuals	Banks and Societies	Individuals	or Societies	Individuals	Banks and Societies	Of which overdue	
1	2	3	4	5	6	7	8	9	10	11
Bombay.	No.	No.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
The Bombay Provincial Co-operative Land Mortgage Bank, Bombay.	1	677	15,880	1,67,736	2,673	3,16,255	16,353	27,85,014	36,460	5,12,640
Grand Total ...	1	677	15,880	1,67,736	2,673	3,16,255	16,353	27,85,014	36,460	5,12,640

Province	Borrowings held at the end of the year					Reserve Fund	Other Funds	Working capital	Profit (+) and Loss (-) for the year	Usual rate of dividend paid on shares	Most usual rate of Interest on	
	Loans from		Deposit	Debentures							Borrowings	Lendings
	Individuals	Banks and Societies		Public	Government*							
1	12	13	14	15	16	17	18	19	20	21	22	23
Bombay.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
The Bombay Provincial Co-operative Land Mortgage Bank, Bombay.	9,045	...	72,840	86,26,200	3,23,800	29,602	14,002	45,88,129	+30,432	15/16 last year.	2½-3½	4½ to 6
Grand Total ...	9,045	...	72,840	86,26,200	3,23,800	29,602	14,002	45,88,129	+30,432	15/16 last year.	2½-3½	4½ to 6

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

\* Including Rs.

from Bank and Societies

† Funds outside the Statutory Reserve.

N.B.—(1) Recoveries shown in column No. 6 includes the recoveries towards future instalments and that of the loans fully paid and loan accounts closed

(2) Loans made during the year shown in column No. 4 includes even the loans advanced by some of the Banks adjusted debtors under the Bombay Agricultural Debtors Relief Act

GENERAL STATEMENT B-1—contd.

F Bk Qb 1-11a

Province  1	Number of Banks or Societies  2	Number of Members  3	Loans made during the year to		Loans repaid during the year by		Loans (at the end of the year) due by			Share capital paid up  11
			Individuals  4	Banks and Societies  5	Individuals  6	Banks and Societies  7	Individuals  8	Bank and Societies  9	Of which overdue  10	
<i>Bombay—contd.</i>										
<i>Primary Land Mortgage Bank.</i>										
	No.	No.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(1) Pachora ... ..	1	802	18,250	...	22,585	...	2,37,912	...	20,295	17,976
(2) Broach ... ..	1	393	12,779	...	14,288	...	1,57,427	...	6,450	14,540
(3) Dharwar ... ..	1	557	6,200	...	9,954	...	1,18,352	...	12,292	12,695
(4) Belgaum ... ..	1	1,137	14,850	..	17,898	...	2,23,376	...	7,849	33,625
(5) Nasik ... ..	1	2,195	* +1,183 1,700	...	23,144	...	2,16,065	...	10,032	25,025
(6) West Khandesh ... ..	1	5,121	67,700	...	84,123	...	7,70,125	...	17,047	66,277
(7) East Khandesh ... ..	1	1,374	...	...	46,550	...	2,44,416	...	8,630	39,278
(8) Satara ... ..	1	2,073	22,700	...	22,252	...	3,27,952	...	8,162	41,285
(9) Thana ... ..	1	612	15,950	...	5,297	...	89,160	...	4,011	22,421
(10) Kaira ... ..	1	367	* +4,231 ...	...	4,390	...	* +8,789 59,751	...	5,551	* +110 16,925
(11) Poona ... ..	1	883	2,519	...	25,172	...	1,61,185	...	16,615	23,338
(12) Haveri ... ..	1	501	2,500	...	11,560	...	1,07,741	...	995	12,255
(13) Gadag ... ..	1	557	...	...	15,458	...	90,752	...	4,182	13,380
(14) Hubli ... ..	1	1,017	...	...	11,080	...	1,31,474	...	15,388	20,483
(15) North Kanara ... ..	1	413	2,499	...	5,536	...	53,258	...	737	17,010
Total ... ..	15	17,942	1,73,011	...	3,25,287	...	59,97,735	...	1,38,434	3,76,683
Grand Total ... ..	16	18,619	1,88,891	1,67,736	3,27,960	3,16,255	30,14,088	27,65,014	1,74,894	8,89,323

\* Bombay Agricultural Debtors Relief Act.

**. GENERAL STATEMENT B-1—contd.**

Province	Borrowings held at the end of the year.					Reserve Funds	Other Funds†	Working Capital	Profit (+) and Loss (-) for the year	Usual rate of dividend paid on shares	Most usual rate of interest on	
	Loans from		Deposits	Debentures.							Bor r o w i n g s	L e n d i n g s
	Indiv- iduals	B a n k s & S o c i e t i e s		Public	G o v e r n - m e n t *							
1	12	13	14	15	16	17	18	19	20	21	22	23
<i>Bombay—contd.</i>												
<i>Primary Land Mortgage Bank.</i>												
(1) Pachora	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Percent.
...	...	2,22,077	60	...	...	9,962	7,737	2,57,573	+425	3	4½-6½	5-10½
(2) Broach	...	1,39,961	3,950	...	...	5,523	5,425	1,69,399	+359	2½	4½-4¾	6-6½
(3) Dharwar	...	1,13,335	..	...	...	7,236	..	1,33,266	-46	..	4½, 5 & 6½	6, 6½ & 7
(4) Belgaum	...	2,12,663	...	...	...	8,417	3,293	2,57,927	+2,000	2½	4½-5	5-6½
(5) Nasik	...	1,94,737	5,106	..	...	7,865	11,278	2,44,011	+146	1½	4½-5	6-6½
(6) West Khandesh	...	7,19,820	1,464	...	...	22,593	1,423	8,11,577	+7,161	2½	4½	6
(7) East Khandesh	...	2,38,427	...	...	...	7,472	1,146	2,86,323	+3,805	1½-2	4½-5	6-6½
(8) Satara	...	3,00,708	13,019	...	...	12,164	2,743	3,74,919	+1,914	1½	4½	6
(9) Thana	...	89,723 +9,102†	...	...	...	611	...	1,21,027	-1,525	...	4½	6
(10) Kaira	...	59,182	...	...	...	2,239	1,277	79,618	-639	...	4-5	6-6½
(11) Poona	...	1,45,237	...	...	...	7,050	1,505	1,77,130	-547	...	4½-5	6-6½
(12) Haveri	...	1,04,431	...	...	...	926	..	1,17,612	+339	...	4½-5	6-6½
(13) Gadag	...	84,861	...	...	...	2,849	100	1,01,190	+2,167	...	4½-5	6-6½
(14) Huoli	...	1,13,643	...	...	...	5,122	..	1,39,248	-306	5	4½-5	6-6½
(15) North Kanara	...	47,787	...	...	...	487	713	65,997	+167	...	3½	6
Total	...	27,94,694	28,599	...	..	1,00,506	36,629	33,37,111	+18,303 -3,263	...	.....	...
Grand Total	9,045	27,94,694	1,01,439	36,26,200	3,23,800	1,30,108	50,651	79,25,240	+48,735 -3,263	...	.....	...

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

\* Including Rs. from Bank and Societies. † Funds out side the Statutory Reserve ‡ Bombay Agricultural Debtors Relief Act.

N. E.—(1) Recoveries shown in column No 6 includes the recoveries towards future instalments and that of the loans fully paid and loan accounts closed.

(2) Loans made during the year shown in column No. 4 includes even the loans advanced by some of the Banks adjusted debtors under the Bombay Agricultural Debtors Relief Act.

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STATEMENT C

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STATEMENT  
Operations of Non-

Classification. District.	Number of Societies	Number of members	Loans made during the year to	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class I—Non-Agricultural Credit, Unlimited.</i>				
1. Sholapur ... ..	9	935	19,350	...
2. Bijapur ... ..	7	1,125	...	...
3. North Kánara ... ..	4	509	20,996	...
4. Sátára ... ..	4	864	13,818	...
5. Ahmedabad ... ..	1	1,390	7,38,061	...
6. Ratnagiri ... ..	1	17	7,360	...
<b>Grand Total, Class I—Non-Agricultural Credit Unlimited.</b>	<b>26</b>	<b>3,680</b>	<b>7,93,575</b>	<b>...</b>
<i>Class I—Non-Agricultural Credit, Limited.</i>				
1. Sholapur ... ..	50	27,441	30,76,316	...
2. Bijapur ... ..	42	7,952	23,95,733	...
3. Belgaum ... ..	48	13,517	85,23,035	1,51,976
4. North-Kánara ... ..	17	6,870	25,17,683	...
5. Sátára ... ..	35	9,618	70,46,091	...
6. Poona ... ..	61	25,312	53,39,326	61,949
7. Ahmednagar ... ..	21	10,835	1,38,46,399	3,16,283
8. Dhárwár ... ..	71	25,930	41,85,744	...
9. Jalgaon ... ..	41	14,601	91,85,391	...
10. West-Khándesh ... ..	22	6,791	25,87,577	...
11. Násik ... ..	26	4,460	68,17,804	...
12. Broach ... ..	25	5,033	26,37,253	...
13. Surat ... ..	35	10,232	48,34,155	...
14. Bombay City ... ..	254	2,53,895	4,53,32,905	25,000
15. Bombay Suburban ... ..	30	5,763	5,43,994	...
16. Thana ... ..	24	8,063	23,38,824	...
17. Ahmedabad ... ..	58	26,466	46,50,870	...

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

C.

*Agricultural Societies, for the year 1947-48.*

Receipts from Loans and Deposits repaid during the year by,		Loans due by			Loans and Deposits received during the year from		
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
10,615	..	14,222	3,189	...	10,656	98,051	...
...	...	268	268	...	5,02,846	9,000	...
13,896	...	35,375	17,112	...	2,900	8,500	...
13,532	..	36,295	23,020	...	5,338	6,005	...
40,406	...	7,208	...	...	1,07,474	1,60,691	...
8,350	...	7,350	...	...	821	...	...
7,56,989	...	1,01,718	43,589	...	6,29,935	2,22,247	...
24,35,526	...	25,28,795	1,02,952	...	71,32,245	93,921	11,148
22,90,599	...	15,27,050	2,56,952	...	33,56,377	2,16,831	...
76,59,539	3,46,275	86,93,916	3,45,784	1,08,100	1,44,83,760	17,32,093	...
22,56,940	...	13,84,857	2,25,090	...	52,62,235	3,69,289	6,84,093
61,58,000	..	26,90,005	1,47,552	...	1,34,86,128	43,916	500
47,94,987	87,067	29,53,130	3,07,316	1,01,740	1,42,45,856	42,042	...
1,29,53,350	2,81,797	35,91,564	3,49,320	82,262	3,15,71,757	2,77,085	1,058
39,77,502	...	31,39,932	6,76,304	13,006	84,85,054	9,00,675	5,23,525
87,27,324	...	32,22,241	1,40,894	...	3,59,11,491	2,16,627	...
25,53,547	...	12,78,250	1,51,346	...	71,30,618	7,20,941	...
66,47,952	...	12,05,577	91,525	150	37,50,328	46,68,503	...
24,87,156	...	7,81,431	81,152	...	70,32,247	...	31,677
42,51,550	...	45,79,322	55,153	...	4,84,04,497	1,53,705	1,06,973
4,08,25,030	3,000	3,43,54,191	11,22,051	3,12,960	23,86,35,005	6,03,702	12,09,300
4,91,478	...	4,13,778	5,031	...	1,34,080	...	...
18,59,957	...	14,05,133	41,784	...	35,18,239	18,58,322	...
43,53,615	...	23,82,929	1,12,825	...	42,23,560	1,94,075	3,55,322

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

## STATEMENT

District.	Sales of goods to members	Purchase of members' products	Cost of management	Share Capital paid	Members
1	14	15	16	17	18
<i>Class I—Non-Agricultural Credit, Unlimited.</i>					
1. Sholápur ... ..	1,22,926	1,18,647	4,392	2,875	5,748
2. Bijapur ... ..	10,84,474	10,14,699	19,895	23,165	16,953
3. North-Kanára ... ..	..	..	1,796	11,905	6,808
4. Sátára ... ..	1,853	1,316	640	13,280	19,640
5. Ahmedabad ... ..	4,37,685	4,30,092	16,283	4,26,265	..
6. Ratnágiri ... ..	..	..	387	896	3,164
<b>Total, Class I, Non-Agricultural Credit Unlimited.</b>	<b>16,46,643</b>	<b>15,59,754</b>	<b>43,393</b>	<b>4,78,325</b>	<b>46,313</b>
<i>Class I—Non-Agricultural Credit, Limited.</i>					
1. Sholápur ... ..	1,90,951	1,27,864	97,477	15,28,809	16,84,642
2. Bijapur ... ..	16,79,557	14,64,917	76,421	6,69,466	7,81,666
3. Balgaum ... ..	..	..	87,825	12,14,389	26,28,163
4. North-Kanára ... ..	..	..	49,778	3,63,687	10,94,356
5. Sátára ... ..	2,85,166	2,46,953	91,416	7,39,742	14,41,655
6. Poona ... ..	1,14,462	31,178	1,83,397	11,48,765	24,91,482
7. Ahmednagar ... ..	..	..	1,46,354	5,69,009	24,54,300
8. Dhárwar ... ..	7,94,773	6,71,453	1,22,212	12,47,747	9,96,606
9. Jalgaon ... ..	5,19,142	4,45,228	1,26,151	7,62,367	38,98,581
10. West Khándesh ... ..	1,19,503	1,02,587	46,255	3,81,122	11,95,006
11. Násik ... ..	1,82,311	69,726	40,737	5,49,917	6,84,788
12. Broach ... ..	27,317	..	42,587	3,87,810	9,62,466
13. Surat ... ..	2,69,948	..	1,40,686	11,15,169	34,49,580
14. Bombay City ... ..	7,60,728	7,63,676	11,91,533	1,74,48,812	3,91,66,374
15. Bombay Suburban ... ..	..	..	14,181	8,46,735	1,21,857
16. Thána ... ..	3,36,950	3,36,779	33,689	5,19,665	5,99,554
17. Ahmedabad ... ..	10,34,089	9,46,516	1,56,629	18,66,955	13,35,507

\* For the purpose of this statement the working

C—contd.

Loans and Deposits held at the end of the year from				Reserve Fund	Other Funds.	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
Non-members	Societies	Provincial or local Banks	Government						On borrowings	On lendings.
19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
1,586	...	16,259	...	6,239	1,017	33,724	+1,050	...	...	...
4,876	...	...	40	16,808	8,972	65,813	+9,276	...	...	...
6,128	...	6,035	1,000	11,930	968	44,324	+189	3½	4	9½
2	...	35	...	18,815	...	45,772	+703	...	...	...
18,974	...	...	...	67,542	513	5,18,294	+14,915	3	2½	8
988	...	...	...	5,584	180	10,746	+402	6½	6½	9½
32,548	...	22,329	1,040	1,26,968	6,650	7,14,173	+26,535 -1,970	...	...	...
8,03,634	29	42,357	...	2,23,466	71,013	43,03,350	+1,07,804	...	...	...
8,18,106	..	42,424	...	2,42,739	54,475	26,33,775	-1,140 +70,396	...	...	...
16,68,142	...	2,10,962	...	4,95,547	2,73,480	64,90,633	+1,23,615	6	4	9½
3,43,632	1,10,999	3,49,239	...	2,30,657	1,88,654	86,81,073	+55,320	6½	4	9½
19,67,333	500	26,911	...	1,78,722	...	43,33,868	-1,124 +68,685	...	...	...
13,52,112	2,514	90,579	...	3,13,971	4,97,713	58,92,376	-1,331 +84,305	...	...	...
46,06,264	46,493	59,409	...	3,41,188	1,95,936	81,52,549	-591 +59,065	...	...	...
15,16,332	42,287	2,31,850	...	7,16,400	3,84,578	51,35,800	-848 +1,31,731	...	...	...
23,50,734	21,823	46,599	...	3,44,238	2,53,521	76,75,318	+1,06,417 -3,608	6	3	7½
8,21,347	95,852	76,600	...	1,81,604	1,31,871	23,33,404	+43,322	...	...	...
93,754	...	2,11,480	...	82,612	24,510	15,96,981	+36,721 -973	...	...	...
15,62,217	2,938	22,360	...	1,23,238	1,03,127	81,63,148	+33,506	4½ to 7	½ to 4	4 to 9½
56,91,866	4,33,480	18,456	...	3,59,982	3,40,480	1,14,18,473	+96,591	2½ to 7½	½ to 4	3 to 9
1,54,47,029	1,60,170	10,78,101	...	33,72,017	28,12,628	7,92,80,131	-281 +11,34,689	...	...	...
10,946	...	...	...	52,407	6,561	5,96,896	+19,777	6	2	9½
5,26,414	..	4,21,495	...	79,071	43,418	21,90,537	+68,141 -3,317	...	...	...
11,38,639	2,07,344	24,056	...	2,37,847	1,26,769	49,38,357	+78,659	3½	1 to 3	6½

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

## STATEMENT

Classification District.	Number of Societies	Number of members	Loans made during the year to	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class I—Non-Agricultural Credit, Limited—contd.</i>			Rs.	Rs.
18. Kolaba	16	4,194	22,97,545	...
19. Ratnagiri	20	7,654	99,63,544	18,806
20. Kaira	24	4,980	4,61,135	...
21. Panch Mahals	25	5,377	7,51,067	...
Grand Total, of Class I, Non-Agricultural Credit Limited.	935	4,89,926	14,02,32,401	5,74,014
<i>Class II—Non-Agricultural Purchase, Purchase and Sale, Limited.</i>				
1. Sholapur	15	1,926	..	...
2. Bijapur	9	903	10,709	...
3. Belgaum	7	882	...	98,628
4. North Kanara	9	529	...	...
5. Satara	16	2,507	...	...
6. Poona	37	5,349	...	...
7. Ahmednagar	12	890	...	...
8. Dhárwár	16	1,754	...	...
9. Jalgaon	16	1,810	...	...
10. West Khandesh	5	1,309	903	...
11. Násik	22	2,498	40	...
12. Broach	11	969	...	...
13. Surat	53	11,056	...	...
14. Bombay City	111	30,018	...	...
15. Bombay Suburban	27	3,310	...	...
16. Thana	27	6,206	...	...
17. Ahmedabad	161	1,00,181	...	...
18. Kolaba	3	331	...	...
19. Ratnagiri	2	352	...	...
20. Kaira	45	9,913	...	...
21. Panch Mahals	10	952	...	...
Grand Total, Class II—Non-Agricultural Purchase, Purchase and Sale, Limited.	614	1,83,098	10,952	98,623

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

C—contd.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
21,29,047	...	5,65,618	65,218	...	29,09,305	1,720	...
95,89,991	25,506	22,34,584	1,03,193	19,063	2,14,41,816	4,03,000	...
4,10,647	...	3,75,193	26,004	...	17,75,773	7,14,133	51,620
69,64,301	...	15,80,396	36,025	...	1,24,01,720	36,45,269	...
18,38,03,138	7,48,646	7,65,92,842	44,74,461	6,37,231	47,93,93,091	1,68,76,449	29,75,616
...	...	...	...	...	16,086	4,000	...
10,781	...	...	...	...	82,035	1,22,442	...
...	98,605	...	242	...	400	...	...
...	...	...	...	2,961	63,992	...	...
...	...	...	...	...	45,837	1,37,397	...
...	...	...	...	...	23,676	123	2,004
...	...	...	...	...	310	...	...
...	...	...	...	...	13,800	60,628	...
...	...	...	...	...	7,929	1,44,572	...
36	...	2,302	...	...	26,897	72,159	...
40	...	...	...	...	18,766	71,318	...
...	...	...	...	...	...	...	...
...	...	...	...	...	8,850	34,548	...
...	...	...	...	...	5,43,139	4,67,118	14,512
...	...	...	...	...	23,835	7,000	...
...	...	...	...	...	37,338	14,336	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	8,500	92,916	...
10,857	98,605	2,544	...	2,961	9,16,330	12,68,556	16,516

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

## STATEMENT

Classification District	Sales of goods to members	Purchase of members' products	Cost of Management	Loans	
				Share Capital paid	Members
1	14	15	16	17	18
<i>Class I—Non-Agricultural Credit, Limited—contd.</i>					
	Rs.	Rs.	Rs.	Rs.	Rs.
18. Kolaba ... ..	1,31,218	1,23,285	23,242	3,16,185	10,95,262
19. Ratnagiri ... ..	...	...	77,906	4,01,470	18,65,064
20. Kaira ... ..	6,38,939	...	31,682	2,52,462	4,08,687
21. Panch Mahals... ..	62,709	...	39,416	4,86,043	9,92,901
Total, Class I, Non-Agricultural Credit, Limited.	71,10,742	53,29,362	27,74,466	3,22,93,676	6,92,20,669
<i>Class II—Non-Agricultural Purchase, Purchase and Sale, Limited.</i>					
1. Sholapur ... ..	5,48,894	5,30,481	26,970	63,085	19,262
2. Bijapur ... ..	8,08,233	7,66,312	20,888	43,040	16,935
3. Belgaum ... ..	80,908	71,160	3,628	26,355	3,551
4. North Kánara ... ..	2,47,670	2,46,416	8,301	29,628	8,912
5. Satara ... ..	10,07,570	9,59,908	33,697	56,797	10,700
6. Poona ... ..	15,33,883	9,69,928	91,701	1,32,193	34,585
7. Ahmednagar ... ..	3,34,876	...	15,619	29,720	1,110
8. Dharwár ... ..	7,54,844	6,83,841	25,869	75,895	20,211
9. Jalgaon ... ..	6,94,770	5,57,605	23,461	45,325	1,600
10. West Khandesh ... ..	2,89,930	2,85,746	9,821	18,799	1,674
11. Násik ... ..	10,88,189	10,18,369	40,614	50,346	5,675
12. Broach ... ..	2,88,190	2,01,631	8,672	52,400	300
13. Surat ... ..	4,20,746	4,12,136	2,27,353	4,31,201	9,027
14. Bombay City ... ..	77,04,531	76,18,628	4,96,302	9,71,927	2,00,675
15. Bombay Suburban ... ..	9,41,669	9,37,973	67,904	1,28,630	14,961
16. Thana ... ..	45,95,046	47,87,660	2,04,704	3,67,962	35,453
17. Ahmedabad ... ..	2,22,72,896	2,16,12,718	12,48,417	9,91,266	99,539
18. Kolaba ... ..	1,92,795	1,67,613	6,477	31,960	4,500
19. Ratnagiri ... ..	...	...	...	18,300	...
20. Kaira ... ..	60,60,147	...	1,68,308	4,19,954	39,107
21. Panch Mahals ... ..	3,69,654	...	11,167	46,525	4,204
Total, Class II—Non-Agricultural Purchase, Purchase and Sale, Limited.	5,40,85,412	4,55,35,335	28,39,963	89,35,468	5,84,771

\* For the purpose of this statement the working

C—contd.

and Deposits held at the end of the year from				Reserve Fund	Other Funds	Working Capital*	Profit and Loss for the year	Usual dividend paid on shares	Most usual rate of interest		
Non-members	Societies	Provincial or Central Banks	Government						On borrowings	On lendings	
19	20	21	22	23	24	25	26	27	28	29	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
20,540	..	234	..	60,139	43,682	15,44,992	+19,485 -490	5	4½	7½	
20,84,862	61,164	9,07,160	..	1,40,262	1,46,679	56,06,661	+72,425 -12	4	4½	6½	
1,23,367	1,273	64	536	59,100	30,972	8,79,461	+24,960 -759	..	..	..	
12,97,319	..	85,242	..	1,80,571	54,965	30,47,032	+57,933 -675	..	..	..	
4,51,49,444	11,91,871	38,96,769	598	79,60,748	66,25,003	16,53,38,415	+24,87,996 -80,502	..	..	..	
1,856	..	3,575	..	9,021	16,988	1,13,737	+20,232 -1,899	..	..	..	
..	..	16,408	..	4,202	5,968	86,649	+12,068	..	..	..	
1,202	3,058	2,000	..	2,669	638	39,556	+748	..	..	..	
..	..	..	..	628	581	39,749	+6,034 -21	..	..	..	
18,046	2,200	25,215	..	5,698	11,448	1,31,104	+7,157 -2,164	..	..	..	
15,405	75,944	12,922	..	25,378	49,311	3,88,239	+9,690 -4,380	..	..	..	
2,844	223	6,904	..	1,463	-2,900	48,164	+7,048 -1,074	..	..	..	
1,084	26	5,036	..	3,763	10,807	1,21,821	+9,355 -142	..	..	..	
4,608	..	15,564	..	6,391	8,810	32,100	+3,075 -10,238	6½	6½	..	
3,453	..	15,340	..	1,132	6,826	46,724	+2,954 -98	..	..	..	
1,734	..	17,719	..	17,912	8,270	1,08,598	+1,967 -7,649	..	..	..	
822	5	2,880	..	3,305	16,079	75,781	+3,649 -3,376	4 to 6	4	..	
29,896	2,894	36,009	..	1,29,249	1,05,791	7,38,161	+2,304 -25,096	2½ to 6½	..	..	
46,165	14,512	60,093	1,077	1,18,720	1,37,174	15,50,311	+1,50,030 -17,423	..	..	..	
100	..	70,00	..	4,558	10,995	1,65,645	+10,541 -3,320	6½	..	..	
4,003	..	27,383	..	55,572	72,730	4,64,112	+98,112 -1,443	..	..	..	
61,483	4,329	90,910	..	3,33,770	4,61,436	20,44,764	+4,32,116 -20,408	6½	4	..	
..	..	..	..	1,985	3,627	44,072	+86 -163	..	..	..	
..	..	..	..	337	..	13,637	+8	..	..	..	
1,21,662	17,908	60,531	2,362	81,493	£0,663	8,23,775	+76,685 -3,559	..	..	..	
9,685	..	15,283	8,578	..	6,830	84,910	+1,681 -5,026	..	..	..	
3,17,165	1,23,093	4,20,862	12,022	8,06,354	10,09,984	71,81,892	+8,83,582 -1,14,504	..	..	..	

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



## STATEMENT

Classification District.	Number of Societies	Number of members	Loans made during the year to	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class IV—Production and Sale, Unlimited.</i>			Rs.	Rs.
1. Sholapur ... ..	3	335	500	.....
2. Bijapur ... ..	1	80	...	.....
3. Belgaum ... ..	5	755	1,624	.....
4. Poona ... ..	3	292	2,178	.....
5. Ahmednagar ... ..	1	18	446	.....
6. Dharwar ... ..	10	673	28,550	.....
7. Jalgaon ... ..	3	433	2,866	.....
8. West Khandesh ... ..	2	165	...	.....
9. Nasik ... ..	3	66	1,425	.....
10. Ahmedabad ... ..	6	1,740	...	.....
11. Ratnagiri ... ..	2	77	...	.....
12. Panch Mahals ... ..	1	10	...	.....
Total, Class IV—Production and Sale, Unlimited.	40	4,634	37,769	.....
<i>Class IV—Production and Sale, Limited.</i>				
1. Sholapur ... ..	11	1,960	3,43,133	...
2. Bijapur ... ..	31	4,984	14,662	...
3. Belgaum ... ..	47	4,573	78,766	33,752
4. North Kanara ... ..	33	2,906	2,29,161	19,865
5. Satara ... ..	26	2,188	1,57,739	4,528
6. Poona ... ..	13	684	12,009	...
7. Ahmednagar ... ..	10	3,178	17,443	...
8. Dharwar ... ..	32	3,952	1,31,534	...
9. Jalgaon ... ..	22	1,856	22,156	...
10. West Khandesh ... ..	11	1,860	20,600	...
11. Nasik ... ..	31	5,128	2,33,333	10,000
12. Broach ... ..	3	92	...	..
13. Surat ... ..	31	2,949	2,85,043	...
14. Bombay City ... ..	21	2,526	...	...
15. Bombay Suburban ... ..	13	637	...	...
16. Thana ... ..	22	7,061	1,710	...
17. Ahmedabad ... ..	7	1,979	...	...
18. Kolaba ... ..	3	486	...	...
19. Ratnagiri ... ..	6	242	1,472	..
20. Kaira ... ..	6	1,557	2,40,171	..
21. Panch Mahals ... ..	11	315	35,814	..
Total, Class IV—Production and Sale, Limited.	393	51,171	18,15,745	68,145

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

C—contd.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
172	...	3,086	2,586	...	45,737	46,650	9,100
...	...	...	...	...	41,444	1,250	...
1,511	...	516	...	...	1,52,323	...	...
1,535	...	2,178	...	...	33,630	51,869	...
832	...	607	801	...	40	12	...
22,635	...	23,769	358	...	94,584	2,35,909	...
2,897	...	14,199	3,496	...	11	3,55,711	...
4	...	5,111	5,111	...	...	...	...
1,399	...	4,036	3,641	...	-100	...	...
...	...	...	...	...	...	...	...
152	..	140	140	...	18,416	...	...
...	...	25	25	...	...	..	...
31,335	...	53,657	25,658	...	3,56,835	7,00,891	9,100
3,46,732	...	44,325	4,910	...	39,210	2,62,188	7,500
14,842	...	15,821	582	...	5,98,248	24,600	1,350
69,804	80,504	14,084	355	10,062	10,28,378	3,00,816	7,700
2,01,005	26,547	77,240	571	8,083	4,09,168	12,758	(Govt.)
1,55,520	1	8,321	...	4,527	85,452	5,79,435	...
11,663	...	1,882	1,036	...	5,690	7,243	...
24,053	...	1,631	...	...	1,477	17,72,850	...
1,20,977	...	25,150	2,907	...	5,13,368	7,13,900	63,481
15,349	...	5,807	...	...	85,912	13,78,467	...
20,212	...	18,037	605	...	8,095	15,34,397	...
2,39,575	...	50,638	2,181	10,000	17,89,641	30,54,985	37,649
...	...	...	...	...	...	...	...
18,974	...	2,78,569	...	...	1,44,783	34,04,250	26,042
...	...	...	...	...	2,47,142	1,37,059	...
...	...	...	...	...	...	...	...
733	..	2,181	471	...	63,395	752	...
...	...	...	...	...	...	1,000	...
1,472	..	...	...	..	20,647	1,000	...
2,35,497	...	3,674	...	..	90,464	8,29,880	1,88,353
30,946	..	9,792	...	..	1,091	80,655	...
15,09,424	57,052	5,50,685	13,618	32,672	50,82,091	1,40,91,265	4,38,719

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

## STATEMENT

Classification District	Sales of goods to members	Purchase of members' products	Cost of Management	Share Capital paid	Loans
					Members
	14	15	16	17	18
<i>Class IV—Production and Sale, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
1. Sholapur ... ..	3,39,339	3,41,559	3,769	6,665	809
2. Bijapur ... ..	82,607	75,430	2,105	1,315	223
3. Belgaum ... ..	5,71,037	6,29,819	7,397	950	12,845
4. Poona ... ..	1,16,055	...	6,568	7,325	11,000
5. Ahmednagar ... ..	...	...	73	...	510
6. Dharwar ... ..	10,87,654	10,75,642	11,643	7,455	25,808
7. Jalgaon ... ..	7,95,301	7,94,851	10,539	6,640	617
8. West Khandesh ... ..	...	...	141	293	376
9. Nasik ... ..	4,901	4,585	211	...	1,693
10. Ahmedabad ... ..	4,57,581	4,60,464	7,338	17,375	11,719
11. Ratnagiri ... ..	25,147	...	973	300	47
12. Panoh Mahals ... ..	...	...	1	...	90
Total, Class IV—Production and Sale, Unlimited.	34,80,014	33,82,330	50,638	49,028	65,732
<i>Class IV—Production and Sale, Limited.</i>					
1. Sholapur ... ..	23,12,815	27,16,685	70,896	86,742	60,848
2. Bijapur ... ..	21,65,156	19,60,277	44,079	81,364	12,461
3. Belgaum ... ..	19,54,365	20,10,501	55,080	1,00,197	49,500
4. North Kanara ... ..	2,68,757	2,39,409	58,338	90,033	1,39,177
5. Satara ... ..	13,65,233	10,44,585	29,356	78,504	44,267
6. Poona ... ..	1,78,105	1,87,344	15,031	41,635	16,437
7. Ahmednagar ... ..	24,23,627	563	58,649	49,230	211
8. Dharwar ... ..	28,87,095	28,95,218	47,075	82,281	22,534
9. Jalgaon ... ..	20,96,361	22,13,046	39,393	53,948	15,301
10. West Khandesh ... ..	16,39,714	15,46,803	87,375	47,056	187
11. Nasik ... ..	54,54,412	56,53,451	1,28,039	1,25,213	5,405
12. Broach ... ..	...	...	43	670	...
13. Surat ... ..	48,54,419	54,233	75,299	4,76,941	29,541
14. Bombay City ... ..	89,01,065	80,97,320	2,60,324	3,88,274	2,31,767
15. Bombay Suburban ... ..	84,23,728	33,48,808	57,470	33,945	2,760
16. Thana ... ..	13,90,767	14,23,134	24,770	1,27,498	72,447
17. Ahmedabad ... ..	11,62,997	10,45,396	29,292	11,940	4,341
18. Kolaba ... ..	2,91,264	1,98,904	12,840	13,205	567
19. Ratnagiri ... ..	1,10,476	...	19,519	13,280	9,709
20. Kaira ... ..	12,32,773	...	17,376	32,600	16,373
21. Panoh Mahals ... ..	66,639	68,023	467	10,985	60
Total, Class IV—Production and Sale, Limited.	4,35,78,773	3,47,07,999	10,72,792	19,23,536	7,22,993

† For the purposes of this statement the working

C—contd.

and Deposits held at the end of the year from				Reserve Fund	Other Funds	Working Capital †	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
Non-members	Societies	Provincial Central Banks or	Government						On borrowings	On lendings
19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
2,457	...	4,700	...	12,557	709	28,097	+3,280	...	...	...
...	...	1,250	...	2,767	...	5,555	-288	...	...	...
50,941	100	...	...	23,523	7,262	95,551	+18,168	...	4	9½
...	...	2,052	...	3,900	1,645	25,922	-101	...	...	...
...	...	953	...	48	...	1,506	+748	...	...	...
27,165	123	19,859	...	23,677	6,008	1,09,690	-173	...	...	...
166	1,520	49,170	...	15,067	20,811	99,991	+59	6½	4½	7½
...	...	...	...	8,714	...	9,983	+21,470	...	...	...
...	...	...	...	...	...	...	+9,915	...	...	...
...	...	553	...	5,108	...	7,354	-130	...	...	...
6,920	...	125	...	8,730	11	39,380	+283	6½	4½	...
...	...	...	...	2,446	20	3,813	-33	...	4	9½
...	...	...	...	6	218	814	+484	...	...	...
86,649	1,743	75,162	...	1,01,538	42,704	4,25,556	+59,389	...	...	...
...	...	...	...	...	...	...	-726	...	...	...
6,844	...	1,74,562	28,760	94,486	47,612	4,29,794	+17,794	...	...	...
742	1,307	2,430	22,025	56,488	72,849	2,55,666	-12,611	...	...	...
27,873	3,000	1,82,887	6,490	68,692	26,259	4,04,198	+28,115	...	...	...
...	...	...	...	...	...	...	+44,305	...	...	...
92,422	14,559	26,140	62,188	34,438	12,398	4,55,310	-9,654	...	...	...
2,359	8,231	83,453	21,870	7,197	10,006	2,10,967	+15,670	...	...	...
57	..	7,243	...	2,458	684	68,509	-2,055	...	...	...
4,888	...	1,85,403	...	68,090	75,402	3,73,224	+15,581	...	...	...
27,662	...	56,166	...	73,698	20,795	2,88,046	-2,781	...	...	...
39	...	2,84,843	4,482	4,856	21,035	3,84,504	+1,749	6½	4½	7½
...	...	...	...	...	...	...	-478	...	...	...
1,115	..	1,42,996	17,921	37,911	22,120	2,76,306	+44,802	...	...	...
2,40,096	9,091	4,24,060	30,250	1,12,723	2,40,851	11,87,689	-239	...	...	...
...	...	...	...	193	145	1,008	+59,321	...	...	...
2,66,315	17,059	8,52,546	11,565	21,766	55,274	17,61,007	+38,009	6½ to 7½	8 to 4½	8 to
...	...	...	...	...	...	...	-8	...	...	...
86,343	...	1,62,162	16,286	2,546	9,152	9,03,540	-2,493	...	...	...
...	...	...	...	...	...	...	+1,28,896	...	...	...
...	...	8,611	25,000	554	5,972	75,842	-15,995	...	...	...
60,195	...	6,468	1,300	28,621	62,625	3,49,154	+68,200	...	...	...
3,641	...	40,866	...	21,885	28,489	1,11,162	-19,843	...	...	...
380	..	1,000	...	6,971	2,674	25,097	+39,113	6½	4½	...
...	...	...	...	...	...	...	-4,761	...	...	...
518	..	1,000	...	178	..	24,195	+2,625	6½	4½	9½
6,361	5,825	21,951	...	4,184	2,976	90,071	-2,259	...	...	...
427	...	3,074	7,500	546	2,554	25,146	+13,765	...	...	...
...	...	...	...	...	...	...	-301	...	...	...
8,23,207	59,123	25,05,861	2,45,597	5,68,156	7,46,872	77,02,395	+485	...	4½	9½
...	...	...	...	...	...	...	+36,559	...	...	...
...	...	...	...	...	...	...	-39	...	...	...
...	...	...	...	...	...	...	+1,940	...	...	...
...	...	...	...	...	...	...	-76,475	...	...	...

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

## STATEMENT

District	Number of Societies	Number of members	Loans made during the year to	
			Individuals	Banks and Societies
1	2	3	4	5
<i>Class VI—Other Forms, Limited.</i>				
			Rs.	Rs.
1. Sholapur	8	1,545	11,600	...
2. Bhopur	4	556	400	...
3. Belgaum	7	318	...	...
4. N. Kanara	1	85	...	...
5. Satara	2	127	21,730	...
6. Poona	28	523	45,369	...
7. Ahmednagar	23	1,490	...	...
8. Dhárwár	16	759	44,707	...
9. Jalgaon	13	1,684	1,564	...
10. West Khandesh	9	405	..	...
11. Nasik	6	549	..	...
12. Broach	4	322	...	...
13. Surat	13	141	...	...
14. Bombay City	84	9,862	37,601	...
15. Bombay Suburban	34	3,203	7,501	...
16. Thāna	5	783	47,500	...
17. Ahmedabad	97	9,489	4,35,819	...
18. Kolaba	4	119	25,182	...
19. Ratnagiri	2	978	..	...
20. Kaira	22	1,997	1,541	...
21. Panch Mahals	16	616	11,950	...
<b>Total, Class VI—Other Forms, Limited</b>	<b>837</b>	<b>29,351</b>	<b>8,92,474</b>	<b>...</b>

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

C—contd.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
4,600	...	11,600	855	...	18,416	6,500	...
...	...	400	...	...	...	7,000	...
...	...	101	101	...	20,685	...	...
...	...	...	...	...	2,680	...	...
20,000	...	1,730	...	1,500	40,011	...	...
44,497	...	1,68,417	...	...	4,41,345	4,300	2,000
...	...	...	...	...	...	...	...
20,060	...	44,727	...	...	5,063	82,439	...
429	...	7,882	...	...	10,471	3,32,117	...
...	...	582	582	...	971	23,115	...
...	...	...	...	...	271	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
25,221	...	1,50,074	25,202	...	27,04,833	50,000	47,777
4,851	...	32,120	1,204	...	65,936	...	...
145	...	48,043	548	...	4,18,523	...	...
9,07,698	...	9,90,751	58,013	...	284	...	...
19,700	...	5,492	...	...	24,651	54,845	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
552	...	6,685	...	...	47,610	...	...
5,600	...	7,216	...	...	...	...	...
4,54,258	...	15,40,821	85,000	1,500	88,01,550	5,70,216	49,777

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

x Bx Qb 1—12a

## STATEMENT

District	Sales of goods to members	Purchase of members' products	Cost of Management	Share Capital paid	Loans
	14	15	16	17	Members 18
<b>Class VI—Other Forms, Limited.</b>	<b>Rs.</b>	<b>Rs.</b>	<b>Rs.</b>	<b>Rs.</b>	<b>Rs.</b>
1. Sholapur ... ..	35,330	89,123	2,331	5,000	14,356
2. Bijapur .. ..	...	...	15,310	38,650	...
3. Belgaum ... ..	...	...	793	21,535	15,890
4. N. Kanara ... ..	...	...	1,544	...	1,680
5. Satare ... ..	...	...	11,004	37,550	300
6. Poona ... ..	...	...	6,711	1,70,305	4,12,364
7. Ahmednagar ... ..	...	...	2,234	42,820	25,546
8. Dharwar .. ..	62,521	55,068	31,748	61,440	7,105
9. Jalgaon ... ..	15,345	18,747	98,820	1,06,026	3,783
10. West Khandesh ... ..	11,175	14,944	6,565	32,995	210
11. Nasik ... ..	...	...	3,972	1,30,850	26,644
12. Broach ... ..	...	...	655	1,45,845	5
13. Surat ... ..	...	...	...	53,140	4,716
14. Bombay City ... ..	...	...	2,07,265	38,09,063	47,21,421
15. Bombay Suburban ... ..	...	...	15,854	8,99,749	3,96,847
16. Thane ... ..	...	...	3,050	1,82,660	4,18,522
17. Ahmedabad ... ..	18,943	14,349	1,10,218	12,49,561	3,53,647
18. Kolaba ... ..	98,511	1,17,324	12,671	1,574	5,508
19. Ratnagiri ... ..	...	...	5,437	3,930	...
20. Kaira ... ..	5,70,732	...	59,242	5,25,105	6,38,500
21. Panch Mahals ... ..	...	...	967	88,780	2,96,692
<b>Total, Class VI—Other Forms, Limited.</b>	<b>8,12,557</b>	<b>2,59,525</b>	<b>5,96,442</b>	<b>76,13,167</b>	<b>73,39,535</b>

\* For the purposes of this statement the working

C—contd.

and Deposits held at the end of the year from				Reserve Fund	Other Funds*	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	
Non-members	Societies	Provincial Central Banks or	Government						On borrowings	On lendings
19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
...	...	2,188	...	3,725	3,462	28,723	+972	...	...	...
...	...	7,000	...	76,552	...	1,22,202	-3,241	...	...	...
192	...	...	...	145	37	37,700	+675	...	...	...
1,000	...	...	...	2,242	3,600	8,512	-307	...	...	...
1,200	...	40,000	...	81	...	79,431	+10,118	...	...	...
1,83,037	2,486	...	...	17,736	21,726	8,07,643	+15,986	...	...	...
...	...	...	...	1,472	...	75,828	-2,405	...	...	...
6,792	...	35,506	...	7,394	63,618	1,81,755	+3,154	...	...	...
20,991	...	50,926	...	36,437	2,44,436	4,62,588	+61,640	...	6½	...
761	...	30,626	20,000	5,855	14,519	1,04,766	-1,253	...	...	...
...	...	...	...	6,976	639	1,64,109	+2,335	...	...	...
6,335	...	...	...	2,536	2,479	1,57,200	-477	...	...	...
...	...	...	...	5,847	...	68,203	+25	...	...	...
1,16,715	2,66,765	50,000	15,682	2,20,780	6,19,891	98,20,217	-116	...	...	...
37,096	...	1,34,650	2,54,021	5,94,870	8,12,707	26,29,940	+82,469	...	...	...
...	...	...	...	989	21,090	6,28,261	-36,728	3	...	7
...	...	...	...	...	...	...	+22,440	...	...	...
5,10,518	40,51,722	1,08,139	3,202	1,78,379	5,18,134	69,73,592	-7,494	...	...	...
...	...	35,974	...	119	...	43,175	+400	...	4½	...
1,006	...	...	...	2,842	1,45,167	1,52,935	-764	...	...	...
5,52,370	205	13,387	...	17,337	1,65,146	19,17,055	+80,163	...	...	...
140	...	...	...	2,168	16,808	4,04,288	+48,423	...	...	...
...	...	...	...	...	...	...	+48,958	...	...	...
...	...	...	...	...	...	...	-541	...	...	...
...	...	...	...	...	...	...	+1,333	...	...	...
...	...	...	...	...	...	...	-498	...	...	...
14,48,138	43,21,177	5,06,301	2,92,805	11,82,382	21,53,639	2,48,58,235	+3,15,906	...	...	...
...	...	...	...	...	...	...	-82,076	...	...	...

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



## STATEMENT

Classification 1	No. of societies 2	No. of members 3	Loans made during the year to		Receipts from loans & deposits repaid during the year by	
			Individuals 4	Banks and societies 5	Individuals 6	Banks and societies 7
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Class I—Unlimited ...	26	3,680	7,93,575	.....	7,86,889	.....
Class I—Limited ...	935	4,89,926	14,02,32,401	5,74,014	13,38,08,138	7,43,646
Total Class I ...	961	4,93,606	14,10,26,976	5,74,014	13,46,55,027	7,43,646
Class II—Unlimited ...	.....	...	.....	.....	Nil.	.. ...
Class II—Limited ...	614	1,83,038	10,952	98,623	10,857	98,605
Total-Class II ..	614	1,83,038	10,952	98,623	10,857	98,605
Class IV—Unlimited ...	48	4,434	37,689	.....	31,334	.....
Class IV—Limited ..	398	51,171	18,15,745	68,145	15,09,424	57,952
Total-Class IV ..	438	55,805	18,53,334	68,145	15,40,762	57,952
Class VI—Limited ...	397	29,351	6,92,474	.....	4,54,253	.....
Total-Class VI ...	397	29,351	6,92,474	.....	4,54,253	.....
Grand Total—'C' Statt, ...	2,510	7,61,800	14,35,62,736	7,40,782	13,66,00,699	8,99,203
Non-Agricultural Societies.						

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

C—contd.

Loans due by			Loans and Deposits received during the year from					
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies	Sale of goods to members.	Purchase of members' products.	Cost of Management
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,01,718	43,689	.....	6,20,935	2,22,247	.....	16,46,643	16,59,754	43,893
7,65,92,34 2	44,74,461	6,37,281	47,93,93,031	1,68,76,149	29,75,616	71,10,742	53,39,363	27,74,466
7,66,94,560	45,18,040	6,37,281	48,00,23,026	1,70,98,696	29,75,616	87,57,335	68,99,116	28,17,859
.....	.....	.....	.....	.....	.....	.....	Nil.	.....
2,544	.....	2,961	9,16,330	12,68,556	16,516	5,40,85,412	4,55,33,335	28,39,963
2,544	.....	2,961	9,16,330	12,68,556	16,516	5,40,85,412	4,55,33,335	28,39,963
53,667	25,658	.....	8,86,885	7,00,891	9,100	34,80,014	33,82,880	50,638
5,60,685	13,618	32,672	50,82,091	1,40,91,265	4,38,719	4,35,78,778	3,47,07,999	10,72,792
6,14,352	3,9276	32,672	54,63,976	1,47,92,156	4,47,819	4,70,58,792	3,60,80,379	11,23,480
15,20,821	8,090	1,500	38,01,550	5,70,216	49,777	8,12,657	2,50,525	5,96,442
15,20,821	88,000	1,500	39,01,550	5,70,216	49,777	8,12,657	2,59,525	5,96,442
7,88,82,277	46,43,316	6,74,414	49,02,09,882	4,87,29,924	34,89,728	11,07,14,146	9,07,77,855	73,77,594

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

## STATEMENT

Classification	Share capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central banks.	Government
I	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Class I—Unlimited ...	4,78,325	46,313	39,548	...	22,329	1,040
Class I—Limited ...	3,22,93,676	6,92,20,389	4,51,49,444	11,91,871	38,56,768	686
Total-Class I ...	3,27,73,001	6,92,66,692	4,61,81,992	11,91,871	39,19,097	1,576
Class II—Unlimited ...	...	.....	....	.....	Nil.	.....
Class II—Limited ...	39,35,488	5,34,771	3,19,165	1,33,098	4,20,862	12,032
Total-Class II ...	39,35,488	5,34,771	3,19,165	1,33,098	4,20,862	12,032
Class IV—Unlimited ...	49,028	65,732	86,849	1,743	78,162	.....
Class IV—Limited ...	19,25,536	7,22,993	8,28,207	59,123	26,05,861	2,45,587
Total-Class IV ...	19,74,564	7,88,725	9,14,856	60,866	26,84,023	2,45,587
Class VI—Limited ...	76,13,167	73,38,636	14,43,138	43,21,177	5,08,391	2,92,805
Total-Class VI ...	76,13,167	73,38,636	14,43,138	43,21,177	5,08,391	2,92,805
Grand Total—'C' Stat... Non-Agricultural Societies.	4,62,95,220	4,78,54,151	7,79,28,714	66,97,012	75,32,373	5,51,990

\* For the Purpose of this Statement the working capital

C—concl'd.

23 Reserve Fund	24 Other Funds	25 Working Capital *	26 Profit and loss the year	27 Usual dividend paid on shares.	Most usual Rate of Interest	
					28 On borrowing	29 On lendings
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,26,988	6,650	7,14,178	+ 26,535 - 1,970	.....	.....	.....
79,60,748	56,25,003	16,58,58,415	+ 24,87,996 - 50,502	.....	.....	.....
80,87,716	56,31,653	16,60,52,588	+ 25,14,531 - 82,472	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....
8,06,352	10,09,934	71,61,692	+ 8,82,582 - 1,14,504	.....	.....	.....
8,06,352	10,09,934	71,61,692	+ 8,82,582 - 1,14,504	.....	.....	.....
1,01,538	42,704	4,25,554	+ 59,339 - 725	.....	.....	.....
5,68,156	7,46,872	77,02,335	+ 8,49,662 - 76,475	.....	.....	.....
6,69,694	7,69,576	81,27,301	+ 9,09,021 - 77,200	.....	.....	.....
11,82,389	21,53,689	2,48,58,235	+ 3,16,906 - 82,075	.....	.....	.....
11,82,389	21,53,689	2,48,58,235	+ 3,16,906 - 82,075	.....	.....	.....
1 07,45,144	95,84,802	20,62,00,406	+ 45,23,040 - 3,06,252	.....	.....	.....

**STATEMENT**  
*Operations of Unions*

District	Number of Unions	Number of Societies affiliated to Unions in column 2	Total number of individual Members in Societies affiliated
1	2	3	4
(1) Ahmedabad ... ..	2	88	4,687
(2) Broach ... ..	5	164	5,904
(3) Surat ... ..	5	187	20,049
(4) Thana ... ..	8	156	5,278
(5) East Khandesh ... ..	15	697	47,622
(6) West Khandesh ... ..	6	428	20,377
(7) Nāsik ... ..	7	258	11,815
(8) Poona ... ..	6	806	17,489
(9) Ahmednagar ... ..	10	332	15,688
(10) Sholapur ... ..	7	355	20,301
(11) Bijiapur ... ..	6	274	15,084
(12) Belgaum ... ..	9	489	33,365
(13) North Kanara ... ..	4	185	11,603
(14) Dhárwar ... ..	14	619	43,325
(15) Kolaba ... ..	1	49	1,689
(16) Bātāra ... ..	13	515	29,485
<b>Total for 1947-48 ...</b>	<b>118</b>	<b>4,952</b>	<b>3,03,101</b>
<b>Total for 1946-47 ...</b>	<b>118</b>	<b>4,638</b>	<b>2,68,510</b>

In addition there are 18 District Boards of

D.  
for the year 1947-48.

Total working capital of affiliated Societies	Expenditure in year	Percentage of column 6 on column 5 (one place of decimals)	Number of Supervising Staff maintained by Unions	Remarks
5	6	7	8	9
Rs.	Rs.			
5,91,932	2,144	.86	4	
24,13,770	8,435	.8	7	
1,24,85,975	10,632	.085	8	
5,27,361	2,136	.4	8	
72,21,040	2,82,071	8.9	33	
24,85,650	9,575	.98	16	
14,95,167	15,410	1.08	11	
19,55,077	85,018	4.8	10	
25,85,278	5,398	.2	12	
33,09,340	6,718	.22	11	
16,18,525	4,520	.8	9	
31,72,412	9,425	.8	10	
13,95,165	6,773	.8	6	
50,15,064	39,208	.7	23	
95,785	257	.2	1	
27,56,556	10,823	.8	16	
5,01,16,097	4,99,533	.1	184	
4,49,02,022	1,56,926	.8	176	

Supervising Unions in the Bombay Province.

STATEMENT  
*Operations of Insurance*

Classification.	Number of Societies	Number of Members	Amount of risk insured	Premiums collected	Supplementary contribution collected
1	2	3	4	5	6
			Rs.	Rs.	Rs.
(1) Bombay Co-operative Insurance Society Ltd.	1	19,076	46,26,692	15,28,118	.....
(2) B. B. & C. I. Railway Co-operative Mutual Death Benefit Fund, Limited.	1	2,780	35,78,659	88,620	.....
(3) Bombay Postal Employees Co-operative Benefit Fund.	1	26,58	25,16,759	95,438	.....
(4) Messrs Mackinnon Mackenzie and Co., Employees' Family Benefit Fund.	1	333	.....	7,640	.....
Total for 1947-48 ...	4	25,849	1,07,16,450	17,19,811	.....
Total for 1946-47 ...	4	24,547	1,06,49,656	16,06,716	8

E.

*Societies (Class V) for the year 1947-48.*

Number of persons.		Claims paid	Cost of management	Funds in hand at end of year	Amount of risk re-insured	Amount of premium paid for re-insurance	Remarks
Insured	Died						
7	8	9	10	11	12	13	14
		Rs.	Rs.	Rs.	Rs.	Rs.	
2,506	155	2,37,016	4,18,600	56,28,385	92,645	19,143	
238	86	34,556	12,929	14,70,072	.....	.....	
194	80	69,268	10,952	9,37,279	.....	.....	
330	52	51,016	...	57,624	.....	.....	
3,268	275	3,91,851	4,42,681	60,98,960	92,645	89,143	
3,987	290	3,45,492	4,36,692	60,22,956	1,32,786	91,069	



**STATEMENT**  
*Operations of Resource, Consumers' and*

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
<b>Resource Societies—(A)</b>			Rs.	Rs.	Rs.	Rs.
(B) Class I ...	5,764	3,20,937	2,32,07,986	2,30,576	1,83,40,732	3,31,880
(a) " II ...	122	19,190	10,39,459	...	9,64,134	1,504
(a) " IV ...	204	68,810	2,24,38,203	1,73,362	2,15,86,148	1,56,300
(a) " VI ...	289	1,74,609	1,11,718	...	1,02,599	.....
(C) " I ...	1,061	4,93,606	14,10,25,976	5,74,014	13,45,95,027	7,43,646
B-I—L. M. Banks ...	16	17,942	1,79,011	...	3,25,387	.....
<b>Total for Resource Societies</b>	<b>7,455</b>	<b>10,95,054</b>	<b>13,69,97,353</b>	<b>9,77,952</b>	<b>17,57,13,927</b>	<b>12,33,226</b>
<b>Producers' Societies—</b>						
C—Class IV ...	488	55,805	18,53,334	68,145	15,40,762	57,052
B—Class III ...	92	898	.....	...	.....	.....
<b>Total for Producers' Societies</b>	<b>460</b>	<b>56,703</b>	<b>18,53,334</b>	<b>68,145</b>	<b>15,40,762</b>	<b>57,052</b>
<b>Consumers' Societies—</b>						
C—Class II ...	614	1,83,038	10,952	98,623	10,257	93,605
" " VI ...	397	29,851	6,92,474	...	4,54,253	.....
<b>Total for Consumers' Societies</b>	<b>1,011</b>	<b>2,12,889</b>	<b>7,03,426</b>	<b>98,623</b>	<b>4,65,110</b>	<b>93,605</b>
<b>Grand total for 1947-48 ..</b>	<b>8,926</b>	<b>13,64,146</b>	<b>18,95,54,113</b>	<b>11,44,720</b>	<b>17,77,19,799</b>	<b>13,83,893</b>

† The term "loans overdue" means loans due for payment which

F.

*Producers' Societies for the year 1947-48.*

Loans due by			Loans and Deposits received during the year from			Sales of goods to members
Individuals	Of which overdue	Banks and Societies	Individuals	Central Banks	Primary Societies	
8	9	10	11	12	13	14
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
2,69,26,573	77,87,073	81,018	34,36,924	2,33,63,994	15,30,620	3,31,04,563
1,82,032	2,777	.....	1,04,714	13,74,754	2,858	18,34,465
33,64,223	3,20,074	59,173	18,61,385	2,90,78,071	2,32,090	5,57,54,432
1,03,043	23,220	5,986	10,89,778	6,66,268	27,750	82,16,679
7,66,94,560	46,18,040	6,37,281	49,00,23,026	1,70,93,696	29,75,616	67,57,365
19,97,735	1,83,434	.....	.....	.....	.....	.....
11,22,68,166	1,27,89,618	7,83,468	46,64,92,827	7,15,76,763	47,58,934	10,82,67,545
6,14,353	89,276	82,672	54,68,976	1,47,92,156	4,47,819	4,70,58,792
.....	.....	.....	78	.....	142	.....
6,14,352	89,276	82,672	54,69,054	1,47,92,156	4,47,861	4,70,58,792
2,544	.....	2,961	9,16,830	12,68,556	16,516	5,40,25,412
15,20,821	86,000	1,500	33,01,850	5,70,216	49,777	8,12,557
15,33,365	86,000	4,461	47,17,880	18,38,772	66,293	8,48,97,969
11,44,05,883	1,29,14,894	8,20,521	49,68,86,761	8,82,07,711	52,73,188	21,09,24,305

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

## STATEMENT

Classification	Purchase of members' products	Cost of management	Share Capital paid	Loans and Deposits held at the end of the year from				
				Members	Non-members	Societies	Provincial or Central Banks	Government
				18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Resource Societies—(A)— B Class I...	2,49,82,366	22,06,413	90,96,699	24,47,045	20,63,780	6,16,956	1,49,13,172	1,04,464
" " II...	18,58,659	1,74,431	9,08,694	70,076	22,219	3,726	2,55,682	2,039
" " IV...	3,35,49,178	17,56,590	25,05,479	14,92,974	10,03,587	1,17,281	53,93,685	1,31,491
" " VII...	55,76,899	5,65,137	2,43,281	1,76,534	2,52,546	54,510	1,63,313	1,48,029
C " I...	68,89,116	28,17,359	3,27,72,001	3,22,66,682	4,51,81,992	11,91,871	39,19,097	1,576
Bl L. M. Banks.	...	.....	3,76,693	28,599	...	...	27,94,694	...
Total ...	7,23,56,218	76,90,430	4,51,02,777	7,34,82,910	4,85,48,244	19,84,344	2,74,39,643	3,87,590
Producers' Societies— C Class IV ...	3,80,90,379	11,83,430	19,74,264	7,82,725	9,14,856	60,866	26,84,023	2,45,587
B Class III...	.....	6,056	1,620	1,121	25	490	...	.....
Total ...	3,80,90,379	11,89,486	19,76,184	7,89,946	9,14,881	61,356	26,84,023	2,45,587
Consumers' Societies— C Class II...	4,55,88,325	28,29,263	39,35,486	5,34,771	3,19,165	1,23,098	4,30,863	12,022
" " IV...	2,69,595	5,06,449	76,12,167	73,38,536	14,48,138	43,21,177	5,08,391	2,92,305
Total ...	4,57,97,860	34,36,406	1,15,48,655	78,73,307	17,67,303	44,44,276	9,39,253	3,04,827
Grand total for 1947-48.	15,67,44,457	1,21,84,321	5,87,27,616	...	...	...	3,10,69,919	9,38,013

\* For the purposes of this statement the working capital

F—contd.

Reserve Fund 23	Other Funds 24	Working Capital* 25	Profit and loss for the year 26	Usual dividend paid on shares 27	Most usual rate of interest	
					On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.			
1,08,71,470	17,00,045	4,18,13,511	+15,83,002 -1,90,812	...	...	.....
1,56,213	2,54,945	9,00,664	+1,16,000 -9,413	.....	...	.....
12,37,316	19,09,416	1,37,82,209	+11,34,660 -68,469	.....	...	.....
6,76,629	11,09,765	28,31,607	+4,01,362 -87,494	.....	...	.....
80,87,716	56,31,653	16,80,62,553	+25,14,631 -32,472	.....	...	.....
1,00,506	36,629	33,86,511	+18,303 -3,263	.....	...	.....
2,11,19,850	1,06,42,143	22,88,07,210	+57,67,868 -3,61,923	.....	...	.....
6,69,694	7,80,576	51,27,801	+9,09,091 -77,900	.....	...	.....
12,290	150	15,726	+784 -223	.....	...	.....
6,81,984	7,89,756	81,43,617	+9,09,805 -77,428	.....	...	.....
8,06,352	10,09,634	71,61,692	+8,82,582 -1,14,504	.....	...	.....
11,52,382	21,53,639	2,48,63,235	+3,15,905 -82,076	.....	...	.....
19,88,734	31,63,573	3,30,19,927	+11,93,488 -1,96,680	.....	...	.....
2,37,90,568	1,45,95,772	26,89,70,754	+78,76,151 -6,85,931	.....	...	.....

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

## STATEMENT J.

*Supplementary Table for the Central Non-Credit Societies  
for the year 1947-48.*

Classification	Cost of management	On Society's Account				On Commission			
		Sale of goods to		Purchase of produce from		Sale of goods to		Purchase of produce from	
		Members	Non-members	Members	Non-members	Members	Non-members	Members	Non-members
1	2	3	4	5	6	7	8	9	10
Bombay Provincial Co-operative Marketing Society Ltd.	Rs. 52,483	Rs. 1,47,618	...	...	...	Rs. 24,98,099	...	.....	...
Grand total for 1946-47.	52,483	1,47,618	...	...	...	24,98,099	...	.....	...
Total for 1945-46.	42,946	23,847	5,000	...	25,326	16,62,069	...	.....	15,06,997

## STATEMENT K.

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

## CENTRAL SOCIETIES—1947-48.

Province	Class	Type of Societies	Number of societies	Number of members		Number of affiliated Societies holding shares in the Central Banks				Loans made during the year to	
				Individuals	Societies	Central credit	Agricultural credit	Non-agricultural credit	Others	Individuals	Banks and Societies
1	2	3	4	5	6	7	8	9	10	11	12
Bombay ...	I	Central Banks.	17	18,886	7,831	...	...	...	...	Rs. 4,69,51,051	Rs. 23,10,23,965

Province	Class	Type of Societies	Sale of goods to members	Purchase of members' product	Cost of management	Most usual dividend paid on shares	Loans due by	
							Individuals	Banks and Societies
1	2	3	13	14	15	16	17	18
Bombay ...	I	Central Banks.	Rs. 16,51,158	Rs. 13,85,806	Rs. 22,95,773	Per cent. ...	Rs. 1,93,28,232	Rs. 8,22,87,849

Province	Class	Type of Societies	Share capital paid up	Loans and deposits held at the end of the year from		Reserve and other funds	Most usual rate of interest		Remarks
				Individuals	Others		On borrowing	Lending	
1	2	3	19	20	21	22	23	24	25
Bombay ...	I	Central Banks.	Rs. 67,31,225	Rs. 10,52,56,583	Rs. ...	Rs. 69,86,972	Per cent. .....	Per cent. .....	

STATEMENT  
*Abstract for information of the*  
 AGRICULTURAL

Province	Class of Societies, I to IV and VI	Types of Societies	Number of Societies	Number of members		Number of affiliated Societies holding shares in the Central Banks			
				Individuals	Societies	Central credit	Agricultural credit	Non-agricultural credit	Others
1	2	3	4	5	6	7	8	9	10
Bombay	I	Unlimited ...	5,268	9,74,116	...	...	...	...	...
		Limited ...	496	46,881	...	...	...	...	...
	II	Unlimited ...	1	397	...	...	...	...	...
		Limited ...	131	18,793	...	...	...	...	...
	III	Unlimited ...	18	680	...	...	...	...	...
		Limited ...	4	218	...	...	...	...	...
	IV	Unlimited ...	3	328	...	...	...	...	...
		Limited ...	201	68,452	...	...	...	...	...
	VI	Unlimited ...	17	1,618	...	...	...	...	...
		Limited ...	339	1,72,891	...	...	...	...	...
		Grand Total ...	6,418	5,84,404	...	...	...	...	

L.

*International Agricultural Institute at Rome.*

SOCIETIES—1947-48.

Loans made during the year to		Sale of goods to members	Purchase of members' products	Cost of management	Most usual dividend paid on shares
Individuals	Banks and Societies				
11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.
2,07,76,874	1,93,028	2,07,57,256	1,60,92,596	16,04,520	.....
14,39,112	37,553	1,22,67,307	83,89,770	-6,01,899	.....
2,016	.....	15,408	15,478	187	.....
10,37,443	.....	18,19,078	18,43,181	2,74,264	.....
...	.....	.....	.....	5,638	.....
...	.....	.....	.....	418	.....
550	.....	2,97,697	2,80,374	6,070	.....
2,24,32,703	1,73,362	5,54,56,735	3,32,68,304	17,60,520	.....
3,181	.....	55,948	.....	6,785	.....
1,08,667	.....	81,60,731	55,76,999	5,58,352	.....
4,57,92,366	4,03,938	9,95,10,160	6,59,67,102	48,08,627	.....



## STATEMENT

Province	Class of Societies, I to IV and VI	Type of Societies	Loans due by		Share capital paid up	Members' deposits	
			Individuals	Banks and Societies			
1	2	3	17	18	19	20	
Bombay	I	Unlimited ...	Rs. 2,75,23,760	Rs. 79,337	Rs. 76,70,315	Rs. 19,05,189	
		Limited ...	14,02,813	1,651	14,26,324	5,41,856	
	II	Unlimited ...	2,260	.....	... ..	... ..	
		Limited ...	1,79,782	.....	2,08,694	70,076	
	III	Unlimited ...	.....	.....	540	419	
		Limited ...	.....	.....	1,080	7026	
	IV	Unlimited ...	8,416	.....	2,788	6,136	
		Limited ...	33,55,807	69,173	26,02,741	14,87,839	
	VI	Unlimited ...	11,673	.....	83,379	31,934	
		Limited ...	91,371	5,986	1,60,002	1,44,600	
			Grand Total ...	3,25,76,871	1,46,177	1,20,55,713	41,83,750

L—contd.

Loans from Government	Reserve Fund	Most usual rate of interest		Remarks
		On Deposits	On loans	
21	22	23	24	25
Rs.	Rs.	Per cent.	Per cent.	
55,723	1,05,75,769	.....	.....	
48,741	2,25,701	.....	.....	
.....	9,865	.....	.....	
2,039	1,46,848	.....	.....	
.....	11,520	.....	.....	
.....	770	.....	.....	
.....	12,319	.....	.....	
1,81,491	12,14,997	.....	.....	
.....	15,246	.....	.....	
1,48,029	6,60,683	.....	.....	
3,86,023	1,29,43,918	.....	.....	