

Annual Report
on the
Working of Co-operative Societies
Act in Bombay Presidency
for the year Ending
31st March 1927

Collins, G. F. S.

1927

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Co-operative Societies Act in
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Registrar, Co-operative Societies,
Bombay Presidency

1927

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No. A.N.R. of 1927

From

G. F. S. COLLINS, ESQUIRE, I.C.S.,
The Registrar, Co-operative Societies,
Bombay Presidency, Poona ;

To

THE SECRETARY TO GOVERNMENT,
Revenue Department, Bombay.

Poona, the 26th September 1927

Subject. Administration Report.
(1926-27.)

Sir,

I have the honour to submit the 23rd Annual Report on the working of the Co-operative Societies Act, in Bombay Presidency for the year ending the 31st March 1927.

I.—ADMINISTRATION

Gazetted Officers

2. Mr. Madan held charge of the Department until June 22nd and I held charge for the rest of the year. Between us we toured for 214 days, and 26 out of 27 districts (including Bombay City) were inspected.

The six Assistant Registrars and the Deputy Assistant Registrar in Sind remained in their charges for the whole year as follows :—

Khan Bahadur Azimkhan Inayatlikhan, Sind.

Mr. M. A. Awan, Deputy Assistant Registrar, Sind.

Mr. A. C. Desai, Bombay.

Mr. C. B. Huli, Southern Division.

Mr. N. P. Bhagwat, Central Division.

Mr. R. W. Patwardhan, Khandesh.

Mr. S. G. Almoula (Acting), Gujerat.

Rao Saheb G. H. Desai continued to hold the post of Personal Assistant except for the last three months of the year, when he was on short leave, and Mr. D. A. Shah on his return from sick leave acted in his place.

The three Special Auditors continued in their charges throughout the year. The Special Auditor, Poona, who is in charge of most of the

Central Division, Gujerat and Sind, was not able to complete the audit of the whole increasing number of banks in his charge. It will now be necessary to redistribute the charges, and assign more assistants to the Special Auditors.

Other Staff

3. The remaining sanctioned staff of the Department other than clerical was as follows :—

- 42 Auditors.
- 7 Sub-Auditors.
- 9 Agricultural Organisers.
- 1 Industrial Organiser.

Special Staff

There were three Special Mamlatdars working at the beginning of the year. The Special Mamlatdars at Belapur and Sholapur were however discontinued from July 1st and November 11th, 1926 respectively. The Special Mamlatdar for Bhil Societies at Dohad, half the cost of whose appointment is met by the Provincial Bank, continued to work throughout the year.

There were four Propaganda Officers at Poona, Bulsar, Bombay and Bagalkot. The cost and control of these officers was shared by the Department and the Institute. This arrangement did not prove satisfactory, and at the close of the year it was discontinued. Government now pay the full cost, and retain full control, of two Propaganda Officers who have been continued at Bombay and Bagalkot. These posts will however be abolished from 29th February 1928.

The post of a Special Propaganda Officer for Muhammadans was created shortly before the beginning of the year, (G.R. R.D., No. 1669/24 of 18-3-26), and it was filled from August 9th, 1926. Mr. A. A. Kadri was the first incumbent.

In Sind Khan Bahadur Azimkhan continued to be in charge of agricultural propaganda work in eleven selected talukas in addition to his own duties.

4. I do not repeat the remarks regarding the shortage of staff which were made in the last report. The situation has frequently been brought to notice during the year.

Honorary Staff

5. The Registrar was helped by 1 Divisional Honorary Organiser in Gujerat, 57 District and 87 Taluka Honorary Organisers.

The nature and the quality of the work done by these non-official helpers, and the policy to be followed in deciding the number which will be required in the future, was fully discussed in last year's report. It

was stated that the logical policy was to strengthen non-official organisations like the Institute and the Supervising Unions, and gradually to absorb in them the individual workers. This perhaps needs slight modification. The decrease of Honorary Organisers must depend on the increase of Supervising Unions and not on the strengthening of the Institute. The latter by its constitution has no legal authority, and therefore no power of supervision over the Societies which have joined it, and it is not a Union of Societies. At the same time it is to be hoped that former Honorary Organisers will continue to help the movement in a general way as members of the Institute.

Other Helpers

6. It has hitherto been the custom to give in the body of the report a list of the gentlemen, whether officials, Honorary Organisers or other non-official helpers who rendered particular help to the Registrar and the movement during the year. I have considered it better to enumerate the names in a special Appendix *A*, which contains the names of those gentlemen whose work came particularly to my notice or to that of the Assistant Registrar. There are countless other gentlemen who rendered help, and it is possible that many of them should have been mentioned in the list, but whose work escaped official notice during the year.

The work of the following gentlemen is in a category by itself. Mr. V. L. Mehta, Managing Director of the Bombay Provincial Bank, continues to be the most important figure in the movement. His knowledge of co-operation, and of co-operation in relation to the practical needs of agriculture, is unrivalled. He has been tireless in his visits to all parts of the Presidency, and his help and advice which is available whenever required is of the greatest use to the Registrar. Dewan Bahadur Malji as Divisional Honorary Organiser, Gujerat, has again been a tower of strength to the movement. Mr. Jamshed N. R. Mehta in Sind is the leading figure in Co-operation in that Province, and he has been the inspiration of the housing movement in Karachi. Mr. V. C. Jadhav, District Honorary Organiser, Surat, is the best known figure in the Urban and People's Banking movement. Mr. R. N. Rajadnya of Satara District, continues to be the most active co-operator in the Deccan. And Mr. G. K. Devadhar and Professor H. L. Kaji, assisted by Rao Bahadur Talmaki in Bombay City and Rao Bahadur Pritamdas Hukamatrai in Sind, have been responsible for a year of progress for the Institute.

7. During the year Wadero Mohamed Sidick Wagan, District Honorary Organiser, Larkana, received the title of Khan Saheb. Co-operators were also glad to see the titles of C.I.E. conferred on Mr. G. K. Devadhar, President of the Institute, and of Rao Saheb conferred on Mr. Trikamlal Parikh Managing Director of the Kaira District Bank, for their public services in general.

Cost of Working

8. The expenditure incurred from public funds during the year was as follows :—

| | 1926-27 | 1925-26 |
|--|----------|----------|
| | Rs. | Rs. |
| Pay of Establishment .. | 3,22,338 | 2,79,520 |
| Travelling Allowance (officials and non-officials). | 1,28,413 | 1,22,914 |
| Grant to Bombay Central Co-operative Institute. | 28,000 | 26,250 |
| Special grants to Co-operative Institutions | | |
| Sale Societies .. Rs. 3,000. | | |
| Bhil Societies .. Rs. 1,600. | | |
| Social Service | | |
| League .. Rs. 1,000. | | |
| Supervising Unions. Rs. 8,482. .. | 14,082 | 8,157 |
| Contingencies, Provincial Conference, etc. | 51,994 | 46,020 |
| | <hr/> | <hr/> |
| Total .. | 5,44,827 | 4,82,861 |
| <i>Deduct—</i> | | |
| Audit Fees | 31,338 | 23,292 |
| Amount recoverable from Banks and Institute. | 7,400 | .... |
| Interest paid by Provincial Bank on Registrar's Current Account. | 5,313 | 4,545 |
| | <hr/> | <hr/> |
| Total .. | 44,051 | 27,837 |
| | <hr/> | <hr/> |
| Grand Total .. | 5,00,776 | 4,55,024 |

The increase has thus been Rs. 45,752 or 10 per cent. The percentage of the cost of the establishment to the working capital in the movement was 0·48 as against 0·54.

II.—SUMMARY OF GENERAL PROGRESS

The Season

9. The seasonal factor which most affected the state of the Co-operative Movement was again the low prices of cotton and gur. The low price of cotton was unprecedented, and it was completely out of parity with that of American cotton. The effect was chiefly felt in Khandesh where the crop is sold very early, and the growers did not therefore benefit by the slight increase in price towards the end of the season. The noticeable increase of arrears in that area is largely accounted for by this factor. The low price of gur again helped to swell the arrears in the Canal Societies

of the Deccan. In the East Karnatic the low price of cotton was aggravated by an absence of rabi rain, and the collections were bad. The heavy arrears in agricultural societies of North Gujerat were further increased by the damage done to crops by excessive rain. In Sind the chief factors which contributed to a season below the average were the price of cotton and a visitation of locusts, but the high standard of collections was nevertheless maintained.

Statistics

10. The following figures illustrate the progress of the movement :—

| Types of Societies | Number of Societies | | Number of Members | | Working |
|-------------------------------|---------------------|---------|-------------------|----------|-------------|
| | 1925-26 | 1926-27 | 1925-26 | 1926-27 | 1925-26 |
| 1 | 2 | 3 | 4 | 5 | 6 |
| | | | | | Rs. |
| Central Banks | 21 | 21 | 10,075 | 12,281 | 2,98,93,246 |
| Agricultural Societies .. | 3,868 | 4,236 | 271,273 | 3,00,077 | 3,14,76,171 |
| Non-Agricultural Societies .. | 671 | 684 | 166,460 | 1,70,372 | 2,64,08,432 |
| Total .. | 4,560 | 4,991 | 447,808 | 4,82,730 | 8,78,67,849 |
| Unions | 87 | 92 | ..... | ..... | .. |
| Insurance Societies .. | 9 | 8 | ..... | ..... | ..... |
| Total .. | 96 | 100 | ..... | ..... | ..... |
| Grand Total .. | 4,656 | 5,091 | 447,808 | 4,82,730 | 8,78,67,849 |

| Types of Societies | Capital | Reserve Fund | | Overdues | |
|-------------------------------|--------------|--------------|-----------|----------------------|------------------------|
| | 1926-27 | 1925-26 | 1926-27 | 1925-26 | 1926-27 |
| | 7 | 8 | 9 | 10 | 11 |
| | Rs. | Rs. | Rs. | Rs. | Rs. |
| Central Banks | 3,64,68,234 | 7,51,323 | 7,80,145 | 25,37,724 | 43,88,368 |
| Agricultural Societies .. | 3,63,50,347 | 30,16,956 | 37,47,008 | 35,70,982 | 82,23,590 |
| Non-Agricultural Societies .. | 2,08,32,235 | 1,292,267 | 15,58,944 | 12,04,078 | 13,62,532 |
| Total .. | 10,26,50,816 | 50,60,546 | 60,86,097 | 73,12,784 | 1,39,74,490 |
| Unions .. .. | ..... | ..... | ..... | ..... | ..... |
| Insurance Societies .. | ..... | ..... | ..... | ..... | .. |
| Total .. | ..... | ..... | ..... | ..... | ..... |
| Grand Total .. | 10,26,50,816 | 50,60,546 | 60,86,097 | 73,12,784 =14.6 % | 1,39,74,490 =22.3 % |

11. The following extract compares rate of progress with that of the preceding year :—

| | 1926-27 | 1925-26 |
|--|----------------|---------------|
| | Rs. | Rs. |
| Increase in the number of Societies .. | 435 | 530 |
| Increase in the number of Members .. | 25,000 | 56,000 |
| Increase in Working Capital .. | 148 lakhs= | 167 lakhs= |
| | 17 per cent. | 23 per cent. |
| Increase in Reserve Fund | Rs. 10,25,551. | Rs. 9,40,772. |

The progress has thus not been so rapid, but it is satisfactory enough considering that the policy of consolidation was continued, and the increase in working capital continues to be remarkable. The huge figure of 10½ crores illustrates the large part which the Co-operative Movement is playing in the economic fate of the Province. It is equally clear that rapid automatic expansion is now an established fact.

Increasing Investments in Co-operative Societies.

12. On the purely credit side the chief feature of the year has been the large amount of easy money available to Co-operative Banks. Owing to the depression in trade accompanied by a decrease in trade investments on the one hand, and a fall in the rate of interest on Government Securities on the other hand, the public has invested a large part of its surplus funds in all classes of Co-operative Societies. In fact money has been thrust on many district and urban banks faster than they can utilize it. I have estimated that the amount of "idle funds" in these banks at the end of the year—meaning by "idle funds" the amount not immediately required for the use of their members or affiliated societies or as liquid resources against possible calls and maturing deposits—was about 64 lakhs of rupees, distributed as follows :—

| | |
|----------------------|---------------|
| District Banks | Rs. 48,00,000 |
| Urban Banks | 16,00,000 |
| | <hr/> |
| | Rs. 64,00,000 |

This feature not only illustrates the state of the money market, but is also flattering to the increasing strength and credit of the Co-operative Movement.

13. The opportunity thus created has been made use of to make a campaign towards a long desired reduction in the rates of interest paid on all classes of deposits by all forms of co-operative banks and societies. Not a few of these institutions, and especially agricultural primary societies, were paying the same rates of interest as they had been paying during the War or immediately after the War when the rate of interest on Government Securities was over 6 per cent. Rural Managing Committee members are afraid of losing their deposits if they lower the rates of interest, and the directors of central and urban banks are proud and gratified to see the large funds pouring into their banks. The law of

supply and demand is not fully understood. Except in Gujerat, where the general rate of interest is lower and the knowledge of co-operative banking is on a higher level, the rates paid by co-operative banks for fixed deposits were far too high. I am glad to say that the result of the campaign has been satisfactory, but it still needs to be prosecuted.

Agricultural Societies

14. In the case of agricultural credit societies the progress has been varied. In Sind the expansion and improvement continue to be very noticeable. In the Deccan, where the co-operative sense was never very marked, a decided deterioration has set in, and the Canal Societies in particular are causing anxiety. In the Karnatic and Gujerat the position is stationary, progress in the younger societies being counter-balanced by deterioration in some of the older ones. In Khandesh the progress has been very rapid.

There has been slight progress only in the agricultural non-credit side of the movement, and its position by no means established or as satisfactory as it might be.

Urban Banking

15. The rapid progress in co-operative urban banking has continued, and the ideal of having one urban or people's bank in each taluka town is appreciably nearer realisation.

Supervising Unions

16. Although the increase in the number of Unions appears to be small, the progress achieved in this direction has been very satisfactory. The existing Unions have been made more efficient, and have now begun to play a real part in supervising and improving their affiliated societies and in coordinating their financial requirements.

There are as yet no Unions or Federations of Non-Agricultural Societies, although the subject has been tentatively broached during the year.

Reserve Fund

17. The following figures exhibit the important details of the Reserve Fund :—

| | 1925-26 | 1926-27 |
|-------------------------------------|-----------|-----------|
| | Rs. | Rs. |
| Agricultural Credit Societies .. | 27,89,617 | 34,60,667 |
| District Central Banks .. | 7,51,323 | 7,80,145 |
| Urban and People's Banks .. | 7,68,856 | 9,26,053 |
| Other Non-agricultural Societies .. | 10,40,798 | 12,14,951 |

It has been seen above that the total increase in the Reserve Fund was 20 per cent. The increase of 26 per cent. in the case of agricultural credit societies is very satisfactory.

The chief ultimate test of the stability of co-operative societies will be the Reserve Fund. Its percentage to the total capital is only 5·9 per cent. and this cannot be considered to be a very large figure. Its comparative smallness, at any rate in the case of co-operative banks, is one of the weighty criticisms levelled against the movement. The importance of the Reserve Fund is not as yet fully understood by those who are responsible for the management of their Societies, and the Registrar receives an increasing number of applications to devote portions of it to co-operative purposes or to purposes of provincial or local interest under Section 39 of the Act, the chief item being the erection of society buildings or offices. The provision which requires Government sanction in such cases is a salutary one, and the present policy of according it only in special cases is one which should be followed for a long time to come. Agricultural Societies are now beginning to avail themselves of Section 42 of the Act which allows them (as well as other societies) to set aside for charity 20 per cent. of their profits which otherwise have to be placed entirely to the Reserve Fund.

Credit Facilities

18. The increasing use and knowledge of the meaning of credit facilities is a noticeable feature in the progress of the year. The number of primary societies which are now obtaining finance from their District Central Banks or the Provincial Bank, and of all kinds of banks which are obtaining their finance from the Provincial Bank, in the form of maximum credits or cash credits as opposed to ordinary loans has very considerably increased. All classes of societies are beginning to understand that it is more profitable to maintain a credit at the bank and pay interest on the portion used than to take a loan outright and pay interest on the whole amount for the whole period of the advance, while the banks profit by having larger balances available for credits or loans to other societies and employment in other channels. In the same way individual members are beginning to understand that they profit by depositing with their societies as current deposits the portions of their loans not immediately required. This development is accompanied by the increasing use of cheques and hundies. By the latter I refer also to those used for the ordinary transactions and remittances between co-operative institutions, and not only to those used in the business of dealing in remittances as such.

The figures were as follows :—

| | | Received | Remitted | Total |
|---------|----|-------------|-------------|-------------|
| | | Rs. | Rs. | Rs. |
| 1926-27 | .. | 3,68,01,763 | 2,70,80,501 | 6,39,82,664 |
| 1925-26 | .. | 2,53,21,117 | 1,83,99,227 | 4,37,20,344 |

III.—WORKING OF SOCIETIES

A. Resource Movement

(1) *Agricultural*

(a) Agricultural Credit Societies

General Statistics

19. The following are the main details illustrating the progress of agricultural primary credit societies :—

| | | 1926-27 | 1925-26 |
|----------------------------|-------|---------------|---------------|
| Number of societies | .. .. | 4,022 | 3,615 |
| Membership | .. .. | 260,182 | 239,134 |
| | | Rs. | Rs. |
| Working Capital | .. .. | 3,45,97,255 | 2,93,05,953 |
| Of which owned capital | .. .. | 1,16,14,803 | 1,00,23,913 |
| | | =30 per cent. | =29 per cent. |
| Working Capital per member | .. .. | 133 | 123 |
| Reserve Fund | .. .. | 34,60,667 | 27,89,617 |
| Members' Deposits | .. .. | 68,44,647 | 62,08,252 |

General Policy and Summary of Progress

20. The general progress is steady, and the previous rate of automatic expansion has been maintained. The policy followed everywhere of allowing societies to spring up of their own accord without any direct encouragement beyond the ordinary efforts of the honorary staff and other non-official workers has been maintained. As regards particular areas the increase of societies in the Deccan and other famine areas is discouraged, and new societies are not registered without taking every precaution to ensure their success. An exception has been Bijapur, where several tracts had hitherto been untouched. Co-operation is well understood in that district, and it is felt that co-operative finance will help to combat permanent famine conditions. With the help of the Collector and of an active band of other non-official helpers the number of societies in that district has risen from 136 to 161.

21. Needless to say the progress and the state of the agricultural primary societies varies very considerably in different parts of the Presidency. In Ahmedabad and most of Kaira the movement is stagnant. The talukdari conditions in the former and the wholesale arrears in the latter prevent further progress for the present. Broach and North Surat are already well developed and the societies are on the whole efficient. In the south of Surat they are poor owing to the ignorance and apathy of the people. In Panch Mahals there has been marked progress.

Although the people of that district are ignorant and do not as yet fully understand the meaning of co-operation, these factors have been counter-balanced by the systematic and efficient work of the Provincial Bank. Nāsik is the best portion of the Deccan, and allowing for the comparative absence of the co-operative spirit in that part of the Presidency, the progress has been marked. Co-operation is flourishing and progressing at a rapid rate in the Khandeshes but more particularly in West Khandesh. In both districts however, and more particularly in East Khandesh, there is a noticeable desire on the part of the members to run before they can walk. It is imagined that all that is required is to collect a number of promoters, and the society will then automatically function, and the finance be forthcoming. This year the arrears were very heavy even allowing for two successive bad seasons, and in East Khandesh there is no doubt that payments in many cases were deliberately withheld. In that district too the District Bank has not as yet tapped local resources to a sufficient extent with the result that it has not sufficient capital adequately to finance its societies. For this reason further registration of societies had to be postponed at the end of the year. In the rest of the Deccan except for South Satara and a few parts of Sholapur the agricultural movement is in a sorry state, and it will be the subject of special notice below. In South Satara the number of societies and the enthusiasm are striking. In Walwa taluka for instance there are more societies than villages. Only two or three villages have not got societies and in some there are two or more. I am afraid however that in some of the older societies the arrears are heavy, and the affairs have got out of hand. The Karnatic continues to be the main centre of co-operative activity. There is however a noticeable deterioration in the older societies in Dharwar district. There enthusiasm has waned, the leading members have discovered that Government control is not as extensive as they imagined, and there is often open defiance and violation of by-laws. Added to which has been the introduction of party strife into co-operative societies which is spreading all over the Karnatic. I also regret to say that misappropriations are very common. In Belgaum the societies are on the whole progressing. Until recently rapid advance was to some extent prevented by the conservative policy of the District Bank, but I am glad to say that the Bank, under the guidance of an energetic and far-seeing Chairman, has recently changed its outlook and taken several measures for the well-being of its affiliated societies. In the Konkan, except for Kanara and including Thana, co-operation is in its infancy, and the few existing societies are stagnant. They are mostly on the old system of combining groups of villages or hamlets spread over a large area, and agriculturists and non-agriculturists are intermingled. This invariably results in the concentration of affairs into the hands of a few members at the centre, in a complete absence of the real co-operative spirit, and often in misappropriation. The movement will not advance there until the system has been overhauled, and this cannot be done until the staff of the Department is increased. Honorary workers too in that area are few. By far the best agricultural credit societies are in Sind. and they will be the subject of special notice below.

22. The following figures illustrate the exceptional progress in Khandesh :—

| | Societies | | Members | |
|------------------|-----------|---------|---------|---------|
| | 1925-26 | 1926-27 | 1925-26 | 1926-27 |
| East Khandesh .. | 374 | 501 | 21,843 | 28,181 |
| West Khandesh .. | 200 | 250 | 8,882 | 12,384 |

| | Working Capital | | Reserve Fund | |
|------------------|-----------------|-----------|--------------|----------|
| | 1925-26 | 1926-27 | 1925-26 | 1926-27 |
| | Rs. | Rs. | Rs. | Rs. |
| East Khandesh .. | 32,36,953 | 40,47,213 | 2,55,679 | 3,15,505 |
| West Khandesh .. | 11,71,401 | 17,67,263 | 93,338 | 1,47,070 |

Progress has been as rapid in the adjoining portion of Nasik district, which like West Khandesh enjoys the advantage of being financed directly by the Provincial Bank. Although the Dharwar district still holds the premier position in the total number of all kinds of societies, it has now given the first place to East Khandesh in the number of agricultural primary societies.

Membership

23. The number of members has increased by 9 per cent. as compared with an increase of 11 per cent. in the number of societies. This is on the whole a healthy sign. The membership of our societies, which now averages 65 members per society, is very large compared with that in some of the other Provinces. It is for instance considerably more than double that of the Punjab, and the criticism is made, sometimes justly, that members are admitted without discrimination. There is no doubt that in most cases the smaller the membership, the healthier the society, and Managing Committees have continually to be checked in the admission of undesirable or uneconomic members. A rough working rule adopted is to allow one member for ten of the village population, and to limit the total to 100 in average villages and 200 in large villages. In the latter case when the membership shows signs of exceeding the limit, an attempt is made to divide the society into two societies.

Working Capital and Adequate Finance

24. The increase of just over 8 per cent. in the working capital per member is more satisfactory than would appear, as areas in which the increase has been marked have been counterbalanced by these in which, owing to stagnation or heavy arrears, it has not been possible to finance the members to the extent of the previous year or to a degree which would otherwise have been desirable. The following figures show the differences prevailing in various parts of the Presidency which, even allowing for the differences in the forms of cultivation, are noticeable :—

| | | 1925-26 | 1926-27 |
|-----------------------------|-------|---------|---------|
| | | Rs. | Rs. |
| Ahmedabad | .. .. | 67 | 80 |
| Kaira .. | .. .. | 55 | 59 |
| Broach and Surat | .. .. | 103 | 137 |
| East and West Khandesh | .. .. | 119 | 143 |
| Satara and Sholapur | .. .. | 103 | 107 |
| Dharwar | .. .. | 111 | 125 |
| Thana, Ratnagiri and Kolaba | .. .. | 45 | 45 |
| Sind | .. .. | 184 | 209 |

From the figures it will be apparent that where the movement as a whole is progressing, a proportionate advance has been made in the policy of more adequate finance.

25. It is in fact often represented that one of the weak points of agricultural societies is that members are not adequately financed, and that this deters the better agriculturists from joining. Particular attention was therefore devoted to examining this question during the year. Assistant Registrars were directed not to hesitate to allow larger credit or to raise the borrowing limits of societies in justifiable cases, and they are now permitted to grant special limits to bigger agriculturists up to double the ordinary limit without reference to the Registrar. In Sind for instance the ordinary limit is Rs. 500, and it may be raised to Rs. 1,000 ; in Khandesh it is a common thing for members to receive yearly loans in advance of Rs. 500. Adequate finance in most cases depends on the proper preparation of normal credit statements. The Provincial Bank has set a high standard in this respect. Unfortunately many of the District Banks have not yet followed the example including those that are otherwise efficient. It is one of the forms in which they do not keep in touch with their affiliated societies through their Inspectors. It was found that this was the cause in some of the districts where the complaint of inadequate finance was loudest. In some cases too members are inadequately financed owing to the apathy of the secretaries and Managing Committees in preparing the yearly statements of demands. Nevertheless much advance has been made during the year in systematising and improving the preparation of normal credit statements. I found by personal enquiry that wherever detailed attention was given to the points above noticed there was no complaint of inadequate financing.

On the other hand, in the Deccan and other semi-famine areas there has, as I shall show below, been over-financing, and there can be no doubt that at the present stage of the co-operative movement, the danger of facile credit far outweighs the effect of the fewer cases of under-financing.

Members' Deposits

26. Although there has been an increase of ten per cent. in members' deposits the ideal of regular yearly deposits is still far from realisation except in Sind and a few parts of the Presidency proper. In most areas it is still necessary to resort to the system of compulsory deposits by which a fixed percentage of each loan is deducted at the time of advance. I have tried to explain to members the advantages of voluntary deposits at each harvest according to the size of the holding and the nature of the crop and that the ideal should be something at least each year if only a rupee or two.

27. The following are figures per member for typical districts :—

| | | | 1925-26 Rs. | 1926-27 Rs. |
|---------------|----|----|----------------|------------------------------------|
| Broach | .. | .. | 33·6 | 36·3 |
| Kaira | .. | .. | 10·9 | 11·3 |
| East Khandesh | .. | .. | 52·4 | 49·0 |
| West Khandesh | .. | .. | 40·7 | 38·1 |
| Poona | .. | .. | 44·1 | 45·8 |
| Dharwar | .. | .. | 27·4 | 27·9 |
| Ratnagiri | .. | .. | 15·0 | 15·3 |
| Sind | .. | .. | 46·9 | 52·1 (Share capital and deposits). |

East and West Khandesh show decreases, but this is because of the very large number of new members in new societies, whose deposits are of course small at the beginning. In the old societies there has been a very decided increase especially in West Khandesh where the policy of "thrift by means of yearly deposits" is beginning to be understood owing to the efforts of the Provincial Bank and the Assistant Registrar. Sind leads the way as in everything else.

In Dharwar, where the increase in societies is small, the absence of increase in deposits is marked, and it illustrates a tendency in bad areas for the older members to withdraw their deposits, and in some cases use them for repayment of loans. Where compulsory deposits are taken, it is provided that they shall be for terms of 5 or 10 years, and in parts of the Deccan and other areas where the meaning of thrift is not yet understood, they are often withdrawn when the periods have elapsed, and the members' savings are thus frittered away. This is noticeable in the Canal Societies, where it is the more necessary for the members to

contribute something on their own account as security for the huge loans which they take. In some societies the total deposits have actually decreased while the outstandings have increased by enormous amounts.

Societies on the Share System

28. This is one of the reasons which has convinced me that it is necessary to have societies on the share system in canal areas, a policy which was adumbrated by my predecessor in the last administration report. If members are to be advanced loans up to Rs. 4-500 per acre for sugarcane cultivation, it is essential that they should give some form of permanent security on their part, and it is obvious that a society composed of such members cannot be permanently secure if its owned capital can be reduced at any time to a negligible figure. It has also been decided that societies on the share system are advisable in the talukdari area of Gujarat and the Khoti areas of the Konkan, where the member may have no lands of his own to strengthen the assets of the society. I would go further and adopt this form of the society in any area where the co-operative sense is undeveloped including most of the Deccan. The chief factor in the success of the Sind Societies is the share system. During the year model bye-laws for this type of society have been prepared and issued in leaflet form.

Non-Members' Deposits

29. The deposits held by non-members, which amount to Rs. 42,00,739 as against deposits of Rs. 68,44,647 held by members, continue to be large. It used to be quoted as an example of the success of the co-operative movement that Sawkars were investing their money in village societies. It is however doubtful whether this is always a desirable feature. I found many societies in the Konkan and South Deccan where the society was conducted chiefly by means of a large deposit from a Sawkar non-member and it is clear that in such cases the Sawkar obtains a strong hold over the society. Many too of such deposits are held for long terms at the high rates of interest to which I have referred in paragraph 13. It is not understood that in some areas the local monied class has no safe field of investment close at hand except Co-operative Societies, and that the latter can therefore in the present state of the money market call the tune. It is urged by Managing Committees that they have to pay still higher rates for loans taken from the District Bank, but it is not understood by them that the latter are for short terms and repayable at will, whereas in the case of long term deposits they are saddled with the continuous payment of high interest. A circular is being issued to restrict the rate of interest on deposits from non-members to $6\frac{1}{4}$ per cent.

Arrears

30. In view of the circumstances already mentioned the figures of arrears in agricultural primary societies need somewhat careful analysis. The following are figures from the whole province and for selected areas.

They include those of primary non-credit societies, the separation of which would have entailed some labour :—

| | 1926-27 | | | 1925-26 | | |
|----------------------------------|--------------------------|----------------------|------------------------------------|--------------------------|----------------------|------------------------------------|
| | Amount due for repayment | Unauthorised arrears | Percentage of unauthorised arrears | Amount due for repayment | Unauthorised arrears | Percentage of unauthorised arrears |
| | Rs. | Rs. | | Rs. | Rs. | |
| Whole Province .. | 2,83,84,924 | 82,23,590 | 29 | 2,47,49,430 | 35,70,982 | 14 |
| Whole Province (excluding Sind). | 2,41,22,368 | 76,99,615 | 32 | 2,10,14,181 | 31,93,255 | 15 |
| Katra and Ahmedabad .. | 8,65,070 | 4,21,770 | 48 | 8,12,292 | 2,84,785 | 35 |
| East Khandesh .. | 49,26,296 | 14,11,981 | 29 | 34,82,148 | 3,53,910 | 10 |
| West Khandesh .. | 20,57,755 | 5,03,704 | 25 | 14,34,033 | 74,710 | 5 |
| Ahmednagar .. | 9,68,415 | 5,65,776 | 58 | 7,28,474 | 3,41,218 | 46 |
| Poona .. | 39,85,719 | 17,98,347 | 45 | 30,32,054 | 7,94,321 | 26 |
| Deccan (excluding Nasik) | 75,06,617 | 32,70,281 | 44 | 61,01,591 | 15,68,291 | 25 |
| Dharwar .. | 30,97,002 | 7,05,808 | 23 | 36,39,006 | 5,59,255 | 15 |
| Sind .. | 42,62,556 | 5,23,975 | 12 | 37,35,249 | 3,77,729 | 10 |

March 31st is not a suitable date for estimating the progress of collections. In many districts the crops are not sold till later, and the dues are automatically extended in such cases. Thus in Broach District the figure of authorised arrears was Rs. 10,73,475 out of Rs. 13,09,905 due for collection and the total authorised arrears for the whole province were Rs. 60,44,531.

31. The increase is somewhat serious, and the heavy overdues in the Deccan are a matter of concern. The increase in East and West Khandesh is also noticeable.

Managing Committees under the bye-laws have powers to give extensions. Some time ago it was necessary to advise societies to take advantage of the powers, and to grant more extensions in deserving cases. I am afraid that nowadays the powers are often abused. In many areas there is a tendency for Managing Committees to grant wholesale extensions if the season has been bad or below average, whereas of course each individual case should be enquired into separately. Theoretically members of societies are financed for the whole of their agricultural requirements. They should therefore repay the whole of their dues as long as there is sufficient margin when the crop has been realised, and if the margin is insufficient, they should repay as much as possible according to the extent of the crop.

32. The tract of worst deterioration is the greater part of the Poona District (excluding the Canal Societies from consideration for the moment) and the north part of Satara District,

The following figures show the position of C and D class societies up to July 31st, 1927 :—

| | Total Societies | No. of Societies Classified as C. or D. |
|--------------------|-----------------|---|
| Poona | 150 | 91 |
| North Satara | 78 | 28 |

| | Total due for collection Rs. | Unauthorised arrears Rs. | Percentage of unauthorised arrears |
|--------------------|------------------------------------|--------------------------------|---------------------------------------|
| Poona | 11,55,887 | 9,42,036 | 81 per cent. |
| North Satara | 92,415 | 66,360 | 72 „ |

A large part of the arrears goes back to 6 or 7 years. This year the season was above the average in the greater part of the area. It is therefore clear that in the majority of cases the defaulting members have no intention of paying of their own accord. Many of them have not received finance for some years, and have returned to the Sawkars. The bad example is spreading over the whole area, and I consider that unless stringent measures are taken, it may not be long before other societies deteriorate in a similar way. I referred in last year's report to the case of the societies in the Mutha Canal area near Poona itself. Little progress has been made in liquidating the cancelled societies in this area. Pleaders are employed to resist the liquidator's orders, every means is employed to dispose of the lands and crops before they can be attached, and there is a general combination to prevent bidding when they are put up to auction.

I consider that it will be necessary gradually to wind up most of the bad societies in Poona and North Satara and to appoint a Special Revenue Officer for the purpose.

33. The position in the Canal Societies on the Nira Left Bank Canal in the Bhimthadi Taluka of Poona and on the Godavari and Pravara Canals in the north of Ahmednagar is perhaps even more serious as the finance involved is greater.

The following figures illustrate the position of the 32 societies affiliated to the Bhimthadi Taluka Supervising Union, which has its headquarters at Baramati :—

(Up to July 31st each year)

(a) Loans made by the Provincial Bank

| | Advances Rs. | Overdues Rs. |
|---------------|-----------------|-----------------|
| 1923-24 | 10,35,462 | 1,90,491 |
| 1924-25 | 13,00,307 | 5,29,208 |
| 1925-26 | 13,37,760 | 8,56,148 |
| 1926-27 | 2,87,038* | 13,01,288 |

* Finance not yet completed.

(b) Total outstandings of Societies

| | | | Outstandings | Overdues |
|---------|----|----|--------------|-----------|
| | | | Rs. | Rs. |
| 1923-24 | .. | .. | 15,35,544 | 1,90,491 |
| 1924-25 | .. | .. | 21,27,434 | 5,29,208 |
| 1925-26 | .. | .. | 26,30,852 | 15,81,176 |
| 1926-27 | .. | .. | 20,99,636 | 19,43,818 |

The total arrears due to the Bank have thus in 4 years gone up from less than 2 lakhs to 13 lakhs, and total arrears due to societies (which include the Bank's arrears) from less than 2 lakhs to 19½ lakhs.

The situation in the Godavari and Pravara Canal areas is if anything worse, although the amount of finance involved is not so great.

34. The immediate causes of the situation are the marked fall in the price of gur and the cultivation of sugarcane by cultivators who are not skilled enough to produce the large crop required to leave a surplus to the cultivator; but the real and lasting cause is the lack of responsibility and a disinclination to repay which is common to other Deccan Societies.

An enquiry into the state of sugarcane cultivation on the Deccan Canals is in progress, and I do not therefore wish to anticipate the conclusions. It is however the experience of the co-operative movement on the Nira Canal that the less skilled cultivator is spending at least as much as he gets out of the land. The Provincial Bank was until this year lending more than Rs. 500 per acre and getting back less than that even from such of the ordinary cultivators as had a desire to repay. This year I cut down the limit to Rs. 450 per acre, and to considerably less amounts in the case of those who were in arrears, while in the case of the worst defaulters finance was entirely withheld. It is a difficult thing for the Bank to decide how far to make further advances in the worst cases in the hopes of recovering the former outstandings. The Bank is now alive to the seriousness of the situation, and there was a special meeting at Baramati in July attended by the Chairman, Mr. B. F. Madon, and Sir Lallubhai Samaldas, as a result of which the policy will be re-defined.

35. I am afraid that it must be admitted that the co-operative system for these canal areas was not evolved on the right lines. It will be remembered that it began at Baramati by the Provincial Bank taking over the arrears of tagavi, and the societies were formed as part of the system. Owing to the large amount of finance involved the ordinary basis of personal security could not be introduced. Each member mortgages his land every year, and makes a contract to bring all his gur to

the Bank's Shop in return for which he has been financed up to the limits of his requirements. These limits have to be determined by a careful and expert enquiry entailing the employment of Bank Inspectors, and recently Supervisors of the Bhimthadi Union. There is no co-operative sense amongst the members themselves, and few or no reliable persons can be found to form the Managing Committees. Secretaries are group Secretaries and often outsiders, and they are usually appointed and transferred by the Assistant Registrar. The finance is given partly in cash and partly in oil-cake, and the member goes directly to the Bank's branch to draw his loan. The inevitable result has been that the members consider that they are dealing direct with the Bank, and that they are under no obligation to repay punctually. The Societies have little meaning to them, and are mere pegs on which to hang the system. When the price of gur began to fall, the members began to wriggle out of bringing their gur to the Shop, and during the last season it was necessary to employ sepoy to watch them at harvest time. Worst of all the members supply little or no tangible money security. Forced deposits are withdrawn at the first opportunity, and in some cases the deposits of a society have actually decreased. The first step must be to introduce the share system. I am of opinion that it will eventually be necessary to have land banks similar to the zemindari banks in Sind run on strict business lines for the large cultivators, and that this was the correct policy from the beginning.

36. I have made a somewhat lengthy report on agricultural co-operation in the Deccan as it illustrates the weak points of the movement both there and elsewhere. It does not imply that I am not optimistic about the agricultural societies in the better areas. I am afraid it must be admitted that the average Deccani cultivator has not yet passed the stage at which he regards the society merely as an alternative Sawkar. He has always in the past borrowed all he can from the Sawkar, and when the co-operative societies have come into being, and he finds that he can get easier rates of interest, he borrows more than he ever did, and we have facile credit in its worst form.

37. A reduction in the rate of interest on loans is usually regarded as one of the signs of progress in agricultural primary societies. When a society has increased its owned capital and repayments are punctual, it is usual to allow a reduction. I am now inclined to consider that this policy should be followed with caution, and only in selected areas. Even if the rate does appear high to outsiders, it is far less than the Sawkar's rate, and the agriculturist does not pay much attention to differences of 1 or 2 per cent. while the possible encouragement of facile credit is a more dangerous alternative. In the eastern and dry tract of Dharwar where the interest had gradually been reduced to $1\frac{3}{4}$ or $1\frac{1}{2}$ pies ($10\frac{5}{8}$ or $9\frac{3}{8}$ per cent.) and the arrears have recently mounted up owing to two bad seasons, I am trying to get the old rate of 2 pies re-introduced. The building up of a reserve fund is more important than easier borrowing terms.

Audit Classification

38. The following figures show the audit classification of agricultural primary credit societies :—

| | A. | B. | C. | D. | Not classified |
|------------|-----|-------|-----|-----|----------------|
| 1926-27 .. | 322 | 2,873 | 498 | 102 | 227 |
| 1925-26 .. | 304 | 2,510 | 372 | 77 | 352 |

The standard is far too lenient except in Sind. At least one-third of the societies classified as B, which is the classification for averagely good societies, should have been classified as C, and half the societies in the C class should have been classified as D. This leniency in classification applies to all forms of co-operative societies including banks, and it has been brought to the attention of the auditors.

Long-term Loans to approved Societies for Debt Redemption

39. The system of preparing schemes for granting long-term loans to selected A and B class societies for the redemption of old debts was advocated as an experiment by the department a few years ago. From the results which I have been able to see during the year I am not in favour of the system, and think that the practice of combining long-term with short-term capital in this way is more dangerous than otherwise. In many cases societies draw up schemes involving amounts which largely exceed the total existing working capital for the ordinary business of the society, and I consider that in such cases the original character of the society is apt to be lost. In some cases loans advanced a year or two ago are being defaulted. In Surat I found cases where the members of a society had taken long-term loans for redemption of old debts and no loans for their agricultural requirements for the year, and it was clear that either the former were being misapplied, or that they would have to go to Sawkars for their yearly requirements. Some Central Banks showed a tendency to force long-term loans on societies as a means of finding an outlet for surplus funds. I think that Land Mortgage Banks are the only real means of meeting the demand for long-term capital, and that primary credit societies should confine their work in this line to the limits of bye-law 37 which allows a long-term loan not exceeding Rs. 750 to each member on one occasion only.

Bhil Societies

40. The Bhil Societies in Panch Mahals have continued to do well. The system is frankly paternal, but it has been justified by the greater contentment and prosperity of the Bhil cultivators. The Special Mamlatdar has received willing assistance from the Provincial Bank.

Tagavi

41. The amount of tagavi placed at the disposal of the Provincial Bank was Rs. 3,50,000 and of this the sum of Rs. 1,14,070 was actually utilised, which was a considerable decrease on the last year's figure. Although the number of applications is increasing, the system has hitherto not been as successful as was hoped. This is due to the absence of official

staff for enquiring into applications and checking the use of the loan after it has been sanctioned. It is now intended to introduce a system by which the applications will promptly be enquired into by the Agricultural Organisers and Agricultural Overseers. Most of the loans during the year have been advanced in a few districts of the Deccan, and for the purpose of deepening wells and erecting tals.

Progress in Sind ^{rw}

42. In Sind the number of agricultural credit societies has increased from 710 to 773, 71 new societies being registered and eight cancelled. The majority of new societies are in the Lar tract of Hyderabad and the Nara Valley tract of Thar and Parkar. Twenty-three new societies belong to Hyderabad and 22 to Thar and Parkar.

The societies in Sind are without doubt excellent institutions, and have conferred much increased prosperity on their members. The Sindhi cultivators are simple in character, and when once convinced of the advantages of co-operation and co-operative finance, they have eagerly accepted the help and advice which the Department has to offer. There is more genuine belief in co-operation and more gratitude for the benefits obtained than is found anywhere in the Presidency.

Perhaps the most striking feature is the large percentage of owned capital of societies, and the large amount of share capital of the members together with the lesson of thrift which it has inculcated. The bye-laws provide that the minimum holding shall be one share of Rs. 20 payable by yearly instalments of Rs. 2, but from the beginning each member has taken up a substantial number of shares, increasing his contributions from year to year. The result has been that in practice the division into single shares has not been made, and each member holds his share amount in a lump sum without consideration of the number of shares it comprises. It is a common thing in a society of five years' standing for a small zamindar to hold Rs. 150 to Rs. 300 and for a hari to hold Rs. 100 to Rs. 150 in shares. There is thus a volume of real savings, and it is easy to see that members of societies will be in a position to purchase a substantial amount of Barrage land when the opportunity arises.

The Reserve Fund which during the year has increased from Rs. 3,37,842 to Rs. 4,45,072 has now reached a very substantial figure in the older societies. As interest on share capital has not hitherto been taken for religious reasons, and interest on loans is paid at about 10 per cent. the profits have accumulated rapidly. Some of the older societies on the Jamrao Canal have sufficient owned capital of members to meet the total needs of all without any form of outside borrowing. On the other hand almost all the members of societies in Sind have been able to free themselves from debt in a year or two, and are entirely independent of money-lenders.

One of the factors which has made for the success is constant touch with the Department, and constant advice and supervision by its officers. The Assistant Registrar and his Deputy are in close touch with every society in a degree not known in the Presidency proper. This is one of the reasons why the figure of arrears has been kept so low. Nevertheless

the ideal of self-management is well developed. Meetings of Managing Committees are regular and enthusiastic. Forty meetings in the year is a common thing, and during the last year one Committee met 159 times.

As regards the areas in which co-operation is developed, the work has hitherto been confined to the promising areas. To give two instances, in Kambar Taluka of Larkana District and in Hyderabad Taluka there are respectively 37 and 55 societies for 54 and 81 unalienated villages.

The ideal of spreading agricultural improvements through co-operative societies has been fulfilled to a greater degree in Sind than elsewhere. In almost all the Taluka Development Associations the work has been done entirely through members of co-operative societies, and the few simple but substantial improvements which the Associations have been able to demonstrate have been almost universally adopted by society members. The improvement in methods of cultivation and the increase in yield of lands held by members of co-operative societies referred to in previous reports are not exaggerated.

43. It appears that the zamindari banks should be able to do for the larger zamindars what the primary societies are doing for the middle-class and smaller zamindars. There are now two banks, one at Larkana and one at Mirpurkhas. The following figures show the substantial nature of these institutions and the rapid progress achieved :—

| | Share Capital | | Working Capital | |
|------------------|---------------|----------|-----------------|----------|
| | 1925-26 | 1926-27 | 1925-26 | 1926-27 |
| | Rs. | Rs. | Rs. | Rs. |
| Mirpurkhas | 89,600 | 1,08,150 | 2,38,148 | 3,63,530 |
| Larkana .. .. | .... | 54,700 | .... | 1,45,664 |

During the year the Mirpurkhas Bank advanced loans to 99 zamindars to the extent of Rs. 3,15,300.

44. Although there are not as yet many non-credit societies in Sind, the credit societies have in several cases made informal arrangements to obtain their agricultural requisites and sell their produce on a co-operative basis. The Assistant Registrar writes : "I have already observed that there are difficulties peculiar to Sind that impede the progress of this form of co-operation. Vigorous propaganda was carried on to overcome these difficulties and as a result, several societies in well developed tracts of talukas Tando Allahyar and Hyderabad volunteered to collect the produce of their members and sell the same on co-operative basis. The Seed and Supply Society of Tando Allahyar volunteered to dispose of the produce of its affiliated societies, while in the Hyderabad taluka the work was done through the Taluka Development Association. The experience gained in this line will be very useful in determining the lines on which regular sale societies could be run. Experiments were also repeated by the Tando Allahyar Seed and Supply Society and the Hatri Union to send for domestic requisites of agriculturists from Karachi, at wholesale

rates, and retail the same among the members. The experiments have proved very successful, as Mr. Jamshed N. R. Mehta took interest in the work and introduced the representatives of societies to the wholesale dealers who quoted very favourable rates and easy terms. The agriculturists realised much profit by the arrangement and the members by getting cheaper goods have appreciated the advantages of the joint purchase system." This, I think, shows that in time it should be possible to organise non-credit societies with success, and since the close of the year the Sind Central Bank has appointed a special propaganda officer for sale societies.

45. It has previously been brought to notice that the success of co-operation in Sind is due chiefly to the efforts and personality of the Assistant Registrar, Khan Bahadur Azimkhan. His good work cannot be exaggerated.

(b) Agricultural Non-Credit Societies

General Condition

46. The number of agricultural non-credit societies increased from 253 to 264, an increase of 11 as compared with the increase of 30 during the last year.

As already stated this is a side of the movement which is still in an early stage. Scarcely one in three of the total number of societies are proper working institutions.

It was explained in last year's report that the first requirement is a sure foundation of efficient primary credit societies, and it is almost invariably waste of time to organise non-credit societies without this. The Department is continually being urged to press on their organisation in areas where the credit societies are few or inefficient; any such form of artificial stimulation should be resisted. Apart from this essential foundation the two main requirements are expert knowledge of the nature and objects of the societies on the part of the non-official workers who try to organise them, and a supply of persons to fill the posts of secretaries and managers. Both these requirements are sadly absent at the present time. The former factor will be discussed under the portion of the report which deals with the Institute. As regards the latter, the management of non-credit societies must be businesslike, continuous and honest. This entails the employment of highly paid officers, which is beyond the means of young societies. It is true that Government are giving subsidies for management and expenses, but then again there are few persons with adequate training. It is often possible to secure men of moderate ability on a monthly salary of Rs 60 upwards, but they usually resign their posts when they obtain the chance of permanent or more lucrative employment elsewhere.

Societies for the Sale of Agricultural Produce

47. The most important of the agricultural non-credit societies continue to be those for the sale of the produce of agriculturists. There were 53 during the year of which 10 were not working and two or three

had not begun their operations. They were classified as follows according to the nature of the produce sold :—

| | | | | | |
|-----------------------|----|----|----|----|----|
| Cotton | .. | .. | .. | .. | 31 |
| Gul | .. | .. | .. | .. | 2 |
| Tobacco | .. | .. | .. | .. | 1 |
| Chillies | .. | .. | .. | .. | 1 |
| Paddy | .. | .. | .. | .. | 5 |
| Potatoes | .. | .. | .. | .. | 2 |
| Miscellaneous produce | .. | .. | .. | .. | 11 |

The total amount of produce sold realised Rs. 72,55,159 and the profits earned were Rs. 66,263.

Cotton Sale Societies

48. The Cotton Sale Societies continue to be the most important, and their operations were as follows :—

Produce Sold

| Cotton | Cotton Seed | Profit |
|-----------|-------------|--------|
| Rs. | Rs. | Rs. |
| 40,39,798 | 1,33,432 | 41,051 |

They are situated in four main areas : (a) Dharwar and Belgaum ; (b) Bijapur ; (c) Surat, Broach and Kaira ; (d) Khandesh, those in the first and third areas being the most important. In Dharwar District the Hubli, Gadag and Haveri Sale Societies, which between them comprise almost the whole district within their sphere of operations, sold cotton to the value of Rs. 8 $\frac{3}{4}$, 4 $\frac{1}{4}$ and $\frac{3}{4}$ lakhs respectively. This was a decrease on last year's figures due to a smaller crop and poor prices. In Belgaum District the Bail-Hongal Society sold cotton to the value of over Rs. 3 lakhs. In Bijapur the Bijapur and Bagalkot Societies, which between them include the whole district as their sphere of operations, began to work seriously and received the help and sympathy of the Revenue authorities, and although the total amount of cotton sold was not large, it is to be hoped that they have now established themselves. These six societies are the chief agents for the distribution in the Southern Division of the improved types of cotton introduced by the Agricultural Department.

In Gujerat 16 Cotton Sale Societies were working, and they together sold cotton to the value of Rs. 13 $\frac{1}{2}$ lakhs.

49. The boycott of the Gadag Cotton Sale Society by the local merchants (see last year's report) was renewed with greater force and more complete preparation, and owing to internal dissensions in the Society and temporary defects in management it appeared at one time that the Society would have to close its doors. Eventually the Registrar induced some of the Bombay millowners and exporters to bid, and the Bombay Provincial Bank rendered help by introducing merchants from Khandesh and lending the services of an Inspector. The situation is for the present quiet, but it cannot be said that the Society is firmly established especially as party strife has now been introduced into its management. The Hubli Society again did excellent work under the management of Rao Saheb Shirhatti.

Different Types of Sale Societies

50. There is a wide difference between the two types of Cotton Societies represented by those of the Karnatic and of Gujerat, and this difference prevails in every kind of co-operative sale society. The societies in the Karnatic have very large areas of operation. They have been formed on an individual basis by collecting in the first instance a few important persons in the market town concerned including agriculturists, cotton dealers, landowners and private gentlemen. The society subsequently endeavours to enrol as members the primary societies within its area of operation. The cotton of non-members is sold as well, the policy being the greater the volume of business, the greater the turnover and the surplus available for management expenses. The produce is not pooled. The same conditions apply to most of the Sale Societies of all kinds throughout the Presidency and Sind. The Cotton Sale Societies of Gujerat are small group societies. The agriculturists of three or four villages growing a similar strain of cotton combine themselves into a society, pool their cotton and sell it jointly. One of the members with experience of cotton business is appointed manager, and paid a substantial lump sum to cover the working season of 3 or 4 months.

Although it is admitted that experience of co-operative sale in Western countries shows that the commodity must be sold on a large scale and over a large area to ensure absolute success and control over the market, the Gujerat societies owing to the cohesion, loyalty and unity of purpose amongst their members are much more co-operative in the true sense than the Karnatic type. During the year they have united themselves into a federation, and it is to be hoped that they will thus attain eventually to the advantages of the western ideal, and will show that the policy of smaller beginnings raised on sure foundations will be justified. Societies of the Karnatic type are beginning to suffer from the results of their over-ambitious policy. The merchant members become the enemies of the society when its business begins to extend and they find their own business curtailed. An enormous membership of all types of persons produces internal dissension. It is difficult in the present state of business education in India to find competent managers, and the society is often in the hands of inefficient and unprincipled outsiders. I have asked the Assistant Registrar to reorganise the whole sale movement in the Southern Division on a policy of (a) membership based on societies or members of co-operative societies, (b) no admission of persons dealing in the same commodities as the society sells, (c) sale of members' produce only.

In the Deccan there are a few societies of the sale union type based on the exclusive membership of primary societies. This is a move in the right direction. The Societies are young and at present have to contend with the organised opposition of middlemen.

Sale Societies selling other forms of Agricultural produce

51. Of other sale societies the Haveli Taluka Society selling chiefly gur continued to do good work, and sold produce to the value of Rs. 2½

lakhs. The Barsi Taluka Sale Society, and the Kurduwadi Union selling all kinds of produce made strenuous efforts to establish themselves, but in spite of the help of the Provincial Bank they were not able to do a large volume of business owing to the opposition of the local merchants.

In the Southern Division the Nipani Tobacco Sale Society sold tobacco to the value of Rs. 21,000, but it is in the hands of merchants. The Alur Paddy Sale Society made a promising beginning. The Byadgi Chilly Society sold chillies to the value of Rs. 2½ lakhs and had a profit of nearly Rs. 5,000, but I found on inspection that it was conducted by a local shop-keeper, who combined the society's business with his own, and that every rule of co-operation was being broken. The Kumta Betelnut Sale Society is doing good work and sold produce of Rs. 1½ lakhs.

In Sind the Shikarpur Sale Society selling miscellaneous produce had a business of nearly two lakhs. The Malir Potato Society is one of the most interesting of the Sale Societies. The produce including miscellaneous vegetables is brought every night on strings of camels to Karachi 12 miles away and sold by auction the next day. When the local market is dull, potatoes are sometimes exported to Bombay. The total sales rose during the year from Rs. 57,000 to Rs. 1,24,000.

Sale Business done by the Provincial Bank

52. But in spite of the varied operations of co-operative sale societies, the most important and successful form of sale business continues to be that done by the Provincial Bank having the advantage of expert management and a single-minded policy. The Bank has various forms of activities as follows:—

(i) Purchase and sale through its branches.

(ii) Purchase and sale through separate shops attached to its branches.

(iii) Financial and administrative assistance to Sale Unions brought into existence mainly through its efforts.

(iv) General assistance to other sale societies. The following figures illustrate the business done by the Bank's own institutions during the year:—

(a) *Branches* :

| | Cotton Seed supplied | Implements supplied | Sulphate of ammonia supplied | Groundnut sold | Total |
|------------------|-------------------------|------------------------|------------------------------------|-------------------|----------|
| | Rs. | Rs. | Rs. | Rs. | Rs. |
| Khandesh .. | 87,624 | 4,338 | .. | .. | 1,02,170 |
| Miscellaneous .. | .. | .. | 6,798 | .. | |
| Kabul .. | .. | .. | .. | 3,500 | |

(b) *Shops :*

| | Gur sold | Oil-cake supplied | Sulphate of Ammonia supplied | Implements sold | Total |
|--------------|----------|-------------------|------------------------------|-----------------|----------|
| | Rs. | Rs. | Rs. | Rs. | Rs. |
| Kopergaon .. | 4,82,404 | 1,62,850 | 52,755 | 6,140 | 7,04,149 |
| Belapur .. | | | | | |
| Akluj .. | | | | | |

The former shop at Baramati was converted into a Sale Union managed by the societies with the advice of the Bank, and it sold gur and supplied manure to the total value of Rs. 4,21,331.

Supply of Agricultural requisites

53. Societies for the purchase and supply of agricultural requisites, including manure, seed and implements are mostly in a state of stagnation. Several societies were wound up during the year with the result that the total number shows a decrease.

It has become clear that requisite societies formed on the basis of a single village, which comprise the majority, have small chances of success as they cannot handle sufficient goods or do sufficient business to employ an expert secretary or manager. For instance 26 village societies in Dharwar did less than Rs. 6,000 business between them.

Of societies which did appreciable business the three implement sale societies in Ahmednagar district sold ploughs to the value of Rs. 10,665. The Pimpalner Implement Society in West Khandesh sold implements to the value of Rs. 3,125. The Kelva-Mahim Group Manure Society in Thana district did business to the extent of Rs. 13,156, but it is badly managed.

54. The general policy has been under re-examination during the year, and it has been decided that in future the basis must be the taluka or group of villages. Existing societies will be combined on these lines and the useless ones weeded out. In the Southern Division the Deputy Director of Agriculture and the Assistant Registrar have worked out a scheme of a general agricultural requisite society for the taluka, which will sell other requisites required by agriculturists such as cloth, blankets, spare parts, etc., in addition to seed, manure and implements. The first society was organised during the year at Siddapur in Kanara district, and the experiment will be watched with interest. Taluka Development Associations and Supervising Unions may by their bye-laws stimulate this form of business, and Sale Societies are also useful organisations for the purpose. It will be necessary to consider how far each shall fit into the general system.

So far as the village is concerned, the credit society will always be a useful organisation for obtaining the requirements of agriculturists, but it must be done on the indent system with separate accounts and not as

part of the society's general business. Useful work on these lines has been done in parts of Sind and Gujerat.

Land Improvement Societies

55. Land Improvement Societies comprise at present joint farming societies, land improvement societies as such, fencing and irrigation societies.

There has as yet been no successful joint farming society embodying the highest ideal of the pooling of land and produce accompanied by joint sale and introduction of agricultural improvements. The Arjunsoda Society was cancelled shortly after the close of the year. It has been reported elsewhere that societies of this kind are not likely to succeed in the present state of education and co-operative development.

Of Land Improvement Societies the Yelvigi Waddars' Society in Dharwar is very promising. During the year 80 out of 210 acres of waste land assigned by Government to the society were brought under cultivation. The Waddars, who are labourers by profession, know little or nothing of skilled agriculture, and have placed themselves under the advice of the agricultural authorities, and the latter are introducing some of the established improvements in crops and cultivation. A bunding scheme has been drawn up, and 8 bunds had been constructed by the end of August. The Waddars have built a village within the area, and they will shortly have a school. Fair work has also been done by the Indur Society in Kanara and the Maharajpeth Society in Dharwar, but they are capitalistic schemes. The members employ labourers to bring the land under cultivation, and very few of latter have been admitted as members.

Of Irrigation Societies the Mutta, Salukatta, and Tumblekatta Dam Construction Societies in Kanara below ghats continue to do good work. Bye-laws for ordinary irrigation societies have been framed, but organisation is delayed pending a decision of question of the water rate to be paid on lands brought under irrigation.

Of Fencing Societies the Hulihond Society in Kanara continued to thrive, but it has not been so successful as in former years. The members had a difference of opinion about protecting the gates of the wall with the result that the pigs got in at some points, and for the same reason no second crops were grown. The erection of a wall in the adjoining village of Hungund has been completed, and the society is working successfully. The wall societies in Dharwar are not working as well as was hoped. Four societies in Kalghatgi taluka have a continuous linear wall of 10 miles, but owing to absence of co-operation between them the wall is falling into disrepair. Elsewhere in the Presidency there is one society in Thana which has not commenced working, and during the year a society was organised in Khandesh which shows considerable promise.

Cattle Breeding Societies

56. As during the previous year there were 18 Cattle Breeding Societies, of which 15 were in the Southern Division. Only three of these

societies, viz., those at Shidenur and Alur in Dharwar and Ainapur in Belgaum, are worthy of the name. The rest are little more than village bull-clubs. In their case the Livestock Expert supplies the premium bull, and instead of individual management there is co-operative management with, in most cases, less efficient results. The Siddenur Society kept 2 Amrit Mahal bulls during the year and the members' cows numbered 110 and 44 calves were born. The corresponding figures of the Alur and Ainapur Societies were 1 (Amrit Mahal), 39 and 13 and 1 (Krishna Valley), 49 and 20.

The Livestock Expert, the Director of Agriculture and myself are agreed that co-operative cattle breeding cannot be conducted with success or on a scale which will affect materially the improvement of cattle breeding in the Presidency, unless the area of operations is enlarged and based, if possible, on the minimum area of a taluka. Under this system only can sufficient cattle be kept, and sufficient grazing obtained, and sufficient capital raised for the conduct of the scheme under expert management. A reference has been made to Government on the question of grazing facilities. The main difficulty is that under the present conditions of India breeding of good cattle is invariably a losing concern except when it is conducted by wandering tribes of professional graziers.

Power Pump and Ginning Societies

57. Power Pump Societies have proved a failure, and all have been cancelled except one at Anklav, described in last year's report, which, though working regularly and helping to produce valuable crops, is not a financial success. A collection of agriculturists cannot look after machinery in the same way as a single landowner, and the ventures in practice become one-man societies. It was also explained in last year's report that Power Pump Societies require a degree of co-operative sense and an absence of selfishness which have not yet been discovered.

The Parola Ginning Society came to an inglorious end. The Ginning Societies at Nandgaon in Nasik and Kareli in Broach worked at a heavy loss. A new society was started near Surat known as the Sonsek group ginning society. Its members are those of the neighbouring cotton societies, and it is to be hoped that if they show the same degree of unity and business capacity as they have shown in their cotton societies, the scheme may be an exception to the experience that these ventures cannot be conducted by pure agriculturists.

Co-operative Dairies

58. The Co-operative Dairy Societies, 6 in number, are really more of the nature of urban than rural societies. It has not yet been found possible to conduct them except with an admixture of producers and consumers. The gavlis are not capable of managing a society for themselves, and have to call in the aid of educated consumers. An exception is the Malwan Veershaiva Society, the gavli members of which are substantial, and in some cases educated, cattle-owners.

Taluka Development Associations

59. It was decided that it should be the policy to encourage Taluka Development Associations to register themselves under the Co-operative Societies' Act (Government Resolution, Revenue Department, No. 8266 of January 26, 1924), and all are registered except in Gujerat, where the notion prevails that the Registrar wishes to interfere in the agricultural side of the association's operations. There are now 62 such registered bodies, including 15 in Sind.

The progress of these Associations from an agricultural point of view is more a subject for the administration report of the Agricultural Department. It may however be said that there has been in general marked progress during the year, but that the efficiency varies considerably in different tracts. In the Presidency proper the Associations in Khandesh are the most efficient though many in the Deccan are doing valuable work. Those in the Konkan have been failures with a very few exceptions. The success of the Associations in Sind has already been noticed.

Taluka Development Associations vary in the attention which they give to co-operation. In a few cases where they have signified their desire to supervise agricultural primary societies, and to employ a supervisor for the purpose, they have been allowed to take the place of Supervising Unions. The following table shows the number of members by societies, and by individuals whether members of societies or not :—

| | No. of Associations | Members | |
|---------------------------|---------------------|------------------------|-------------|
| | | Co-operative Societies | Individuals |
| Khandesh Division | 15 | 69 | 13,016 |
| Bombay Division | 7 | 15 | 2,977 |
| Central Division | 14 | 145 | 767 |
| Southern Division | 11 | 264 | 4,618 |
| Sind Division | 15 | .... | 4,379 |
| Total .. | 62 | 493 | 25,757 |

(C) Unions

General Progress

60. The work of the federation of primary agricultural credit societies into Unions for the purposes of supervision, which is one of the most important links towards the consolidation of the movement, has been carried on with success during the year. The following table shows the

results by revenue divisions, and the districts which have been most developed in this way :—

| | Supervis- ing Unions | Guarantee- ing Unions |
|---------------------------|-------------------------|--|
| Northern Division | 12 ✓ | 1 (includes ✓ one Bank- ing Union) |
| Surat | 4 | .... |
| Central Division | 24 ✓ | 15 |
| East Khandesh | 5 | 3 |
| Poona | 6 | 4 |
| Satara | 4 | 3 |
| Southern Division | 13 ✓ | 18 |
| Dharwar | 7 | 15 |
| Belgaum | 5 | 2 |
| Sind | 10 ✓ | .... |

The number of Supervising Unions is 59 and of Guaranteeing Unions 34 making a total of 93 as against 87 last year. The policy of replacing Guaranteeing Unions by Supervising Unions was adopted two years ago, but it has been decided to maintain for the present efficient Guaranteeing Unions in cases where the affiliated societies desire them to be retained, and a few such Unions in East Khandesh, Satara and Dharwar are still working well. It may be explained that Guaranteeing Unions are for small groups of village societies, while Supervising Unions are normally based on the taluka. During the year a few guaranteeing unions were cancelled, so that the increase in supervising unions over last year's figure was greater than the total increase in the number of unions (6) suggests. Omitting districts and parts of districts where the co-operative movement has not yet taken root, it may be said that about half the Presidency and Sind has been developed in this policy of introducing an adequate system of supervision.

As already explained the figures do not give an idea of the work done. Special classes have been held to train supervisors, and nowadays most unions have trained men on salaries of Rs. 60 upwards. The societies under unions have shown noticeable improvement, and the unions are beginning to be recognised as the approved channel by which the Registrar and his honorary staff and the Banks may carry out their work of consolidating and improving the primary societies.

(2) THE PROVINCIAL CO-OPERATIVE BANK

General

61. The following figures show the general development of the Provincial Co-operative Bank during the year :—

| | 1926-27 | | 1925-26 | |
|--------------------------------------|-------------|-------------|-----------|-------------|
| | Rs. | Rs. | Rs. | Rs. |
| Shareholders—Individual .. | 977 | .... | 821 | .... |
| Societies .. | 680 | 1,657 | 574 | 1,395 |
| Share Capital held by Individuals .. | 7,18,550 | .... | 6,80,000 | .... |
| Share Capital held by Societies .. | 2,81,400 | 9,99,950 | 2,85,000 | 9,65,000 |
| Working Capital long-term .. | 28,00,103 | .... | 26,43,051 | .... |
| Working Capital short-term .. | 1,15,55,726 | 1,43,55,829 | 98,46,668 | 1,24,89,719 |
| Reserve Fund .. | 30,926 | .... | 25,000 | .... |
| Reserve Fund for doubtful debts .. | 1,15,000 | .... | 1,15,000 | .... |
| Sinking Fund .. | 2,82,223 | .... | 2,55,851 | .... |
| Deposits—Individual .. | 43,37,275 | .... | 30,15,650 | .... |
| Societies .. | 67,21,723 | 1,10,58,998 | 60,88,802 | 91,04,452 |

It will be noticed that the share capital held by societies has decreased. The general question of share capital held by societies came under consideration during the year. The Bank's shares are now quoted at a considerable premium, and they were not available except in very small amounts. The societies are intended under the constitution of the Bank to hold shares, and the Bank withholds the special concessions available to others from those which do not. Consequently as the shares were difficult to obtain, a form of deadlock was created. The problem has since been solved by a further issue of shares at a figure slightly above par, of which a fixed portion is to be earmarked for societies.

Out of share capital of Rs. 2,81,400 shown above as held by societies, an amount of Rs. 1,34,500 was held by District and Urban Banks.

62. The Provincial Apex Bank continues to be the most efficient institution in the co-operative movement of the Bombay Province, and, it is believed, of the whole of India. There is no form of co-operative development or endeavour, whether of finance, propaganda or supervision, in which it does not take part.

The Bank continued the policy of strengthening the representation and influence of societies in the management referred to in paragraph 56 of last year's report.

Up-country Branches

63. During the year three new up-country branches of the Bank were

- | | |
|--|-------------------------------------|
| (1) Baramti (District Poona). | opened, and there are now 16 |
| (2) Nira (District Poona). | such branches situated at the |
| (3) Islampur (District Satara). | places shown in margin. The |
| (4) Karad (District Satara). | policy of increasing these branches |
| (5) Tasgaon (District Satara). | has been the subject of criticism |
| (6) Kopergaon (District Ahmednagar). | at various times, for it is |
| (7) Belapur (District Ahmednagar). | suggested by critics that it is |
| (8) Akluj (District Sholapur). | contrary to the declared policy |
| (9) Lhulha (District West Khandesh). | of increasing the number of |
| (10) Donlaicha (District West Khandesh). | District Central Banks and |
| (11) Shirpur (District West Khandesh). | strengthening their position. It |
| (12) Shahada (District West Khandesh). | is however the belief of the |
| (13) Malegaon (District Nasik). | |
| (14) Dehad (District Panch Mahals). | |
| (15) Kaiol (District Panch Mahals). | |
| (16) Parola (District East Khandesh). | |

Department that the work done by these branches in facilitating the operations of primary societies, in providing more adequate and prompt finance, in developing up-country banking and in setting to other central banks the example of maintaining direct touch with affiliated societies, is perhaps the greatest force in the present progress of the movement. The Provincial Bank is the direct financing agent to primary societies in the whole of seven districts and in parts of eight districts of the Presidency proper. Comparisons are obvious, but the more efficient management of the societies in the areas which it serves and the advantages which they enjoy over other societies are obvious to the careful observer.

Development of Banking

64. The Bank is doing useful work in developing the operations of Urban Banks. It finances these banks not only in the areas in which it serves the needs of all societies but also in areas otherwise served by District Central Banks, and it has not as yet been found necessary to define the limit of operations in this respect. The urban banks in many cases deposit their surplus funds with the Bank and are allowed overdrafts against them. During the year the facility was availed of by 19 banks to the extent of Rs. 2,20,215. Many new urban banks have been opened as a direct result of the starting of up-country branches by the Provincial Bank.

65. As regards pure finance the Bank has developed its position as apex bank during the year. I quote the following from the Bank's yearly report. "The Bank serves as a kind of clearing house for the cheques of co-operative banks, and the central and urban banks in the mofussil and other types of societies carry on a large volume of transactions daily with the Bank. Although the average volume of turnover in current accounts is not more than five lakhs per day, the number of transactions is much larger than the figure indicates, and the average number of cheques presented to the Bank for payment daily is over 270, and of those cleared daily for collection over 150."

Arrears

66. Statistics showing the collections and outstandings of the Bank are as follows:—

| — | Total out- standings | Amount due for re- payment during the year | Unauthor- ised arrears | Percentage of unauthorised arrears to amount due for collection |
|---------------|-------------------------|--|------------------------------|---|
| | Rs. | Rs. | Rs. | |
| 1926-27 | 88,39,082 | 60,37,880 | 16,58,569 | 27.4 |
| 1925-26 | 80,54,101 | 49,67,560 | 9,03,249 | 13.1 |

The increase of arrears is sufficient to cause anxiety, and the general figure appears to be very high having regard to the efficiency to which

I have just referred, and even when compared with the average for the Province. It must however be borne in mind that the Bank is operating in the most difficult areas and dealing with situations which would be beyond the capacity of the average district bank. Its area of operations comprises most of the Deccan including the worst famine areas, and areas where education is very backward such as the Panch Mahals and Ahmedabad. The special figures of the canal areas have been quoted above. The Directors of the Bank are alive to the situation, and have recently taken steps to revise the policy where necessary.

67. Mr. B. F. Madon continued to be Chairman of the Bank and devoted himself to its interests with his usual assiduity. The Registrar received much help from him and from Sir Lallubhai Samaldas. Allusion has already been made to the work of the Managing Director, Mr. V. L. Mehta. An efficient cadre of Senior and Junior Inspectors contribute to the success of the Bank's operations.

(3) DISTRICT CENTRAL BANKS

General

68. It was decided during the year to class the Daskroi Banking Union in Ahmedabad (already mentioned under Unions) as a Central Bank. Apart from this the number of District Central Banks remained the same as in the previous year (19).

| | Main Statistics | |
|-------------------------------|-----------------|-------------|
| | 1926-27 | 1925-26 |
| | Rs. | Rs. |
| Share Capital | 24,54,398 | 20,52,278 |
| Working Capital | 2,26,15,145 | 1,78,41,757 |
| Reserve Fund | 3,51,946 | 3,37,949 |
| Deposits | 1,82,26,923 | 1,38,17,156 |
| Profits | 3,22,020 | 2,64,313 |
| Loans to Societies | 1,46,71,244 | 1,26,70,110 |
| Arrears | 27,29,799 | 16,34,475 |
| Percentage of Arrears | 16.4 | 16.5 |
| Cost of Management | 1,63,732 | 1,33,589 |

69. The previous year's policy of consolidating the position of the banks and of removing some of the acknowledged weak points was continued with activity, and the results are on the whole satisfactory.

The main defect was the small, inefficient and ill-paid staffs of most of the banks. There is no need to mention names, but these were instances of banks with capitals of many lakhs of rupees entrusting the accounts to one or two clerks on salaries less than those drawn by the average village officer. During the year almost every bank has made a substantial improvement as is evident from the figures of working expenses. I may mention in particular the East Khandesh Bank which shortly after the end of the year gave sanction to a thorough reorganisation. Some

banks have begun to prepare schemes for provident funds for their employees. There has also been an improvement in the pay and efficiency of the outdoor staff, but there is still much to be desired in this respect.

In respect of accounts much has been done towards introducing the system of internal check. I have referred above to reduction in the high rates of interest paid on deposits, and two or three banks made a long overdue reduction in the rates of interest on loans to societies. There has also been progress in the ideal of increasing the power and representation of societies as opposed to that of individuals.

70. Nevertheless there are great differences in the individual efficiency of each bank. The Larkana, Broach, and in a smaller way the Barsi, banks are on the whole excellent institutions. And all the banks in Sind, which have from the beginning realised the advantages of well paid staff, are doing well. The East Khandesh Bank has had a year of progress, but it has not endeavoured sufficiently to tap local resources, and standing for a district which more than others should be independent of outside resources, it constitutes one of the few exceptions to the rule that at present most of the District Banks can raise locally all the capital needed for the needs of their affiliated societies. The Sholapur Bank is stagnant, and the Kaira Bank is still weak. The Bijapur Bank is sound but still over-cautious in its policy. The position of the Karnatic Bank at Dharwar, which is still the largest and was formerly one of the model banks, is not all that can be desired, and it forms a battle-ground for local parties. The recent improvement in the Belgaum Bank has been described in paragraph 21 above. The Poona Bank is for the present flourishing, but considerably more than half of its working capital is used for the ordinary banking business of individuals, exchange business, and dealing in securities. It is handicapped by the deterioration of its primary societies. The Sind Central Bank did good work as the apex bank of Sind, but its share capital is insufficient. It has the advantage of having amongst its Directors some of the leading businessmen of the City.

The Nagar District Central Bank was the subject of special attention during the year. This Bank was the financing agent for the societies in Ahmednagar district other than those in the canals. It was under a special constitution by which it was allowed to advance loans to individuals as well as to societies to the extent of half the amount available for loans every month up to a period of 10 years, and the constitution was due for revision during the year. During the last six years the interests of the societies had been completely subordinated to those of individuals, and the Bank had financed an average of only five out of 67 affiliated societies each year. The Directors took up the position that it was not safe to finance societies in famine years, and the district being permanently liable to famine they had in practice decided to abandon them. The societies thus left to themselves were in all cases in a state of stagnation or decay. The Registrar refused therefore to continue the special constitution of the Bank when the time came for reconsideration, and

after much negotiation it has since the close of the year been converted into an Urban Bank. The societies have been taken over by the Provincial Bank, and it is hoped to revive some of them. Owing to the action of the Nagar Bank agricultural co-operation was practically dead in the district except in the Canal areas.

71. There will in the future be several problems to be faced with the growth of District Central Banks. The chief of these is that they tend to forget their essential constitution as institutions for assisting the activities of their affiliated primary societies, whose interests are apt to be neglected for those of town depositors. This is a danger to which the Banking Unions of other provinces are not exposed. Many of the District Banks are paying dividends of 8, 9 and 10 per cent. while their outdoor staff is starved, and supervision of affiliated societies neglected. Government have agreed to pay subsidies to Supervising Unions in their infancy in addition to those received from the banks. It should however be understood that it is the duty of banks and to their interest to subsidise them independently of Government aid, and when the number of bank inspectors can be reduced owing to the spread of unions, the money saved should be utilised for increased subsidies to the latter.

(4) NON-AGRICULTURAL CREDIT SOCIETIES

General

72. Last year's report gave a detailed account of the various types of urban societies and of the special attention paid to co-operative banking in this Presidency.

The rapid progress of this form of co-operative activity has been maintained during the year. There are now 55 fully fledged urban banks with a working capital of over Rs. 50,000 as against 47 last year, and 487 other urban banks and societies as against 476. The following table shows the general statistics :—

| | 1926-27 | 1925-26 |
|---------------------------------------|-----------------|-----------------|
| Working Capital— | | |
| Urban Banks of Rs. 50,000 and over .. | Rs. 1,79,58,636 | Rs. 1,54,95,128 |
| Other Banks and Societies .. | Rs. 38,59,005 | Rs. 46,01,569 |
| Members .. | 1,49,140 | 1,51,100 |
| Share Capital .. | Rs. 47,06,503 | Rs. 40,65,245 |
| Reserve Fund .. | Rs. 12,55,360 | Rs. 10,79,890 |

73. It would be difficult to exaggerate the effect which the urban and people's banks are having on the life of the towns. Local trade is being developed, or fostered in areas where otherwise population and industries are dwindling; small artisans and citizens in every walk of life are acquiring the banking habit; and in almost every important town the influential persons of all castes and professions are taking up this side of co-operative activity as one of the main forms of public work.

People's Banks

74. The following list of members of the Hubli Urban Bank, which is about the oldest of the people's banks of the Luzatti type, classified according to their occupations, illustrates the varied nature of the work which is being done by this form of co-operative society :—

| | | | |
|-----------------------|-----|-------------------------|-------|
| Workshop Employees .. | 291 | Tea Shop-keepers .. | 9 |
| Mill Employees .. | 74 | Merchants and Business- | |
| Government Employees | 82 | men .. | 139 |
| School Masters .. | 107 | Landlords .. | 142 |
| Clerks .. | 214 | Agriculturists .. | 92 |
| Pleaders .. | 20 | Brass Workers .. | 82 |
| Doctors .. | 12 | Weavers and Artisans .. | 271 |
| | | Tanners and Shoemakers | 94 |
| Ladies .. | 98 | Sweepers and Mahars .. | 324 |
| | | | <hr/> |
| | | Total .. | 2,089 |

The People's Bank at Surat continues to be perhaps the most progressive of these banks. The Bhusaval People's Bank and the Belgaum Pioneer Bank are also worthy of special mention.

Special Features

75. The following are special features of urban banking which have been introduced or developed during the year.

Overdrafts against deposits at a rate of interest of one per cent. more than that paid on the deposit are now becoming popular. A system known as "forced or compulsory savings" is also attracting attention. Under this arrangement the depositor undertakes to deposit so much per month or per annum for a fixed period, say five years, and he receives a generous rate of compound interest, usually $5\frac{1}{2}$ per cent. It is a variation of the provident fund or endowment policy systems. Individual cash credits are becoming increasingly popular. All these are no doubt to the professional banker obvious developments, but their effect on the education of the masses in thrift and in the economy and utilisation of credit is very considerable.

During the year the Bhusaval People's Bank initiated the practice of giving loans to merchants against the security of agricultural produce and other merchandise, a form of finance which is of course common in Joint Stock banks but has not hitherto been undertaken by co-operative banks. Under this system the goods are kept in the Bank's godowns under lock and key and advances made up to a fixed percentage of the value according to their nature. It is a form of business to the considerable advantage of both parties. The merchants can obtain funds when the market is dull, and on the bank's side the security is a good one, if the business is carried on in an intelligent way, but owing to the precautions which have to be taken against fire, theft and incautious advances it is a somewhat expert form of finance which amateur bankers must undertake with

care. In the Southern Division the Pioneer Bank at Belgaum has begun to do the business on a large scale. It has attracted considerable attention from other co-operative banks. It is thus likely that co-operative banks will soon be playing their part in the yearly movement of crops.

Arrears

76. The arrears in non-agricultural societies, which amounted to 11·9 per cent. as compared with 11·3 of last year, are an unsatisfactory feature. The total figure does not convey a real impression of the situation. In certain types of societies and banks, such as those of Railway employees, Police and other Government or *quasi*-Government employees, and in the better conducted urban and people's banks, the figure is very low, whereas in some urban banks it is appallingly high and reaches over 50, and in a few cases over 70 per cent. In most of the latter large numbers of uneconomic members are admitted in the beginning without any restraint and loans advanced without due enquiry. I have already indicated that urban and people's banking is a fascinating form of public work, and over-enthusiastic promoters are apt to pay more attention to rapid growth than to sound banking.

General Remarks

77. We have in fact reached a very important stage in the history of co-operative banking, and this applies equally to district central and urban banks. The work done has been very considerable, but the necessity for future consolidation and the possibilities of future disaster, unless the management is conducted with a full sense of responsibility and on strict banking principles, cannot be exaggerated.

One of the dangers is the overlapping of functions between district and urban banks, and between banks in the same area. There is a tendency amongst directors of banks which show rapid progress and unexpected development to embark on business outside the bank's real sphere. District banks sometimes endeavour to take up urban work and finance individuals, and urban banks to take away some of the agricultural work from the district banks. The result is an undesirable overlapping of finance. It has been the work of many years to co-ordinate the various spheres of co-operative activity on sound and logical principles on the basis of the recommendations of the Committee of 1915, and any vital interference with the structure must have untoward results. There have also been cases of unwise competition between urban banks, as in the Southern Division, with the result that the rates of interest have been forced up, undesirable members enrolled, and arrears increased. Favouritism and wholesale violation of bye-laws are not uncommon. There have been instances in which chairmen of banks have used their position to obtain loans far in excess of the ordinary limit. And cases are not wanting in which high dividends are paid when the profits are small, and in which losses which should have been set against the year's working are spread over a number of years thus jeopardising the bank's future position.

IV.—THE CONSUMERS' MOVEMENT

78. There has been no change in the position of the consumers' movement during the year. The number of societies has been further reduced from 48 to 42. About a quarter of them are not working, and less than half a dozen are proper working institutions. The two stores of the B. B. & C. I. Railway at Bulsar and Dadar have done good work. The work of the Karwar Consumers' Society, the Vengurla Bhandari Stores, the Nayar Hostel and the St. Xavier's College Stores in Bombay and the Gujarat College Stores in Ahmedabad, has been very fair. Insufficient turnover, absence of loyalty amongst the members and, most important of all, absence of a business-knowing staff and of expert advice and knowledge on the part of honorary workers, are the chief factors which make against the possibility of further progress for the present.

79. It was mentioned in last year's report that attempts were being made to organise a Central Co-operative Agency consisting of a Central Stores Society in Bombay to co-ordinate the efforts of this branch of the movement, and to assist the Stores Societies in the mofussil, and it is clear that this organisation would be the main practical method of furthering this form of co-operative activity. Regarding this scheme the Assistant Registrar, Bombay, writes as follows:—"The necessity of a Central Distributive Agency to serve ultimately as a connecting link between the organised producers and organised consumers was recognised and intensive propaganda to organise the consumers of Bombay to serve as a basis for the organisation of the Central Agency was carried on during the year. A large number of chawls in Girgaum, Grant Road, Bhuleshwar, Dadar, Matunga and others were selected for the purpose and for nearly six months door to door propaganda was carried in explaining the advantages of the co-operative distribution and ascertaining the exact requirements. On account of the failure of the Store movement the prejudices had to be removed and ground prepared for organising them on a fairly large scale. After the Assistant Registrar was satisfied with the response, 29 clubs were organised and promises from 15 other centres to join the organisation were secured and in a public meeting held in the month of March the representatives of all the units resolved to make arrangements to execute the orders of such clubs as may decide to start their work and to organise the Distributive Agency. The Committee had just taken up a shop and made arrangements with the merchants for execution of orders when the year closed. It is intended to run the Agency as an unregistered body for some time with the object of gathering experience."

V.—HOUSING SOCIETIES

80. The number of housing societies rose from 44 to 47. The following are the main statistics:—

| | | | |
|-------------------|-------|---------------|---------------|
| | | 1926-27 | 1925-26 |
| Number of members | .. .. | 5,260 | 5,556 |
| Share Capital | .. .. | Rs. 15,67,064 | Rs. 15,56,227 |

| | | Rs. | Rs. |
|-----------------|-------|-----------|------------|
| Working Capital | .. .. | 71,92,761 | 66,01,851. |
| Reserve Fund | .. .. | 1,08,437 | 71,745 |
| Government Loan | .. .. | 28,23,482 | 28,81,797 |

81. There were 22 societies in Bombay as before, and almost all have carried out their building operations. They had between them at the end of the year 723 buildings. In Sind there are 10 societies, of which 8 are in Karachi, but only three societies, all in Karachi, have commenced building operations. In the remaining part of the Presidency proper there were 15 societies, of which 6 are in Ahmedabad, and only 5 have commenced building operations.

82. The most noticeable work has been that done by the Brahma-Kshatriya Society in Ahmedabad and the Parsi Society in Karachi. As regards the former, scarcely any work had been done at the beginning of the year, but by the end of it 15 houses had been constructed, 10 were nearing completion, and 40 were in various stages of construction. This housing colony is situated near the Ellis Bridge, the houses are substantial and well constructed, and the whole has the pleasing effect of a garden city. The experiment has materially contributed towards the beginning of the solution of the congestion in the city, and has attracted much public attention. It led to the registration of four new societies, but they have been unable to start work owing to the delay in obtaining land under the Land Acquisition Act. The Karachi Parsi Society has now constructed 53 houses, of which 21 were constructed in the year under report, and the colony forms an imposing part of the City's suburbs. The energy with which the Committee threw itself into the work was noticeable, and in one case a house was built in two months.

83. It is a criticism of the Co-operative Housing Movement that the members of the societies are better-class substantial persons, and that therefore the system has, without solving the problem of removing the wretched housing conditions of the poor and the squalid congestion of large cities, merely enabled people who could have afforded to pay to obtain by means of Government concessions good houses at cheap rates. I think that the criticism is not justified, and a little thought will convince that what has happened could hardly have been otherwise. It will be admitted by those who have studied the question that to persuade the very poor and uneducated element of a city population to leave its quarters and migrate outside the city, and to provide for continuous management and for the collection of rents over a long term of years while the Government loan is running, is almost beyond the powers of honorary public workers, and that this work is more within the compass of local bodies. The Dakshini Brahmin Society in Bombay, which constructed three large tenements suitable for junior clerks and persons of this type, is experiencing difficulty in collecting the monthly rents and finding tenants for vacant quarters. The majority of the members of co-operative housing societies belong to the middle and upper-middle

classes with a large element of Government servants. There is no doubt that their example will gradually be followed by the humbler classes, and that the work is contributing materially to the realisation of the ideal of better housing. The rents paid by the members of housing societies are by no means low. As in all public work the promoters are men of standing, and often men of means, and there can surely be no objection if these persons join the society and build their own houses in the colony.

For the same reasons the system of tenant co-partnership has been almost entirely replaced by the tenant-ownership or hire-purchase system.

The difficulties with which the housing societies in Bombay have to contend were mentioned in last year's report. Owing to pressure of work the Department has not been able to maintain as close a touch with them as could be desired. A few of them are experiencing an anxious time, but the position of the majority is sound. The main problem is that when the houses have been constructed and the first flush of enthusiasm has died down, the same unity of feeling is not maintained. It has been suggested that it will be for consideration in the future whether it will be desirable to provide for winding up a society and making over the houses to the individual members after a fixed number of years when the main purpose has been accomplished.

VI.—THE PRODUCERS' MOVEMENT

General

84. Excluding Weavers Societies the number of producers societies remained at 28. This side of the movement has not made any headway, and the year has seen further deterioration. Many of the societies are in a position past remedy, and some have been wound up since the close of the year. The following are the main figures :—

| No. of Members | Share capital | Working capital | Value of articles produced | Loss on the year's working |
|----------------|---------------|-----------------|----------------------------|----------------------------|
| 1,132 | Rs. 49,188 | Rs. 2,67,016 | Rs. 3,56,015 | Rs. 18,969 |

Every society except five worked at a loss.

85. Of the more important societies the Twastra Kasar Brass-makers Society at Poona is likely to be wound up. The Copper and Brass Industry Developing Society at Satara, in spite of special attention from the Department, worked at a heavy loss owing to the slump in trade. The Surat Printing Press Society, which was thought to be one of the most promising of Producers Societies, came to an end after the close of the year, and the Bombay Co-operative Printing and Publishing Society worked at a heavy loss. The Dharwar Machigar and the Nadiad Leather Workers Societies worked well in a small way, but as in other societies

of this kind, the members do not produce all their work within or through their societies. The Hukeri Labourers Society is the most promising of the smaller societies. The Sanikatta Salt-owners Society is working at a profit inspite of difficulties.

Seeing that there is very little labour organisation in India as a whole it is not likely that there will be sufficient guild-feeling for some time to come to organise the true form of producers societies based on a strict pooling of labour and production. The movement is also handicapped by the same absence of expert knowledge on the part of honorary workers.

Weavers' Societies

86. The year 1926-27 proved another very unfavourable season for weavers, and this is shown by the main statistics of Weavers' Societies.

| — | Societies | Members | Working capital | Sales | Profit |
|---------------|-----------|---------|-----------------|----------|--------|
| | | | Rs. | Rs. | Rs. |
| 1926-27 | 57 | 3,090 | 3,34,808 | 2,31,882 | 3,622 |
| 1925-26 | 60 | 3,000 | 3,00,000 | 2,50,000 | 5,000 |

87. Although the figures do not point to any substantial progress, much work has been done during the year in connection with these societies. The advent of the Royal Commission on Agriculture resulted in an examination of subsidiary industries, and the opportunity was used for closer attention of the conditions of Weavers' Societies. The main result is that the Provincial Bank has come forward to assist the societies by procuring and supplying raw material at wholesale rates, and by selling the finished articles through its branches and shops, and it has amended its bye-laws accordingly. The work was in progress by the end of the year. A circular has also been issued to all other banks and primary societies, asking the former to undertake the sale of finished articles, and the latter to arrange for obtaining on indent the weavers' goods required by their members by direct negotiation with Weavers' Societies. The Weaving Section of the Department has also been re-distributed to secure more efficient administration.

Weavers are unable to help themselves, and in the complete absence of honorary workers in this branch of co-operation, the whole work of visiting and supervising societies falls on the Department.

The societies which did most work during the year were the Hebsur, the Hubli Annapurneshwari and Hubli Laxmi Societies in Dharwar, the Bailhongol and Kittur Societies in Belgaum, the Pathardi Society in Ahmednagar, and the Parola and Dharangaon Societies in East Khandesh. The Sale Shop at Poona has been a failure.

VII.—THE BOMBAY CENTRAL CO-OPERATIVE INSTITUTE

88. The Institute had 5,337 members at the end of the year of which 4,382 were societies and 955 individuals.

Conferences and Classes

89. The Provincial Conference was held on October 23rd, 1926 at Poona and was presided over by Sir Manubhai N. Mehta, Dewan of Baroda. It was opened and addressed by His Excellency the Governor, and the members of the Royal Commission on Agriculture were also present, and a speech was made by the Chairman, the Marquess of Linlithgow. It has been decided to hold the Provincial Conference every two years until further notice.

It has hitherto been the custom to give a list in the body of the report of the conferences and classes held through the Institute during the year. This year I have relegated it to an Appendix (Appendix B). It will be seen that there were 29 conferences, of which 15 were taluka, 3 district, 3 divisional and 8 miscellaneous conferences. I question the utility of these conferences in general, and am convinced that in any case these are too many. The necessity for advertising the movement no longer exists, and the money could be more usefully spent in detailed work done on the spot. The Department is flooded with hundreds of resolutions dealing with the business not only of the co-operative movement but of all other Departments. Some of the miscellaneous conferences serve useful purposes, and of those held during the year mention may be made of the Gujarat Cotton Sale Societies, the Bijapur District Weavers and the Karnatak Artizans Conferences.

Excellent educative work continues to be done by the training classes and there can be no doubt that all the money spent in this way is usefully spent.

The Institute has conducted economic enquiries into two villages in Sind through the Divisional Branch at Hyderabad. I may here mention that useful enquiries of this kind were also conducted in 4 villages of Gujarat through Auditors and Honorary Organisers.

Income

90. The Government grant to the Institute on a cent per cent. basis was Rs. 28,000. It is now under consideration whether the basis should be revised on a lower scale.

During the year the Institute at last succeeded in letting the vacant space of the Sir Vithaldas Thackersey Memorial Building. The failure to find a tenant was depriving it of a large part of its income.

Revised Constitution

91. The Institute has made considerable progress in bringing into force the new constitution based on a policy of decentralisation. The Provincial Council has begun to hold its meetings. There is now a branch of the Institute in every district. Propaganda Officers have been appointed for divisional branches. The yearly report of the Institute states as follows:—"The lines on which the work of the Institute should proceed have been laid down clearly, the office work has been systematised, with prompt disposal of letters, no arrears of correspondence, a

maintenance of regular up-to-date accounts.....Co-operative education has been more or less centralised, and the different certificates and diplomas of the Institute will soon come to have a definite value. The recognition of the Thana District Branch completes the chain of District Institutes all over the Presidency. These District Institutes are to be given increased grants, and are being encouraged to become live and active bodies.....Propaganda Officers are being appointed for each of the divisions, and it is the accepted policy of the Institute to appoint Propaganda Officers in every district as funds permit." This is a somewhat exaggerated account, and it refers more to the ideal of what is to be done than to what has actually been done, but at the same time a good beginning has been made during the year.

District Branches

92. Of district branches the outstanding work was that done by the West Khandesh Branch under the chairmanship of Mr. V. V. Garud. It has been the first branch to prepare a regular programme based on a systematic collection of statistics and a careful examination of the work to be done, and to employ a paid propaganda officer. Its example of systematic work is being followed by the Kanara Branch at Kumta under the chairmanship of Rao Bahadur V. V. Kalyanpurkar. Useful work was also done by the branches at Surat and Broach, and the Gujarat and Sind Divisional Branches.

Future Work and Policy

93. Nevertheless without any desire to belittle the immense amount of important work done by selected individuals it must be admitted that the Institute is the weakest element in the co-operative movement. It is fulfilling its objects of holding conferences, providing co-operative education, publishing magazines and literature and representing the needs of the movement; but it has not as yet fulfilled to any degree its additional objects of the systematic study of co-operative problems and of contributing expert knowledge and advice on the more specialised sides of the movement. I have already explained that the producers and consumers and most of the non-credit societies have failed through lack of proper management and of honorary workers who had studied the problems. In an average district branch many persons can be found with a general knowledge of co-operation on the credit side, but scarcely any one who has the slightest knowledge of other forms of work, and who could be employed to organise, advise and supervise other than purely credit societies. The co-operative movement has attained to such dimensions in this Presidency that honorary work is no longer of the same value unless it is based on a systematic programme and division of labour, and this has not yet been realised by the Institute. As regards absence of programme there is scarcely a district branch except those which I have named in the last paragraph in which the members have any substantial knowledge of the number and kind of societies in the district, and of its particular needs. On the administrative side accounts

were badly kept and correspondences delayed, but, as indicated above, the Institute has recently set about to remedy these defects. Subscriptions too are much in arrears.

The task of the Institute is a difficult one. It is a unique organisation in the co-operative movement of India standing as it does for propaganda only. It was also intended in the first instance that it should be managed from Bombay City, and decentralisation to the districts is no short or easy task. In other provinces Provincial Unions are giant final federations of all societies. They thus have a definite legal status, and they have been assigned definite duties of audit and supervision which fix automatically their programme of work. Perhaps the most obvious need at the present time in this Presidency is to find the large number of men who are required to fill the paid posts in other than agricultural primary credit societies, by which I mean managers, supervisors, accountants, bank managers, inspectors and the like. A pensionable, transferable cadre on a fixed scale of pay would be one solution of the problem, but it cannot be appointed or employed by the Institute as in other provinces, because it has no legal status or powers of supervision. It is a common thing at conferences to pass resolutions demanding the appointment of Government officers to organise and solve the problems of the more specialised societies, but it is not realised that this is only a temporary makeshift, and that the officers themselves would not have the expert knowledge. Whether cadres of officers should be organised by other co-operative agencies such as Central Banks, and whether the Institute should in time be federalised as Supervising Unions develop will be objects for future study and solution.

VIII.—MISCELLANEOUS

(i) *Acts, Rules and Bye-laws*

94. The rules under the New-Co-operative Societies Act of 1925 had not passed through the Legislative Council by the end of the year. They were however laid before the Council shortly before this report was written, and passed with a few amendments.

(ii) *Arbitration and Liquidation*

95. The number of societies in liquidation at the beginning of the year was 263. Sixty-five societies were cancelled during the year, and in the case of 10 no liquidator was required. The liquidation of 37 was completed, and there is therefore a balance of 281. The following table shows the disposal of surplus profits.

| For educational purposes | For objects of public utility | Donations to the Institute | For Charitable objects | Total |
|--------------------------|-------------------------------|----------------------------|------------------------|--------------|
| Rs. 1,464 | Rs. 5,202 | Rs. 1,785 | Rs. 218 | Rs. 8,669 |

The total assets of the societies still in liquidation amount to about 9 lakhs and the liabilities to about 8 lakhs.

There was a very striking increase in the number of arbitration cases which was 4,741 compared with 2,850 and 3,205 of the previous two years. In most of the preceding reports the tendency of bad societies to refer too many cases to arbitration has been given as the reason for the high figure, but I think that the increase in arrears and the increasing knowledge on the part of the bad members of older societies that the legal process of recovery is slow and difficult are equally logical reasons.

96. The regular and expeditious disposal of liquidation and arbitration proceedings will be one of the problems of the future. The number of honorary workers fit and willing to act as liquidators is decreasing rapidly, and almost all the cases are assigned to the Government Auditors. This is a considerable and ever increasing addition to their official duties. The concession by which recoveries in liquidation and arbitration cases can be made through the Revenue authorities is widely availed of, but on the other hand as the work increases, the village officers and other persons responsible for making the recoveries become less prompt in the disposal of cases. With the sanctioning of the new rules the alternative procedure in arbitration cases by which each party can apply for a board of 3 arbitrators will now come into force. It is difficult to see how the work will be kept up to date if the procedure is availed of to a large extent. There were 1,178 arbitration cases in the Assistant Registrar, Bombay's charge alone, and he reports that a special clerk assigned entirely to this branch of the work is unable to cope with it. Lastly although the improved and more expeditious procedure for liquidation under the New Act has not yet been fully tested, the case of the Wadgaon Budruk Society near Poona has shown that it is not free from difficulty. In the future we shall have to consider whether it will not be necessary in the worst cases of liquidation to appoint Government officers as liquidators, their pay being found from the proceeds.

(iii) Criminal Offences

97. The number of prosecutions for offences connected with co-operative societies reached the large figure of 23 as compared with 14 during the previous year. In 7 of the cases of Bombay however the offender was the same person. All were cases of defalcation, forgery or misappropriation, and the amount of money involved was Rs. 53,316. Only 5 cases have yet been decided, and the accused were convicted in 4 of these. Counting the 7 cases above referred to as 1, 15 out of 22 cases related to the Deccan (including Khandesh) or the Southern Division, and 17 cases were in connection with primary agricultural societies.

The figures are large enough to be disquieting when it is remembered that small misappropriations in primary societies are seldom detected. I have already referred to the increased number of cases of misappropriation in the older societies of the Karnatic, and I am afraid the situation is not much better in the Deccan. What is probably the worst case in the history of the movement came to light during the year, although

the prosecution was not lodged until after its close. In this case a District Honorary Organiser in Thana committed a wholesale series of forgeries and misappropriations extending over 7 years in a group of societies round Agashi, and it is calculated that he made away with Rs. 19,000. The societies had been in his hands from the beginning, and the members regarded him as a benignant Sawkar. When the facts came to light, he absconded and on his house being attached, a sack full of bonds blank except for signatures was discovered. His usual method of procedure was to fill in the amounts afterwards and to pay as much as he thought fit to the unlucky borrowers. The policy of lodging criminal complaints whenever there is a reasonable chance of conviction is being followed as before.

(iv) Special Propaganda Officer for Muhammadans

98. The Special Propaganda Officer to foster co-operation amongst Muhammadans, referred to in paragraph-3 above took charge of his office on August 9th, 1926, and during the year worked in Surat, Broach, Kaira and Ahmedabad districts of Gujerat. He organised 8 agricultural societies. In these societies the membership was to be open to all castes but the promoters were Muhammadans. He has been instructed to concentrate his efforts equally on inducing Muhammadans to join existing primary societies, and as societies based on a single caste or section are not encouraged, he has been told not to organise primary societies for Muhammadans only unless the circumstances are special. He has also prepared schemes for two Muhammadan educational societies.

(v) The Poona Agricultural Show

99. The Co-operative Movement organised a separate co-operative section at the big Poona Agricultural Show held in October last, and it was in charge of my Personal Assistant, Rao Saheb Desai. It was one of the most largely attended sections, and in contrast to others it paid its own expenses, very liberal support towards which was received from societies throughout the Presidency. The organisation of the movement was also utilised with considerable success for advertising and procuring attendance at the Show.

(vi) His Excellency the Viceroy's visit to Hadapsar Society -

100. A very important event of the year was the visit paid by Their Excellencies Lord and Lady Irwin accompanied by His Excellency the Governor Sir Leslie Wilson to the Hadapsar Co-operative Credit Society, District Poona, in July 1926. The visit was a great message to the whole of the Bombay Co-operative world inasmuch as it was expressive of Their Excellencies' great sympathy with the lot of the poor agriculturists of this country.

(vii) Land Mortgage Banks

101. Land Mortgage Banks are at the present time the most discussed question amongst co-operators. In August 1926, Government convened a conference of officials and representatives of the Provincial and Imperial Bank to discuss the scheme, and the proposals are now before Government.

(viii) Remittance Transfer Receipts

102. The question of the free remittance of co-operative funds by remittance transfer receipts and demand drafts drawn on the Imperial Bank at par came under special notice during the year in connection with the hundi business. The question is under the consideration of Government.

(ix) Relations with Indian States

103. The Department has kept in friendly touch with all the Indian States included within the limits of the Presidency who are interested in co-operation.

The scheme by which the Provincial Bank placed finance at the disposal of the Phaltan Durbar for the development of the State Co-operative Bank was mentioned in last year's report. At the close of the year I visited Phaltan, and am glad to say that the Bank has made an excellent beginning, and that the development of co-operation in the State is very promising.

During the year the Department lent one of its auditors for a period of about one month to audit the societies of the Ichalkaranji State, and the Special Auditor, Dharwar, was permitted to audit the Kolhapur Urban Bank. Another Auditor has been sent on deputation to be Registrar of Co-operative Societies in Sangli State for a period of one year.

On several occasions during the year Co-operative officers from Indian States, whether within the Bombay Presidency or from outside, attended the office of the Registrar to receive training.

IX.—THE ATTITUDE OF THE PUBLIC

104. The attitude of the public towards the Co-operative Movement continues to be friendly. The most noticeable feature is the interest taken by leading public men in almost every part of the province. In Sind, for instance, there is hardly a member of the Legislative Council who is not interested in co-operation, and is also not taking an active part in the work of some of the societies of his district. This results in the co-ordination of the work of co-operative societies with that of other public bodies, and in support from local bodies and institutions. On the other hand the attentions of public men do to some extent result in the introduction of politics.

X.—CONCLUSION

105. It is clear that in all forms of credit societies consolidation must be the policy for several years to come. The development of other forms of societies is still in an early stage. Further progress in this line will depend partly on specialisation on the basis of a properly co-ordinated programme, partly on the development of business and other less stereotyped forms of education in India, and partly on the increased time which the Department can give to this side of the work.

106. The Registrar has received loyal help from his subordinates of every rank, all of whom have had to work under increasingly heavy pressure. My Personal Assistant, Rao Saheb Gunvantrai H. Desai, continues to do excellent work both in his official capacity and as a co-operator. Mr. D. A. Shah did good work during the three months in which he acted as Personal Assistant. The work of Khan Bahadur Azimkhan in Sind has already been the subject of special reference. Mr. R. W. Patwardhan, Assistant Registrar, Khandesh, has set a high standard in teaching the agricultural societies in his charge the value of the exact preparation of their yearly requirements and of yearly deposits, which are the two most essential things in the guidance of primary societies, and in the clearness of his reports to the Registrar. Mr. Huli in the Southern Division has again shown great energy and enthusiasm.

I have the honour to be,

Sir,

Your most obedient servant,

G. F. S. COLLINS,

Registrar, Co-operative Societies.

STATEMENT A

STATEMENT
Operations of

| Classification 1 | Number of Members | | Number of affiliated Societies holding shares in Central Banks | | | | Loans made during the year to | |
|---|-------------------|----------------|--|--------------------------|------------------------------|-------------|-------------------------------|--------------------------|
| | Individuals 2 | Societies 3 | Central Credit 4 | Agricultural Credit 5 | Non-Agricultural Credit 6 | Others 7 | Individuals 8 | Banks and Societies 9 |
| 1. The Bombay Provincial Co-operative Bank, Limited. | 977 | 677 | 15 | 646 | 15 | 1 | Rs. 22,50,000 | Rs. 1,38,32,403 |
| 2. The Broach District Central Co-operative Bank, Limited. | 230 | 176 | ... | 152 | 17 | 7 | ..... | 13,26,162 |
| 3. The Surat District Central Co-operative Bank, Limited. | 699 | 179 | ... | 151 | 17 | 11 | 72,848 | 12,14,606 |
| 4. The Barsi Central Co-operative Bank, Limited. | 653 | 38 | ... | 37 | 1 | ... | 92,800 | 30,650 |
| 5. The Sholapur District Central Co-operative Bank, Limited. | 162 | 129 | ... | 111 | 18 | ... | ..... | 90,284 |
| 6. The East Khandesh District Central Co-operative Bank, Limited. | 284 | 459 | ... | 447 | 6 | 6 | ..... | 89,5,093 |
| 7. The Ahmednagar District Central Co-operative Bank, Limited. | 1,944 | 56 | ... | 42 | 12 | 2 | 43,224 | 3,59,600 |
| 8. The Nasik District Central Co-operative Bank, Limited. | 113 | 103 | ... | 89 | 3 | 11 | ..... | 29,73,225 |
| 9. The Poona District Central Co-operative Bank, Limited. | 1,131 | 185 | ... | 158 | 27 | ... | 1,41,711 | 23,35,500 |
| 10. The Karnataka District Central Co-operative Bank, Limited. | 252 | 521 | ... | 468 | 40 | 13 | 1,69,154 | 1,16,87,461 |
| 11. The Belgaum District Central Co-operative Bank, Limited. | 277 | 195 | ... | 172 | 23 | ... | 36,752 | 5,57,289 |
| 12. The Bijapur District Central Co-operative Bank, Limited. | 244 | 176 | ... | 163 | 13 | ... | 4,868 | 2,87,161 |
| 13. The Sind Central Co-operative Bank, Limited. | 127 | 450 | 5 | 426 | 11 | 8 | ..... | 34,90,755 |
| 14. The Nawabsbah District Central Co-operative Bank, Limited. | 77 | 131 | ... | 131 | ... | ... | ..... | 3,78,679 |

* In Column 17 Rs. 4,82,404, and Rs. 2,15,605, of gul and manure

A

Central Banks

| Receipts from Loans and Deposits repaid during the year by | | Loans due by | | Loans and Deposits received during the year from | | | Sales of goods to members | Purchase of members' products |
|--|---------------------|--------------|---------------------|--|---------------|-------------------|---------------------------|-------------------------------|
| Individuals | Banks and Societies | Individuals | Banks and Societies | Individuals | Central Banks | Primary Societies | | |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17* | 18 |
| Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | | |
| 26,57,000 | 1,32,17,384 | ..... | 65,39,052 | 1,26,84,650 | 2,26,19,375 | 3,41,25,600 | ... | .. |
| 10 | 12,42,598 | 476 | 10,37,338 | 17,62,394 | 46,562 | 3,87,115 | .. | .. |
| 55,540 | 9,02,538 | 1,07,045 | 10,61,997 | 25,95,215 | ... | 6,66,474 | ... | ... |
| 6,726 | 1,202 | 1,06,286 | 45,258 | 4,25,316 | ... | ..... | ... | ... |
| ... | 1,12,555 | ..... | 1,92,986 | 9,09,753 | 1,000 | 1,30,965 | ... | ... |
| ... | 86,40,296 | ..... | 19,19,174 | 2,40,312 | 14,53,730 | 4,88,961 | ... | ... |
| 54,252 | 2,62,236 | 3,64,347 | 1,44,394 | 12,02,497 | 23,80,229 | 93,515 | ... | ... |
| ... | 25,61,646 | ..... | 3,13,791 | 12,25,483 | 95,515 | ..... | ... | ... |
| 1,42,960 | 22,15,582 | 15,796 | 9,35,872 | 67,16,644 | 5,945 | 7,55,551 | ... | ... |
| 1,07,625 | 1,10,52,562 | 1,54,645 | 54,80,654 | 26,17,207 | 2,29,756 | 19,75,655 | 13 | ... |
| 50,500 | 4,45,233 | 23,355 | 10,90,545 | 15,02,943 | 7,000 | ..... | ... | ... |
| 6,425 | 5,14,172 | 1,517 | 5,72,676 | 14,32,372 | 70,000 | 1,51,450 | ... | ... |
| ... | 22,95,242 | ..... | 16,02,579 | 34,77,685 | 25,14,942 | 9,66,739 | ... | ... |
| ... | 2,82,324 | ..... | 4,05,822 | 6,15,064 | 2,50,566 | ..... | ... | ... |

* Sold at the Provincial Banks' shops have been omitted.

STATEMENT
Operations of

| Classification 1 | Cost of management 19 | Share Capital paid up 20 | Loans and Deposits held at the end of the year from | | | |
|---|------------------------------|---------------------------------|---|---------------------|---------------------------------------|----------------------|
| | | | Individuals 21 | Societies 22 | Provincial or Central Banks 23 | Government 24 |
| | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. |
| 1. The Bombay Provincial Co-operative Bank, Limited. | 1,63,421 | 9,99,920 | 52,69,006 | 41,90,484 | 24,23,450 | 5,42,030 |
| 2. The Broach District Central Co-operative Bank, Limited. | 10,709 | 1,69,400 | 8,18,590 | 1,20,160 | 49,062 | ... |
| 3. The Surat District Central Co-operative Bank, Limited. | 12,189 | 1,51,180 | 13,03,550 | 90,237 | ... | ... |
| 4. The Barsi Central Co-operative Bank, Limited. | 3,529 | 54,290 | 3,53,692 | ... | ... | ... |
| 5. The Sholapur District Central Co-operative Bank, Limited. | 3,793 | 43,300 | 4,09,473 | 23,856 | 8,200 | ... |
| 6. The East Khandesh District Central Co-operative Bank, Limited. | 17,066 | 3,45,700 | 15,08,960 | 1,58,600 | 8,500 | ... |
| 7. The Ahmednagar District Central Co-operative Bank, Limited. | 4,643 | 90,410 | 6,56,895 | 21,927 | ... | ... |
| 8. The Nasik District Central Co-operative Bank, Limited. | 4,233 | 29,380 | 2,68,829 | 6,783 | 39,364 | ... |
| 9. The Poona District Central Co-operative Bank, Limited. | 27,319 | 1,92,870 | 24,78,455 | 1,61,165 | 19,835 | ... |
| 10. The Karnatak District Central Co-operative Bank, Limited. | 22,898 | 3,85,803 | 22,66,800 | 3,19,148 | 2,13,449 | ... |
| 11. The Belgaum District Central Co-operative Bank, Limited. | 5,757 | 1,53,260 | 13,79,553 | ... | 84,183 | ... |
| 12. The Bijapur District Central Co-operative Bank, Limited. | 5,536 | 77,600 | 5,69,014 | 6,891 | 35,600 | ... |
| 13. The Sind Central Co-operative Bank, Limited. | 11,717 | 2,20,060 | 17,58,915 | 2,60,889 | 2,01,955 | ... |
| 14. The Nawabshah District Central Co-operative Bank, Limited. | 4,934 | 66,050 | 2,34,429 | ... | 1,32,728 | ... |

† For the purposes of this statement the working capital

A—contd.

Central Bank—contd.

| Reserve Fund 25 | Working Capital 26 | Profit and Loss of the year 27 | Usual dividend paid on shares 28 | Most usual Rate of Interest | | Uncalled and unabsorbed Share Capital 31 |
|--------------------|-----------------------|-----------------------------------|-------------------------------------|-----------------------------|----------------------|---|
| | | | | On borrowings 29 | On lendings 30 | |
| Rs. 42,139 | Rs. 132,52,059 | Rs. 1,28,245 | Per cent. 8 | Per cent. 2 to 6½ | Per cent. 6½ to 8 | Rs. — |
| 24,516 | 11,52,045 | 15,048 | 7½ | 2 to 6 | 7½ | — |
| 24,627 | 15,69,664 | 22,122 | 7 | 2 to 4½ | 7 to 9 | — |
| 22,671 | 4,30,653 | 6,571 | 9½ | 4 to 6 | 6 to 9½ | — |
| 6,660 | 4,95,459 | 5,737 | 6 | 2 to 5½ | 6 | — |
| 43,209 | 20,64,969 | 49,630 | 6 | 6 | 6 | — |
| 71,028 | 6,40,260 | 16,724 | 9 | 6 | 7½ to 9½ | — |
| 2,555 | 3,47,210 | 5,244 | 7½ | 4 to 7 | 6 | — |
| 29,655 | 25,19,010 | 22,544 | 7 | 5 | 6 | 15,030 |
| 32,500 | 22,24,000 | 25,065 | 6 and 6½ | 2 and 7 | 6 | 24,497 |
| 14,415 | 16,31,411 | 23,079 | 9 | 5½ to 7 | 6 and 5½ | — |
| 12,866 | 7,01,965 | 12,572 | 9 | 2 to 6½ | 6½ | — |
| 22,000 | 24,62,519 | 27,627 | 6½ | 3 to 6 | 6 | — |
| 4,714 | 4,27,291 | 6,243 | 6 | 3 to 6½ | 6½ | — |

is taken to be the total of Columns 25 to 31.

STATEMENT

| Classification 1 | Number of Members | | Number of affiliated Societies holding shares in Central Banks | | | | Loans made during the year to | |
|---|-------------------|----------------|--|--------------------------|------------------------------|-------------|-------------------------------|--------------------------|
| | Individuals 2 | Societies 3 | Central Credit 4 | Agricultural Credit 5 | Non-Agricultural Credit 6 | Others 7 | Individuals 8 | Banks and Societies 9 |
| 15. The Larkana District Central Co-operative Bank, Limited. | 328 | 180 | ... | 175 | 5 | ... | Rs. 38,971 | Rs. 7,62,954 |
| 16. The Kanara District Central Co-operative Bank, Limited. | 39 | 94 | ... | 71 | 18 | 5 | 550 | 2,00,707 |
| 17. The Kaira District Central Co-operative Bank, Limited. | 27 | 117 | ... | 109 | 1 | 7 | ..... | 2,45,537 |
| 18. The Hyderabad District Central Co-operative Bank, Limited. | 107 | 169 | ... | 166 | 3 | ... | 1,100 | 38,74,050 |
| 19. The Sukkur District Central Co-operative Bank, Limited. | 139 | 89 | ... | 82 | 7 | ... | ..... | 2,09,346 |
| 20. The Thar and Parkar District Central Co-operative Bank, Limited (Mirpurkhas). | 201 | 101 | ... | 90 | 9 | 2 | 3,400 | 6,99,394 |
| 21. The Daskroi Banking Union, Ahmedabad. | ... | 45 | ... | 44 | ... | 1 | ..... | 61,677 |
| Grand Total ... | 8,011 | 4,270 | 20 | 3,930 | 246 | 74 | 28,55,438 | 5,35,21,438 |
| Total for 1925-26 ... | 4,300 | 3,775 | 38 | 2,495 | 180 | 612 | 41,28,595 | 5,30,99,431 |

* In column 17 Rs. 4,82,404, and Rs. 2,15,605, of gul and manures sold at

A—contd.

| Receipts from Loans and Deposits repaid during the year by | | Loans due by | | Loans and Deposits received during the year from | | | Sales of Goods to members | Purchase of Members' products |
|--|---------------------|--------------|---------------------|--|---------------|-------------------|---------------------------|-------------------------------|
| Individuals | Banks and Societies | Individuals | Banks and Societies | Individuals | Central Banks | Primary Societies | | |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17* | 18 |
| Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | | |
| 33,337 | 7,01,592 | 13,884 | 9,66,929 | 12,66,790 | 3,42,508 | 5,70,524 | -- | -- |
| 550 | 1,75,053 | ..... | 1,76,295 | 1,70,750 | 10,000 | 1,61,644 | 71 | -- |
| ... | 1,54,214 | .. ... | 4,10,556 | 1,42,330 | 3,94,216 | 43,322 | ... | ... |
| 1,100 | 37,11,456 | ..... | 4,17,047 | 15,60,405 | -- | 5,64,293 | -- | ... |
| ... | 2,13,465 | ..... | 2,91,745 | 6,50,659 | 14,236 | ..... | ... | ... |
| 1,400 | 5,31,663 | 2,000 | 4,94,051 | 3,80,891 | 4,40,143 | 1,16,013 | -- | -- |
| ... | 35,456 | ..... | 1,05,859 | 65,357 | 54,223 | 3,92,379 | -- | -- |
| 31,47,474 | 5,01,88,067 | 6,19,065 | 2,35,70,226 | 4,46,95,352 | 3,07,12,563 | 4,15,25,523 | 64 | -- |
| 42,52,417 | 5,02,62,230 | 7,09,070 | 2,97,24,211 | 3,52,15,216 | 1,54,15,379 | 4,50,98,473 | 61 | ... |

* The amount of goods sold to members during the year.

STATEMENT

| Classification | Cost of management | Share Capital paid up | Loans and Deposits held at the end of the year from | | | |
|---|--------------------|-----------------------|---|-----------|-----------------------------|------------|
| | | | Individuals | Societies | Provincial or Central Banks | Government |
| 1 | 19 | 20 | 21 | 22 | 23 | 24 |
| | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. |
| 15. The Larkana District Central Co-operative Bank, Limited. | 6,043 | 1,49,800 | 8,51,343 | 1,49,548 | 2,37,042 | ... |
| 16. The Kanara District Central Co-operative Bank, Limited. | 2,076 | 41,700 | 2,31,756 | 48,754 | ... | ... |
| 17. The Kaira District Central Co-operative Bank, Limited. | 2,863 | 49,450 | 91,583 | 40,544 | 2,35,758 | ... |
| 18. The Hyderabad District Central Co-operative Bank, Limited. | 9,087 | 1,00,965 | 8,06,249 | 90,687 | ... | ... |
| 19. The Sukkur District Central Co-operative Bank, Limited. | 2,867 | 53,600 | 4,03,238 | ..... | 26,816 | ... |
| 20. The Thar and Parkar District Central Co-operative Bank, Limited (Mirpurkhas). | 4,075 | 67,050 | 2,69,594 | 23,073 | 2,89,363 | ... |
| 21. The Daskroi Banking Union, Ahmedabad. | 2,279 | 12,530 | 37,159 | 1,12,585 | ... | ... |
| Grand Total ... | 3,47,153 | 34,54,318 | 2,18,61,083 | 58,25,330 | 40, 5,328 | 5,42,030 |
| Total for 1925-26 ... | 2,89,746 | 30,17,748 | 1,64,19,854 | 43,37,977 | 48,64,514 | 5,01,730 |

† For the purposes of the statement the working capital

A—concl'd.

| 25 Reserve Fund | 26 Working Capital † | 27 Profit and Loss of the year | 28 Usual dividend paid on shares | Most usual Rate of Interest | | 31 Uncalled and subscribed Shares Capital |
|--------------------|-------------------------|-----------------------------------|-------------------------------------|-----------------------------|-------------------|--|
| | | | | 29 On borrowings | 30 On lendings | |
| Rs. | Rs. | Rs. | Per cent. | Per cent. | Per cent. | Rs. |
| 11,200 | 13,98,933 | 19,741 | 6 | 2 to 7½ | 8½ | ..... |
| 6,575 | 3,36,785 | 4,761 | 7 | 6½ | 8 | ..... |
| 3,619 | 4,21,154 | 4,674 | 6 | 7½ | 8 | ..... |
| 4,254 | 10,12,155 | 9,922 | 6½ | 3 to 6½ | 8 | ..... |
| 1,400 | 4,81,054 | 6,829 | 5 | 2 to 7½ | 8 | ..... |
| 1,044 | 5,90,127 | 5,824 | 6 | 6½ | 8 | ..... |
| 216 | 1,62,490 | 2,323 | 5 | 2½ to 5½ | 7½ | ..... |
| 7,80,145 | 3,64,68,234 | 4,51,265 | ..... | ..... | ..... | ..... |
| 7,51,323 | 2,98,93,246 | 3,68,655 | ..... | ..... | ..... | ..... |

is taken to be the total of Columns 20 to 25.

STATEMENT

Operations of

| Classification | Number of Societies | Number of Members | Loans made during the year to | | Receipts from Loans and Deposits repaid during the year by | |
|--|---------------------|-------------------|-------------------------------|---------------------|--|---------------------|
| | | | Individuals | Banks and Societies | Individuals | Banks and Societies |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| | | | Rs. | Rs. | Rs. | Rs. |
| 1. G. I. P. Railway Employees' Co-operative Credit Society. | | 11,964 | 17,29,488 | 5,60,000 | 18,67,408 | ..... |
| 2. B. B. & C. I. Railway Employees' Co-operative Credit Society. | | 15,558 | 28,50,000 | ..... | 24,62,235 | ..... |
| 3. Chandraseniya Jayastha Prabhu Co-operative Bank, Bombay. | | 1,273 | 47,321 | ..... | 37,420 | ..... |
| 4. Cosmos Co-operative Credit Society, Poona. | | 1,453 | 1,57,414 | ..... | 1,64,249 | ..... |
| 5. East Khandesh Government Servants' Co-operative Credit Society. | | 1,578 | 2,67,590 | ..... | 1,85,361 | ..... |
| 6. Dharwar Urban Co-operative Bank. | | 3,723 | 1,26,735 | ..... | 1,36,517 | ..... |
| 7. Southern Maratha Urban Co-operative Bank. | | 3,002 | 2,76,066 | ..... | 2,46,265 | ..... |
| 8. Betgeri Urban Co-operative Bank. | | 2,503 | 94,095 | ..... | 57,695 | ..... |
| 9. Hubli Urban Co-operative Bank. | | 2,089 | 6,60,155 | ..... | 6,75,994 | ..... |
| 10. Belgaum Pioneer Urban Co-operative Bank. | | 3,889 | 2,58,501 | ..... | 3,30,159 | ..... |
| 11. Baddi Communal Co-operative Bank. | | 1,385 | 77,710 | ..... | 38,527 | ..... |
| 12. Namdeo Co-operative Bank, Poona. | | 352 | 86,424 | 2,123 | 1,01,317 | 279 |
| 13. Sirsi Urban Co-operative Bank. | | 855 | 1,32,120 | ..... | 1,30,211 | ..... |
| 14. Kunta Urban Co-operative Bank. | | 1,806 | 90,073 | ..... | 90,267 | ..... |
| 15. Karwar Urban Co-operative Bank. | | 11,128 | 2,47,755 | 15,933 | 2,89,225 | 17,376 |
| 16. Pandharpur Urban Co-operative Bank. | | 698 | 15,920 | ..... | 13,990 | 2,000 |
| 17. Shamrao Vithal Urban Co-operative Bank. | | 1,861 | 19,22,772 | 12,50,000 | 9,88,329 | 92,360 |
| 18. Salsette Catholic Co-operative Credit Society. | | 1,028 | 37,758 | ..... | 14,720 | ..... |
| 19. Bhavasar Kshatriya Co-operative Commission Agency, Limited. | | 182 | 1,08,319 | ..... | 1,22,637 | ..... |
| 20. Namdeo Co-operative Agency, Limited, Bombay. | | 313 | 22,30,175 | 6,30,488 | 22,61,342 | 6,30,176 |

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

A (1)

Urban Banks

| 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. |
| 26,02,624 | 10,374 | 5,40,000 | 6,84,022 | ..... | ..... | .. | .. | 53,872 |
| 23,20,220 | ... | 3,10,000 | 30,26,539 | ..... | ..... | .. | .. | 51,066 |
| 67,873 | ... | ... | 64,203 | ..... | ..... | .. | .. | 2,639 |
| 2,32,146 | 16,284 | ... | 1,74,967 | ..... | ..... | 29 | .. | 987 |
| 2,94,208 | 8,248 | ... | 1,49,599 | ..... | ..... | .. | .. | 3,403 |
| 5,31,214 | 1,02,237 | ... | 4,95,930 | ..... | 31,855 | 33 | .. | 9,259 |
| 5,59,744 | 86,613 | ... | 4,61,956 | ..... | 18,000 | 150 | .. | 7,168 |
| 2,35,960 | 41,617 | ... | 65,417 | ..... | ..... | .. | .. | 2,495 |
| 3,34,474 | 68,017 | 3,400 | 7,78,866 | ..... | 42,368 | .. | .. | 8,754 |
| 5,69,306 | 1,67,756 | ... | 11,86,604 | ..... | ..... | .. | .. | 7,042 |
| 3,33,339 | 71,583 | ... | 2,07,787 | ..... | 3,101 | .. | .. | 4,761 |
| 84,832 | ... | ... | 9,850 | 1,01,317 | 84,568 | .. | .. | 2,046 |
| 1,93,807 | 33,151 | ... | 1,38,761 | ..... | ..... | 20 | .. | 2,187 |
| 1,21,593 | 45,103 | ... | 1,32,671 | ..... | ..... | .. | .. | 2,127 |
| 1,81,728 | 42,524 | 355 | 3,72,686 | 80,191 | 1,01,138 | 88 | .. | 3,285 |
| 54,415 | .. | 1,000 | 30,221 | ..... | ..... | .. | .. | 1,727 |
| 4,26,518 | 65,914 | 1,18,434 | 11,34,747 | ..... | 1,14,437 | .. | .. | 17,015 |
| 83,994 | 42,329 | ... | 58,210 | ..... | ..... | .. | .. | 1,210 |
| 80,988 | 31,542 | 559 | 86,223 | 53,332 | 18,956 | .. | .. | 4,005 |
| 2,63,781 | ... | 15,622 | 22,076 | 23,24,605 | ..... | .. | .. | 8,993 |

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

STATEMENT
Operations of

| 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. |
| 1. G. I. P. Railway Employees' Co-operative Credit Society. | 6,45,530 | 22,51,916 | ..... | ..... | ..... | ..... |
| 2. B. B. & C. I. Railway Employees' Co-operative Credit Society. | 4,20,470 | 25,85,756 | ..... | ..... | ..... | ..... |
| 3. Chandraseeniya Kayastha Prabhu Co-operative Bank, Bombay. | 15,520 | 40,902 | 34,139 | ..... | ..... | ..... |
| 4. Cosmos Co-operative Credit Society, Poona. | 99,100 | 1,01,440 | 1,41,645 | ..... | ..... | ..... |
| 5. East Khandesh Government Servants' Co-operative Credit Society. | 29,442 | 2,91,832 | 21,954 | ..... | ..... | ..... |
| 6. Dharwar Urban Co-operative Bank. | 48,162 | 4,08,369 | 1,25,200 | 8,998 | ..... | ..... |
| 7. Southern Maratha Urban Co-operative Bank. | 92,499 | 3,02,980 | 2,39,509 | 18,011 | ..... | ..... |
| 8. Beigori Urban Co-operative Bank. | 80,026 | 83,407 | 1,07,692 | ..... | ..... | ..... |
| 9. Hubli Urban Co-operative Bank. | 1,02,530 | 3,20,410 | 1,24,966 | 81,432 | ..... | ..... |
| 10. Belgaum Pioneer Urban Co-operative Bank. | 75,020 | 7,25,934 | 1,84,951 | ..... | ..... | ..... |
| 11. Raddi Communal Co-operative Bank. | 48,520 | 46,929 | 2,66,954 | 800 | ..... | ..... |
| 12. Namdeo Co-operative Bank, Poona. | 26,929 | 13,970 | 17,928 | 26,395 | 21,813 | ..... |
| 13. Sirsi Urban Co-operative Bank. | 25,905 | 76,765 | 1,11,186 | ..... | ..... | ..... |
| 14. Kumta Urban Co-operative Bank. | 12,858 | 21,209 | 1,27,662 | ..... | ..... | ..... |
| 15. Karwar Urban Co-operative Bank. | 30,039 | 39,699 | 1,44,039 | 16,562 | 4,843 | ..... |
| 16. Pandharpur Urban Co-operative Bank. | 20,270 | 60,100 | ..... | ..... | ..... | ..... |
| 17. Shamrao Vithal Urban Co-operative Bank. | 78,400 | 5,41,907 | 3,05,405 | 33,471 | ..... | ..... |
| 18. Saisette Catholic Co-operative Credit Society, Limited. | 21,692 | 40,117 | 21,808 | ..... | ..... | ..... |
| 19. Bhavasar Kshatriya Co-operative Commission Agency, Limited. | 28,530 | 7,805 | 1,165 | 10 | 18,470 | ..... |
| 20. Namdeo Co-operative Agency, Limited, Bombay. | 93,765 | 30,522 | 46,817 | 4,509 | 33,194 | ..... |

* For the purposes of this statement the working

A (1)—contd.

Urban Banks—contd.

| Reserve Fund 23 | Working Capital* 24 | Profit and loss for the year 25 | Usual dividend paid on shares 26 | Most usual Rate of Interest | |
|--------------------|------------------------|------------------------------------|-------------------------------------|-----------------------------|-------------------|
| | | | | On borrowings 27 | On lendings 28 |
| Rs. | Rs. | Rs. | Per cent. | Per cent. | Per cent. |
| 1,55,455 | 30,52,571 | 65,077 | 10 | 5½ | 9 |
| 1,14,579 | 31,30,805 | 56,078 | 10 | 5½ | 5 |
| 11,029 | 1,01,559 | 1,114 | ... | 4½ | 10 |
| 10,189 | 2,52,374 | 5,548 | 7½ | 6 | 7½ |
| 6,046 | 3,49,294 | 3,536 | 9 | 4½ to 6 | 7½ |
| 25,565 | 6,19,294 | 8,535 | 9½ | 6½ to 7 | 10½ |
| 51,333 | 7,04,332 | 13,523 | 10 | 4 to 6½ | 7 to 10½ |
| 31,151 | 3,02,348 | 5,518 | 9 | 4½ to 6½ | 9½ |
| 42,107 | 6,21,435 | 13,569 | 10 | 2½ to 6½ | 9½ to 12½ |
| 55,403 | 10,41,308 | 22,600 | 9½ | 2½ to 6½ | 8 to 9½ |
| 5,303 | 3,71,506 | 2,537 | 5 | 4 to 7 | 9½ to 10½ |
| 5,721 | 1,09,056 | 2,430 | ..... | 6½ | 9½ |
| 22,406 | 2,36,252 | 7,673 | 10 | 2½ to 6½ | 9½ |
| 14,515 | 1,76,744 | 3,955 | 7½ | 4 to 6½ | 9½ |
| 21,797 | 2,57,359 | 6,953 | 8½ | 4½ to 6½ | 9½ |
| 5,311 | 75,681 | 4,576 | 9 | 6 to 8 | 12½ |
| 1,00,005 | 10,64,188 | 13,492 | 6½ | 6½ | 16½ |
| 1,617 | 85,434 | 1,575 | 6 | 6½ | 9½ |
| 53,627 | 1,09,657 | 3,939 | 6½ | 6½ | 9½ |
| 14,415 | 2,23,212 | 12,194 | 6½ | 6 to 7½ | 9½ |

*Capital is taken to be the total of Columns 17 to 23.

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 |
| I | 2 | 3 | 4 | 5 | 6 | 7 |
| | | | Rs. | Rs. | Rs. | Rs. |
| 21. Postal Employees' Co-operative Credit Society. | | 4,677 | 3,73,802 | 4,18,795 | 3,06,481 | ..... |
| 22. Dhulia Urban Co-operative Bank, Ltd. | | 1,217 | 3,72,320 | 4,23,449 | 3,23,607 | 4,46,139 |
| 23. Hyderabad Amli Co-operative Bank, Ltd. | | 580 | 2,34,375 | ..... | 2,18,226 | ..... |
| 24. Khudwadi Amli Co-operative Bank, Ltd., Hyderabad. | | 944 | 4,31,965 | ..... | 3,10,155 | ..... |
| 25. Pratap Millbanda's Co-operative Credit Society, Limited | | 593 | 1,21,308 | ..... | 1,04,532 | ..... |
| 26. Surat People's Co-operative Bank. | | 560 | 19,36,905 | ..... | 18,19,955 | ..... |
| 27. Kittur Urban Co-operative Bank, Ltd. | | 799 | 79,531 | ..... | 62,453 | ..... |
| 28. Khanpur Urban Co-operative Bank, Ltd. | | 629 | 35,915 | ..... | 34,336 | ..... |
| 29. Central Telegraph Office Co-operative Credit Society. | | 672 | 2,94,429 | ..... | 2,35,748 | ..... |
| 30. Honavar Hatyak Co-operative Bank. | | 705 | 53,975 | ..... | 42,403 | ..... |
| 31. Gadag Co-operative Urban Bank. | | 591 | 78,805 | ..... | 83,612 | ..... |
| 32. Kalyan People's Co-operative Bank. | | 69 | 2,06,901 | ..... | 2,90,975 | ..... |
| 33. Ankola Urban Co-operative Bank, Ltd. | | 944 | 1,07,230 | ..... | 92,071 | ..... |
| 34. Ankleshwar Urban Co-operative Bank. | | 251 | 50,685 | ..... | 37,664 | ..... |
| 35. Bombay City Police Co-operative Credit Society. | | 3,563 | 3,05,475 | 25,575 | 2,81,894 | 4,000 |
| 36. Namdeo Co-operative Bank, Ltd., Sasara. | | 244 | 1,86,514 | 2,976 | 1,68,566 | 2,976 |
| 37. Gokak Co-operative Urban Bank, Ltd. | | 794 | 62,120 | ..... | 42,949 | ..... |
| 38. Honavar Co-operative Urban Bank, Ltd. | | 827 | 69,650 | ..... | 52,696 | ..... |
| 39. Bhyadgi Co-operative Urban Bank. | | 301 | 1,10,730 | ..... | 69,860 | ..... |
| 40. West Khandesh Government servants' Co-operative Credit Society. | | 556 | 54,300 | ..... | 40,895 | ..... |

* The terms "loans over due" means loans due for payment which have

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 | | | |
| ₹ | ₹ | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | |
| 8,34,848 | ... | ... | 2,31,313 | 4,08,637 | ..... | ... | 6,298 | |
| 2,03,009 | 8,458 | 76,844 | 3,86,173 | ..... | ..... | ... | 1,757 | |
| 2,14,857 | 9,926 | ... | 2,62,513 | ..... | 24,095 | ... | 1,065 | |
| 4,10,955 | 13,082 | ... | 6,07,894 | ..... | ..... | ... | 3,010 | |
| 1,17,624 | ... | ... | 1,46,694 | 5,000 | ..... | ... | 2,059 | |
| 4,12,696 | 9,838 | ... | 17,79,608 | ..... | ..... | ... | 3,717 | |
| 1,14,642 | 9,168 | ... | 82,741 | ..... | ..... | ... | 1,665 | |
| 93,721 | 29,238 | ... | 11,369 | ..... | ..... | ... | 880 | |
| 1,70,367 | ... | ... | 51,075 | 5,312 | ..... | ... | 2,754 | |
| 69,058 | ... | ... | 16,452 | ..... | 3,000 | 2 | 971 | |
| 1,25,889 | 10,758 | ... | 42,832 | ..... | ..... | ... | 938 | |
| 2,36,548 | 435 | ... | 26,230 | 1,77,772 | ..... | ... | 4,461 | |
| 1,36,471 | 28,110 | ... | 99,573 | ..... | ..... | ... | 1,210 | |
| 58,807 | 11,969 | ... | 2,09,918 | 56,400 | ..... | ... | 1,227 | |
| 1,87,696 | ... | 35,576 | 11,300 | ..... | ..... | ... | 4,869 | |
| 66,189 | 23,317 | 8,621 | 65,942 | 6,28,810 | 2,13,494 | ... | 1,601 | |
| 1,26,369 | 15,536 | ... | 2,78,705 | 2,76,734 | ..... | ... | 1,295 | |
| 1,07,143 | 29,592 | ... | 1,17,657 | ..... | ..... | ... | 364 | |
| 1,32,045 | 14,173 | ... | 2,59,835 | ..... | ..... | ... | 1,504 | |
| 53,181 | 217 | ... | 26,609 | ..... | ..... | ... | 1,268 | |

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

STATEMENT

| Classification | Loans and Deposits held at the end of the year from | | | | | |
|---|---|----------|-------------|-----------|-----------------------------|------------|
| | Minor Capital paid up | | | Mortgages | Provincial or Central Banks | Government |
| | | Members | Non-members | | | |
| 1 | 17 | 18 | 19 | 20 | 21 | 22 |
| | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. |
| 21. Postal Employees' Co-operative Credit Society. | 1,41,551 | 1,37,265 | 9,100 | --- | 538 | --- |
| 22. Dhanu Urban Co-operative Bank, Ltd. | 44,830 | 69,792 | 1,55,777 | --- | --- | --- |
| 23. Hyderabad Amul Co-operative Bank, Ltd. | 55,964 | 1,54,909 | --- | 14,943 | 66,715 | --- |
| 24. Khudwadi Amul Co-operative Bank, Ltd., Hyderabad. | 51,560 | 3,70,362 | 1,30,584 | 9,434 | --- | --- |
| 25. Pratisp Millhands' Co-operative Credit Society, Limited. | 7,355 | 1,08,315 | --- | --- | 5,000 | --- |
| 26. Surat People's Co-operative Bank. | 57,060 | 4,39,551 | --- | --- | --- | --- |
| 27. Kinnur Urban Co-operative Bank, Ltd. | 59,755 | 15,798 | 12,941 | --- | --- | --- |
| 28. Khanpur Urban Co-operative Bank, Ltd. | 15,410 | 11,972 | 69,383 | --- | --- | --- |
| 29. Central Telegraph Office Co-operative Credit Society. | 36,219 | 90,708 | 31,700 | --- | 3,312 | --- |
| 30. Honavar Haryak Co-operative Bank. | 11,555 | 13,536 | 60,122 | 3,000 | --- | --- |
| 31. Gadag Co-operative Urban Bank. | 31,560 | 38,104 | 47,922 | --- | --- | --- |
| 32. Solvan People's Co-operative Bank. | 35,425 | 850 | 12,530 | --- | 1,96,535 | --- |
| 33. Ankola Urban Co-operative Bank. | 11,986 | 21,671 | 92,569 | --- | --- | --- |
| 34. Ankleshwar Urban Co-operative Bank. | 15,130 | 71,530 | --- | --- | 16,550 | --- |
| 35. Bombay City Police Co-operative Credit Society. | 1,59,156 | 12,700 | --- | --- | --- | --- |
| 36. Namdeo Co-operative Bank, Ltd., Satara. | 17,971 | 3,908 | 36,370 | 1,587 | 4,470 | --- |
| 37. Gotak Co-operative Urban Bank, Ltd. | 17,054 | 30,364 | 55,731 | --- | 31,706 | --- |
| 38. Honavar Co-operative Urban Bank, Ltd. | 15,315 | 42,574 | 73,568 | --- | --- | --- |
| 39. Bhyadgi Co-operative Urban Bank. | 24,355 | 14,945 | 52,412 | --- | --- | --- |
| 40. West Khandesh Government servants' Co-operative Credit Society. | 1,649 | 77,136 | 300 | --- | --- | --- |

* For the purposes of this statement the working capital

A (1)—contd.

| Reserve Fund 23 | Working Capital * 24 | Profit and loss for the year 25 | Usual dividend paid on shares 26 | Most usual Rate of Interest | |
|--------------------|-------------------------|------------------------------------|-------------------------------------|-----------------------------|-------------------|
| | | | | On borrowings 27 | On lendings 28 |
| Rs. | Rs. | Rs. | Per cent. | Per cent. | Per cent. |
| 20,047 | 3,69,831 | 16,394 | 7½ | 4½ to 6 | 9½ |
| 8,357 | 2,78,746 | 8,315 | 9 | 6 | 9½ |
| 6,883 | 3,06,804 | 9,230 | ..... | ..... | ..... |
| 7,876 | 5,61,916 | 1,670 | ..... | ..... | ..... |
| 4,093 | 1,24,763 | 4,742 | 10 | 4 to 5 | 9½ |
| 5,431 | 5,02,162 | 14,365 | 8 | 2½ to 6 | 9 |
| 16,158 | 1,06,692 | 7,900 | 10 | 6½ to 8 | 9½ |
| 6,543 | 1,03,308 | 4,752 | 3½ | 6½ | 9½ |
| 10,930 | 1,73,545 | 7,834 | 6½ | 5½ | 7½ to 10 |
| 9,906 | 88,559 | 2,080 | 6½ | 6½ to 7 | 9½ |
| 7,059 | 1,24,705 | 3,905 | 9½ | 2 to 7½ | 9½ |
| 2,191 | 2,39,671 | 3,427 | 9 | 6½ | 9½ |
| 6,588 | 1,34,756 | 4,571 | 8½ | 5 to 6½ | 9½ |
| 2,181 | 1,06,791 | 2,665 | 6½ | 1½ to 7 | 9 |
| 8,352 | 2,10,218 | 11,322 | ..... | 5 | 9½ |
| 3,739 | 77,444 | 2,192 | ..... | 3½ to 6½ | 7½ |
| 9,742 | 1,36,157 | 4,606 | 9½ | 6½ | 9½ |
| 3,335 | 1,37,592 | 5,813 | 9 | 6½ | 9½ |
| 4,839 | 1,39,391 | 5,491 | 8 | 6½ | 10 ½ |
| 1,137 | 86,112 | 1,498 | 8½ | 6 | 7½ |

taken to be the total of Columns 17 to 23.

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. |
| 41. Jambusar Peoples' Co-operative Bank. | | 343 | 31,805 | 4,000 | 23,698 | ..... |
| 42. Broach Urban Co-operative Bank, Ltd. | | 410 | 93,476 | 20,290 | 63,889 | ..... |
| 43. Nasik Government Servant's Co-operative Society. | | 1,001 | 50,255 | ..... | 38,081 | ..... |
| 44. Peoples' Industrial Co-operative Bank. | | 19 | 1,30,784 | ..... | 51,386 | ..... |
| 45. Karachi Co-operative Urban Bank. | | 1,641 | 95,973 | ..... | 75,016 | ..... |
| 46. Mazgaon Dock's Employees' Co-operative Credit Society, Ltd. | | 846 | 1,31,910 | ..... | 1,12,651 | ..... |
| 47. Ahmednagar Revenue and Registration Co-operative Credit, Ltd. | | 573 | 53,732 | ..... | 43,191 | ..... |
| 48. Ahmednagar Vernacular Teachers' Co-operative Credit Society. | | 706 | 66,229 | ..... | 56,429 | ..... |
| 49. Belgaum District Police Co-operative Credit Society. | | 651 | 67,720 | ..... | 62,344 | ..... |
| 50. Godhra City Co-operative Bank, Ltd. | | 185 | 47,213 | ..... | 37,143 | ..... |
| 51. Bander Peoples' Co-operative Bank, Ltd. | | 147 | 29,994 | 45,953 | 19,476 | 46,736 |
| 52. Military Accounts No. 1 Co-operative Credit Society, Ltd., Poona. | | 401 | 74,403 | ..... | 49,428 | ..... |
| 53. Pandharpur Peoples' Co-operative Bank, Ltd. | | 267 | 29,480 | ..... | 11,986 | ..... |
| 54. Amalner Urban Co-operative Bank. | | 268 | 85,345 | ..... | 35,812 | ..... |
| 55. Bhusaval People's Urban Co-operative Bank. | | 136 | 1,54,825 | ..... | 1,13,370 | ..... |
| Grand Total ... | | 85,260 | 1,67,06,425 | 32,12,682 | 1,55,89,235 | 12,45,112 |

* The terms "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. |
| 39,745 | 3,473 | 4,000 | 1,04,284 | 6,76,666 | 12,503 | ... | ... | 1,142 |
| 72,060 | 8,847 | ... | 76,928 | 78,847 | ..... | ... | ... | 1,129 |
| 72,590 | ... | ... | 3,412 | ..... | ..... | ... | ... | 1,114 |
| 79,398 | ... | ... | 1,023 | 72,011 | ..... | ... | ... | 1,500 |
| 90,911 | 26,787 | ... | 4,44,408 | 20,670 | 129 | ... | ... | 3,508 |
| 60,185 | 555 | 5,000 | 14,338 | ..... | ..... | ... | ... | 498 |
| 50,648 | ... | ... | 7,610 | 1,979 | ..... | ... | ... | 628 |
| 62,580 | ... | ... | 29,040 | 31,700 | ..... | ... | ... | 519 |
| 53,329 | ... | ... | 20,090 | ..... | ..... | ... | ... | 294 |
| 49,055 | 3,868 | ... | 1,24,447 | ..... | 26,659 | ... | ... | 815 |
| 53,509 | ... | ... | 1,26,919 | 75 | 23,067 | ... | ... | 803 |
| 69,167 | 2,503 | ... | 28,745 | ... | ..... | ... | ... | 791 |
| 49,580 | ... | ... | 90,374 | 8,000 | ..... | ... | ... | 740 |
| 59,533 | 3,360 | ... | 1,11,201 | 13,000 | ..... | ... | ... | 1,108 |
| 54,430 | ... | ... | 3,43,784 | 10,000 | ..... | ... | ... | 1,359 |
| 1,39,55,253 | 11,01,074 | 11,17,460 | 1,55,62,195 | 50,41,878 | 8,57,395 | 323 | ... | 2,52,720 |

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

STATEMENT

| Classification | Share Capital paid up | Loans and Deposits held at the end of the year from | | | | |
|--|-----------------------|---|-------------|-----------|-----------------------------|------------|
| | | Members | Non-members | Societies | Provincial or Central Banks | Government |
| | | 17 | 18 | 19 | 20 | 21 | 22 |
| | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. |
| 41. Jambusar People's Co-operative Bank. | 8,420 | 45,025 | ..... | 2,406 | 916 | ..... |
| 42. Broach Urban Co-operative Bank, Ltd. | 20,320 | 56,139 | ..... | ..... | 13,533 | ..... |
| 43. Nasik Government Servant's Co-operative Society. | 59,489 | 5,525 | 5,467 | ..... | ..... | ..... |
| 44. People's Industrial Co-operative Bank. | 11,350 | ..... | 1,023 | ..... | 72,011 | ..... |
| 45. Karachi Co-operative Urban Bank. | 36,350 | 64,076 | ..... | ..... | 10,000 | ..... |
| 46. Mazgaon Dock's Employees Co-operative Credit Society, Ltd. | 58,027 | 8,356 | ..... | ..... | ..... | ..... |
| 47. Ahmednagar Revenue Un-Registration Co-operative Credit, Ltd. | 35,259 | 4,101 | 8,012 | ..... | 1,428 | ..... |
| 48. Ahmednagar Vernacular Teachers' Co-operative Credit Society. | 13,176 | 21,102 | 22,899 | ..... | ..... | ..... |
| 49. Belgaum District Police Co-operative Credit Society. | 18,569 | 20,786 | 12,936 | ..... | ..... | ..... |
| 50. Godhra City Co-operative Bank, Ltd. | 16,900 | 17,927 | 16,478 | 5,786 | ..... | ..... |
| 51. Rander People's Co-operative Bank, Ltd. | 10,000 | 51,176 | ..... | ..... | ..... | ..... |
| 52. Military Accounts No. 1 Co-operative Credit Society, Ltd. | 19,826 | 24,325 | 21,482 | ..... | ..... | ..... |
| 53. Pandharpur People's Co-operative Bank, Ltd. | 10,250 | 43,914 | ..... | ..... | 7,000 | ..... |
| 54. Amalner Urban Co-operative Bank. | 22,350 | 29,891 | 13,473 | ..... | 10,000 | ..... |
| 55. Bhusaval People's Urban Co-operative Bank. | 29,600 | 12,634 | 14,759 | ..... | 10,000 | ..... |
| Grand Total ... | 31,37,758 | 1,00,68,494 | 31,08,054 | 1,88,943 | 5,29,334 | ..... |

A (1)—concl'd.

| Reserve Fund 23 | Working Capital * 24 | Profit and loss for the year 25 | Usual dividend paid on shares 26 | Most usual Rate of Interest | |
|--------------------|-------------------------|------------------------------------|-------------------------------------|-----------------------------|-------------------|
| | | | | On borrowing 27 | On lendings 28 |
| Rs. | Rs. | Rs. | Per cent. | Per cent. | Per cent. |
| 3,123 | 59,890 | 2,128 | 6½ | 2½ to 5½ | 9½ |
| 2,207 | 91,199 | 1,756 | 7 | 2½ to 5½ | 9 |
| 2,496 | 72,977 | 2,830 | 9 | 6 | 9½ |
| ..... | 84,384 | 791 | ..... | 4 | 10½ |
| 978 | 1,11,404 | 2,232 | ..... | ..... | ..... |
| 2,291 | 68,674 | 4,580 | 5 | ..... | 9½ |
| 2,225 | 51,025 | 2,883 | 7½ | 5 to 6 | 9½ |
| 2,749 | 59,926 | 2,298 | 9 | 6½ | 9½ |
| 3,142 | 55,453 | 2,895 | 8½ | 6½ | 9½ |
| 747 | 57,836 | 2,367 | 7 | 2 to 5½ | 9½ |
| 411 | 61,587 | 1,581 | 5 | 5 | 9 |
| 3,449 | 69,082 | 1,741 | 7 | 5½ | 7½ |
| 3,450 | 64,614 | 3,315 | 9 | 6 to 8 | 12½ |
| ..... | 75,714 | 1,346 | 4 to 6 | 4 to 6 | 10½ |
| 54 | 67,047 | 1,864 | ..... | 6 to 6½ | 9½ |
| 9,26,053 | 1,79,53,636 | 4,42,613 | ..... | ..... | ..... |

STATEMENT
Operations of Agricul

| 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—Credit, Unlimited.</i> | | | Rs. | Rs. | Rs. | Rs. |
| Ahmedabad ... | 72 | 5,207 | 1,60,514 | 3,628 | 73,900 | 1,147 |
| Broach ... | 156 | 10,289 | 7,05,259 | 63 | 1,89,626 | 14,849 |
| Kaira ... | 124 | 11,343 | 2,77,397 | 1,590 | 1,85,218 | 3,378 |
| Panch Maháls ... | 132 | 7,753 | 2,26,683 | 4,757 | 1,07,518 | 5,182 |
| Surat ... | 150 | 8,734 | 4,99,318 | 4,320 | 2,14,877 | 4,004 |
| Thána ... | 47 | 4,951 | 1,31,161 | ..... | 1,01,430 | ..... |
| Ahmednagar ... | 114 | 5,839 | 4,85,117 | ..... | 3,69,069 | ..... |
| East Khándesh ... | 501 | 28,181 | 32,37,072 | 33,369 | 25,53,195 | 30,782 |
| West Khándesh ... | 250 | 12,384 | 17,91,882 | 2,97,288 | 11,90,378 | 2,62,681 |
| Násik ... | 167 | 7,277 | 6,75,097 | 16,355 | 3,89,413 | 14,088 |
| Poona ... | 193 | 14,604 | 18,08,317 | 500 | 17,78,937 | ..... |
| Sátára ... | 210 | 18,086 | 10,47,111 | ..... | 8,48,408 | ..... |
| Sholápur ... | 151 | 11,799 | 4,11,863 | ..... | 49,508 | 919 |
| Belgaum ... | 183 | 20,804 | 9,46,775 | ..... | 7,44,496 | ..... |
| Bijápur ... | 161 | 12,092 | 4,52,778 | 6,828 | 3,19,996 | ..... |
| Dhárwár ... | 475 | 41,303 | 21,33,480 | ..... | 18,28,889 | ..... |
| Kánara ... | 83 | 9,207 | 5,66,736 | ..... | 4,97,427 | ..... |
| Kolába ... | 33 | 2,175 | 15,592 | 1,825 | 20,894 | 2,065 |
| Ratnágiri ... | 42 | 3,707 | 1,08,781 | 1,464 | 1,05,395 | 711 |
| Hyderabad ... | 210 | 6,576 | 10,11,964 | ..... | 6,31,443 | ..... |
| Nawábsháh ... | 103 | 3,175 | 3,81,389 | ..... | 3,06,432 | ..... |
| Karáchi ... | 47 | 2,243 | 4,12,637 | 15,343 | 3,26,376 | 5,226 |
| Lárkhána ... | 165 | 4,891 | 7,44,860 | ..... | 6,59,980 | ..... |
| Sukkur ... | 81 | 2,032 | 2,65,481 | ..... | 2,07,150 | ..... |
| Thor and Párkar ... | 155 | 4,353 | 7,55,149 | ..... | 5,67,516 | ..... |

B
rural Societies

| 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. |
| 3,70,320 | 1,72,351 | 7,485 | 61,434 | 81,500 | 1,033 | ..... | ..... |
| 12,29,444 | 53,086 | 3,693 | 1,51,355 | 4,96,238 | 3,500 | ..... | ..... |
| 5,67,594 | 2,49,419 | 12,506 | 75,439 | 1,98,148 | 801 | ..... | ..... |
| 3,48,458 | 1,53,653 | 2,394 | 34,321 | 1,89,080 | 5,452 | ..... | ..... |
| 11,00,478 | 2,08,966 | 5,787 | 1,04,514 | 2,69,190 | 67,768 | ..... | ..... |
| 2,15,139 | 92,368 | ..... | 48,017 | 4,220 | 370 | ..... | ..... |
| 12,05,367 | 5,70,038 | ..... | 40,145 | 4,32,385 | 136 | ..... | ..... |
| 37,45,702 | 14,00,672 | 13,917 | 3,16,913 | 26,94,913 | 24,959 | 2,151 | 2,141 |
| 17,80,038 | 5,57,977 | 13,924 | 1,34,503 | 14,39,137 | ..... | ..... | ..... |
| 8,33,043 | 1,74,113 | 14,365 | 79,108 | 5,76,217 | 658 | ..... | ..... |
| 40,30,417 | 17,98,347 | ..... | 2,80,614 | 12,20,035 | 14,424 | ..... | ..... |
| 18,04,093 | 4,25,533 | ..... | 2,01,930 | 7,26,638 | 6,223 | ..... | ..... |
| 11,08,729 | 4,65,659 | 5,769 | 1,06,703 | 1,90,007 | ..... | ..... | ..... |
| 18,42,617 | 3,05,138 | ..... | 1,58,931 | 4,59,645 | 12,530 | ..... | ..... |
| 11,01,902 | 2,79,089 | 6,828 | 80,908 | 2,68,835 | 3,671 | ..... | ..... |
| 47,63,530 | 8,00,885 | ..... | 3,99,507 | 11,15,294 | 46,046 | 652 | ..... |
| 6,51,280 | 86,874 | ..... | 1,39,368 | 1,52,900 | 1,042 | 217 | ..... |
| 43,440 | 23,057 | 935 | 3,105 | ..... | ..... | ..... | ..... |
| 1,87,091 | 50,298 | 10,151 | 19,535 | 6,038 | 1,369 | ..... | ..... |
| 12,33,566 | 2,16,835 | 122 | 21,061 | 7,46,355 | ..... | ..... | ..... |
| 4,64,174 | 56,911 | ..... | 9,779 | 2,56,720 | ..... | ..... | ..... |
| 4,20,524 | 23,259 | 6,744 | 6,945 | 2,75,362 | 7,131 | ..... | ..... |
| 10,01,854 | 1,35,689 | ..... | 14,584 | 5,18,904 | ..... | ..... | ..... |
| 3,89,554 | 31,968 | ..... | 11,842 | 1,97,673 | ..... | ..... | ..... |
| 8,65,082 | 56,373 | ..... | 13,713 | 5,68,469 | 333 | ..... | ..... |
| 29,443 | 2,939 | ..... | 853 | 17,217 | ..... | ..... | ..... |
| 2,04,27,879 | 5,11,88,497 | 1,03,920 | 25,15,127 | 1,41,01,120 | 1,97,446 | 3,020 | 2,141 |

STATEMENT

| Classification | Cost of Management | Share Capital paid | Loans and Deposits held at the end | | |
|-----------------------------------|--------------------|--------------------|------------------------------------|------------------|-----------------|
| | | | Members | Non-members | Societies |
| 1 | 16 | 17 | 18 | 19 | 20 |
| <i>Class I—Credit, Unlimited.</i> | Rs. | Rs. | Rs. | Rs. | Rs. |
| Ahmedabad ... | 5,803 | 1,135 | 87,865 | 1,36,675 | 7,655 |
| Broach ... | 12,839 | 740 | 3,73,606 | 2,23,549 | 4,286 |
| Kaira ... | 14,767 | ..... | 1,27,868 | 1,18,859 | 2,131 |
| Paneh Mahals ... | 8,214 | ..... | 1,04,974 | 31,065 | 2,394 |
| Surat ... | 10,884 | ..... | 1,76,261 | 3,13,151 | 6,423 |
| Thana ... | 4,044 | ..... | 54,493 | 69,738 | 63 |
| Ahmednagar ... | 17,447 | ..... | 1,73,968 | 33,936 | 851 |
| East Khandesh ... | 44,782 | ..... | 13,80,510 | 63,920 | 61,262 |
| West Khandesh ... | 19,696 | ..... | 4,71,635 | 29,394 | 132 |
| Nasik ... | 10,800 | ... | 1,33,360 | 25,034 | 9,498 |
| Poona ... | 50,437 | ... | 6,68,966 | 5,62,234 | 11,001 |
| Satara ... | 28,913 | ... | 4,63,839 | 3,49,481 | 5,906 |
| Sholapur ... | 21,745 | ..... | 2,92,143 | 3,99,106 | 4,455 |
| Belgaum ... | 23,964 | ..... | 4,73,783 | 3,97,224 | 11,802 |
| Bijapur ... | 16,467 | ..... | 2,14,561 | 1,38,649 | 3,043 |
| Dharwar ... | 73,040 | 2,350 | 11,51,373 | 6,62,501 | 63,366 |
| Kanara ... | 9,917 | ..... | 2,48,326 | 2,60,363 | 433 |
| Kolaba ... | 1,010 | 429 | 18,815 | 11,272 | ..... |
| Ratnagiri ... | 3,239 | 276 | 56,890 | 76,239 | 9,420 |
| Hyderabad ... | 16,730 | 3,63,374 | 9,715 | 4,413 | 2,375 |
| Nawabshah ... | 5,531 | 1,37,584 | 17,337 | 7,945 | ..... |
| Karachi ... | 5,568 | 94,583 | 4,855 | 915 | 22 |
| Larkana ... | 10,805 | 2,32,910 | 17,661 | 1,010 | ..... |
| Sukkur ... | 4,434 | 78,592 | 7,130 | 3,182 | 800 |
| Thar and Parkar ... | 8,357 | 1,95,286 | 34,212 | 2,550 | 829 |
| Upper Sind Frontier ... | 251 | 6,621 | 954 | ..... | ..... |
| Total, Unlimited ... | 4,29,793 | 11,33,880 | 68,25,190 | 38,16,795 | 2,08,147 |

B—contd.

| of the year from | | | | | | Most usual rate of Interest | |
|-----------------------------|------------|--------------|-----------------|------------------------------|-------------------------------|-----------------------------|-------------|
| Provincial or Central Banks | Government | Reserve Fund | Working Capital | Profit and loss for the year | Usual dividend paid on shares | On borrowings | On lendings |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| Rs. | Rs. | Rs. | Rs. | Rs. | Per cent. | Per cent. | Per cent. |
| 1,32,607 | 4,982 | 58,625 | 4,19,544 | -7,486 | ..... | 4½ to 7½ | 7½ to 12½ |
| 6,77,844 | 3,192 | 1,26,984 | 14,15,201 | -6,016 | ..... | 4½ | 9½ to 12½ |
| 3,40,732 | 1,473 | 72,946 | 6,63,409 | -1,644 | ..... | 4½ to 8 | 9½ to 12½ |
| 1,90,149 | 1,692 | 40,102 | 3,70,376 | +677 | ..... | 6½ to 8 | 9½ to 12½ |
| 5,41,315 | 14,696 | 1,37,790 | 11,89,636 | -9,062 | ..... | 4½ to 8 | 7½ to 12 |
| 64,000 | ..... | 43,531 | 2,31,825 | +1,383 | ..... | 6½ | 9½ |
| 9,47,382 | 6,091 | 1,32,324 | 12,94,552 | -7,267 | ..... | ..... | ..... |
| 22,24,547 | 1,469 | 3,15,505 | 40,47,213 | +63,973 | ..... | 6½ | 9½ to 12½ |
| 11,17,113 | 1,669 | 1,47,070 | 17,67,263 | +57,153 | ..... | 6½ | 9½ to 12½ |
| 5,97,381 | 722 | 64,926 | 8,90,921 | +1,407 | ..... | 6½ | 10½ to 12½ |
| 27,06,929 | 7,061 | 4,98,582 | 44,56,773 | -22,529 | ..... | 6½ | 10½ to 12½ |
| 9,24,747 | 1,929 | 1,89,706 | 19,35,608 | +14,245 | ..... | 6½ | 10½ to 12½ |
| 3,26,943 | 569 | 2,19,066 | 12,42,222 | +30,437 | ..... | 6½ | 12½ |
| 9,81,385 | 219 | 1,83,391 | 19,52,904 | +42,460 | ..... | 6½ | 9½ to 10½ |
| 6,27,715 | 4,298 | 1,49,112 | 11,37,378 | +25,656 | ..... | 6½ | 12½ |
| 27,40,153 | 5,557 | 5,13,837 | 51,39,437 | 53,333 | ..... | 6½ | 9½ to 10½ |
| 1,38,848 | ..... | 56,125 | 7,04,095 | 14,214 | ..... | 6½ | 9½ to 12½ |
| 2,679 | ..... | 14,527 | 47,722 | +24 | ..... | 6½ | 9½ |
| 31,875 | 1,096 | 32,254 | 2,08,040 | +3,847 | ..... | 6½ | 12½ |
| 8,75,407 | 3,459 | 1,14,465 | 13,53,228 | 32,020 | ..... | ..... | ..... |
| 2,29,511 | 6,856 | 1,06,128 | 5,05,351 | 19,535 | ..... | ..... | ..... |
| 2,91,529 | 14,719 | 34,256 | 4,40,879 | 13,765 | ..... | ..... | ..... |
| 6,20,217 | 5,015 | 75,694 | 11,52,507 | 5,687 | ..... | ..... | ..... |
| 2,48,009 | 6,741 | 62,615 | 4,07,119 | 19,517 | ..... | ..... | ..... |
| 6,73,693 | 2,317 | 40,494 | 9,49,381 | 19,717 | ..... | ..... | ..... |
| 17,288 | 134 | 9,040 | 34,037 | 2,264 | ..... | ..... | ..... |
| 1,64,71,998 | 96,556 | 34,44,055 | 3,39,95,521 | +3,67,618 | ..... | ..... | ..... |

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—Credit, Limited.</i> | | | Rs. | Rs. | Rs. | Rs. |
| Sholapur ... | 2 | 253 | 6,715 | ..... | 8,278 | ..... |
| Kanara ... | 1 | 460 | 25,725 | ..... | 23,846 | ..... |
| Larkana ... | 1 | 111 | 54,800 | ..... | 12,000 | ..... |
| Thar and Parkar ... | 1 | 179 | 3,15,300 | ..... | 2,48,700 | ..... |
| Total, Limited | 5 | 1,003 | 4,02,540 | ..... | 2,92,824 | ..... |
| Grand Total, Class I, Unlimited and Limited. | 4,022 | 2,60,182 | 1,96,69,777 | 3,87,330 | 1,75,56,001 | 3,15,032. |
| <i>Class II—Purchase, Purchase and Sale, Limited.</i> | | | | | | |
| Kaira ... | 1 | 15 | ..... | ..... | ..... | ..... |
| Thana ... | 6 | 552 | 13,273 | ..... | 20,610 | ..... |
| Ahmednagar ... | 3 | 273 | ..... | ..... | ..... | ..... |
| West Khandesh ... | 1 | 40 | ..... | ..... | ..... | ..... |
| Nasik ... | 4 | 246 | ..... | 4 | ..... | ..... |
| Poona ... | 3 | 121 | ..... | ..... | ..... | ..... |
| Satara ... | 10 | 347 | 738 | ..... | 1,009 | ..... |
| Sholapur ... | 4 | 141 | ..... | ..... | ..... | ..... |
| Bijapur ... | 2 | 88 | ..... | ..... | ..... | ..... |
| Dharwar ... | 22 | 1,000 | 1,412 | ..... | 187 | ..... |
| Belgaum ... | 6 | 158 | ..... | ..... | 392 | ..... |
| Kanara ... | 2 | 56 | ..... | ..... | ..... | ..... |
| Ratnagiri ... | 1 | 10 | ..... | ..... | ..... | ..... |
| Hyderabad ... | 1 | ..... | ..... | ..... | ..... | ..... |
| Total, Limited | 66 | 3,047 | 15,423 | 4 | 22,198 | ..... |
| <i>Class II—Purchase, Purchase and Sale, Unlimited.</i> | | | | | | |
| Kaira ... | 2 | 52 | 59 | ..... | ..... | ..... |
| Nasik ... | 4 | 87 | 206 | 565 | 213 | 610 |
| Poona ... | 1 | 117 | 525 | ..... | ..... | ..... |

STATEMENT

| Classification | Cost of Management | Share Capital paid | Loans and Deposits held at the end | | |
|---|----------------------|--------------------|------------------------------------|-------------|-----------|
| | | | Members | Non-members | Societies |
| 1 | 16 | 17 | 18 | 19 | 20 |
| <i>Class I—Credit, Unlimited.</i> | Rs. | Rs. | Rs. | Rs. | Rs. |
| Sholapur ... | 920 | 7,200 | 9,514 | 30,275 | 6 |
| Kanara ... | 945 | 5,565 | 9,943 | 9,685 | ..... |
| Larkana ... | 1,524 | 54,700 | ..... | 90,964 | ..... |
| Thar and Parkar ... | 2,883 | 1,08,150 | ..... | 2,53,020 | ..... |
| Total, Limited ... | 5,672 | 1,75,615 | 19,457 | 3,83,944 | 6 |
| Grand Total, Class I, Unlimited and Limited. | 4 35,4 ¹⁵ | 13,09,495 | 68,44,647 | 42,00,739 | 2,08,153 |
| <i>Class II—Purchase, Purchase and Sale, Limited.</i> | | | | | |
| Kaira ... | 2,210 | 2,500 | ..... | ..... | 2,000 |
| Thana ... | 2,046 | 15,020 | 404 | 2,284 | ..... |
| Ahmednagar ... | 474 | 7,895 | ..... | 1,333 | ..... |
| West Khandesh ... | 101 | 940 | ..... | ..... | 431 |
| Nasik ... | 2 | 18,493 | 1,191 | 5,100 | 3,770 |
| Poona ... | 225 | 1,630 | ..... | ..... | ..... |
| Satara ... | 78 | 3,175 | 6 | 325 | 929 |
| Sholapur ... | 30 | 2,110 | ..... | 1,151 | ..... |
| Bijapur ... | 4 | 545 | 138 | ..... | ..... |
| Dharwar ... | 814 | 11,220 | 168 | 373 | 479 |
| Belgaum ... | 31 | 3,666 | 80 | 30 | ..... |
| Kanara ... | 29 | 1,560 | 5 | ..... | ..... |
| Ratnagiri ... | ..... | 100 | ..... | ..... | ..... |
| Hyderabad ... | ..... | ..... | ..... | ..... | ..... |
| Total, Limited ... | 6,043 | 68,844 | 1,992 | 10,596 | 7,609 |
| <i>Class II—Purchase, Purchase and Sale, Unlimited.</i> | | | | | |
| Kaira ... | 10 | ..... | 3 | ..... | 7,243 |
| Nasik ... | 43 | 840 | 200 | 49 | ..... |
| Poona ... | 64 | ..... | ..... | ..... | ..... |

B—contd.

| of the year from | | Reserve Fund | Working Capital | Profit and loss for the year | Usual dividend paid on shares | Most usual rate of Interest | |
|-----------------------------|------------|--------------|-----------------|------------------------------|-------------------------------|-----------------------------|-------------|
| Provincial or Central Banks | Government | | | | | On borrowings | On lendings |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| Rs. | Rs. | Rs. | Rs. | Rs. | Per cent. | Per cent. | Per cent. |
| ..... | ..... | 10,744 | 57,739 | +1,928 | ..... | 6½ | ..... |
| 5,000 | ..... | 3,508 | 33,701 | +1,156 | 7½ | 3 to 7½ | ..... |
| ..... | ..... | ..... | 1,45,664 | +727 | ..... | ..... | ..... |
| ..... | ..... | 2,360 | 3,63,630 | +15,657 | ..... | ..... | ..... |
| 5,000 | ..... | 16,612 | 6,00,634 | +19,268 | ..... | ..... | ..... |
| 1,64,76,998 | 96,556 | 34,60,667 | 3,45,97,255 | +3,86,686 | ..... | ..... | ..... |
| 678 | 7,500 | ..... | 12,678 | -351 | ..... | ..... | 8 |
| 18,163 | ..... | 10,965 | 46,836 | +760 | ..... | 6½ | 9½ |
| ..... | ..... | 4,241 | 13,469 | +1,996 | 9 | ..... | ..... |
| 888 | 759 | 197 | 3,215 | -31 | ..... | ..... | ..... |
| 22,000 | 600 | 881 | 51,435 | -3,517 | ..... | ..... | ..... |
| ..... | ..... | 4,507 | 6,127 | +986 | ..... | ..... | ..... |
| ..... | ..... | 817 | 5,252 | -5 | ..... | ..... | ..... |
| ..... | ..... | 368 | 3,629 | -202 | ..... | ..... | ..... |
| ..... | ..... | 67 | 750 | ..... | ..... | ..... | ..... |
| 310 | ..... | 3,617 | 16,167 | 513 | ..... | ..... | ..... |
| ..... | ..... | 622 | 4,398 | 107 | ..... | ..... | ..... |
| ..... | ..... | 922 | 2,487 | -58 | ..... | ..... | ..... |
| ..... | 450 | 273 | 623 | -29 | ..... | ..... | ..... |
| | | | | | | | |
| 42,039 | 8,709 | 27,477 | 1,67,366 | +169 | ..... | ..... | ..... |
| ..... | ..... | 749 | 7,994 | -542 | ..... | 6½ to 8 | 9½ |
| 57 | ..... | 805 | 1,951 | -8 | ..... | 6 | ..... |
| ..... | ..... | 633 | 633 | -94 | ..... | ..... | ..... |

STATEMENT

| Classification | Number of Societies | Number of members | Loans made during the year to | | Receipts from Loans and Deposits repaid during the year by | |
|---|---------------------|-------------------|-------------------------------|---------------------|--|---------------------|
| | | | Individuals | Banks and Societies | Individuals | Banks and Societies |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| <i>Class II—Purchase, Purchase and Sale, Unlimited—contd.</i> | | | Rs. | Rs. | Rs. | Rs. |
| Bijapur ... | 2 | 48 | ... | ... | 164 | ... |
| Dhárwár ... | 1 | 249 | ... | ... | ... | ... |
| Total, Unlimited ... | 10 | 553 | 790 | 565 | 377 | 810 |
| Grand Total, Class II, Limited and Unlimited. | 76 | 3,600 | 16,213 | 569 | 22,575 | 810 |
| <i>Class III—Production, Unlimited.</i> | | | | | | |
| Thana ... | 3 | 136 | ... | ... | ... | ... |
| Dhárwár ... | 11 | 280 | ... | ... | ... | ... |
| Belgaum ... | 2 | 72 | ... | ... | ... | ... |
| Kanara ... | 1 | 14 | ... | ... | ... | ... |
| Total, Unlimited ... | 17 | 502 | ... | ... | ... | ... |
| <i>Class III—Production, Limited.</i> | | | | | | |
| Dharwar ... | 1 | 106 | ... | ... | ... | ... |
| Kolába ... | 1 | 31 | ... | ... | ... | ... |
| Total, Limited ... | 2 | 137 | ... | ... | ... | ... |
| Grand Total, Class III, Unlimited and Limited | 19 | 639 | ... | ... | ... | ... |

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. |
| 209 | 209 | ... | ... | ... | 105 | 151 | 177 |
| ... | ... | ... | 52 | ... | 2,838 | 5,428 | ... |
| 1,504 | 399 | 1,084 | 229 | 2 | 2,943 | 6,594 | 291 |
| 51,441 | 33,532 | 3,541 | 69,057 | 38,904 | 19,105 | 56,517 | 991 |
| ... | ... | ... | 184 | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | 184 | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | 184 | ... | ... | ... | ... |

STATEMENT

| Classification | Cost of Management | Loans and Deposits held at the end | | | |
|---|--------------------|------------------------------------|--------------|---------------|---------------|
| | | Share Capital paid | Members | Non-members | Societies |
| 1 | 16 | 17 | 18 | 19 | 20 |
| <i>Class II—Purchase, Purchase and Sale, Unlimited—contd.</i> | Rs. | Rs. | Rs. | Rs. | Rs. |
| Bijapur | 55 | — | 250 | 96 | 59 |
| Dharwar | 198 | — | 58 | — | — |
| Total, Unlimited | 253 | 840 | 510 | 144 | 7,309 |
| Grand Total, Class II, Limited and Unlimited. | 6,432 | 69,684 | 2,302 | 10,740 | 14,911 |
| <i>Class III—Production, Unlimited</i> | | | | | |
| Thana | 834 | — | 648 | — | — |
| Dharwar | 1,420 | — | — | — | 750 |
| Belgaum | 416 | — | — | — | — |
| Kanara | — | — | — | — | — |
| Total, Unlimited | 2,700 | — | 648 | — | 750 |
| <i>Class III—Production, Limited</i> | | | | | |
| Dharwar | — | 3,675 | 500 | 7 | 7,539 |
| Kolaba | 7 | — | 80 | — | — |
| Total, Limited | 7 | 3,675 | 580 | 7 | 7,539 |
| Grand Total, Class III, Unlimited and Limited | 2,707 | 3,675 | 1,228 | 7 | 8,289 |

B—contd.

| of the year from | | | | | | Most usual rate of Interest | |
|-----------------------------|------------|--------------|-----------------|------------------------------|-------------------------------|-----------------------------|-------------|
| Provincial or Central Banks | Government | Reserve Fund | Working Capital | Profit and loss for the year | Usual dividend paid on shares | On borrowings | On lendings |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| Rs. | Rs. | Rs. | Rs. | Rs. | Per cent | Per cent | Per cent |
| .. | .. | 126 | 530 | -20 | .. | .. | .. |
| .. | .. | 3,139 | 3,197 | +8 | .. | .. | .. |
| 57 | .. | 5,452 | 14,305 | -656 | .. | .. | .. |
| 42,096 | 8,709 | 32,929 | 1,51,571 | -487 | .. | .. | .. |
| .. | .. | 856 | 1,504 | -548 | .. | .. | .. |
| .. | .. | 4,736 | 5,486 | 84 | .. | .. | .. |
| .. | .. | 1,050 | 1,050 | -215 | .. | .. | .. |
| .. | .. | 230 | 230 | .. | .. | .. | .. |
| .. | .. | 6,662 | 8,360 | -679 | .. | .. | .. |
| .. | .. | .. | 11,714 | .. | .. | .. | .. |
| .. | 322 | 729 | 1,131 | +283 | .. | .. | .. |
| .. | 322 | 729 | 12,545 | +283 | .. | .. | .. |
| .. | 32 | 5,531 | 21,105 | -395 | .. | .. | .. |

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 IV - Production and Sale, Unlimited.</i> | | | Rs. | Rs. | Rs. | Rs. |
| Kaira ... | 3 | 66 | 1,280 | ... | ... | ... |
| East Khandesh ... | 3 | 100 | 479 | 175 | 850 | ... |
| West Khandesh ... | 1 | 48 | 4,350 | ... | 5,761 | ... |
| Ratnágiri ... | 1 | 15 | 3,245 | ... | 2,896 | ... |
| Total, Unlimited ... | 8 | 229 | 9,354 | 175 | 9,507 | ... |
| <i>Class IV - Production and Sale, Limited.</i> | | | | | | |
| Kaira ... | 1 | 108 | 13,691 | 803 | 35,698 | 7,476 |
| Broach ... | 9 | 378 | 61,028 | ... | 1,02,568 | 56,796 |
| Surat ... | 14 | 1,906 | 6,48,575 | 78,832 | 11,52,112 | 99,754 |
| East Khandesh ... | 3 | 604 | 450 | 1,349 | 4,275 | 637 |
| Poona ... | 5 | 125 | ... | ... | ... | ... |
| Satara ... | 2 | 503 | ... | ... | ... | ... |
| Sholapur ... | 4 | 242 | 23,508 | ... | 480 | ... |
| Bijápúr ... | 3 | 385 | 37,640 | ... | 38,191 | ... |
| Dhárwár ... | 11 | 6,471 | 24,12,333 | ... | 25,95,191 | ... |
| Belgaum ... | 7 | 463 | 26,735 | 600 | 14,263 | ... |
| Kanara ... | 4 | 398 | 7,112 | ... | 5,999 | ... |
| Ratnagiri ... | 1 | 18 | ... | ... | ... | ... |
| Kolaba ... | 1 | ... | ... | ... | ... | ... |
| Hyderabad ... | 1 | 30 | ... | ... | ... | ... |
| Nawabshah ... | 3 | 98 | 2,120 | ... | 1,325 | ... |
| Karachi ... | 2 | 285 | 55,189 | ... | 51,209 | ... |
| Sukkur ... | 3 | 199 | 1,35,000 | ... | 1,41,094 | ... |
| Larkana ... | 4 | 97 | 9,470 | ... | 8,219 | ... |
| Thar and Pakar ... | 2 | 70 | 1,851 | ... | 516 | ... |
| Total, Limited ... | 80 | 12,380 | 34,34,702 | 81,584 | 41,51,140 | 1,64,663 |
| Grand Total, Class IV— Unlimited and Limited. | 88 | 12,609 | 34,44,056 | 81,759 | 41,60,647 | 1,64,663 |

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. |
| 4,330 | ... | ... | 944 | 943 | ... | ... | ... |
| 395 | 395 | 175 | 32 | ... | ... | 476 | 456 |
| 2,400 | 189 | ... | 120 | ... | ... | 13,205 | 12,328 |
| 1,763 | ... | ... | 7,619 | ... | ... | ... | 7,272 |
| 8,893 | 584 | 175 | 8,715 | 943 | ... | 13,681 | 20,056 |
| 11,403 | ... | 23 | 3,505 | 7,710 | ... | ... | 35,702 |
| 25,812 | ... | 774 | 2,83,071 | 54,921 | 3,430 | ... | ... |
| 30,483 | 132 | 31,448 | 4,82,253 | 70,996 | 52,195 | 49,069 | 1,16,403 |
| 1,886 | 1,789 | 9,422 | 845 | 450 | ... | ... | ... |
| ... | ... | ... | 2,91,646 | 12,000 | ... | 15,902 | 2,91,845 |
| 1,939 | 1,939 | ... | ... | ... | ... | ... | ... |
| 24,037 | 629 | ... | ... | 20,864 | ... | 19,641 | 14,917 |
| 16,738 | 2,078 | ... | 37,555 | 39,660 | 2,750 | 5,433 | 6,467 |
| 4,59,166 | 24,553 | ... | 1,10,261 | 5,66,839 | 4,650 | 1,32,587 | 2,93,240 |
| 18,152 | 1,709 | 600 | 702 | 17,000 | ... | 23,871 | 1,892 |
| 1,113 | ... | ... | 3,967 | 15,000 | 9,650 | 1,015 | ... |
| ... | ... | ... | 2 | ... | ... | ... | 805 |
| ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | 2,436 | 7,500 | ... | ... | ... |
| 2,349 | ... | ... | 1,332 | 2,500 | ... | ... | ... |
| 62,064 | ... | 4,112 | ... | ... | ... | ... | ... |
| 63,986 | 8,700 | ... | 10,000 | ... | ... | ... | ... |
| 7,943 | ... | ... | 2,295 | 3,598 | ... | ... | ... |
| 11,946 | 419 | ... | 110 | 4,000 | ... | ... | ... |
| 7,39,037 | 41,943 | 46,324 | 12,59,980 | 8,22,978 | 72,675 | 2,47,518 | 7,00,271 |
| 7,47,930 | 42,532 | 46,559 | 12,38,695 | 8,33,921 | 72,675 | 2,61,199 | 7,80,327 |

STATEMENT

| Classification 1 | Loans and Deposits held at the end | | | | |
|--|------------------------------------|------------------------------|----------|-------------|-----------|
| | Cost of Management 16 | Share Capital paid 17 | Members | Non-members | Societies |
| | | | 18 | 19 | 20 |
| <i>Class IV—Production and Sale, Unlimited.</i> | Rs. | Rs. | Rs. | Rs. | Rs. |
| Kaira ... | 140 | ... | 1,044 | 495 | ... |
| East Khandesh ... | 52 | ... | 525 | ..... | ... |
| West Khandesh ... | 1,126 | ... | 668 | ..... | ... |
| Ratnagiri ... | 605 | ... | 1,701 | 31 | ... |
| Total, Unlimited ... | 1,923 | ... | 3,938 | 526 | ... |
| <i>Class IV—Production and Sale, Limited.</i> | | | | | |
| Kaira ... | 223 | 2,860 | 2,260 | ... | ... |
| Broach ... | 1,954 | 35,040 | 26,444 | 14,853 | 1,357 |
| Surat ... | 7,038 | 77,214 | 13,586 | 5,040 | 17,125 |
| East Khandesh ... | 3,541 | 20,530 | 1,752 | 11,424 | ... |
| Poona ... | 10,690 | 39,510 | 23,918 | 254 | 1,755 |
| Satara ... | 23 | 4,140 | 11 | 5 | 1,538 |
| Sholapur ... | 923 | 12,540 | 2,612 | 27 | ... |
| Bijapur ... | 2,484 | 7,691 | 7,269 | 5,463 | 2,575 |
| Dharwar ... | 40,131 | 1,58,859 | 5,040 | 6,101 | 36,162 |
| Belgaum ... | 4,975 | 12,190 | 932 | 65 | 408 |
| Kanara ... | 2,335 | 3,735 | 350 | 2,745 | 9,003 |
| Ratnagiri ... | 146 | 110 | 2 | ..... | ... |
| Kolaba ... | ... | ... | ... | ..... | ... |
| Hyderabad ... | 348 | 4,885 | 214 | ..... | ... |
| Nawabshah ... | 145 | 4,560 | 1,649 | ..... | ... |
| Karachi ... | 5,904 | 5,027 | 4,699 | 26,304 | 10,701 |
| Sukkur ... | 2,144 | 22,460 | 31,535 | ... | ... |
| Larkana ... | 827 | 7,010 | 2,045 | ..... | 140 |
| Thar and Parkar ... | 779 | 3,713 | ... | ..... | ... |
| Total, Limited ... | 84,610 | 4,22,074 | 1,24,318 | 72,281 | 80,764 |
| Grand Total, Class IV— Unlimited and Limited. | 86,533 | 4,22,074 | 1,28,256 | 72,807 | 80,764 |

B—contd.

| of the year from | | Reserve Fund | Working Capital | Profit and loss for the year | Usual dividend paid on shares | Most usual rate of Interest | |
|-----------------------------|------------|--------------|-----------------|------------------------------|-------------------------------|-----------------------------|-------------|
| Provincial or Central Banks | Government | | | | | On borrowings | On lendings |
| 21 | 22 | | | | | 23 | 24 | 25 | 26 | 27 | 28 |
| Rs. | Rs. | Rs. | Rs. | Rs. | Per cent. | Per cent. | Per cent. |
| 2,909 | ... | 234 | 4,682 | -20 | ... | 8 | 10½ to 12½ |
| ... | ... | 370 | 895 | +4 | ... | 6½ | 10½ |
| ... | 782 | 2,856 | 4,306 | +317 | ... | 6½ | 12½ |
| ... | 460 | 2,666 | 4,858 | -331 | ... | 6½ | 9½ |
| 2,909 | 1,242 | 6,126 | 14,741 | -30 | ... | 6½ to 8 | 9½ to 12½ |
| 7,314 | ... | 249 | 12,683 | 94 | 3½ | 8 | 9½ |
| 1,876 | 2,000 | 1,003 | 82,573 | -2,016 | 6 | 6 to 7½ | 9½ |
| 53,049 | 1,000 | 9,308 | 1,76,322 | +2,452 | 7½ | 7½ | 9½ |
| 35,835 | ... | 5,441 | 74,982 | -14,491 | 6 | 6½ | 10½ |
| 22,441 | ... | 1,128 | 89,006 | +4,374 | ... | ... | ... |
| 1,413 | ... | 1,061 | 8,188 | -192 | ... | ... | ... |
| 21,615 | ... | 1,766 | 36,560 | -3,575 | ... | ... | ... |
| 4,400 | 837 | 1,763 | 29,998 | -3,003 | ... | ... | ... |
| 1,95,000 | ... | 60,776 | 4,61,938 | +29,559 | ... | ... | ... |
| 31,050 | ... | 11,924 | 56,569 | 4,645 | ... | ... | ... |
| 15,800 | ... | 1,348 | 32,981 | 1,756 | ... | ... | ... |
| ... | ... | ... | 112 | -102 | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | 5,099 | 622 | ... | ... | ... |
| 603 | 342 | 155 | 7,309 | 163 | ... | ... | ... |
| 36,378 | 708 | 6,294 | 94,111 | 7,686 | ... | ... | ... |
| 13,376 | 1,378 | 2,366 | 71,115 | 5,934 | ... | ... | ... |
| 3,900 | ... | -599 | 12,496 | -96 | ... | ... | ... |
| 11,747 | 1,000 | 1,007 | 17,467 | -775 | ... | ... | ... |
| 4,57,797 | 7,265 | 1,77,010 | 12,71,509 | +33,065 | ... | ... | ... |
| 4,60,706 | 8,507 | 1,13,136 | 12,86,250 | +33,035 | ... | ... | ... |

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. |
| West Khandesh ... | 1 | ... | ... | ... | ... | ... |
| Dharwar ... | 7 | 531 | 6,009 | ... | 2,837 | ... |
| Kanara ... | 6 | 361 | ... | ... | 780 | ... |
| Total, Unlimited ... | 14 | 692 | 6,009 | ... | 3,617 | ... |
| <i>Class VI—Other Forms, Limited</i> | | | | | | |
| Thana ... | 5 | 1,069 | 701 | 212 | 792 | ... |
| East Khandesh ... | 6 | 2,355 | ... | ... | 2,375 | 4,000 |
| West Khandesh ... | 5 | 4,798 | ... | 3,546 | ... | 2,572 |
| Nasik ... | 4 | 1,378 | 966 | 2,875 | 689 | 2,625 |
| Poona ... | 4 | 239 | 32 | ... | 178 | ... |
| Satara ... | 7 | 364 | ... | ... | ... | ... |
| Sholapur ... | 2 | 161 | ... | ... | ... | ... |
| Bijapur ... | 2 | 220 | ... | ... | ... | ... |
| Dharwar ... | 7 | 3,734 | 287 | ... | 153 | ... |
| Belgaum ... | 3 | 606 | ... | ... | ... | ... |
| Kanara ... | 3 | 236 | 1,077 | ... | 329 | ... |
| Kolaba ... | 1 | 156 | ... | ... | ... | ... |
| Ratnagiri ... | 3 | 1,770 | ... | ... | ... | ... |
| Hyderabad ... | 4 | 1,912 | ... | ... | ... | ... |
| Nawabshah ... | 1 | 595 | ... | ... | ... | ... |
| Sukkur ... | 4 | 620 | ... | ... | ... | ... |
| Larkana ... | 2 | 462 | ... | ... | ... | ... |
| Karachi ... | 1 | 29 | ... | ... | ... | ... |
| Thar and Parkar ... | 3 | 461 | ... | ... | ... | ... |
| Total, Limited ... | 67 | 22,155 | 3,063 | 6,633 | 5,016 | 9,197 |
| Grand Total, Class VI—Unlimited and Limited. | 81 | 23,047 | 9,072 | 6,633 | 8,633 | 9,197 |
| Grand Total of Agricultural Societies in the Bombay Presidency, 1926-27. | 4,286 | 300,077 | 2,31,39,118 | 4,76,291 | 2,17,47,656 | 5,19,703 |
| Do. for 1925-1926 ... | 3,868 | 271,373 | 2,68,97,752 | 2,84,410 | 2,09,60,650 | 5,08,689 |

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. |
| ... | ... | ... | ... | ... | ... | ... | ... |
| 16,886 | ... | ... | 11 | 270 | ... | ... | ... |
| 11,707 | ... | ... | 1,146 | 2,600 | 634 | ... | ... |
| 28,593 | ... | ... | 1,157 | 2,870 | 634 | ... | ... |
| 461 | ... | 212 | 1,100 | ... | ... | 73 | ... |
| ... | 7,125 | 15,625 | 210 | ... | ... | ... | ... |
| ... | ... | 4,970 | 5 | ... | 20 | 1,320 | 2,960 |
| 1,139 | ... | 2,697 | 5,610 | ... | ... | 9,269 | ... |
| 426 | ... | ... | 629 | ... | ... | 848 | ... |
| ... | ... | ... | ... | ... | ... | 265 | 263 |
| ... | ... | ... | 3 | ... | ... | 442 | 810 |
| ... | ... | ... | 204 | ... | ... | ... | ... |
| 134 | 134 | ... | ... | ... | ... | 1,685 | ... |
| ... | ... | ... | 665 | ... | 32 | 134 | 73 |
| 1,653 | ... | ... | 665 | 700 | ... | 82 | ... |
| ... | ... | ... | ... | ... | ... | 129 | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| 4,013 | 7,259 | 23,504 | 9,291 | 700 | 52 | 14,247 | 4,126 |
| 32,606 | 7,259 | 23,504 | 10,448 | 3,577 | 686 | 14,247 | 4,126 |
| 7,16,70,325 | 5,12,95,110 | 1,77,524 | 42,33,175 | 1,50,89,515 | 2,89,916 | 3,34,990 | 7,87,585 |
| 2,82,18,431 | 45,94,895 | 2,19,454 | 58,27,000 | 1,46,47,560 | 3,00,741 | 3,18,267 | 16,14,420 |

STATEMENT

| Classification | Loans and Deposits held at the end | | | | |
|--|------------------------------------|--------------------|-----------|-------------|-----------|
| | Cost of Management | Share Capital paid | Members | Non-members | Societies |
| 1 | 16 | 17 | 18 | 19 | 20 |
| <i>Class VI—Other Forms, Unlimited</i> | Rs. | Rs. | Rs. | Rs. | Rs. |
| West Khandesh ... | ... | ... | ... | ..... | ... |
| Dharwar ... | 358 | 12,343 | 11 | ... | ... |
| Kanara ... | 467 | 2,849 | 1,005 | 227 | 57 |
| Total, Unlimited ... | 825 | 15,192 | 1,016 | 227 | 57 |
| <i>Class VI—Other Forms, Limited</i> | | | | | |
| Thana ... | 2,002 | 870 | 52,458 | 556 | ... |
| East Khandesh ... | 9,272 | ... | 50 | 4,923 | ... |
| West Khandesh ... | 4,063 | ... | ... | 5 | ... |
| Nasik ... | 3,348 | ... | 137 | 1,211 | ... |
| Poona ... | 1,149 | 4,420 | 16 | 4,467 | ... |
| Satara ... | 1,630 | ... | ... | 13 | 135 |
| Sholapur ... | 999 | ... | 64 | ..... | ... |
| Bijapur ... | 1,379 | ... | ... | 74 | ... |
| Dharwar ... | 4,933 | 5,200 | ... | 2,101 | ... |
| Belgaum ... | 3,414 | ... | ... | 3,336 | ... |
| Kanara ... | 1,114 | 1,511 | 312 | ..... | ... |
| Kolaba ... | ... | ... | ... | ..... | ... |
| Ratnagiri ... | 2,714 | ... | ... | ..... | ... |
| Hyderabad ... | ... | ... | ... | ..... | ... |
| Nawabshah ... | ... | ... | ... | ..... | ... |
| Sukkur ... | ... | ... | ... | ..... | ... |
| Larkana ... | ... | ... | ... | ..... | ... |
| Karachi ... | ... | ... | ... | ..... | ... |
| Thar and Parkar ... | ... | ... | ... | ..... | ... |
| Total, Limited ... | 36,017 | 12,001 | 53,037 | 16,686 | 135 |
| Grand Total, Class VI—Unlimited and Limited. | 36,842 | 27,193 | 54,053 | 16,913 | 192 |
| Grand Total of Agricultural Societies in the Bombay Presidency, 1925-27. | 5,68,039 | 18,32,121 | 70,30,686 | 43,01,206 | 3,12,302 |
| Do. for 1925-1926 ... | 4 71,445 | 14,66,672 | 69,30,626 | 38,03,268 | 2,75,211 |

B—concl'd.

| of the year from | | Reserve Fund | Working Capital. | Profit and loss for the year | Usual dividend paid on shares | Most usual rate of Interest | |
|-----------------------------|------------|--------------|------------------|------------------------------|-------------------------------|-----------------------------|-------------|
| Provincial or Central Banks | Government | | | | | On borrowings | On lendings |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| Rs. | Rs. | Rs. | Rs. | Rs. | Per cent. | Per cent. | Per cent. |
| ... | ... | ... | ... | ... | ... | ... | ... |
| 17,845 | ... | 21 | 30,220 | -1,411 | ... | ... | ... |
| 2,600 | 10,680 | 1,691 | 19,109 | 286 | ... | ... | ... |
| 20,445 | 10,680 | 1,712 | 49,329 | -1,125 | ... | ... | ... |
| ... | ... | 2,346 | 56,230 | -65 | ... | ... | ... |
| 527 | ... | 71,602 | 77,102 | +434 | ... | ... | ... |
| ... | 778 | 14,417 | 16,200 | +6,192 | ... | ... | ... |
| ... | ... | 8,619 | 9,967 | +2,104 | ... | ... | ... |
| ... | ... | 8,055 | 11,958 | +1,697 | ... | ... | ... |
| ... | ... | 461 | 609 | +2,980 | ... | ... | ... |
| ... | ... | ... | 64 | +1,760 | ... | ... | ... |
| ... | ... | 3,596 | 3,670 | +837 | ... | ... | ... |
| ... | ... | 12,814 | 20,115 | +122 | ... | ... | ... |
| ... | ... | 11,658 | 14,994 | -1,470 | ... | ... | ... |
| 700 | ... | 2,355 | 4,878 | 37 | ... | ... | ... |
| ... | ... | ... | ... | -6 | ... | ... | ... |
| ... | ... | 50 | 50 | -1,068 | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| 1,327 | 778 | 1,30,973 | 2,14,837 | +13,554 | ... | ... | ... |
| 21,673 | 11,458 | 1,32,685 | 2,64,166 | +12,429 | ... | ... | ... |
| 1,90,01,472 | 1,25,552 | 37,47,008 | 3,63,50,347 | +4,31,467 | ... | ... | ... |
| 1,58,51,925 | 1,31,513 | 30,16,956 | 3,14,76,171 | 2,36,645 | ... | ... | ... |

STATEMENT
Operations of Non-

| Classification. | Number of Societies | Number of members | Loans made during the year to | |
|-----------------------------------|---------------------|-------------------|-------------------------------|---------------------|
| | | | Individuals | Banks and Societies |
| 1 | 2 | 3 | 4 | 5 |
| <i>Class I—Credit, Unlimited.</i> | | | | |
| 1. Bombay | 13 | 309 | Rs. 635 | Rs. ... |
| 2. Kolába | 1 | 70 | ..... | ... |
| 3. Ratnágiri | 3 | 182 | 8,345 | ... |
| 4. Ahmednagar | 3 | 500 | 19,561 | ... |
| 5. Ahmedabad | 1 | 57 | 425 | ... |
| 6. Poona | 1 | 50 | 2,738 | ... |
| 7. Sátára | 3 | 109 | 4,958 | ... |
| 8. Sholápur | 2 | 49 | 4,788 | ... |
| 9. Kánara | 3 | 367 | 7,586 | ... |
| Total, Class I, Unlimited ... | 30 | 1,693 | 49,336 | ... |
| <i>Class I—Credit, Limited.</i> | | | | |
| 1. Bombay | 170 | 59,906 | 96,50,424 | 15,72,485 |
| 2. Thána | 23 | 3,113 | 4,96,171 | 2-9 |
| 3. Kolába | 5 | 735 | 39,528 | ... |
| 4. Ratnágiri | 8 | 1,743 | 64,518 | ... |
| 5. Ahmednagar | 10 | 3,506 | 2,47,449 | ... |
| 6. Ahmedabad | 3 | 814 | 55,498 | ... |
| 7. Kaira | 8 | 1,496 | 73,276 | ... |
| 8. Panch Mahals | 7 | 917 | 57,031 | ... |
| 9. Broach | 14 | 2,190 | 2,88,935 | 30,940 |
| 10. Surat | 13 | 2,307 | 20,58,497 | 50,953 |
| 11. East Khándesh | 10 | 4,080 | 7,33,023 | ... |
| 12. West Khándesh | 8 | 2,850 | 5,07,313 | 4,25,279 |
| 13. Násik | 5 | 2,699 | 1,00,554 | 1,83,401 |
| 14. Poona | 28 | 7,628 | 7,29,634 | 25,080 |
| 15. Sátára | 13 | 2,206 | 4,40,525 | 72,643 |
| 16. Sholápur | 10 | 2,715 | 1,53,350 | ... |

C
Agricultural Societies

| 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. |
| 2,079 | 41 | 52,722 | .. | 4,084 | .. | .. | .. |
| 121 | .. | 1,430 | 1,430 | .. | .. | .. | .. |
| 9,896 | .. | 13,513 | 4,252 | .. | 875 | .. | .. |
| 20,166 | .. | 20,828 | 8,115 | .. | 1,839 | 1,000 | .. |
| 326 | .. | 867 | 454 | .. | 23 | .. | .. |
| 2,439 | .. | 1,654 | .. | .. | 503 | .. | .. |
| 3,996 | 33 | 21,507 | 3,339 | 393 | 64 | .. | .. |
| 4,305 | .. | 5,580 | 1,243 | .. | 448 | 2,300 | .. |
| 7,544 | .. | 8,700 | 2,913 | .. | 3,067 | 1,000 | .. |
| 50,872 | 74 | 1,27,201 | 21,746 | 4,482 | 6,819 | 5,300 | .. |
| 93,23,537 | 7,40,366 | 72,05,685 | 1,67,926 | 10,71,169 | 56,10,753 | 28,04,590 | 1,46,999 |
| 4,67,396 | .. | 5,24,247 | 55,280 | .. | 1,01,768 | 2,55,804 | 800 |
| 29,943 | .. | 22,741 | 1,569 | .. | 5,755 | 3,500 | 188 |
| 57,430 | .. | 65,036 | 24,229 | 2,000 | 10,517 | .. | .. |
| 2,11,792 | .. | 2,58,224 | 19,905 | .. | 81,725 | 79,961 | 3,161 |
| 39,064 | .. | 34,843 | .. | .. | 12,550 | .. | .. |
| 57,702 | .. | 92,155 | 7,565 | .. | 16,449 | 7,789 | 1,894 |
| 75,431 | .. | 91,009 | 4,218 | .. | 1,39,435 | 4,000 | 26,659 |
| 2,22,455 | 5,600 | 2,58,143 | 8,377 | 9,000 | 4,27,507 | 8,32,388 | 12,617 |
| 18,78,953 | 46,736 | 5,35,427 | 10,113 | .. | 19,65,492 | 25,625 | 1,69,896 |
| 5,14,242 | .. | 5,79,928 | 13,490 | .. | 7,82,116 | 46,000 | .. |
| 4,19,940 | 4,57,878 | 3,05,227 | 9,385 | 77,035 | 4,25,744 | 7,500 | 7,000 |
| 74,784 | 1,87,882 | 1,12,237 | 1,005 | 519 | 2,54,562 | 3,90,082 | 2,845 |
| 6,43,837 | 24,092 | 8,39,787 | 44,950 | 2,501 | 4,22,729 | 2,22,545 | 84,568 |
| 4,19,105 | 72,328 | 2,01,745 | 36,169 | 21,913 | 2,39,030 | 12,44,665 | 3,96,127 |
| 1,22,632 | 2,000 | 1,88,405 | 11,323 | 1,000 | 1,48,285 | 19,300 | .. |

STATEMENT

| Classification | Sales of goods to members | Purchase of members products | Cost of management | Share Capital paid |
|-----------------------------------|---------------------------|------------------------------|--------------------|--------------------|
| 1 | 14 | 15 | 16 | 17 |
| <i>Class I—Credit, Unlimited.</i> | | | | |
| | Rs. | Rs. | Rs. | Rs. |
| 1. Bombay | ... | .. | 876 | 3,462 |
| 2. Kolába | ... | ... | 15 | ... |
| 3. Ratnágiri | ... | ... | 259 | ... |
| 4. Ahmednagar | ... | ... | 301 | 720 |
| 5. Ahmedabad | ... | ... | 40 | ... |
| 6. Poona | ... | ... | 15 | ... |
| 7. Sátára | ... | ... | 111 | 18,820 |
| 8. Sholápur | ... | ... | 176 | ... |
| 9. Kánara | ... | 2 | 296 | ... |
| Total, Class I, Unlimited | 2 | ... | 2,089 | 23,002 |
| <i>Class I—Credit, Limited.</i> | | | | |
| 1. Bombay | ... | ... | 1,69,399 | 21,20,264 |
| 2. Thána | ... | ... | 8,613 | 93,407 |
| 3. Kolaba | ... | ... | 166 | 8,545 |
| 4. Ratnagiri | ... | ... | 984 | 21,108 |
| 5. Ahmednagar | ... | ... | 9,955 | 1,11,841 |
| 6. Ahmedabad | ... | ... | 261 | 18,804 |
| 7. Kaira | ... | ... | 1,141 | 42,492 |
| 8. Panch Mahals | ... | ... | 1,376 | 43,702 |
| 9. Broach | ... | ... | 5,251 | 93,705 |
| 10. Surat | ... | ... | 5,130 | 93,157 |
| 11. East Khándesh | ... | ... | 9,007 | 1,06,419 |
| 12. West Khándesh | ... | ... | 3,734 | 74,794 |
| 13. Násik | ... | ... | 2,366 | 84,853 |
| 14. Poona | ... | 337 | 8,647 | 1,45,382 |
| 15. Sátára | ... | ... | 1,455 | 62,369 |
| 16. Sholápur | ... | ... | 3,521 | 66,577 |

C—contd.

| Loans and Deposits held at the end of the year from | | | | | Reserve Fund | Working Capital * | Profit and loss for the year | Usual dividend paid on shares | Most usual rate of interest | |
|---|-------------|-----------|-----------------------------|------------|--------------|-------------------|------------------------------|-------------------------------|-----------------------------|-------------|
| Members | Non-members | Societies | Provincial or Central Banks | Government | | | | | On borrowings | On lendings |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Per cent. | Per cent. | Per cent. |
| 426 | 27,669 | 4,255 | ... | ... | 20,294 | 56,106 | +579 | ... | 9 | 18½ |
| 53 | 677 | ... | ... | ... | 619 | 1,349 | +85 | ... | 7½ | 12½ |
| 3,954 | 5,652 | ... | ... | ... | 4,385 | 13,991 | +414 | ... | 6½ | 9½ |
| 10,065 | 2,684 | ... | 3,103 | 955 | 7,348 | 24,875 | +615 | ... | 6½ | 9½ |
| 138 | ... | ... | ... | ... | 723 | 861 | +19 | ... | 4½ | 9½ |
| 818 | ... | ... | ... | ... | 825 | 1,643 | +62 | ... | 6½ | 9½ |
| 747 | 7 | ... | ... | ... | 2,691 | 22,265 | +694 | 6 | 6½ | 10½ |
| 1,805 | ... | ... | 3,200 | ... | 959 | 5,964 | +310 | ... | ... | ... |
| 8,811 | 650 | ... | ... | ... | 2,565 | 12,026 | +236 | ... | 6½ | 9½ |
| 26,817 | 37,339 | 4,255 | 6,303 | 955 | 40,409 | 1,39,080 | +3,014 | ... | ... | ... |
| 69,63,583 | 5,40,773 | 56,839 | 63,981 | ... | 5,87,588 | 93,33,027 | +2,62,664 | 9½ | 6½ | 16½ |
| 69,176 | 84,844 | 2,300 | 2,69,501 | ... | 13,609 | 5,32,837 | ½7,072 | 4 to 6 | 6½ | 12½ |
| 4,028 | 3,956 | 188 | 3,350 | ... | 1,173 | 21,240 | +1,410 | 7½ | 6½ | 12½ |
| 9,633 | 31,924 | ... | ... | ... | 7,459 | 70,124 | +3,645 | 6½ | 6½ | 9½ |
| 43,972 | 71,184 | 3,123 | 18,514 | ... | 20,562 | 2,69,196 | +10,248 | ... | 6½ | 9½ |
| 7,250 | 5,650 | ... | ... | ... | 956 | 32,660 | +1,976 | 6½ to 9½ | 6½ | 9½ to 12½ |
| 15,194 | 14,141 | 200 | 12,609 | ... | 10,428 | 95,064 | +4,777 | 3 to 6½ | 3 to 8 | 6 to 12½ |
| 24,835 | 26,111 | 5,786 | 1,500 | ... | 2,478 | 1,04,412 | +3,476 | 6½ to 7½ | 2 to 6½ | 9 to 12½ |
| 2,09,295 | 14,369 | 2,406 | 39,632 | ... | 17,939 | 3,77,346 | +11,158 | 3½ to 7 | 1½ to 6½ | 4 to 10½ |
| 5,18,692 | 26,199 | ... | 5,795 | ... | 6,927 | 6,50,770 | +18,279 | 5 to 7 | 2 to 6½ | 4 to 12½ |
| 4,66,882 | 59,011 | ... | 29,200 | ... | 11,427 | 6,72,937 | +14,327 | 5½ to 10 | 3 to 6½ | 7½ to 12½ |
| 1,54,165 | 1,62,909 | 5,260 | 7,500 | ... | 12,006 | 4,16,634 | +12,561 | 8 to 3 | 6 to 6½ | 7½ to 12½ |
| 13,410 | 6,405 | 600 | 7,520 | ... | 7,565 | 1,20,373 | +5,289 | 9 | 4 to 6 | 9½ to 10½ |
| 2,13,012 | 2,66,801 | 26,439 | 30,960 | ... | 37,546 | 7,23,140 | +17,545 | 6 to 6½ | 6½ | 9½ to 10½ |
| 40,994 | 36,792 | 7,886 | 22,174 | ... | 12,625 | 2,44,840 | +9,008 | 6½ | 6½ | 9½ |
| 57,065 | 91,739 | 1,000 | 13,650 | ... | 15,369 | 2,15,600 | +13,452 | ... | ... | ... |

STATEMENT

| Classification | Number of Societies | Number of members | Loans made during the year to | |
|--|---------------------|-------------------|-------------------------------|---------------------|
| | | | Individuals | Banks and Societies |
| 1 | 2 | 3 | 4 | 5 |
| <i>Class I—Credit, Limited—contd.</i> | | | | |
| | | | Rs. | Rs. |
| 17. Bijápur | 25 | 4,224 | 3,12,634 | 5,131 |
| 18. Dhárwár | 45 | 21,093 | 19,92,961 | ... |
| 19. Belgaum | 19 | 8,505 | 7,00,402 | ... |
| 20. Kánara | 12 | 7,472 | 8,15,357 | 15,933 |
| 21. Hyderabad | 4 | 1,794 | 4,64,461 | ... |
| 22. Nawábsháh | 1 | 250 | 11,020 | ... |
| 23. Karáchi | 10 | 3,251 | 3,91,961 | ... |
| 24. Sukkur | 3 | 853 | 25,761 | ... |
| 25. Lárkána | 2 | 451 | 21,228 | ... |
| 26. Thár and Párkar | 2 | 453 | 37,775 | ... |
| 27. Upper Sind Frontier | 1 | 296 | 10,584 | ... |
| Total, Class I, Limited ... | 457 | 147,447 | 2,05,11,730 | 23,91,114 |
| Grand Total, Class I, Unlimited and Limited. | 487 | 149,140 | 2,05,61,066 | 23,91,114 |
| <i>Class II—Purchase and Sale, Unlimited</i> ... | ... | ... | ... | ... |
| <i>Class II—Purchase and Sale, Limited.</i> | | | | |
| 1. Bombay | 14 | 2,773 | ... | ... |
| 2. Thana | 5 | 845 | 2,365 | ... |
| 3. Retnagiri | 2 | 111 | ... | ... |
| 4. Ahmedabad | 2 | 314 | 241 | 639 |
| 5. Broach | 1 | 56 | 1,723 | ... |
| 6. Surat | 3 | 347 | 307 | ... |
| 7. West Khandesh | 1 | ... | ... | Not |
| 8. Násik | 2 | 119 | 28,740 | 862 |
| 9. Poona | 3 | 81 | 912 | 1,101 |

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. |
| 2,89,204 | 5,710 | 3,58,681 | 92,961 | 2,584 | 1,72,151 | 49,739 | 1,139 |
| 18,11,574 | ... | 27,16,742 | 4,75,800 | 3,400 | 24,98,384 | 1,16,470 | 3,32,445 |
| 6,83,957 | ... | 11,45,756 | 2,78,152 | ... | 16,42,984 | 65,825 | 10,925 |
| 8,02,485 | 17,386 | 9,34,721 | 2,01,211 | 355 | 9,22,655 | 85,591 | 1,04,139 |
| 3,28,785 | ... | 4,44,532 | 24,632 | ... | 6,07,882 | ... | 502 |
| 5,728 | ... | 6,358 | ... | ... | ... | ... | ... |
| 3,36,748 | ... | 3,62,228 | 41,548 | 3,000 | 7,28,186 | 20,843 | 24,234 |
| 22,335 | ... | 43,510 | 2,665 | ... | 7,956 | 8,190 | ... |
| 17,145 | ... | 22,293 | 4,077 | ... | 3,599 | 5,100 | ... |
| 26,198 | ... | 33,839 | ... | ... | ... | 8,000 | ... |
| 8,687 | ... | 5,721 | 593 | ... | ... | ... | ... |
| 1,88,90,939 | 15,55,968 | 1,73,69,433 | 15,36,203 | 11,94,476 | 1,72,24,574 | 63,03,807 | 13,26,127 |
| 1,89,41,811 | 15,56,062 | 1,75,16,634 | 15,57,949 | 11,98,953 | 1,72,31,393 | 63,09,107 | 13,26,127 |
| ... | ... | ... | ... | ... | ... | ... | ... |
| 200 | ... | 28,312 | ... | 193 | 7 | ... | ... |
| 4,221 | ... | 6,635 | 2,791 | 26 | 2,527 | ... | ... |
| ... | ... | ... | ... | ... | 10,259 | ... | ... |
| ... | ... | 941 | ... | 2,250 | ... | ... | 871 |
| 1,970 | ... | 76 | ... | ... | 1,310 | 1,693 | ... |
| ... | 100 | 57 | ... | 150 | ... | ... | 115 |
| working. | | | | | | | |
| 27,967 | ... | 10,666 | ... | 662 | 25,334 | 4,193 | 5,821 |
| 798 | ... | 10,203 | ... | 2,400 | 5,962 | ... | 1,462 |

STATEMENT

| Classification | Sales of goods to members | Purchase of members' products | Cost of Management | Share Capital paid |
|---|---------------------------|-------------------------------|--------------------|--------------------|
| 1 | 14 | 15 | 16 | 17 |
| <i>Class I—Credit, Limited—contd.</i> | | | | |
| | Rs. | Rs. | Rs. | Rs. |
| 17. Bijápur | ... | ... | 7,253 | 1,42,127 |
| 18. Dhárwar | 203 | ... | 44,160 | 6,19,053 |
| 19. Belgaum | ... | ... | 14,808 | 2,75,848 |
| 20. Kanára | 152 | ... | 12,093 | 1,51,494 |
| 21. Hyderabad | ... | ... | 3,930 | 93,288 |
| 22. Nawábshah | ... | ... | 142 | 7,019 |
| 23. Karáchi | ... | ... | 6,081 | 1,24,478 |
| 24. Sukkur | ... | ... | 1,354 | 20,724 |
| 25. Larkhana | ... | ... | 681 | 23,601 |
| 26. Thár and Párkar | ... | ... | 204 | 26,957 |
| 27. Upper Sind Frontier | ... | ... | 156 | 8,493 |
| Total, Class I, Limited ... | 692 | ... | 3,14,988 | 46,83,501 |
| Grand Total, Class I, Unlimited and Limited. | 694 | ... | 3,17,077 | 47,06,503 |
| <i>Class II—Purchase and Sale, Unlimited ...</i> | | | | |
| <i>Class II—Purchase and Sale, Limited.</i> | | | | |
| 1. Bombay | 2,92,067 | 2,65,150 | 20,164 | 41,270 |
| 2. Thana | 53,469 | ... | 5,454 | 13,562 |
| 3. Ratnágiri | 2,923 | .. | 540 | 1,700 |
| 4. Ahmedabad | 7,051 | 6,709 | 255 | 2,873 |
| 5. Broach | 2,057 | ... | 278 | 3,480 |
| 6. Surat | 67,883 | ... | 3,397 | 23,441 |
| 7. West Khandesh | ... | ... | ... | Not |
| 8. Násik | 31,970 | ... | 1,313 | 6,210 |
| 9. Poona | 7,066 | 6,743 | 370 | 3,270 |

C—contd.

| Loans and Deposits held at the end of the year from | | | | | Reserve Fund | Working Capital | Profit and loss for the year | Usual dividend paid on shares | Most usual rate of interest | |
|---|-------------|-----------|-----------------------------|------------|--------------|-----------------|------------------------------|-------------------------------|-----------------------------|-------------|
| Members | Non-members | Societies | Provincial or Central Banks | Government | | | | | On borrowings | On lendings |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Per cent. | Per cent. | Per cent. |
| 68,865 | 1,01,854 | 166 | 20,053 | 1,125 | 33,881 | 3,68,071 | +18,017 | 8 | 6½ | 10½ |
| 13,25,391 | 10,92,534 | 63,046 | 66,694 | ... | 9,06,576 | 33,73,294 | +79,426 | 6½ to 10½ | 2½ to 8 | 9½ to 12½ |
| 8,46,541 | 3,81,318 | 5,340 | 64,576 | ... | 96,479 | 16,70,102 | +58,432 | 3½ to 9½ | 6½ to 8 | 9½ to 10½ |
| 2,65,642 | 6,35,762 | 19,862 | 4,993 | ... | 83,635 | 11,61,388 | +35,562 | 6½ to 10½ | 2½ to 7 | 9½ |
| 3,03,553 | 1,90,952 | 10,171 | ... | ... | 9,449 | 6,07,413 | +12,543 | ... | ... | ... |
| ... | ... | ... | ... | ... | 274 | 7,293 | +362 | ... | ... | ... |
| 2,45,872 | 10,630 | 14,944 | 82,491 | ... | 11,987 | 4,90,402 | +15,357 | ... | ... | ... |
| 15,308 | ... | ... | 4,103 | ... | 3,394 | 43,523 | +1,312 | ... | ... | ... |
| 2,903 | ... | ... | 5,000 | ... | 1,811 | 33,315 | +1,237 | ... | ... | ... |
| 820 | ... | ... | 5,500 | ... | 1,139 | 34,416 | +1,040 | ... | ... | ... |
| ... | ... | ... | ... | ... | 649 | 9,142 | +378 | ... | ... | ... |
| 1,08,56,075 | 39,17,858 | 2,25,556 | 7,79,495 | 1,125 | 12,14,951 | 2,16,78,561 | +6,20,553 | ... | ... | ... |
| 1,08,82,892 | 39,55,197 | 2,29,811 | 7,85,798 | 2,080 | 12,55,360 | 2,18,17,641 | +6,23,567 | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 706 | 4,947 | 1,220 | ... | ... | 4,488 | 52,631 | +5,652 | 9 | 7½ | 9½ |
| 2,674 | 1,892 | ... | 4,350 | ... | 2,811 | 25,289 | -5,535 | 5 to 6 | 6½ | 12½ |
| 1,868 | 2,088 | ... | ... | ... | ... | 5,656 | +13 | ... | 7½ | ... |
| ... | 602 | ... | ... | ... | 252 | 3,727 | +972 | 6 | ... | ... |
| ... | 1,310 | ... | 1,692 | ... | ... | 6,482 | +235 | ... | 6 | ... |
| 140 | 5,705 | ... | ... | ... | 4,229 | 33,515 | +2,041 | 7 | ... | ... |
| working. | | | | | | | | | | |
| 1,022 | 2,400 | 1,966 | 2,798 | ... | 346 | 14,742 | +751 | 6 | 6 | 9½ |
| 3,319 | 798 | 13,018 | ... | ... | 3,618 | 24,023 | +528 | ... | 8 | 9½ |

STATEMENT

| Classification | Number of Societies | Number of members | Loans made during the year to | |
|---|---------------------|-------------------|-------------------------------|---------------------|
| | | | Individuals | Banks and Societies |
| 1 | 2 | 3 | 4 | 5 |
| <i>Class II—Purchase and Sale, Limited—contd.</i> | | | | |
| | | | Rs. | Rs. |
| 10. Satara | 1 | 45 | ..... | ..... |
| 11. Sholápur | 1 | 99 | 13,373 | 2,861 |
| 12. Dhárwár | 4 | 165 | ..... | ..... |
| 13. Kánara | 1 | 129 | 9,372 | ..... |
| 14. Hyderabad | 1 | 47 | ..... | ..... |
| 15. Karáchi | 1 | 80 | ..... | ..... |
| Total, Class II, Limited ... | 42 | 5,211 | 57,093 | 5,457 |
| Grand Total, Class II, Unlimited and Limited ... | 42 | 5,211 | 57,093 | 5,457 |
| <i>Class IV—Production and Sale, Unlimited.</i> | | | | |
| 1. Ratnágiri | 6 | 234 | 9,382 | ..... |
| 2. Ahmednagar | 2 | 34 | 890 | ..... |
| 3. Ahmedabad | 1 | 36 | 36 | ..... |
| 4. Panch Mahals | 1 | 14 | 650 | ..... |
| 5. Poona | 2 | 44 | 10,944 | ..... |
| 6. Sátara | 3 | 55 | 1,230 | 4 |
| 7. Sholápur | 4 | 240 | 35,524 | ..... |
| 8. Bijápur | 2 | 47 | 2,794 | ..... |
| 9. East Khandesh | 5 | 250 | 47,905 | ..... |
| 10. West Khandesh | 2 | 193 | 555 | ..... |
| 11. Násik | 5 | 123 | 21,586 | 823 |
| 12. Dharwar | 9 | 551 | 50,053 | ..... |
| 13. Belgaum | 5 | 238 | 26,826 | ..... |
| 14. Hyderabad | 1 | 51 | 25,550 | ..... |
| 15. Karachi | 1 | 38 | 6,035 | ..... |
| 16. Sukkur | 1 | 27 | 4,707 | ..... |
| 17. Larkhana | 1 | 25 | 8,188 | ..... |
| Total, Class IV, Unlimited ... | 51 | 2,205 | 2,62,856 | 827 |

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. |
| ... | | ... | ... | ... | ... | ... | ... |
| 13,646 | 1,863 | 4,966 | 2,328 | 1,606 | 6,960 | 5,566 | ... |
| 44 | ..... | 178 | 178 | ... | ... | ... | ... |
| 6,365 | ..... | 2,061 | ... | ... | 4,426 | ... | 16,463 |
| ... | ..... | 50 | ... | ... | ... | ... | ... |
| ... | ..... | 2,271 | ... | ... | 14,685 | ... | ... |
| 57,211 | 1,963 | 65,766 | 5,291 | 7,492 | 72,170 | 11,457 | 24,752 |
| 57,211 | 1,963 | 65,766 | 5,291 | 7,492 | 72,170 | 11,457 | 24,752 |
| 11,106 | ..... | 19,372 | 12,328 | ... | 6,124 | 77 | ... |
| 1,015 | ..... | 1,444 | 944 | ... | ... | ... | ... |
| 78 | ..... | 1,120 | ... | ... | ... | ... | ... |
| 299 | ..... | 415 | 250 | ... | ... | 646 | ... |
| 9,560 | ..... | 7,450 | 3,651 | ... | 97 | 10,368 | ... |
| 1,217 | 35 | 2,625 | 1,423 | 21 | 645 | ... | 460 |
| 21,976 | ..... | 9,678 | ... | ... | 12,968 | ... | ... |
| 4,218 | ..... | 4,240 | 1,253 | ... | 697 | ... | ... |
| 30,240 | ..... | 35,051 | 175 | ... | 6,967 | 43,352 | 1,800 |
| 1,639 | ..... | 4,762 | 3,752 | ... | 3 | ... | ... |
| 22,406 | 650 | 20,561 | 459 | 286 | 796 | 14,950 | ... |
| 56,109 | ..... | 48,464 | 13,751 | ... | 23,136 | 5,553 | 14,189 |
| 27,972 | ..... | 15,665 | 6,304 | ... | 1,951 | ... | ... |
| 20,770 | ..... | 15,795 | ... | ... | 1,553 | 10,000 | ... |
| 2,953 | ..... | 4,680 | ... | ... | 248 | 3,000 | ... |
| 3,233 | ..... | 5,221 | ... | ... | ... | 4,000 | ... |
| 5,920 | ..... | 2,388 | 846 | ... | 155 | 2,000 | ... |
| 2,23,941 | 585 | 1,96,931 | 45,264 | 307 | 55,713 | 93,946 | 16,459 |

STATEMENT

| Classification | Sales of goods to member | Purchase of members' products | Cost of Management | Share Capital paid |
|---|--------------------------|-------------------------------|--------------------|--------------------|
| 1 | 14 | 15 | 16 | 17 |
| <i>Class II—Purchase and Sale, Limited—contd.</i> | Rs. | Rs. | Rs. | Rs. |
| 10. Sātāra | 525 | ... | 63 | 1,146 |
| 11. Sholāpur | 18,472 | 18,392 | 235 | 4,580 |
| 12. Dharwār | 390 | 262 | 263 | 8,609 |
| 13. Kānara | 25,070 | ... | 830 | 1,305 |
| 14. Hyderabad | ... | ... | 3,130 | 2,089 |
| 15. Karāchi | 39,305 | ... | 2,251 | 4,527 |
| Total, Class II, Limited ... | 5,48,247 | 2,97,256 | 38,553 | 1,18,062 |
| Grand Total, Class II, Unlimited and Limited ... | 5,48,247 | 2,97,256 | 38,553 | 1,18,062 |
| <i>Class IV—Production and Sale, Unlimited.</i> | | | | |
| 1. Ratnāgiri | 6,558 | ... | 701 | ... |
| 2. Ahmednagar | ... | ... | 107 | ... |
| 3. Ahmedabad | ... | ... | 31 | ... |
| 4. Panch Mahals | ... | ... | 25 | ... |
| 5. Poona | ... | ... | 177 | ... |
| 6. Sātāra | ... | 25 | 122 | ... |
| 7. Sholapur | 54,655 | 39,102 | 940 | ... |
| 8. Bijapur | 3,145 | ... | 118 | ... |
| 9. East Khandesh | 6,812 | 6,604 | 577 | ... |
| 10. West Khandesh | ... | ... | 142 | ... |
| 11. Nāsik | ... | ... | 419 | ... |
| 12. Dharwar | 55,233 | 16,794 | 3,665 | ... |
| 13. Belgaum | 47,094 | 44,550 | 1,468 | ... |
| 14. Hyderabad | ... | ... | 180 | ... |
| 15. Karachi | ... | ... | 65 | ... |
| 16. Sukkur | ... | ... | 75 | ... |
| 17. Larkhana | ... | ... | 176 | ... |
| Total, Class IV, Unlimited .. | 1,73,497 | 1,07,075 | 8,994 | ... |

C—contd.

| Loans and Deposits held at the end of the year from | | | | | Reserve Fund | Working Capital | Profit and loss for the year | Usual dividend paid on shares | Most usual rate of interest | |
|---|-------------|-----------|-----------------------------|------------|--------------|-----------------|------------------------------|-------------------------------|-----------------------------|-------------|
| Members | Non-members | Societies | Provincial or Central Banks | Government | | | | | On borrowings | On lendings |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Per cent. | Per cent. | Per cent. |
| ... | 6 | 2,927 | ... | ... | ... | 4,079 | -66 | ... | ... | ... |
| 558 | 475 | ... | 2,000 | ... | 97 | 7,710 | +525 | ... | 6½ | 12½ |
| 40 | ... | 3,400 | ... | ... | 1,180 | 13,229 | -921 | ... | ... | ... |
| 4,170 | ... | 355 | ... | ... | ... | 5,880 | -725 | ... | ... | ... |
| ... | ... | ... | ... | ... | 245 | 2,334 | -1,542 | ... | ... | ... |
| ... | 487 | ... | ... | ... | ... | 5,014 | -408 | ... | ... | ... |
| 14,497 | 20,710 | 22,886 | 10,840 | ... | 17,266 | 2,04,261 | +1,520 | ... | ... | ... |
| 14,497 | 20,710 | 22,886 | 10,840 | ... | 17,266 | 2,04,261 | +1,520 | ... | ... | ... |
| 4,856 | 8,416 | 145 | 2,171 | 713 | 6,514 | 22,815 | -171 | ... | 6½ | 9½ |
| 696 | 100 | ... | 1,000 | ... | 247 | 2,043 | -3 | ... | 6½ | 10½ |
| 175 | 250 | ... | ... | ... | 763 | 1,188 | +23 | ... | 4½ | 9½ |
| 104 | ... | ... | 293 | ... | 44 | 441 | +8 | ... | 6½ to 8 | 12½ |
| 2,750 | ... | ... | 5,444 | 280 | 245 | 8,719 | +285 | ... | 6½ | 12½ |
| 2,664 | 485 | ... | ... | 394 | 82 | 3,625 | -166 | ... | ... | ... |
| 2,775 | 5,114 | ... | 1,000 | 1,572 | 3,701 | 14,162 | +946 | ... | 6½ | 9½ |
| 1,248 | 1,817 | ... | ... | 1,650 | 1,085 | 5,800 | +15 | ... | 6½ to 10½ | 10½ |
| 19,150 | 274 | ... | 23,921 | 4,580 | 1,207 | 42,132 | -469 | ... | 3½ to 6½ | 9½ |
| 439 | ... | ... | ... | ... | 5,742 | 6,181 | +266 | ... | ... | ... |
| 6,010 | ... | ... | 12,147 | 2,133 | 1,396 | 21,686 | +618 | ... | ... | ... |
| 23,867 | 10,643 | 13,841 | 4,921 | 2,674 | 11,442 | 67,388 | +118 | ... | ... | ... |
| 7,244 | ... | 1,620 | 4,058 | 1,595 | 6,209 | 20,726 | +831 | ... | ... | ... |
| 5,322 | ... | ... | 10,000 | 448 | 1,414 | 17,184 | -483 | ... | ... | ... |
| 1,118 | ... | ... | 2,101 | 375 | 1,069 | 4,663 | +400 | ... | ... | ... |
| 870 | ... | ... | 4,134 | ... | 266 | 5,370 | +267 | ... | ... | ... |
| 882 | ... | ... | 2,956 | 287 | 774 | 4,929 | -93 | ... | ... | ... |
| 73,170 | 27,099 | 15,606 | 74,176 | 16,701 | 42,300 | 2,48,952 | +2,392 | ... | ... | ... |

STATEMENT

| Classification | Number of Societies | Number of members | Loans made during the year to | |
|--|---------------------|-------------------|-------------------------------|---------------------|
| | | | Individuals | Banks and Societies |
| 1 | 2 | 3 | 4 | 5 |
| <i>Class IV—Production and Sale, Limited</i> | | | Rs. | Rs. |
| 1. Bombay | 6 | 432 | 275 | ... |
| 2. Thána | 1 | 21 | ... | ... |
| 3. Ahmednagar | 4 | 418 | 9,947 | ... |
| 4. Kaira | 1 | 12 | 13,520 | ... |
| 5. Broach | 1 | 21 | 306 | ... |
| 6. Surat | 2 | 11 | ... | ... |
| 7. Poona | 3 | 119 | 38,452 | ... |
| 8. Sátára | 1 | 65 | ... | 330 |
| 9. Sholápur | 4 | 248 | 3,497 | ... |
| 10. Bijápur | 3 | 346 | 20,243 | ... |
| 11. Dhárwár | 10 | 246 | 35,932 | 15,172 |
| 12. Belgaum | 1 | 17 | 5,258 | ... |
| 13. Kánara | 4 | 183 | 62,038 | ... |
| 14. Nawabshah | 1 | 26 | 44 | ... |
| 15. Karáchi | 1 | 24 | ... | ... |
| Total, Class IV, Limited ... | 42 | 2,195 | 1,38,512 | 15,502 |
| Grand Total, Class IV, Limited and Unlimited . | 93 | 4,400 | 4,41,367 | 16,329 |
| <i>Class VI—Others, Unlimited</i> | | | ... | ... |
| <i>Class VI—Others, Limited</i> | | | | |
| 1. Bombay | 23 | 9,279 | 1,51,542 | 1,07,400 |
| 2. Thána | 4 | 621 | 5,490 | ... |
| 3. Ahmednagar | 2 | 64 | ... | ... |
| 4. Ahmedabad | 5 | 188 | 311 | ... |
| 5. Broach | 1 | 48 | ... | ... |
| 6. West Khandesh | 1 | 165 | ... | ... |
| 7. Poona | 4 | 140 | 7,441 | ... |
| 8. Sholapur | 2 | 59 | ... | ... |
| 9. Dhárwár | 10 | 267 | 50,935 | ... |
| 10. Hyderabad | 1 | 89 | ... | ... |
| 11. Karachi | 9 | 801 | 1,44,650 | 47,995 |
| Total, Class VI, Limited ... | 62 | 11,621 | 3,60,669 | 1,55,395 |
| Grand Total, Class VI, Limited and Unlimited... | 62 | 11,621 | 3,60,669 | 1,55,395 |
| Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1926-27 ... | 684 | 1,70,372 | 2,14,20,195 | 25,68,295 |
| Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1925-26 ... | 671 | 1,66,470 | 2,04,64,232 | 18,30,751 |

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

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. |
| 260 | ... | 10,726 | ... | ... | 6,290 | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| 6,515 | ... | 32,811 | 19,703 | ... | 37,650 | ... | ... |
| 9,269 | ... | 2,793 | ... | ... | ... | 1,000 | ... |
| 762 | ... | 234 | 234 | ... | ... | 175 | ... |
| ... | ... | ... | ... | ... | 978 | 4,439 | ... |
| 42,137 | ... | 11,687 | ... | 3,059 | 19,036 | 514 | ... |
| ... | 285 | ... | ... | 768 | 33,023 | 24,689 | 11,655 |
| 4,614 | ... | 14,379 | 12,111 | ... | 1,248 | ... | ... |
| 17,517 | ... | 30,268 | 7,207 | ... | 7,093 | ... | ... |
| 47,498 | 16,291 | 15,034 | 10,171 | 15,248 | 60,630 | 7,507 | 2,200 |
| 4,819 | ... | 968 | ... | ... | 1,200 | ... | ... |
| 46,548 | ... | 41,236 | ... | ... | 1,14,465 | 500 | ... |
| ... | ... | 44 | ... | ... | 800 | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| 1,80,139 | 16,576 | 1,60,180 | 49,425 | 19,075 | 2,82,453 | 38,624 | 13,765 |
| 4,04,080 | 17,161 | 3,59,111 | 94,659 | 19,332 | 3,38,166 | 1,32,770 | 30,224 |
| ... | ... | ... | ... | ... | ... | ... | ... |
| 78,222 | 85,300 | 3,07,608 | ... | 5,440 | 70,784 | ... | ... |
| 22,162 | ... | 51,025 | ... | ... | 66,400 | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | 311 | ... | ... | 1,48,315 | ... | ... |
| ... | ... | 2,618 | ... | ... | 11,371 | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| 5,966 | ... | 22,605 | ... | ... | 18,404 | 5,084 | ... |
| ... | ... | ... | ... | ... | ... | ... | ... |
| 1,321 | 2,460 | 64,320 | ... | ... | 71,142 | ... | 46,464 |
| ... | ... | ... | ... | ... | 509 | ... | ... |
| 1,141 | 41,780 | 2,08,775 | ... | 47,995 | 60,600 | ... | ... |
| 1,08,812 | 1,29,540 | 6,57,462 | ... | 53,435 | 4,47,525 | 5,084 | 46,464 |
| 1,06,813 | 1,29,540 | 6,57,462 | ... | 53,435 | 4,47,525 | 5,084 | 46,464 |
| 1,95,11,914 | 17,04,746 | 1,85,98,973 | 16,57,929 | 12,79,267 | 1,80,89,254 | 64,58,418 | 14,27,567 |
| 14,02,923 | 18,06,024 | 1,62,39,225 | 14,13,036 | 5,82,336 | 1,22,76,022 | 69,09,473 | 11,28,331 |

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

STATEMENT

| Classification | Sales of goods to members | Purchase of members' products | Cost of Management | Share Capital paid |
|--|---------------------------|-------------------------------|--------------------|--------------------|
| | 14 | 15 | 16 | 17 |
| <i>Class IV—Production and Sale, Limited</i> | | | | |
| 1. Bombay | Rs. 19,463 | Rs. 1,038 | Rs. 7,957 | Rs. 14,380 |
| 2. Thana | 78 | ... | ... | 260 |
| 3. Ahmednagar | 27,885 | 25,105 | 1,432 | 7,776 |
| 4. Kaira | ... | ... | 31 | 500 |
| 5. Broach | ... | ... | 49 | 260 |
| 6. Surat | ... | ... | 3,464 | 1,910 |
| 7. Poona | 46,940 | 31,918 | 2,113 | 10,287 |
| 8. Sâtára | 51,008 | 58,005 | 1,871 | 6,605 |
| 9. Sholápur | 91 | ... | 119 | 5,268 |
| 10. Bijapur | 1,239 | ... | 327 | 10,945 |
| 11. Dhárwar | 49,753 | 47,283 | 7,394 | 20,789 |
| 12. Belgaum | ... | ... | 184 | 95 |
| 13. Kanára | ... | ... | 3,808 | 8,991 |
| 14. Nawabshah | ... | ... | 100 | 6 |
| 15. Karáchi | ... | ... | 5 | 342 |
| Total, Class IV, Limited | 1,96,457 | 1,63,349 | 23,754 | 83,414 |
| Grand Total, Class IV, Limited and Unlimited | 3,69,954 | 2,70,424 | 37,748 | 88,414 |
| <i>Class VI—Others, Unlimited</i> | | | | |
| <i>Class VI—Others, Limited</i> | | | | |
| 1. Bombay | ... | ... | 51,767 | 10,82,751 |
| 2. Thana | ... | ... | 6,673 | 1,32,486 |
| 3. Ahmednagar | ... | ... | 171 | 7,318 |
| 4. Ahmedabad | ... | ... | 3,906 | 75,245 |
| 5. Broách | 1,402 | 3,121 | 190 | 5,400 |
| 6. West Khandesh | ... | ... | ... | 3,180 |
| 7. Poona | 10,869 | 1,978 | 1,820 | 30,913 |
| 8. Sholapur | ... | ... | 43 | 1,665 |
| 9. Dharwar | ... | ... | 7,172 | 79,150 |
| 10. Hyderabad | ... | ... | 44 | 39,065 |
| 11. Karachi | ... | ... | 3,278 | 1,43,828 |
| Total, Class VI, Limited | 12,271 | 5,099 | 75,054 | 16,01,001 |
| Grand Total, Class VI, Unlimited and Limited | 12,271 | 5,099 | 75,054 | 16,01,001 |
| Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1926-27 | 9,31,166 | 5,72,779 | 4,68,432 | 65,13,980 |
| Grand Total of Non-Agricultural Societies in the Bombay Presidency for 1925-26 | 9,26,767 | 4,73,106 | 4,00,709 | 58,31,834 |

* For the purposes of this statement the working

C—concl'd.

| Loans and Deposits held at the end of the year from | | | | | Reserve Fund | Working Capital * | Profit and loss for the year | Usual dividend paid on shares | Most usual rate of interest | |
|---|-------------|-----------|-----------------------------|------------|--------------|-------------------|------------------------------|-------------------------------|-----------------------------|-------------|
| Members | Non-members | Societies | Provincial or Central Banks | Government | | | | | On borrowings | On lendings |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Per cent. | Per cent. | Per cent. |
| 7,543 | 1,184 | 5,050 | ... | 1,300 | 1,004 | 30,461 | -7,685 | ... | ... | ... |
| ... | ... | ... | ... | ... | 3 | 263 | ... | ... | ... | ... |
| 1,338 | 11,461 | ... | 8,374 | 4,203 | 6,596 | 39,748 | +263 | ... | 6½ | 12½ |
| ... | ... | ... | 3,839 | 500 | 24 | 4,863 | -25 | ... | 8 | ... |
| ... | ... | ... | 138 | ... | 39 | 437 | -15 | ... | ... | 9½ |
| ... | ... | ... | 3,781 | 1,800 | 72 | 7,563 | -906 | 6½ | 6½ | 9½ |
| 2,230 | 14,750 | ... | 4,052 | ... | 11,132 | 42,451 | -5,563 | ... | 6 | 7½ |
| 2,592 | 13,961 | ... | 13,616 | 15,859 | 1,187 | 53,810 | -5,546 | ... | ... | ... |
| 828 | 6,531 | 636 | ... | ... | 6,884 | 20,147 | -1,462 | ... | ... | ... |
| 3,727 | 9,713 | ... | 1,000 | 929 | 3,378 | 29,692 | +1,640 | 9 | 6½ | 9½ |
| 1,410 | 5,972 | 3,917 | 7,119 | 3,381 | 9,377 | 51,965 | +226 | ... | ... | ... |
| ... | 500 | 100 | ... | ... | 7 | 702 | -178 | ... | ... | ... |
| 55,889 | 17,287 | ... | 550 | ... | 15,044 | 97,761 | +405 | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | 6 | +50 | ... | ... | ... |
| 1,903 | 15 | ... | 52 | ... | ... | 2,312 | -22 | ... | ... | ... |
| 77,460 | 81,364 | 9,703 | 42,521 | 27,972 | 64,747 | 3,82,181 | -18,818 | ... | ... | ... |
| 1,50,630 | 1,08,463 | 25,309 | 1,16,697 | 44,673 | 96,947 | 6,31,133 | -16,426 | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 5,36,745 | 1,22,606 | 26,378 | 1,63,151 | 24,14,375 | 1,60,445 | 45,06,451 | +38,530 | 3 | ... | ... |
| 5,29,843 | 9,994 | 2,750 | ... | 43,332 | 20 | 7,18,445 | -4,709 | ... | ... | ... |
| 60 | ... | ... | 1,842 | 44,057 | 616 | 53,853 | -798 | ... | ... | ... |
| 1,50,557 | 1,908 | ... | ... | 2,50,000 | ... | 4,77,710 | -167 | ... | ... | ... |
| 6,185 | 5,449 | 5,262 | 5,093 | ... | 1,093 | 23,483 | +398 | 6 | 5 to 6 | ... |
| ... | ... | ... | ... | ... | ... | 3,180 | ... | ... | ... | ... |
| 26,167 | ... | ... | 77,694 | ... | 3,473 | 1,32,247 | +1,141 | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | 1,655 | -43 | ... | ... | ... |
| 5,52,853 | ... | 76,633 | ... | 49,151 | 9,373 | 7,66,160 | -81 | ... | ... | ... |
| ... | ... | 130 | ... | ... | 165 | 39,360 | +1,936 | ... | ... | ... |
| 58,900 | 59,804 | ... | ... | 1,38,899 | 14,186 | 4,45,617 | +9,656 | ... | ... | ... |
| 18,91,900 | 1,99,761 | 1,10,153 | 2,47,780 | 29,39,834 | 1,89,371 | 71,79,200 | +45,893 | ... | ... | ... |
| 18,91,900 | 1,99,761 | 1,10,153 | 2,47,780 | 29,39,834 | 1,89,371 | 71,79,200 | +45,893 | ... | ... | ... |
| 1,29,39,319 | 42,84,131 | 3,88,159 | 11,61,115 | 29,86,587 | 15,58,944 | 2,96,32,335 | +6,54,554 | ... | ... | ... |
| 1,11,77,303 | 39,69,454 | 2,57,827 | 9,99,413 | 29,80,344 | 12,92,267 | 2,64,98,432 | +7,14,194 | ... | ... | ... |

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

STATEMENT
Operations of

| 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 |
| Kaira | 2 | 59 | 5,778 |
| Panch Mahals | 1 | | Not star |
| Broach | 4 | 114 | 7,224 |
| Surat | 4 | 74 | 4,139 |
| Thana | 1 | 15 | 2,993 |
| East Khandesh | 8 | 93 | 4,904 |
| West Khandesh | 2 | 40 | 2,215 |
| Násik | 3 | 37 | 2,065 |
| Ahmednagar | 3 | 58 | 2,720 |
| Poona | 10 | 113 | 8,870 |
| Sátára | 7 | 116 | 10,496 |
| Sholápur | 6 | 48 | 5,045 |
| Bijapur | 2 | 34 | 2,960 |
| Dhárwar | 22 | 186 | 18,063 |
| Belgaum | 7 | 62 | 7,748 |
| Hyderabad | 2 | 74 | 2,215 |
| Nawábshah | 2 | 39 | 1,222 |
| Sukkur | 2 | 23 | 704 |
| Larkana | 2 | 38 | 1,059 |
| Thar and Parkar | 2 | 130 | 3,636 |
| Grand Total ... | 92 | 1,353 | 94,116 |

D

Unions

| 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. | | | |
| 3,57,931 | 2,153 | 0.6 | ..... |  |
| ted Work. | | ✓ | ✓ | |
| 11,37,781 | 3,061 | 0.2 | 4 | |
| 5,66,653 | 2,072 | 0.3 | 6 | |
| 1,87,884 | 308 | 0.1 | Not regularly maintained. | |
| 6,48,774 | 3,167 | 0.4 | 8 | |
| 2,14,032 | 3,768 | 1.7 | 2 | |
| 1,88,021 | 687 | 0.3 | 2 | |
| 9,71,673 | ..... | ..... | 2 | |
| 34,31,547 | 8,749 | 0.2 | 8 | |
| 13,16,617 | 3,933 | 0.3 | 9 | |
| 5,21,769 | 552 | 0.1 | 2 | |
| 3,75,594 | 918 | 0.2 | 2 | |
| 26,93,419 | 13,486 | 0.5 | 18 | |
| 7,06,223 | 2,557 | 0.3 | 4 | 2 are not working. |
| 4,45,938 | 1,748 | 0.4 | 2 | 1 not commenced work. |
| 2,14,662 | 1,344 | 0.6 | 2 | |
| 1,78,670 | 1,070 | 0.6 | 2 | |
| 2,90,939 | 1,514 | 0.5 | 2 | |
| 8,53,804 | 2,207 | 0.2 | 2 | |
| 1,52,99,931 | 53,344 | 0.35 | 77 | |

STATEMENT
Operations of Cattle Insurance

| Classification | Number of Societies | Number of Members | Amount of risk insured | Premia collected |
|------------------|---------------------|-------------------|------------------------|------------------|
| 1 | 2 | 3 | 4 | 5 |
| | | | Rs. | Rs. |
| Ahmedabad | 3 | 131 | ... | ... |
| Kaira | 2 | 88 | ... | ... |
| Broach | 1 | 246 | 4,830 | 241 |
| Poona | 1 | | Not working. | |
| Belgaum | 1 | 67 | ... | ... |
| Grand Total ... | 8 | 532 | 4,830 | 241 |

E
Societies (Class V)

| Supplementary contribution collected | Number of animals | | Claims paid | Cost of Management | Funds in hand at end of year | Amount of risk re-insured | Amount of premia paid for re-insurance | Remarks |
|--------------------------------------|-------------------|------|-------------|--------------------|------------------------------|---------------------------|--|---------------------------------|
| | Insured | Lost | | | | | | |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| Rs. | | | Rs. | Rs. | Rs. | Rs. | Rs. | |
| .. | .. | .. | .. | .. | 309 | .. | .. | No work during the year. Do. |
| .. | .. | .. | .. | .. | 293 | .. | .. | |
| .. | 102 | 2 | 46 | 62 | 778 | .. | .. | Not working. |
| .. | .. | .. | .. | .. | 163 | .. | .. | |
| .. | 102 | 2 | 46 | 62 | 1,543 | .. | .. | |

STATEMENT F

Operations of Resource, Consumers' and Producers' Societies

| Classification | Number of Societies | Number of members | Loans made during the year to | | Receipts from Loans and Deposits repaid during the year by | |
|--------------------------|---------------------|-------------------|-------------------------------|---------------------|--|---------------------|
| | | | Individuals | Banks and Societies | Individuals | Banks and Societies |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| | | | Rs. | Rs. | Rs. | Rs. |
| Resource Societies ... | 4,775 | 460,859 | 4,65,55,622 | 5,63,88,658 | 4,38,36,941 | 5,32,63,831 |
| Consumers' Societies ... | 104 | 16,832 | 4,17,762 | 1,60,852 | 1,66,023 | 1,31,523 |
| Producers' Societies ... | 112 | 5,039 | 4,41,367 | 16,329 | 4,04,080 | 17,161 |
| Grand Total .. | 4,991 | 482,730 | 4,74,14,751 | 5,65,65,839 | 4,44,07,044 | 5,24,12,515 |

| Classification | Loans due by | | | Loans and Deposits received during the year from | | |
|--------------------------|--------------------|--------------------|---------------------|--|--------------------|--------------------|
| | Individuals | Of which overdue* | Banks and Societies | Individuals | Central Banks | Primary Societies |
| 1 | 8 | 9 | 10 | 11 | 12 | 13 |
| | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. |
| Resource Societies ... | 4,00,06,027 | 5,28,53,059 | 3,48,86,808 | 6,61,62,766 | 5,21,11,184 | 4,34,39,866 |
| Consumers' Societies ... | 7,23,228 | 5,291 | 60,927 | 5,19,695 | 16,541 | 71,216 |
| Producers' Societies ... | 3,59,111 | 94,689 | 19,382 | 3,38,350 | 1,32,770 | 30,224 |
| Grand Total ... | 4,10,88,366 | 5,29,53,039 | 3,49,67,117 | 6,70,20,811 | 5,22,60,495 | 4,35,41,306 |

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

STATEMENT F—concl'd.

| Classification | Sales of goods to members * | | Purchases of members' products | Cost of management | Share Capital paid | Loans and Deposits held at the end of the year from | | |
|--------------------------|-----------------------------|------------------|--------------------------------|--------------------|--------------------|---|------------------|---------|
| | 14 | 15 | | | | 16 | 17 | Members | Non-members | Societies |
| 1 | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | |
| Resource Societies ... | 3,35,668 | 7,57,585 | 12,29,502 | 99,89,267 | 3,97,73,433 | 82,56,396 | 63,59,161 | |
| Consumers' Societies ... | 5,60,518 | 3,02,355 | 1,13,607 | 17,19,063 | 19,05,797 | 2,20,471 | 1,33,039 | |
| Producers' Societies ... | 3,69,954 | 2,70,424 | 40,515 | 92,089 | 1,51,858 | 1,08,470 | 33,591 | |
| Grand Total ... | 12,66,140 | 13,60,364 | 13,83,624 | 1,18,00,419 | 4,18,31,088 | 85,85,337 | 65,25,791 | |

| Classification | Loans and Deposits held at the end of the year from—cont'd. | | Reserve Fund | Working Capital* | Profit and loss for the year | Usual dividend paid on shares | Most usual rate of Interest | |
|--------------------------|---|------------------|------------------|---------------------|------------------------------|-------------------------------|-----------------------------|-------------|
| | Provincial or Central Banks | Government | | | | | On borrowings | On lendings |
| 1 | Rs. | Rs. | Rs. | Rs. | Rs. | | | |
| Resource Societies ... | 2,37,92,598 | 6,69,340 | 57,74,923 | 9,46,15,117 | 14,96,595 | ... | ... | |
| Consumers' Societies ... | 2,58,620 | 29,39,834 | 2,06,637 | 73,83,461 | 47,413 | ... | ... | |
| Producers' Societies ... | 1,16,597 | 44,995 | 1,04,538 | 6,52,238 | -16,822 | ... | ... | |
| Grand Total ... | 2,41,67,915 | 36,54,169 | 60,86,097 | 10,26,50,816 | 15,37,286 | ... | ... | |

* In column 14, Rs. 4,82,404 and Rs. 2,15,605 of gul and manure sold at the Provincial Bank's shops have been omitted.

STATEMENT
CENTRAL BANKS—RECEIPTS

Re

| Classification | Receipts by Loans and Deposits from | | | | |
|---|-------------------------------------|---|------------------------------|--------------------|------------------|
| | Share receipts | Non-members and members in an individual capacity | Provincial and Central Banks | Societies | Government |
| | 2 | 3 | 4 | 5 | 6 |
| | Rs. | Rs. | Rs. | Rs. | Rs. |
| 1. The Bombay Provincial Co-operative Bank, Ltd. | 38,350 | 1,26,84,650 | 2,96,19,375 | 3,41,25,600 | 1,14,070 |
| 2. The Broach District Central Co-operative Bank, Ltd. | 26,100 | 17,02,394 | 46,582 | 3,87,115 | ..... |
| 3. The Surat District Central Co-operative Bank, Ltd. | 31,380 | 28,98,215 | ..... | 8,66,474 | ..... |
| 4. The Barai Central Co-operative Bank, Ltd. | 4,160 | 4,35,318 | ..... | ..... | ..... |
| 5. The Sholapur District Central Co-operative Bank, Ltd. | 3,190 | 9,09,753 | 1,000 | 1,30,965 | ..... |
| 6. The East Khandesh District Central Co-operative Bank, Ltd. | 98,200 | 29,40,913 | 14,83,030 | 4,88,981 | ..... |
| 7. The Ahmednagar District Central Co-operative Bank, Ltd. | 2,640 | 13,02,497 | 23,80,229 | 93,815 | ..... |
| 8. The Nasik District Central Co-operative Bank, Ltd. | 6,940 | 12,25,483 | 98,815 | ..... | ..... |
| 9. The Poona District Central Co-operative Bank, Ltd. | 50,130 | 67,16,644 | 5,945 | 7,58,851 | 34,38,621 |
| 10. The Karnatak District Central Co-operative Bank, Ltd. | 26,695 | 26,17,307 | 2,29,750 | 19,78,668 | ..... |
| 11. The Belgaum District Central Co-operative Bank, Ltd. | 31,100 | 15,03,943 | 7,000 | ..... | ..... |
| 12. The Bijapur District Central Co-operative Bank, Ltd. | 12,300 | 14,32,373 | 90,000 | 1,51,450 | ..... |
| 13. The Sind Central Co-operative Bank, Ltd. | 29,150 | 34,77,688 | 23,14,942 | 9,66,739 | 63,812 |
| 14. The - Nawabshah District Central Co-operative Bank, Ltd. | 7,550 | 6,16,064 | 2,50,565 | ..... | 27,090 |
| 15. The Larkana District Central Co-operative Bank, Ltd. | 10,200 | 12,68,790 | 3,42,508 | 5,70,524 | ..... |
| 16. The Kanara District Central Co-operative Bank, Ltd. | 2,700 | 1,70,750 | 10,000 | 1,61,644 | ..... |
| 17. The Kaira District Central Co-operative Bank, Ltd. | 5,800 | 1,42,330 | 3,94,218 | 43,322 | ..... |
| 18. The Hyderabad District Central Co-operative Bank, Ltd. | 25,020 | 15,60,405 | ..... | 5,84,293 | 8,11,343 |
| 19. The Sukkur District Central Co-operative Bank, Ltd. | 3,300 | 6,50,669 | 14,236 | ..... | ..... |
| 20. The Thar and Parkar District Central Co-operative Bank, Limited (Mirpurkhas). | 14,100 | 3,86,891 | 4,40,143 | 1,16,013 | ..... |
| 21. The Daskroi Banking Union, Ahmedabad. | 800 | 65,357 | 54,223 | 3,99,379 | ..... |
| Total ... | 4,29,705 | 4,46,98,382 | 3,07,12,562 | 4,18,83,823 | 44,74,936 |

G
AND DISBURSEMENTS

ceipts

| Loans and Deposits recovered from | | | Income realized. | | | | Opening balance | Grand total including the opening balance (columns 8 to 9, 13 and 14) |
|-----------------------------------|------------------------------|-------------|--------------------|--------------------------|-------------|--------------------------------------|-----------------|---|
| Individual members | Provincial and Central Banks | Societies | Interest received. | Sale of goods to members | Other items | Total income of year (columns 10-12) | | |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. |
| 26,50,000 | 20,51,684 | 1,12,65,500 | 14,15,156 | ..... | 15,532 | 14,90,688 | 6,81,514 | 8,76,61,531 |
| 10 | 6,70,000 | 5,72,593 | 95,037 | ..... | 859 | 95,896 | 47,352 | 35,48,042 |
| 58,340 | 4,60,000 | 4,42,533 | 1,09,223 | 945 | 75,189 | 1,85,356 | 3,58,901 | 53,01,199 |
| 60,726 | ..... | 18,202 | 20,901 | ..... | 512 | 21,413 | 2,53,327 | 7,83,146 |
| ..... | ..... | 1,12,855 | 23,446 | ..... | 207 | 23,653 | 1,66,808 | 13,48,224 |
| ..... | 63,64,989 | 22,75,307 | 2,84,632 | ..... | 1,23,007 | 4,07,639 | 64,868 | 1,41,23,926 |
| 34,252 | 2,45,000 | 1,17,236 | 55,212 | 5,223 | 4,257 | 64,692 | 44,704 | 42,65,066 |
| ..... | 27,12,882 | 1,48,764 | 20,998 | ..... | 2,097 | 23,095 | 16,042 | 42,32,021 |
| 1,42,860 | 15,58,761 | 6,56,821 | 1,28,537 | ..... | 25,979 | 1,54,516 | 3,06,094 | 1,37,91,243 |
| 1,07,683 | 94,58,660 | 15,93,902 | 2,14,742 | 13 | 3,27,563 | 5,42,318 | 77,548 | 1,66,32,421 |
| 50,801 | ..... | 4,48,833 | 92,572 | ..... | 40,445 | 1,33,017 | 2,82,436 | 24,57,130 |
| 6,415 | ..... | 2,14,172 | 45,525 | ..... | 13,419 | 58,944 | 43,859 | 19,39,512 |
| ..... | 23,03,726 | 6,89,522 | 2,53,422 | ..... | 902 | 2,54,374 | 2,31,460 | 1,03,51,413 |
| ..... | 26,379 | 2,56,645 | 21,070 | ..... | 55 | 21,125 | 2,664 | 12,08,083 |
| 33,337 | 1,51,200 | 5,50,392 | 1,05,176 | ..... | 3,56,167 | 4,61,343 | 72,766 | 34,61,060 |
| 530 | ... .. | 1,75,053 | 19,557 | 71 | 4,492 | 24,120 | 1,57,639 | 7,02,456 |
| ..... | ..... | 1,54,214 | 31,015 | ..... | 8,791 | 39,607 | 21,810 | 8,01,501 |
| 1,100 | 33,55,699 | 3,55,757 | 53,226 | ..... | 666 | 54,092 | 23,363 | 67,71,012 |
| ..... | ..... | 2,13,465 | 25,721 | ..... | 11,442 | 37,163 | 34,609 | 9,52,662 |
| 1,400 | 2,52,431 | 2,79,232 | 28,575 | ... .. | 368 | 28,943 | 38,304 | 15,57,457 |
| ..... | ..... | 35,458 | 7,664 | ..... | 7,637 | 15,301 | 8,327 | 5,72,875 |
| 31,47,474 | 2,96,11,611 | 2,05,76,456 | 30,51,407 | 6,252 | 10,19,836 | 40,77,495 | 29,35,735 | 18,24,68,179 |

STATEMENT
CENTRAL BANKS—RECEIPTS
Disburse

| Classification 1 | Share capital with-drawn 16 | Loans and Deposits repaid to | | | | Loans | |
|--|--------------------------------|---|---|--------------------|-----------------------|---------------------------------------|---|
| | | Non-mem- bers and members in an individual capacity 17 | Provincial and Central Banks 18 | Societies 19 | Govern- ment 20 | Indivi- dual mem- bers 21 | Provin- cial and Central Banks 22 |
| | | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. |
| 1. The Bombay Pro- vincial Co-oper- ative Bank, Ltd. | 3,800 | 1,14,08,680 | 2,54,76,826 | 3,28,82,756 | 73,770 | 22,50,000 | 20,99,750 |
| 2. The Broach Dist- rict Central Co- operative Bank, Ltd. | ... | 16,07,794 | 500 | 4,82,943 | ... | ... | 3,35,000 |
| 3. The Surat District Central Co-oper- ative Bank, Ltd. | 20 | 25,95,578 | ..... | 9,67,508 | ... | 72,848 | 5,35,000 |
| 4. The Barisi Central Co-operative Bank, Ltd. | 160 | 3,52,811 | ..... | ..... | ... | 92,800 | ... |
| 5. The Sholapur Dis- trict Central Co- operative Bank, Ltd. | 350 | 8,11,027 | 400 | 1,24,881 | ... | ... | ... |
| 6. The East Khau- desh District Cen- tral Co-operative Bank, Ltd. | ... | 26,53,932 | 15,82,030 | 4,78,647 | ... | ... | 61,77,593 |
| 7. The Ahmednagar District Central Co-operative Bank, Ltd. | 40 | 13,38,832 | 23,73,079 | 89,313 | ... | 43,224 | 2,50,000 |
| 8. The Nasik District Central Co-oper- ative Bank, Ltd. | ... | 10,78,179 | 1,42,426 | ..... | ... | ... | 26,99,889 |
| 9. The Poona District Central Co-oper- ative Bank, Ltd. | ... | 57,07,407 | 6,597 | 6,94,073 | 42,50,448 | 1,41,771 | 16,54,665 |
| 10. The Karnatak Dis- trict Central Co- operative Bank, Ltd. | ... | 23,63,594 | 2,55,322 | 18,43,960 | ... | 1,69,154 | 1,01,90,630 |
| 11. The Belgaum Dis- trict Central Co- operative Bank, Ltd. | 60 | 11,71,681 | 11,570 | ..... | ... | 36,752 | ... |
| 12. The Bijapur Dis- trict Central Co- operative Bank, Ltd. | ... | 12,81,864 | 30,000 | 1,35,603 | ... | 4,868 | ... |
| 13. The Sind Central Co-operative Bank, Ltd. | 100 | 28,31,741 | 23,20,951 | 9,94,568 | 77,235 | ... | 25,58,359 |
| 14. The Nawabshah District Central Co- operative Bank, Ltd. | 1,750 | 5,76,295 | 1,80,480 | ..... | 28,333 | ... | 28,979 |
| 15. The Larkana Dis- trict Central Co- operative Bank, Ltd. | ... | 10,33,749 | 3,20,642 | 3,93,939 | 4,35,160 | 38,971 | 1,54,272 |
| 16. The Kanara Dis- trict Central Co- operative Bank, Ltd. | 100 | 1,50,084 | 10,000 | 1,51,093 | ... | 550 | ... |
| 17. The Kaira District Central Co-oper- ative Bank, Ltd. | 235 | 90,735 | 3,58,493 | 53,308 | ... | ... | ... |
| 18. The Hyderabad District Central Co- operative Bank, Ltd. | ... | 13,79,384 | ..... | 5,76,718 | 8,60,529 | 1,100 | 34,20,980 |
| 19. The Sukkur Dis- trict Central Co- operative Bank, Ltd. | 600 | 4,63,768 | 57,885 | ..... | 1,60,000 | ... | ... |
| 20. The Thar and Far- kar District Central Co-operative Bank, Ltd. (Mirpurkhas) | ... | 3,22,165 | 3,27,501 | 1,02,624 | ... | 3,400 | 2,63,774 |
| 21. The Daskroi Bank- ing Union, Ahmed- abad. | ... | 54,238 | 63,782 | 3,27,409 | ... | ... | ... |
| Total ... | 7,215 | 3,92,73,638 | 3,35,17,484 | 4,02,99,343 | 58,85,495 | 28,55,438 | 3,03,68,891 |

G—concl'd.

AND DISBURSEMENTS—concl'd.

ments

| to | | Expenses | | | | | | Closing balance | Grand total disbursements including closing balance (columns 16 to 23, 29 and 30) | Remarks |
|-------------|-------------------------------------|-------------------------|--------------|---------------------------------|-------------|--------------------------------------|-----------|-----------------|---|---------|
| Societies | Interest paid on loans and deposits | Dividend and bonus paid | Stock bought | Establishment and contingencies | Other items | Total expenditure (columns 24 to 28) | 31 |  |  |  | 32 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | |
| Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | |
| 1,17,32,653 | 10,99,810 | 83,733 | ... | 1,58,750 | 20,211 | 13,62,504 | 3,70,792 | 8,76,61,631 | | |
| 9,91,162 | 57,961 | 10,913 | 444 | 10,709 | 36,517 | 1,16,544 | 14,099 | 85,48,042 | | |
| 6,79,606 | 76,123 | 12,085 | 67,972 | 12,189 | 71,632 | 2,40,001 | 2,10,638 | 53,01,199 | | |
| 30,650 | 9,255 | 4,844 | 18 | 3,236 | 363 | 17,716 | 2,89,009 | 7,83,146 | | |
| 90,284 | 13,653 | 2,598 | 67 | 3,819 | 16,088 | 36,925 | 2,85,057 | 13,48,224 | | |
| 27,27,500 | 1,92,587 | 19,663 | 1,830 | 17,086 | 1,94,972 | 4,96,138 | 78,086 | 1,41,23,926 | | |
| 1,08,600 | 32,577 | 7,309 | 12,849 | 4,744 | 9,289 | 66,768 | 15,209 | 42,85,065 | | |
| 2,73,336 | 10,167 | 1,479 | 964 | 2,881 | 1,301 | 16,792 | 21,399 | 42,32,021 | | |
| 6,80,835 | 97,697 | 9,319 | 2,405 | 33,710 | 732 | 1,43,853 | 5,12,594 | 1,37,91,243 | | |
| 14,96,831 | 1,40,690 | 20,708 | 1,579 | 22,342 | 109 | 1,85,428 | 1,27,502 | 1,66,32,421 | | |
| 5,57,289 | 57,431 | 10,868 | 1,062 | 7,540 | 42,531 | 1,19,432 | 5,60,346 | 24,57,130 | | |
| 2,87,161 | 31,915 | 5,799 | ... | 5,667 | 30,636 | 74,217 | 1,25,799 | 19,39,512 | | |
| 9,32,396 | 2,15,675 | 16,626 | ... | 11,717 | 8,562 | 2,52,560 | 3,83,463 | 1,03,51,413 | | |
| 3,49,700 | 16,802 | 1,019 | 56 | 4,626 | 368 | 22,811 | 19,735 | 12,08,083 | | |
| 6,08,682 | 54,340 | 7,860 | 547 | 7,700 | 2,54,262 | 3,24,709 | 1,50,916 | 34,61,060 | | |
| 2,00,707 | 14,776 | 2,823 | 422 | 2,176 | 3,957 | 24,154 | 1,65,768 | 7,02,456 | | |
| 2,45,537 | 23,610 | 2,306 | 98 | 2,863 | 9,488 | 39,365 | 14,828 | 8,01,501 | | |
| 4,53,070 | 35,281 | 3,684 | 165 | 7,384 | ... | 46,514 | 32,717 | 67,71,012 | | |
| 2,09,346 | 13,622 | 2,026 | 1,269 | 3,757 | 13,135 | 33,809 | 27,454 | 9,52,862 | | |
| 4,35,520 | 22,306 | 1,798 | 3,350 | 4,092 | 537 | 32,083 | 70,390 | 16,57,457 | | |
| 61,677 | 4,533 | 539 | 43 | 2,279 | 6,498 | 13,897 | 57,872 | 5,78,875 | | |
| 2,31,52,542 | 22,20,806 | 2,27,969 | 95,140 | 3,29,267 | 7,21,328 | 35,94,540 | 35,38,693 | 18,24,88,179 | | |

STATEMENT
Central Banks—

| Classification | Assets | | | | |
|--|-----------------------|-----------------------------|------------------------------------|----------------------------------|------------------------------|
| | Cash in hand and Bank | Market value of investments | Loans due by members (Individuals) | Loans due by Banks and Societies | Interest accrued to the Bank |
| 1 | 2 | 3 | 4 | 5 | 6 |
| 1. The Bombay Provincial Co-operative Bank, Ltd. | Rs. 8,12,792 | Rs. 43,79,275 | ..... | Rs. 88,39,082 | Rs. 1,60,464 |
| 2. The Broach District Central Co-operative Bank, Ltd. | 14,099 | 1,47,135 | 476 | 10,37,333 | 12,175 |
| 3. The Surat District Central Co-operative Bank, Ltd. | 2,10,638 | 2,21,172 | 1,07,045 | 10,61,997 | ..... |
| 4. The Barsi Central Co-operative Bank, Ltd. | 2,89,009 | 2,350 | 1,06,286 | 45,283 | ..... |
| 5. The Sholapur District Central Co-operative Bank, Ltd. | 2,85,057 | 20,000 | ..... | 1,98,996 | 13,189 |
| 6. The East Khandesh District Central Co-operative Bank, Ltd. | 1,32,042 | 1,20,640 | ..... | 19,19,174 | 24,043 |
| 7. The Ahmednagar District Central Co-operative Bank, Ltd. | 15,200 | 3,40,414 | 3,64,374 | 1,44,394 | ..... |
| 8. The Nasik District Central Co-operative Bank, Ltd. | 38,997 | 2,240 | ..... | 3,13,791 | ..... |
| 9. The Poona District Central Co-operative Bank, Ltd. | 5,12,594 | 12,81,083 | 15,786 | 9,35,872 | 82,417 |
| 10. The Karnatak District Central Co-operative Bank, Ltd. | 1,28,676 | 1,31,911 | 1,84,045 | 24,80,654 | 1,11,094 |
| 11. The Belgaum District Central Co-operative Bank, Ltd. | 5,60,346 | 5,000 | 23,355 | 10,90,549 | 58,721 |
| 12. The Bijapur District Central Co-operative Bank, Ltd. | 1,25,799 | 13,125 | 1,817 | 5,72,676 | 26,520 |
| 13. The Sind Central Co-operative Bank, Ltd. | 3,83,483 | 5,08,000 | ..... | 16,03,879 | 70,720 |
| 14. The Nawabshah District Central Co-operative Bank, Ltd. | 19,735 | 8,350 | ..... | 4,03,892 | 40,598 |
| 15. The Larkana District Central Co-operative Bank, Ltd. | 1,50,917 | 13,300 | 13,884 | 9,66,929 | ..... |
| 16. The Kanara District Central Co-operative Bank, Ltd. | 1,65,768 | 3,534 | ..... | 1,76,295 | 7,485 |
| 17. The Kaira District Central Co-operative Bank, Ltd. | 14,828 | 600 | ..... | 4,10,886 | ..... |
| 18. The Hyderabad District Central Co-operative Bank, Ltd. | 5,17,715 | 91,088 | ..... | 4,17,047 | 16,628 |
| 19. The Sukkur District Central Co-operative Bank, Ltd. | 1,87,454 | 8,550 | ..... | 2,91,748 | 17,602 |
| 20. The Thar and Parkar District Central Co-operative Bank, Ltd. (Mirpurkhas). | 88,852 | 5,350 | 2,000 | 4,94,051 | 7,660 |
| 21. The Daskroi Banking Union, Ahmedabad. | 57,872 | ..... | ..... | 1,05,859 | 171 |
| Total ... | 47,11,882 | 73,03,117 | 8,19,068 | 2,35,10,326 | 6,47,482 |

* Debentures, where they exist.

H
Balance Sheet

| | | | Liabilities | | |
|--------------------------------|--------------|-----------------|---|--|-----------------------------------|
| Present value of stock in hand | Other items | Total | Loans and deposits from non-members and from members in an individual capacity* | Loans and deposits from Provincial and Central Banks | Loans and deposits from Societies |
| 7 | 8 | 9 | 10 | 11 | 12 |
| Rs. 53,402 | Rs. 2,32,316 | Rs. 1,44,77,331 | Rs. 52,69,006 | Rs. 24,33,450 | Rs. 41,90,484 |
| 1,903 | 14,967 | 12,28,038 | 8,18,590 | 49,082 | 1,20,160 |
| 2,150 | 71 | 16,03,073 | 13,03,550 | ..... | 90,237 |
| 693 | 7,323 | 4,50,850 | 3,53,692 | ..... | ..... |
| 1,125 | 699 | 5,18,006 | 4,09,473 | 8,290 | 23,856 |
| 2,906 | 1,326 | 22,00,131 | 15,08,960 | 8,500 | 1,58,600 |
| 100 | ..... | 8,64,491 | 6,56,895 | ..... | 21,927 |
| 330 | 3,850 | 3,59,203 | 2,68,829 | 39,364 | 6,762 |
| 9,660 | 66,247 | 29,03,659 | 24,18,455 | 19,835 | 1,61,165 |
| 5,492 | 3,57,080 | 33,98,952 | 22,66,800 | 2,13,449 | 3,19,148 |
| 3,300 | 501 | 17,41,771 | 13,79,553 | 84,183 | ..... |
| 820 | ..... | 7,40,757 | 5,69,014 | 35,600 | 6,891 |
| ..... | 1,974 | 25,63,056 | 17,58,915 | 2,01,955 | 2,60,889 |
| 907 | 1,477 | 4,74,259 | 2,34,429 | 1,32,728 | ..... |
| 1,200 | 3,93,919 | 15,40,149 | 8,51,343 | 2,37,042 | 1,49,548 |
| 1,350 | ..... | 3,54,433 | 2,39,756 | ..... | 48,754 |
| 200 | 2,151 | 4,28,665 | 91,583 | 2,35,758 | 40,544 |
| 1,570 | ..... | 10,44,043 | 8,06,249 | ..... | 90,667 |
| 1,585 | 1,612 | 5,07,551 | 4,09,238 | 26,816 | ..... |
| 914 | 500 | 5,99,327 | 2,09,594 | 2,99,366 | 23,073 |
| 738 | 1,895 | 1,66,535 | 37,159 | ..... | 1,12,585 |
| 89,645 | 10,87,814 | 3,81,69,334 | 2,18,61,063 | 40,05,328 | 58,25,330 |

* should be shown in this column.

STATEMENT

| Classification | Liabi | | | |
|---|-----------------------|-----------------------|--------------------------|------------------------|
| | Loans from Government | Share capital paid up | Interest due by the Bank | Cost of management due |
| 1 | 13 | 14 | 15 | 16 |
| | Rs. | Rs. | Rs. | Rs. |
| 1. The Bombay Provincial Co-operative Bank, Ltd. | 5,42,030 | 9,99,920 | 2,05,614 | ..... |
| 2. The Broach District Central Co-operative Bank, Ltd. | | 1,69,400 | 20,679 | ..... |
| 3. The Surat District Central Co-operative Bank, Ltd. | | 1,51,180 | 836 | ..... |
| 4. The Barsi Central Co-operative Bank, Ltd. | | 54,290 | 10,481 | 265 |
| 5. The Sholapur District Central Co-operative Bank, Ltd. | | 43,300 | 15,517 | ..... |
| 6. The East Khandesh District Central Co-operative Bank, Ltd. | | 3,45,700 | 64,482 | ..... |
| 7. The Ahmednagar District Central Co-operative Bank, Ltd. | | 90,410 | ..... | ..... |
| 8. The Nasik District Central Co-operative Bank, Ltd. | | 29,380 | 4,967 | 190 |
| 9. The Poona District Central Co-operative Bank, Ltd. | | 1,92,870 | 27,945 | 2,937 |
| 10. The Karnatak District Central Co-operative Bank, Ltd. | | 3,85,803 | 1,29,427 | 1,450 |
| 11. The Belgaum District Central Co-operative Bank, Ltd. | | 1,53,260 | 77,893 | 80 |
| 12. The Bijapur District Central Co-operative Bank, Ltd. | | 77,600 | 15,149 | ..... |
| 13. The Sind Central Co-operative Bank, Ltd. | | 2,20,060 | 48,300 | ..... |
| 14. The Nawabshah District Central Co-operative Bank, Ltd. | | 66,050 | 17,819 | 610 |
| 15. The Larkana District Central Co-operative Bank Ltd. | | 1,49,800 | ..... | ..... |
| 16. The Kanara District Central Co-operative Bank, Ltd. | | 41,700 | 12,794 | ..... |
| 17. The Kaira District Central Co-operative Bank Ltd. | | 49,450 | 839 | ..... |
| 18. The Hyderabad District Central Co-operative Bank, Ltd. | | 1,00,965 | 20,863 | 1,710 |
| 19. The Sukkur District Central Co-operative Bank, Ltd. | | 53,600 | 7,808 | ..... |
| 20. The Thar and Parkar District Central Co-operative Bank Ltd. (Mirpurkhas). | | 67,050 | 2,017 | ..... |
| 21. The Daskroi Banking Union, Ahmedabad. | | 12,530 | 1,243 | ..... |
| Total ... | 5,42,030 | 34,54,318 | 6,84,661 | 7,242 |

H—concl'd.

| lities—cont'd. | | | | | | |
|----------------|---|---|---|-------------|--|--------|
| Other items | Reserve fund under section 33 of Act II of 1912 | Other funds, e.g., building funds, etc. | Other undistributed profits carried forward | Total | Profit + and loss—(column '4, Profit and Loss Statement) | Remark |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | |
| 2,56,426 | 30,976 | 4,28,074 | 9,669 | 1,43,55,849 | 1,21,482 | |
| 1,349 | 24,816 | 5,500 | 464 | 12,10,040 | 18,048 | |
| 7,802 | 24,697 | 2,649 | ..... | 15,80,951 | 22,122 | |
| 1,059 | 22,671 | 1,491 | ..... | 4,43,979 | 6,671 | |
| 79 | 8,660 | ..... | 3,164 | 5,12,249 | 5,757 | |
| 1,602 | 43,309 | 15,000 | 4,248 | 21,50,501 | 49,630 | |
| 7,507 | 71,023 | ..... | ..... | 8,47,767 | 16,724 | |
| 464 | 2,855 | 500 | 633 | 3,53,964 | 5,244 | |
| 15,185 | 16,788 | 9,897 | 5,938 | 28,71,015 | 32,644 | |
| 1,995 | 38,800 | 2,850 | 135 | 33,59,657 | 39,095 | |
| 4,587 | 14,415 | 3,978 | 654 | 17,12,592 | 23,179 | |
| 1,424 | 12,888 | 8,005 | 1,314 | 7,27,685 | 12,672 | |
| 4,327 | 28,000 | 10,993 | 1,010 | 25,40,449 | 27,607 | |
| 6,979 | 4,714 | ..... | 2,987 | 4,66,016 | 8,243 | |
| 1,16,225 | 11,200 | 5,250 | ..... | 15,20,408 | 19,741 | |
| 41 | 4,900 | 1,675 | 51 | 3,49,671 | 4,761 | |
| 1,996 | 3,819 | ..... | ..... | 4,23,991 | 4,674 | |
| 8,261 | 4,254 | ..... | 1,232 | 10,34,221 | 9,822 | |
| 858 | 1,400 | ..... | 1,002 | 5,00,722 | 6,829 | |
| 1,388 | 1,044 | ..... | 61 | 5,93,493 | 5,834 | |
| 440 | 216 | ..... | 40 | 1,64,212 | 2,323 | |
| 4,39,526 | 3,71,350 | 5,01,863 | 32,802 | 3,77,25,632 | 4,43,502 | |

STATEMENT
Central Banks—

| Classification | Profit brought forward from last year | Profit | | | | | Total |
|--|---------------------------------------|-------------------|-----------------------------|---|-------------|-----------|-------|
| | | Interest received | By sale of goods to members | By purchase and sale of members' products | Other Items | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | |
| | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | |
| 1. The Bombay Provincial Co-operative Bank, Ltd. | 32,136 | 19,56,711 | --- | --- | 15,532 | 10,74,243 | |
| 2. The Broach District Central Co-operative Bank, Ltd. | 664 | 12,173 | --- | --- | 75,571 | 87,746 | |
| 3. The Surat District Central Co-operative Bank, Ltd. | --- | 1,09,293 | 892 | 3 | 12 | 1,10,130 | |
| 4. The Bansi Central Co-operative Bank, Ltd. | --- | 30,201 | --- | --- | 513 | 31,413 | |
| 5. The Sholapur District Central Co-operative Bank, Ltd. | --- | 37,020 | --- | --- | 127 | 37,147 | |
| 6. The East Khandesh District Central Co-operative Bank, Ltd. | 4,243 | 2,57,610 | --- | --- | 2,907 | 2,90,517 | |
| 7. The Ahmednagar District Central Co-operative Bank, Ltd. | --- | 52,152 | --- | --- | 4,356 | 56,408 | |
| 8. The Nasik District Central Co-operative Bank, Ltd. | --- | 27,595 | --- | --- | 2,097 | 29,696 | |
| 9. The Poona District Central Co-operative Bank, Ltd. | --- | 1,45,522 | --- | --- | 35,633 | 1,74,435 | |
| 10. The Karnatak District Central Co-operative Bank, Ltd. | 135 | 1,11,054 | 13 | --- | 1,11,569 | 2,52,976 | |
| 11. The Belgaum District Central Co-operative Bank, Ltd. | 34 | 1,05,319 | --- | --- | 1,371 | 1,09,530 | |
| 12. The Bijapur District Central Co-operative Bank, Ltd. | 1,314 | 26,520 | --- | --- | 24,530 | 51,650 | |
| 13. The Sind Central Co-operative Bank, Ltd. | 90 | 1,53,703 | --- | --- | 932 | 1,54,635 | |
| 14. The Nawabshah District Central Co-operative Bank, Ltd. | --- | 40,366 | --- | --- | 1,596 | 42,596 | |
| 15. The Larkana District Central Co-operative Bank, Ltd. | --- | 86,754 | --- | --- | 265 | 86,969 | |
| 16. The Kanara District Central Co-operative Bank, Ltd. | 51 | 21,253 | 71 | --- | 429 | 21,763 | |
| 17. The Kaira District Central Co-operative Bank, Ltd. | --- | 31,015 | --- | --- | 51 | 31,066 | |
| 18. The Hyderabad District Central Co-operative Bank, Ltd. | 1,222 | 61,453 | --- | --- | 559 | 62,343 | |
| 19. The Sukkur District Central Co-operative Bank, Ltd. | --- | 25,942 | --- | --- | 2,544 | 28,756 | |
| 20. The Ther and Parkar District Central Co-operative Bank, Ltd. Mirpurkhas. | 61 | 22,322 | --- | --- | 267 | 23,799 | |
| 21. The Desroi Banking Union, Ltd., Ahmedabad. | --- | 7,664 | --- | --- | 1,537 | 9,201 | |
| Total ... | 40,924 | 24,45,596 | 976 | 3 | 2,74,169 | 27,22,047 | |

I

Profit and Loss Statement

| Interest due 8 | Loss | | | | | Total 13 | Net profit + or loss (Column 22 of Balance Sheet) 14 | Amount of column 7 actually received 15 | Amount of column 13 actually disbursed 16 | Remarks 17 |
|-------------------|---|---|--|-------------------|-----------|-------------|--|---|---|---------------|
| | Cost of management paid and due 9 | Provision for bad and doubtful debts 10 | Depreciation of stock and buildings 11 | Other items 12 | | | | | | |
| Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | | |
| 7,43,365 | 1,53,421 | ... | 2,612 | 15,600 | 9,44,998 | 1,29,245 | 9,13,779 | 7,39,383 | | |
| 20,679 | 10,709 | ... | 1,329 | 36,981 | 69,698 | 18,048 | 75,571 | 47,690 | | |
| 76,123 | 11,459 | 216 | 208 | ... | 88,008 | 22,122 | 91,898 | 67,582 | | |
| 10,673 | 3,794 | ... | 75 | ... | 14,543 | 6,871 | 21,413 | 3,963 | | |
| 17,396 | 3,793 | ... | 43 | 158 | 21,390 | 5,757 | 14,958 | 5,673 | | |
| 2,23,555 | 17,086 | ... | 168 | 78 | 2,40,857 | 49,630 | 2,66,674 | 1,76,405 | | |
| 32,577 | 4,744 | ... | ... | 2,363 | 39,684 | 16,724 | 56,408 | 39,684 | | |
| 13,459 | 4,233 | ... | 19 | 140 | 17,851 | 5,244 | 23,095 | 14,369 | | |
| 1,06,537 | 27,319 | ... | 613 | 7,322 | 1,41,791 | 32,644 | 1,03,400 | 1,10,442 | | |
| 1,29,427 | 22,898 | ... | 2,027 | 29,529 | 1,83,881 | 39,095 | 1,11,882 | 50,978 | | |
| 77,862 | 5,757 | ... | 202 | 2,670 | 86,511 | 23,179 | 50,969 | 8,629 | | |
| 15,149 | 5,536 | ... | 90 | 17,403 | 38,178 | 12,872 | 24,530 | 23,028 | | |
| 1,06,768 | 11,717 | 6,493 | 87 | 1,983 | 1,27,048 | 27,607 | 84,855 | 78,747 | | |
| 17,819 | 5,024 | ... | ... | 11,510 | 34,353 | 8,243 | 43,596 | 34,353 | | |
| 61,423 | 6,042 | ... | 545 | 1,207 | 69,218 | 19,741 | 65,441 | 45,917 | | |
| 14,804 | 2,076 | ... | 122 | ... | 17,002 | 4,761 | 14,778 | 4,208 | | |
| 23,610 | 2,812 | ... | ... | ... | 26,422 | 4,674 | ..... | ..... |  |  |
| 4,319 | 9,087 | ... | 174 | 940 | 52,520 | 9,822 | 45,719 | 31,658 | | |
| 17,924 | 2,867 | ... | 186 | 980 | 21,957 | 6,829 | 10,833 | 14,149 | | |
| 23,275 | 4,075 | ... | 332 | 276 | 27,965 | 5,834 | 25,639 | 25,948 | | |
| 4,538 | 2,580 | ... | ... | 62 | 6,878 | 2,323 | 8,134 | 5,635 | | |
| 17,79,302 | 3,46,729 | 6,711 | 8,840 | 1,29,200 | 22,70,782 | 4,51,265 | 20,49,573 | 15,28,390 | | |

STATEMENT J

Supplementary Table for Central Non-Credit Societies

| Classification | Cost of management | On Society's Account | | | | On Commission | | | |
|---|--------------------|----------------------|-------------|--------------------------|-------------|------------------|-------------|--------------------------|-------------|
| | | Sale of goods to | | Purchase of produce from | | Sale of goods to | | Purchase of produce from | |
| | | Members | Non-members | Members | Non-members | Members | Non-members | Members | Non-members |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. |
| The Bombay Provincial Co-operative Bank, Ltd. | 17,666 | 2,000 | 4,86,462 | 4,88,462 | ... | 3,20,845 | ... | ... | 3,20,845 |
| Total ... | 17,666 | 2,000 | 4,86,462 | 4,88,462 | ... | 3,20,845 | ... | ... | 3,20,845 |

STATEMENT K
*Abstract for the information of the International
 Agricultural Institute at Rome*
CENTRAL SOCIETIES

| Province | Class | Type of Societies | Number of members | | Number of affiliated Societies | | | | Loans made to | | |
|------------|-------|-------------------|-------------------|-------------|--------------------------------|----------------|---------------------|-------------------------|---------------|---------------|---------------------|
| | | | Number of members | 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. | 20 | 8,011 | 4,270 | 20 | 3,980 | 246 | 74 | Rs. 28,54,439 | Rs. 5,35,21,433 |

| Province | Class | Type of Societies | Sale of goods to members | Purchase of members' product | Cost of management | Most usual dividend paid on shares | Most usual rate of interest | |
|------------|-------|-------------------|--------------------------|------------------------------|--------------------|------------------------------------|--|--|
| | | | | | | | On deposits | On loans |
| 1 | 2 | 3 | 13* | 14 | 15 | 16 | 17 | 18 |
| Bombay ... | I | Central Banks. | Rs. 84 | ..... | Rs. 3,47,153 | Per cent. 5 to 9 $\frac{3}{4}$ | Per cent. 2 $\frac{1}{2}$ to 7 $\frac{1}{4}$ | Per cent. 6 $\frac{1}{2}$ to 9 $\frac{3}{4}$ |

| Province | Class | Type of Societies | Loans due by | | Share capital | Loans and deposits from individuals and others | Loans from Government | Reserve and other funds | Remarks |
|------------|-------|-------------------|--------------|-----------------|---------------|--|-----------------------|-------------------------|---------|
| | | | Individuals | Societies | | | | | |
| 1 | 2 | 3 | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| Bombay ... | I | Central Banks. | Rs. 8,19,068 | Rs. 2,35,10,326 | Rs. 34,54,318 | Rs. 11,72,34,767 | Rs. 5,42,030 | Rs. 7,80,145 | |

* In column 13, Rs. 4,69,404 and Rs. 2,15,605 of gul and manure sold at the Provincial Bank's shops have been omitted.

STATEMENT
Abstract for the information of the
AGRICULTURAL

| Province | Class of Societies, I, II, III, IV and VI | Type of Society | Number of Societies | Number of members | | Number of affiliated Societies | | | |
|----------|--|-----------------|------------------------|-------------------|----------------|--------------------------------|---------------------|-------------------------|--------|
| | | | | Individuals | Societies | Central credit | Agricultural credit | Non-agricultural credit | Others |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Bombay | I | Unlimited ... | 4,017 | 259,179 | ... | ... | ... | ... | ... |
| | | Limited ... | 5 | 1,008 | ... | ... | ... | ... | ... |
| | II | Unlimited ... | 10 | 553 | ... | ... | ... | ... | ... |
| | | Limited ... | 66 | 3,047 | ... | ... | ... | ... | ... |
| | III | Unlimited ... | 17 | 502 | ... | ... | ... | ... | ... |
| | | Limited ... | 2 | 137 | ... | ... | ... | ... | ... |
| | IV | Unlimited ... | 8 | 229 | ... | ... | ... | ... | ... |
| | | Limited ... | 80 | 12,360 | ... | ... | ... | ... | ... |
| | VI | Unlimited ... | 14 | 692 | ... | ... | ... | ... | ... |
| | | Limited ... | 67 | 23,155 | ... | ... | ... | ... | ... |
| | | | Grand Total ... | 4,286 | 300,077 | ... | ... | ... | ... |

L

International Agricultural Institute at Rome

SOCIETIES

| Loans made 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. |
| 1,92,67,237 | 3,67,330 | 3,020 | 2,141 | 4,29,793 | ..... |
| 4,02,540 | ..... | 7 | ..... | 5,672 | ..... |
| 790 | 565 | 6,594 | 291 | 389 | ..... |
| 15,423 | 4 | 49,923 | 700 | 6,043 | ..... |
| ... | ..... | ..... | ..... | 2,760 | ..... |
| ... | ..... | ..... | ..... | 7 | ..... |
| 9,354 | 175 | 13,681 | 20,056 | 1,923 | ..... |
| 34,34,702 | 51,584 | 2,47,518 | 7,60,271 | 64,610 | ..... |
| 6,009 | ..... | ..... | ..... | 825 | ..... |
| 3,063 | 6,633 | 14,247 | 4,126 | 36,017 | ..... |
| 2,31,39,118 | 4,76,111 | 3,34,890 | 7,87,585 | 5,68,039 | ..... |

STATEMENT

| Province | Class of Societies, I, II, III, IV and VI | Type of Society | Most usual rate of interest | | Loans due by | |
|----------|---|-----------------|-----------------------------|----------------|-----------------|--------------|
| | | | On deposits | On loans | Individuals | Societies |
| 1 | 2 | 3 | 17 | 18 | 19 | 20 |
| Bombay | I | Unlimited | Per cent. | Per cent. | Rs. 2,04,37,879 | Rs. 1,03,920 |
| | | Limited | ..... | ..... | 4,10,469 | ..... |
| | II | Unlimited | ..... | ..... | 1,504 | 1,064 |
| | | Limited | ..... | ..... | 49,937 | 2,457 |
| | III | Unlimited | ..... | ..... | ..... | ..... |
| | | Limited | ..... | ..... | ..... | ..... |
| | IV | Unlimited | 6½ to 8 | 9½ to 12½ | 8,998 | 175 |
| | | Limited | ..... | ..... | 7,39,037 | 46,354 |
| | VI | Unlimited | ..... | ..... | 88,573 | ..... |
| | | Limited | ..... | ..... | 4,013 | 33,504 |
| | | Grand Total | ..... | ..... | 2,16,70,325 | 1,77,524 |

L—contd.

| Share capital 21 | Members' deposits 22 | Loans from Government 23 | Reserve Fund 24 | Remarks 25 |
|---------------------|-------------------------|-----------------------------|--------------------|---------------|
| Rs. | Rs. | Rs. | Rs. | |
| 11,33,880 | 68,25,190 | 96,556 | 34,44,055 | |
| 1,75,615 | 19,457 | ..... | 16,612 | |
| 840 | 510 | ..... | 5,452 | |
| 68,844 | 1,992 | 8,709 | 27,477 | |
| ..... | 648 | ..... | 6,862 | |
| 3,675 | 580 | 323 | 729 | |
| ..... | 3,938 | 1,242 | 6,126 | |
| 4,22,074 | 1,24,318 | 7,265 | 1,07,010 | |
| 15,192 | 1,016 | 10,680 | 1,712 | |
| 12,001 | 53,037 | 778 | 1,30,973 | |
| 18,32,121 | 70,30,686 | 1,25,552 | 37,47,068 | |

APPENDIX ' A '

1. Rao Saheb Desaibhai S. Patel, District Honorary Organiser, Ahmedabad.
2. Mr. P. V. Desai, Secretary, Brahma Kshatriya Housing Society, Ahmedabad.
3. E. Gawan-Taylor, Esq., I.C.S., Collector of Ahmedabad.
4. Mr. Chotalal D. Patel, District Honorary Organiser, Nadiad, Kaira.
5. Mr. M. J. Kadri, District Honorary Organiser, Nadiad, Kaira.
6. Mr. C. A. Pandya, District Honorary Organiser, Borsad, Kaira.
7. Mr. A. B. Pathan, Taluka Honorary Organiser, Borsad, Kaira.
8. Rao Saheb Trikamlal Parikh, District Central Bank, Nadiad, Kaira.
9. Khan Bahadur Mohammad Miya, District Honorary Organiser, Godhra.
10. Mr. J. R. Vaidya, Taluka Honorary Organiser, Kalol, Panch Mahals.
11. Rao Saheb P. H. Banatwala, District Honorary Organiser, Jambusar, Broach.
12. Mr. M. K. Jhavery, Veterinary Officer, Ankleshwar, Broach.
13. Mr. Y. R. Joshi, Taluka Honorary Organiser, Sajed, Broach.
14. Mr. H. R. Thanaki, District Honorary Organiser, Ankleshwar, Broach.
15. Mr. Bhagwandas B. Shroff, District Honorary Organiser, Bulsar, Surat.
16. Mr. C. M. Gandhi, Chairman, Surat District Central Bank, Surat.
17. Mr. T. C. Jadhav, People's Bank, Surat.
18. Mr. Purushottam I. Patel, District Honorary Organiser, Olpad, Surat.
19. Mr. Manilal A. Thakore, District Honorary Organiser, Thana.
20. Mr. M. B. Tamhane, Pleader, Bhiwandi, Thana.
21. Mr. Ganpatsing R. Patil, Taluka Honorary Organiser, Kopar-gaon, Ahmednagar.
22. Rao Saheb V. A. Velankar, District Honorary Organiser, Ahmednagar.
23. Mr. M. G. Bhalerao, District Honorary Organiser, Amalner, East Khandesh.
24. Mr. S. N. Choudhari, Taluka Development Association, Jalgaon, East Khandesh.
25. Mr. G. R. Desai, Bhusaval People's Bank, East Khandesh.
26. Khan Saheb A. A. Deshmukh, District Honorary Organiser and Chairman, District Central Bank, East Khandesh.
27. Mr. R. T. Dev, District Deputy Collector, East Khandesh.
28. Mr. G. Y. Dixit, Chairman, Shendurni Society, East Khandesh.
29. Mr. H. G. Joglekar, Manager, District Central Bank, Jalgaon.
30. Mr. V. G. Patil, Taluka Honorary Organiser, Neri, East Khandesh.

31. Mr. L. S. Potnis, Mamlatdar, Bhusaval, East Khandesh.
32. Mr. S. Y. Sontakke, District Honorary Organiser, Bcdwad, East Khandesh.
33. Mr. M. G. Bhosale, M.L.C., President, Sakri Taluka Sup. Union, West Khandesh.
34. Rao Bahadur S. D. Garud, District Honorary Organiser, Dhulia, West Khandesh.
35. Mr. V. V. Garud, District Honorary Organiser, Shirpur, West Khandesh.
36. Mr. D. R. Kale, Senior Inspector, Provincial Bank, Dhulia, West Khandesh.
37. Mr. M. R. Kale, Agent, Provincial Bank, Shirpur, West Khandesh.
38. Mr. B. R. Ransing, Divisional Branch of the Institute, Dhulia, West Khandesh.
39. Mr. Uttamram Deshmukh, Morane Bhankadevi Co-operative Credit Society, West Khandesh.
40. Mr. J. K. Gaikwad, Chairman, Ozar Society, Ozar, Nasik.
41. Rao Bahadur V. A. Gupte, District Branch of the Institute, Nasik.
42. Mr. V. R. Patil, Taluka Honorary Organiser, Mhasrul, Nasik.
43. Mr. K. M. Pawar, Deputy Director of Agriculture, N. C. D., Nasik.
44. Mr. R. G. Pradhan, M.L.C., District Central Bank, Nasik.
45. Rao Saheb Vandekar, M.L.C., District Central Bank, Nasik.
46. Mr. M. R. Wad, Taluka Development Association, Nasik.
47. Mr. G. A. D. Wasif, M.L.C., District Honorary Organiser, Malegaon, Nasik.
48. Mr. S. L. Apte, District Central Bank, Poona.
49. Mr. L. K. Bhagwat, Senior Inspector, Provincial Bank, Baramati, Poona.
50. Professor S. R. Bhagwat, Poona.
51. E. J. Bruen, Esq., Livestock Expert to Government, Poona.
52. Mr. Sahebrao B. Kakde, Chairman, Nimbut Co-operative Credit Society, Poona.
53. Rao Saheb, G. G. Kale, District Honorary Organiser, Hadapsar Poona.
54. Rao Bahadur G. K. Kelkar, Poona.
55. Mr. G. N. Patil, Chairman, Bavda Co-operative Credit Society, Poona.
56. Mr. H. A. Sathe, Kapuskhed, Poona.
57. Mr. A. T. Magdum, Taluka Honorary Organiser, Samdholi, Satara.
58. Mr. N. B. Patil, Peth, Satara.
59. E. W. Trotman, Esq., I.C.S., Assistant Collector, Satara.
60. M. D. Bhat, Esq., I.C.S., Assistant Collector, Sholapur.
61. Mr. D. H. Dunakhe, Chairman, Advisory Committee, Akluj Shop, Sholapur.

62. Mr. M. M. Gavane, District Honorary Organiser, Sholapur.
63. Mr. V. N. Nalavade, Shirala, Sholapur.
64. Rao Saheb Eknath P. Patil, District Honorary Organiser, Akola, Sholapur.
65. Mr. G. R. Sane, Barsi, Sholapur.
66. Mr. G. D. Sathe, Chairman, Madha Jagdamba Co-operative Credit Society, Sholapur.
67. Mr. B. B. Vaidya, Barsi, Sholapur.
68. Dr. Bakre, Honorary Secretary, Belgaum District Branch of the Institute, Belgaum.
69. Mr. Chenbassappa Bhikkannavar, Kittur Urban Bank, Belgaum.
70. Mr. A. P. Chougale, Chairman, District Central Bank, Belgaum.
71. Rao Bahadur Mallinaik Patil, District Honorary Organiser Bail-Hongal, Belgaum.
72. Mr. K. C. Shetti, Managing Director, Cotton Sale Society, Bail-Hongal, Belgaum.
73. Mr. B. B. Potdar, Chairman, Pioneer People's Bank, Belgaum.
74. Mr. V. S. Damle, District Honorary Organiser, Bijapur.
75. Mr. G. R. Habbu, Teachers' Co-operative Credit Society, Indi, Bijapur.
76. V. H. Naik, Esq., Collector of Bijapur.
77. Mr. V. J. Parvatikar, Bagalkot, Bijapur.
78. Mr. B. B. Patil, Indi, Bijapur.
79. Mr. H. G. Patil, Taluka Honorary Organiser, Sulebhavi, Bijapur.
80. Mr. M. B. Jakati, Dharwar Urban Bank, Dharwar.
81. Mr. V. N. Jog, M.L.C., Southern Maratha Urban Bank, Dharwar.
82. Mr. N. I. Kangle, Mamlatdar, Bankapur Taluka, Dharwar.
83. Mr. S. K. Karmarkar, Inspector, Provincial Bank, attached to Gadag Cotton Sale Society, Dharwar.
84. Khan Saheb M. G. Khudavand, District Honorary Organiser, Navalgund, Dharwar.
85. Mr. M. S. Kulkarni, District Honorary Organiser, Gadag, Dharwar.
86. Mr. Lingappa Kubihal, Taluka Honorary Organiser, Alur, Dharwar.
87. A. Master, Esq., I.C.S., Collector of Dharwar.
88. Dewan Bahadur S. V. Mensinkai, Karnatic Central Bank, Dharwar.
89. Rao Bahadur M. V. Mudbidri, District Deputy Collector, Dharwar.
90. Mr. Rangangowda Krishnagowda, Chairman, Co-operative Credit Society, Hulkoti, Dharwar.
91. Rev. Canon C. S. Rivington, Betgeri Urban Bank, Dharwar.
92. Mr. S. S. Salimath, Deputy Director of Agriculture, Southern Division, Dharwar.
93. Mr. Santappa Yelamali, Gadag Cotton Sale Society, Dharwar.

94. Rao Saheb Shetti, Devihosur, Dharwar.
95. Rao Saheb C. S. Shirhatti, Hubli Cotton Sale Society, Dharwar.
96. Mr. S. C. Sindhur, Paddy Sale Society, Alur, Dharwar.
97. Rao Bahadur Valvekar, Hubli People's Bank, Dharwar.
98. Mr. Virappa Chavdi, Karnatic Central Bank, Dharwar.
99. Mr. V. S. Habbu, Kanara District Branch of the Institute, Kanara.
100. Mr. G. K. Hegde, District Honorary Organiser, Hegde, Kanara.
101. Rao Bahadur V. V. Kalyanpurkar, District Branch of the Institute, Kumta, Kanara.
102. Mr. G. B. Pandit, Agricultural Demonstrator, Mundgod, Kanara.
103. Mr. S. P. Pandit, Kanara District Central Bank, Sirsi, Kanara.
104. Mr. R. B. Dalvi, District Honorary Organiser, Kolaba.
105. Mr. V. V. Athalye, District Honorary Organiser, Shiposhi, Ratnagiri.
106. Mr. S. K. Bole, M.L.C., Bombay City.
107. B. C. Burt, Esq., Central Cotton Committee, Bombay.
108. Mr. K. C. Desai, Bombay City.
109. W. J. Jenkins, Esq., Central Cotton Committee, Bombay.
110. Mr. Ramnikrai Mehta, Manager, Provincial Bank, Bombay.
111. Mr. G. N. Sahasrabuddhe, District Honorary Organiser, Bombay City.
112. Seth Haji Mahomed, Taluka Honorary Organiser, Tando Allahyar, Hyderabad.
113. Rao Bahadur Pribhdas Shewakram, District Central Bank, Hyderabad.
114. Mr. Rijhumal, District Central Bank, Hyderabad.
115. Khan Saheb Ali Hassan Mohamed Hukro, Kambar, Larkana.
116. Hamid Ali, Esq., I.C.S., Collector of Larkana.
117. Mr. Kazi Nurul Haq., District Honorary Organiser, Sehwan, Larkana.
118. Mr. M. S. Khuhro, M.L.C., District Central Bank, Larkana.
119. Mr. Ram B. Motwani, Manager, Urban Zemindari Bank, Larkana.
120. Khan Bahadur Shah Nawaz Blutto, C.I.E., M.L.C., District Central Bank, Larkana.
121. Mr. Abdul Hamidkhan Khudadad Khan, District Central Bank, Sukkur.
122. Mr. Agha Sufi, Shikarpur Sale Society, Sukkur.
123. Wadero Mohamad Bux Dabar, District Honorary Organiser, Mirpur Mathelo, Sukkur.
124. Syed Hidayatali Shah, District Honorary Organiser, Sukkur.
125. Wadero Dost. Mohamed. District Honorary Organiser, Naushero, Nawabshah.
126. Sayed Ghulam Nabi Shah, M.L.C., Zemindari Bank, Mirpurkhas.

127. Mr. Rochiram, District Central Bank, Mirpurkhas.
128. Wadero Allahdino, District Honorary Organiser, Daro,
Karachi.
129. Seth Gidumal Fattehchand, Chairman, Sind Central Bank,
Karachi.
130. Mr. Udharam Kevalram, Manager, Sale Society, Malir,
Karachi.

APPENDIX B

I—Conferences

| Division | Name of the Conference | Place | Date | Name of the President |
|--|--|--|--|--|
| Northern | The Second Gujarat Co-operative Cotton Sale Societies' Conference. | Surat .. | 26th September 1926. | Mr. B. F. Madon. |
| | Dholka Taluka Co-operative Conference. | Dholka .. | 27th March 1927 | Rao Saheb G. H. Desai, Personal Assistant to the Registrar. |
| | Rampur Taluka Co-operative Conference. | Rampur .. | 27th March 1927 | Mr. V. L. Mehta, Managing Director, Bombay Provincial Co-operative Bank. |
| Khandesh | Jamner Taluka Co-operative Conference. | Neri Budruk .. | 16th September 1926 and 17th September 1926. | Mr. Khasesaheb Pawar, of Dewas State. |
| | Igatpuri Taluka Co-operative Conference. | Igatpuri .. | 14th November 1926 and 15th November 1926. | Mr. G. K. Deodhar, M.A., C.I.E. |
| | Bhusawal Taluka Co-operative Conference. | Warangaon .. | 19th December 1926. | Mr. W. Gilligan, I.C.S., Collector of East Khandesh. |
| | Pachora Taluka Co-operative Conference. | Pachora .. | 26th February 1927. | Mr. W. Gilligan, I.C.S., Collector of East Khandesh. |
| Bombay | Mahim Taluka Co-operative Conference. | Palghar .. | 31st May 1926. | Mr. Jayasukhlal M. Mehta. |
| | Dahanu Taluka Co-operative Conference. | Dahanu .. | 6th August 1926. | Mr. E. N. Samant. |
| | Curry Road Co-operative Conference. | Curry Road, Parel. | 20th September 1926. | Sir Victor Sassoon, Bart. |
| | Lower Parel Co-operative Conference. | Lower Parel, Bombay. | 27th November 1926. | Mr. G. F. S. Collins, I.C.S., Registrar of Co-operative Societies. |
| | Parel Co-operative Conference. | D a m o d h a r Hall, Parel, Bombay. | 30th January 1927. | His Highness Sardar Maharaja of Sawantwadi. |
| | Bassein Taluka Co-operative Conference. | Agashi .. | 5th February 1927. | Mr. S. K. Bole, M.L.C. |
| | Central | Shirala Petha Co-operative Conference. | Shirala .. | 9th May 1926 and 10th May 1926. | Mr. E. W. Trotman I.C.S., Assistant Collector, Satara, and Mr. N. P. Bhagwat, M.A., LL.B., Assistant Registrar, Co-operative Societies, Poona. |
| Divisional Co-operative Conference. | | Sholapur .. | 11th July 1926 and 12th July 1926. | Mr. N. C. Kelkar, B.A., LL.B., M.L.A., Poona. |
| Bijapur District Co-operative Conference. | | Bijapur .. | 29th September 1926 and 30th September 1926. | The Honourable Mr. J. L. Rieu, C.S.I., I.C.S., Revenue Member. |
| Union Association Conference. | | Poona .. | 22nd October 1926. | Mr. V. H. Naik, M.A., Bar-at-Law, Collector, Bijapur. |
| Bijapur District Weavers' Co-operative Conference. | | Guledgud .. | 18th February 1927 and 19th February 1927. | Rao Saheb M. Hampayya of Guntakkal, M.L.C., Madras. |
| Yelloor Co-operative Conference. | | Yelloor .. | 28th March 1927 | Mr. B. V. Jadhav, M.A., LL.B., Satara. |

I—Conferences—contd.

| Division | Name of the Conference | Place | Date | Name of the President |
|----------|---|-----------|--------------------|--|
| Southern | Belgaum District Co-operative Conference. | Athani | 27th April 1926 | Mr. J. A. Mathia, I.C.S., Registrar of Co-operative Societies. |
| | Nargund Pezha Co-operative Conference. | Nargund | 5th July 1926 | Rao Bahadur M. V. Mollani, B.A. |
| | Divisional Co-operative Conference. | Karwar | 5th December 1926 | Mr. G. K. Desai, M.A., C.I.E. |
| | Karnatak Artizans' Co-operative Conference. | Gadag | 14th December 1926 | Rao Bahadur M. V. Mollani, B.A. |
| | Bankapur Taluka Co-operative Conference. | Shiggam | 3rd February 1927 | Rao Bahadur S. Y. Kamal, B.A., LL.B., M.L.C. |
| | Hosavur Taluka Co-operative Conference. | Hosakali | 27th February 1927 | Mr. R. R. Desai, Assistant Deputy Collector, Karwar. |
| | Bos Taluka Co-operative Conference. | Bos | 4th March 1927 | Mr. V. N. Jag, M.L.C. |
| | Navigund Taluka Co-operative Conference. | Halikeri | 12th March 1927 | Mr. C. C. Halkari, B.A., LL.B. |
| Sind | Larkana District Co-operative Conference. | Larkana | 27th January 1927 | Mr. G. F. S. Collins, I.C.S., Registrar of Co-operative Societies. |
| | Divisional Co-operative Conference. | Hyderabad | 1st February 1927 | Mr. Jamshed N. K. Mehta. |

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

| Division | Place | Date | Number of candidates | |
|----------|---|--|----------------------|--------------------------------|
| | | | Trained | Successful |
| Northern | Breach | 21st May 1926 to 30th May 1926 | 77 | 14 |
| Khandesh | Ternia | 24th August 1926 to 1st September 1926 | 22 | 14 |
| | Nainde | 24th August 1926 to 31st August 1926 | 19 | Examination not yet held. |
| | Molegaon | 1st September 1926 to 7th September 1926 | 35 | 14 |
| | Pachora | 21st March 1927 to 25th March 1927 | 42 | 19 |
| Bombay | Servants of India Society's Home, Girgaum, Bombay. | 14th February 1926 to 3rd March 1927 | 5 | This was a continuation class. |
| | Sir Vinayadas Thackersey Memorial Hall, Fort, Bombay. | 15th July 1926 | 39 | 22 |
| | Belapur | 1st December 1926 | 31 | 11 |
| | Ahmad | 21st January 1927 | 16 | Examination not yet held. |
| | Ahmednagar | 6th February 1927 | 13 | 3 |
| | Banagiri | 22nd March 1927 | 33 | Result not yet out. |

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

| Division | Place | Date | Number of candidates | |
|-------------|-------------|---|----------------------|------------|
| | | | Trained | Successful |
| Central .. | Poona .. | 28th March 1926 to 20th June 1926. | 29 | 23 |
| | Sholapur .. | Last week of May, 1926. | 22 | 14 |
| Southern .. | Dharwar .. | 22nd June 1926 to 30th June 1926. | 22 | 9 |
| | Dharwar .. | 7th March 1927 to 21st March 1927. | 14 | 11 |
| | Dharwar .. | 7th March 1927.. | 40 | 19 |
| Sind .. | Karachi .. | 24th April 1926 to 3rd May 1926. | 9 | 7 |
| | Kambar .. | 17th November 1926 to 28th November 1926. | 22 | 13 |

*II-B—Training Classes for Managers, Managing Committee Members
Honorary Organisers, etc.*

| Division | Place | Date | Number of candidates | |
|-------------|--------------|--|----------------------|------------------------------|
| | | | Trained | Successful |
| Northern .. | Broach .. | 1st May 1926 to 18th May 1926. | 72 | 10 |
| | Sonsek .. | 26th December 1926. | 80 to 100 | Examination not yet held. |
| | Olpad .. | 27th December 1926. | | |
| | Karanj .. | 28th December 1926. | | |
| | Sayan .. | 31st December 1926. | | |
| | Mulad .. | 31st December 1926. | | |
| | Derol .. | 18th January 1927. |  |  | 55 | Do. |
| | Surat .. | 23rd January 1927 to 20th February 1927. | 18 | 4 |
| Khandesh .. | Malpur .. | 23rd May 1926.. | 88 | ..... |
| | Borvihar .. | 30th June 1926 | 92 | ..... |
| | Naitale .. | 30th August 1926. | 55 | ..... |
| | Chincholi .. | 26th September 1926. | 45 | ..... |

*II-B—Training Classes for Managers, Managing Committee Members,
Honorary Organisers, etc.—contd.*

| Division | Place | Date | Number of candidates | |
|----------------|---|-------------------------------|----------------------|--|
| | | | Trained | Successful |
| Bombay .. | Sir Vitthaladas Thackersey Memorial Building. | 19th July 1926.. | 4 | Examination not held as none was entitled to appear. |
| Central .. | Temburni .. | First week of February 1927. | 50 | .... |
| | Sangola .. | Second week of February 1927. | 30 | .... |
| Southern .. | Mundargi .. | 9th August 1926. | 40 | .... |
| | Shidenur .. | 15th August 1926. | 30 | .... |
| | Hirekerur .. | 22nd August 1926. | 30 | .... |
| | Murgodi .. | 18th September 1926. | 25 | .... |
| | Bail Hongal .. | 20th September 1926. | 25 | .... |
| | Haveri .. | 28th September 1926. | 50 | .... |
| | Ranebennur .. | 28th October 1926. | 100 | .... |
| | Ron .. | 16th December 1926. | 30 | .... |
| | Hukeri .. | 9th January 1927. | 50 | .... |
| | Shedbal .. | 16th January 1927. | 40 | .... |
| | Belavanki .. | 19th January 1927. | 25 | .... |
| | Hosritti .. | 22nd January 1927. | 100 | .... |
| | Chalgiri .. | 24th January 1927. | 50 | .... |
| | Tilawalli .. | 29th January 1927. | 50 | .... |
| | Savadatti .. | 25th March 1927. | 40 | .... |
| Uppinpattan .. | 27th March 1927. | 75 | .... |  |
| Sampgaon .. | 30th March 1927. | 30 | .... |  |
| Sind .. | Dadu .. | 24th September 1926. | 84 | .... |

Report.

Co-operative Societies, Bombay Presidency.
— on the working of, for the year 1926-27.

GOVERNMENT OF BOMBAY

REVENUE DEPARTMENT

Resolution No. P.—53

Bombay Castle, 7th December 1927

Letter from Mr. G. F. S. Collins, O.B.E., I.C.S., Registrar of Co-operative Societies, No. A.N.R. dated 26th September 1927—Submitting the report on the working of co-operative societies in the Bombay Presidency (including Sind) for the year ending 31st March 1927.

RESOLUTION.—Notwithstanding the very low prices of cotton and gur which prevailed during the year and the damage done to the crops by excessive rain in parts of Gujarat and by locusts in parts of Sind, the general progress of the co-operative movement was steadily maintained during the year under report. The number of agricultural credit societies increased from 3,615 to 4,022 and the working capital from Rs. 2,93 lakhs to Rs. 3,46 lakhs. This progress is all the more satisfactory inasmuch as it was not artificially fostered, but was spontaneous and occurred in spite of the discouragement rightly given by the Co-operative Department to the formation of new societies which held out no promise of eventual success. The societies in Sind continued to work satisfactorily. There has been a substantial accumulation of savings and most of the members are free from debt and out of the clutches of money-lenders. Government note with regret that the societies in the Dharwar District and the Canal Societies in the Deccan show signs of deterioration and that in the Karnatak, which once was the main centre of co-operative activity, the spirit of co-operation is on the wane chiefly owing to the bitterness of party strife and to the deliberate disregard of the societies' by-laws by the members. In consequence of bad management, cases of misappropriation of societies' funds are also becoming common. Government agree with the Registrar that in the present stage of the movement more attention should be paid towards the consolidation of what has already been achieved, than towards further indiscriminate expansion, and they approve the steps which he has taken to induce a better class of agriculturist to join the societies by raising the limit of loans that may be advanced to individuals and by increasing the borrowing limits of societies where practicable. To secure the same object it is desirable to eliminate all weak or useless societies and rapidly to liquidate them, if necessary with the help of special officers. The appointment of one such officer has recently been sanctioned for the Poona District.

2. The Registrar remarks that it is undesirable for primary credit societies to grant long term loans for the redemption of debts, as this function can more properly be performed by means of Land Mortgage Banks. Government have already expressed the view in paragraph 5 of their Resolution No. P.—53 dated 29th January 1926 that this work should be undertaken only by the older and well managed societies and that even then great caution is necessary. And with a view to assisting in the scheme of debt redemption, Government have recently sanctioned the formation, as an experimental measure, of two Land Mortgage Banks—one in the Broach District and one in the Dharwar District. The results of their activities will be watched with much interest. Government concur in the Registrar's remarks regarding the inadvisability of allowing investments by money-lenders in village societies and approve his action in restricting the rate of interest in such cases to $6\frac{1}{4}$ per cent.

3. A disquieting feature of the year is the large increase in the unauthorised arrears which rose from Rs. 36 lakhs against the outstanding of Rs. 247 lakhs in 1925-26 to Rs. 82 lakhs against the outstandings of Rs. 284 lakhs in 1926-27, that is, 29 per cent. against 14 per cent. in the previous year. Ahmednagar shows the highest arrears (58 per cent.), the Deccan districts, excluding Nasik, being responsible for 44 per cent., Kaira and Ahmedabad show 48 per cent., while Sind shows the least (only 12 per cent.). These heavy arrears were due not to the bad character of the season or to any other unavoidable cause, but to an absence of a sense of responsibility and to a deliberate avoidance of the payment of rightful dues. So long as this spirit manifests itself, real progress is impossible.

4. There has been little advance in the agricultural non-credit societies, the number of which increased by 11 only during the year. Of these, the cotton sale societies are the most important, as being the chief agents in the Southern Division for the distribution of the improved types of cotton introduced by the Agricultural Department. They sold cotton of the total value of Rs. $41\frac{3}{4}$ lakhs. Of the societies for the sale of other agricultural produce, the Haveli Taluka Society sold gur valued at Rs. $2\frac{3}{4}$ lakhs, the Byadgi Chilly Society sold chillies valued at Rs. $2\frac{1}{4}$ lakhs, the Kumpta Betelnut Society sold produce to the extent of Rs. $1\frac{1}{3}$ lakhs and the sales of the Malir Potato Society (Karachi) rose from Rs. 50,000 to Rs. $1\frac{1}{4}$ lakhs. The Land Improvement and the Power Pump and Ginning Societies and Co-operative Dairies did not show any appreciable activity during the year. The progress of agricultural non-credit societies is not as rapid as can be desired; and indeed not much can be or should be done in this direction until non-official workers possessing an expert knowledge of the nature and object of such societies are forthcoming in sufficient numbers.

5. The supervising and guaranteeing unions, which are an important link in the chain of the co-operative movement, increased from 86 to 93 during the year. It is satisfactory to find that their activities now cover about half the Presidency and Sind.

6. The Provincial Co-operative Bank continued to make good progress and its shares are now quoted at a high premium. It opened three new branches, thus possessing sixteen at the end of the year. These branches, except two which are located in the Panch Mahals, are distributed over the Deccan districts. The number of its shareholders increased, so also its reserve and sinking funds and its deposits and the share capital held by individuals. The share capital held by societies, however, decreased by Rs. 3,600 as compared with that held during the previous year. The reason for this decrease has not been explained; but arrangements have been made whereby the societies will be able to obtain a fixed proportion of a further issue of the Bank's shares at approximately their face value.

7. The position of the District Central Banks remained generally unchanged. They are now beginning to improve their internal management by the employment of a better paid staff to deal with the increasing volume of business. Some of them pay very high dividends; and Government concur in the Registrar's views expressed in paragraph 71 of his report regarding the duty of such banks to subsidise Supervising Unions independently of Government aid. The Registrar should bring these views to the notice of the banks concerned.

8. The number of non-agricultural credit societies increased from 476 to 487; of these 55 are urban banks. These societies do much useful work by assisting in the development of local trade and by fostering the banking habit. The Bhusawal People's Bank introduced the practice of giving loans to merchants against the security of agricultural produce and other merchandise. The undertaking by a co-operative bank of this form of banking business which is highly technical requires the greatest care and caution in its conduct.

9. The number of housing societies increased from 44 to 47 during the year. They are mostly in the cities of Bombay, Karachi and Ahmedabad, and those deserving special notice are the Brahma Kshatriya Society in Ahmedabad and the Parsi Society in Karachi, which did much useful and rapid work in the way of house construction. If, as the Registrar remarks, the unity of purpose which brought such societies into being shows signs of weakening after the houses have been constructed, he should consider whether any special arrangements are called for in respect of this particular class of society.

10. The consumers' and producers' societies did not show any progress, while some of them had to be closed. Government are glad to find that the Provincial Bank has extended help to the Weavers' Societies in procuring and supplying raw material at wholesale rates and in selling the finished articles through its branches and shops. The help of the other banks and primary societies has also been invoked in the same direction.

11. The Central Co-operative Institute did useful work in connection with propaganda and training, and it is hoped that it will add to its usefulness by assisting in course of time non-credit societies with expert advice,

of which they are badly in need and for want of which they are now for the most part moribund.

12. That the co-operative movement as a whole has taken firm root and secured general confidence is evident from the fact that the working capital possessed by all types of societies increased from Rs. 8 $\frac{3}{4}$ crores to Rs. 10 $\frac{1}{4}$ crores during the year. This large increase is mainly due to the attraction of surplus capital towards such societies owing to the comparatively high rates of interest which they offer. As, therefore, capital is easily forthcoming, Government concur with the Registrar that the rates of interest now paid for fixed deposits are susceptible of reduction.

13. The thanks of Government should be conveyed to Mr. Collins for his interesting report and for his efficient management of the Department during the greater part of the year. Their acknowledgments are also due to the several gentlemen, official and non-official, who assisted in the work of the Department during the year.

By order of the Government of Bombay
(Transferred Departments),

A. E. SERVAI,
Acting Under Secretary to Government.

To

The Commissioner in Sind,
The Commissioners of Divisions,
The Commissioner of Settlements,
The Registrar, Co-operative Societies,
All Collectors, including the Deputy Commissioner, Upper Sind
Frontier,
The Collector of Bombay,
The Director of Agriculture,
The Manager, Encumbered Estates in Sind,
The Accountant General,
The Director of Information and Labour Intelligence,
The Private Secretary to His Excellency the Governor,
The General Department,
The Finance Department,
The Secretary to the High Commissioner for India, London,
G. F. S. Collins, Esq., O.B.E., I.C.S.