

Annual Report
on the
Working of Co-operative Societies in the
Bombay Presidency Including Sind
For the Twelve Months Ending
March 31, 1924

Madan, J. A.

1925



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No. A. N. R. of 1924.

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Registrar of Co-operative Societies,
Bombay Presidency, Poona ;

THE CHIEF SECRETARY TO GOVERNMENT,
Revenue Department, Bombay.

Poona, 15th August 1924.

Sir,

I have the honour to submit the 20th Annual Report on the working of the Co-operative Societies' Act in this Presidency. The Report is for the year ending 31st March 1924.

I.—ADMINISTRATION AND TOURING.

Mr. Otto Rothfeld, I.C.S., was in charge of the Office of the Registrar till 26th September 1923, when he proceeded on long leave. He toured for 80 days. I assumed charge on the 4th of October, Rao Saheb Gunvantrai H. Desai, B.A., acting in the interval. I toured for 141 days.

The sanctioned strength of the Department excluding the clerical establishment is a Registrar, 7 Assistant Registrars, 3 Special Auditors, 37 Auditors, 9 Agricultural Organisers and 1 Industrial Organiser. Out of the Agricultural Organisers two posts were held in abeyance, six were working under the Deputy Directors of Agriculture and one under the Assistant Registrar in Sind. A new Assistant Registrar's division was sanctioned under G. R. No. 5458, dated the 14th May 1923 comprising the three districts of Nasik, East and West Khandesh. A third Special Auditor's post was also sanctioned towards the end of the year and Mr. K. R. Kulkarni, M.A., was appointed to hold it. It was found necessary to create this post as the number of non-agricultural societies with a capital of over Rs. 50,000 and which pay for their own audit, had considerably increased. Besides the above, two Special Mamlatdars were appointed to work at Kopergaon and Godhra, respectively, the expenditure for their entertainment being divided equally between Government and the Provincial Co-operative Bank. During the year 4 Propaganda Officers were sanctioned for the districts of Poona, Bijapur, Surat and the city of Bombay, expenditure on whom is shared equally by Government and the Bombay Central Co-operative Institute. These Officers work under the control of the Institute and do the work of propaganda and supervision in some parts of the districts mentioned above.

Only two of the Assistant Registrars remained in charge of their division throughout the year. These were Mr. D. A. Shah, M.A., LL.B. in Gujerat and Khan Bahadur Azimkhan in Sind. In the Central Division Mr. N. P. Bhagwat, M.A., LL.B., was away on leave for two months when Mr. R. W. Patwardhan, B. A. acted for him. In the Southern Division Mr. C. B. Huli, B.A., proceeded on study leave to Europe from 21st October 1923 and his place was taken by Mr. M. A. Shetti, B.Ag. The Bombay Division was held by Mr. L. S. Potnis, B.A., till 22nd July when he was relieved by Mr. P. S. Rama Rao, M.A., who was appointed Assistant Registrar on probation. The newly created Nasik Division was placed in charge of a new Assistant Registrar Mr. A. C. Desai, L.Ag., M.A. (U. S. A.). Owing to the fact that Khan Bahadur Azimkhan was also given agricultural propaganda work in addition to his own duties he was, as in the previous year, given the assistance of Mr. Mohammad A. Awan, B.A., LL.B., as Deputy Assistant Registrar.

Honorary Staff.

Since last year owing to the necessity for retrenchment not only has the number of Honorary Organisers been reduced, but the sum assigned for their travelling allowance has also been considerably cut down. The number of Honorary Organisers at the end of the year was only one Divisional Honorary Organiser, 61 District Honorary Organisers and 85 Taluka Honorary Organisers.

In spite of diminished opportunities, these gentlemen continued to render effective assistance in helping Co-operation in this Presidency. I give below a list of the gentlemen who rendered distinguished services during the course of the year. I would like to thank them all on behalf of the movement as a whole :—

- (1) Mr. G. K. Devadhar, M.A., Vice-President, Central Co-operative Institute, Bombay.
- (2) Rao Bahadur S. S. Talmaki, B.A., Honorary Secretary, Central Co-operative Institute, Bombay.
- (3) Mr. Desaibhai Shankabhai Patel, District Honorary Organiser, Jamiatpur, District Ahmedabad.
- (4) Rao Bahadur A. U. Malji, Divisional Honorary Organiser, Northern Division, Broach.
- (5) Mr. P. H. Banatwalla, District Honorary Organiser, Jambusai, District Broach.
- (6) Mr. M. U. Munshi, Taluka Honorary Organiser, Islampur, District Broach.
- (7) Mr. Shivshankar J. Vyas of the Kareli Credit Cotton Sale and Ginning Societies, District Broach.
- (8) Mr. H. R. Thanaki, District Honorary Organiser, Ankleshwar, District Broach.
- (9) Mr. C. D. Patel, District Honorary Organiser, Traj, District Kaira.

- (10) Mr. C. A. Pandya, District Honorary Organiser, Borsad, District Kaira.
- (11) Mr. Ahmedkhan Ballolkhan Pathan. As a Liquidator of several societies he has done very good work. District Kaira.
- (12) Mr. Trikamlal Sankalchand Parekh, Secretary, Kaira District Central Bank, Nadiad.
- (13) Mr. P. I. Patel, District Honorary Organiser, Sonsek, District Surat.
- (14) Mr. C. M. Gandhi, B.A., LL.B., Surat District.
- (15) Mr. V. C. Jadhav, B.A., District Honorary Organiser, District Surat.
- (16) Mr. G. N. Sahasrabudhe, Honorary Organiser, Bombay.
- (17) Mr. S. K. Bole, M.L.C., Honorary Organiser, Bombay.
- (18) Mr. Ganpatsing R. Patil, Taluka Honorary Organiser, Pimplas, District Ahmednagar.
- (19) Mr. V. V. Athalye, District Honorary Organiser, Shiposi, District Ratnagiri.
- (20) Rao Bahadur V. A. Gupte, District Honorary Organiser, District Nasik.
- (21) Mr. M. C. Kelkar, Retired District Deputy Collector, East Khandesh District.
- (22) Mr. A. A. Deshmukh, District Honorary Organiser, Pachora, District East Khandesh.
- (23) Mr. M. G. Bhalerao, District Honorary Organiser, Amalner, District East Khandesh.
- (24) Mr. S. Y. Sontake, District Honorary Organiser, Bodwad, District East Khandesh.
- (25) Rao Bahadur S. D. Garud, District Honorary Organiser, Dhulia, District West Khandesh.
- (26) Mr. D. R. Kale, Senior Inspector, Bombay Central Co-operative Bank, Dhulia, West Khandesh District.
- (27) Mr. M. M. Gawane, B.A., LL.B., District Honorary Organiser, District Sholapur.
- (28) Mr. B. K. Rashinkar, District Honorary Organiser, Temburni, District Sholapur.
- (29) Mr. R. M. Sane, Barsi, Sholapur District.
- (30) Mr. G. S. Regal, Chairman, Sholapur District Central Weaver's Stores, Sholapur District.
- (31) Mr. M. S. Deshpande, District Honorary Organiser, Walhe, District Poona.
- (32) Rao Saheb G. G. Kale, Hadapsar, District Poona.
- (33) Mr. R. N. Rajadnya, District Honorary Organiser, Aitvade Khurd, District Satara.

- (34) Khan Saheb M. G. Khudavand, District Honorary Organiser, Navalgund, District Dharwar.
- (35) Mr. F. T. Nalavadi, District Honorary Organiser and President, Karnatak Branch of the Institute, Dharwar.
- (36) Diwan Bahadur S. V. Mensinkai, Chairman, Karnatak Central Bank, Dharwar.
- (37) Mr. Veerappa Chawadi, Managing Director, Gadag Branch of the Karnatak Central Bank.
- (38) Mr. Lingappa Kuhihal, Chairman, the Alur Shree Veerasahiva Urban Co-operative Bank, Hangal Taluka, District Dharwar.
- (39) Rao Saheb Pampappa Desai, Chairman, Aminbhavi Guaranteeing Union and Chairman, Dharwar Taluka Development Association.
- (40) Mr. M. V. Koti, Chairman, Gadag Co-operative Cotton Sale Society, Gadag, Dharwar District.
- (41) Mr. G. K. Hegde, District Honorary Organiser, Hegde, District Kanara.
- (42) Mr. Mian Mahomed Baksh, Honorary Organiser, Hatri, Sind.
- (43) Wadero Dost Mohamed, Honorary Organiser, Khahi Kassim, Sind.
- (44) Wadero Mohamed Siddick, District Honorary Organiser, Wagan, Sind.
- (45) Wadero Misrikhan, Taluka Honorary Organiser, Tando Allahyar, Sind.
- (46) Wadero Alladino, District Honorary Organiser, Daro, Sind.
- (47) Mr. Syiad Nurshah, District Honorary Organiser, Jamrao, Sind.

Most of the District Officers showed considerable interest in the progress of the movement and encouraged it by their advice and help. I may be permitted to mention the names of the following:—

- (1) Mr. L. J. Mountford, I.C.S., Commissioner, S. D.
- (2) Mr. J. L. Rieu, I.C.S., Commissioner, Sind.
- (3) Mr. Hammid Ali, I.C.S., Collector, Thar and Parkar, Sind.
- (4) Mr. J. Monteath, I.C.S., Collector, Dharwar.
- (5) Mr. J. Abbott, I.C.S., Collector, Kolaba.
- (6) Mr. R. G. Gordon, I.C.S., Collector, Bijapur.
- (7) Mr. W. B. Gilligan, I.C.S., Assistant Collector, Sholapur.
- (8) Mr. W. Jenkins, M.A., B.Ag., Deputy Director of Agriculture, N. C. D., Nasik.
- (9) Mr. S. S. Salimath, Deputy Director of Agriculture, Dharwar.
- (10) Mr. V. H. Naik, M.A., Bar-at-Law, District Deputy Collector, Dharwar.
- (11) Rao Bahadur B. A. Palekar, M.B.E., District Deputy Collector, Belgaum.

- (12) Prof. H. L. Kazi, M.A., I.E.S., Sydenham College of Commerce, Bombay.
- (13) Khan Saheb Mohamed Baksh, District Deputy Collector, Rohri, Sind.
- (14) Mr. Nuruddin Siddick, District Deputy Collector, Thar and Parkar, Sind.

As regards my staff it has worked loyally and energetically. My Personal Assistant Rao Saheb Gunvantrai H. Desai, B.A., was of considerable assistance to me and managed the office very efficiently. I am grateful to him and also to the other Assistant Registrars for the good and sound work that they have been doing. Khan Bahadur Azimkhan in Sind continued to discharge the duties as Assistant Registrar and Agricultural Propaganda Officer to the satisfaction both of his superiors and of the public. Mr. Shah has managed his division efficiently, while the new recruit, Mr. A. C. Desai, has fully justified his selection. Mr. Shetti has picked up his work and is showing considerable activities especially as regards the development of the non-credit movement.

II.—SUMMARY OF GENERAL PROGRESS.

Owing to the unfavourable nature of the season in several parts and owing to other causes which are mentioned below, a cautious policy had again to be followed with regard to the registration of new societies and although there was considerable room for expansion of the movement, both credit and non-credit, attention had mainly to be devoted to consolidation and improvement of existing societies rather than to their extension. At the same time owing to the necessity for retrenchment, there has been no increase in the paid supervisory staff commensurate with the increase in the number of societies in the past. The Official Staff (excepting the Auditors who have barely sufficient time to do the work of audit alone) to guide and supervise the movement consists of the Assistant Registrars. Their charges have, however, become unduly heavy. The Assistant Registrar, C. D., Poona, for example, has 740 societies in his charge and the Assistant Registrar, Southern Division, has as many as 855 societies. The only other paid agency, namely, the Agricultural Organisers, is now working under the control of the Agricultural Department, and in consequence the staff which could be utilised for the propagation of non-credit work has been removed from this Department. Owing to the need for reduction in expenditure, the number of honorary organisers who have not only to look to the work of organising societies, but also to some extent to their supervision, had to be considerably reduced last year and even in the case of those who have been continued, limits have been fixed to the travelling allowance which each can claim. While, therefore, on the one hand, there is a greater need for efficient supervision, on the other, the agency paid or honorary, by which such supervision could be effected, has not only not increased, but has actually diminished. Fortunately

the activities of the Bombay Central Co-operative Institute have been rapidly developing, and the district banks are coming more and more to realise their duty towards societies affiliated to them. As regards inspection of societies, the Provincial Co-operative Bank, Bombay, has done remarkably good work by engaging efficient and well paid Inspectors to inspect societies financed by them.

In spite of the difficulties mentioned above, there has been a good progress both as regards the number of societies and members and increase in the working capital will be seen from the statement given below* :—

Types of Societies.	Number of Societies.		Number of Mem- bers.		Working Capital.	
	1923.	1924.	1923.	1924.	1923.	1924.
					Rs.	Rs.
Central Banks ..	20	20	8,303	9,025	1,69,32,904	2,23,14,876
Agricultural Societies ..	2,809	3,050	207,372	220,616	1,75,99,090	1,97,61,913
Non-Agricultural Soci- eties ..	569	600	120,159	127,657	1,87,84,072	1,98,89,927
Total ..	3,458	3,670	335,834	357,298	5,33,16,066	6,19,66,716
Unions ..	66	64	..	..	....	....
Insurance Societies ..	9	9	..	..	....	....
Total ..	75	73	..	..	....	....
Grand Total ..	3,533	3,743	335,834	357,298	5,33,16,066	6,19,66,716

It will be seen that there was an increase of 210 in the number of societies and over 21,000 in the number of members. There has also been a very satisfactory increase in the amount of working capital. This was 533 lacs at the beginning of the year, but went up to 619 lacs by 31st March 1924; in other words there has been an increase of 86 lacs or nearly 16 per cent. Considering that in several parts of the Presidency, the season was not favourable and considering also the fact that the money market was for several months in the year extremely tight, I hope that these figures would be considered gratifying.

There is also little doubt, thanks to the greater amount of propaganda that is now being done, the principles of co-operation are being understood much more than in the past and that in several parts of the Presidency the movement has become a really live movement. There are no doubt exceptions, unfortunately too many, where the people still look upon a co-operative society merely as an additional agency for getting loans which need not be repaid punctually, but even in these parts that sort of feeling is dying out. In several districts too, the success

already attained by the credit movement has led people spontaneously to think about new schemes of development on co-operative lines and to ask for the formation of new kinds of co-operative societies.

III.—WORKING OF SOCIETIES.

A. Resource Movement.

(1) *Agricultural.*

The increase in the number of agricultural societies during the year was 181, the total number of societies now being 3,050 as compared to 2,869 last year and 2,753 in the previous year. The number could have easily been increased, but owing to the reasons explained above fresh organisation had to be restricted and a number of bad societies, which were past improvement, had to be cancelled. Membership increased from 207,000 to 220,000, while the working capital increased to 198 lacs from 176 lacs last year and 160 lacs in the previous year. There has been a satisfactory increase in the reserve fund, which now amounts to 18 lacs 70 thousand as compared to 15 lacs 11 thousand last year. The owned capital of the credit societies is now 36 per cent. and the members' deposits nearly 25 per cent. of the working capital. The increase in the deposits from non-members has been about $2\frac{1}{2}$ lacs. In districts which are subject to frequent crop failures, it is natural that members could not add largely to their deposits. Savings deposits have now been introduced in several societies but it must be admitted there is still considerable room for development in this respect.

Amongst the districts, Dharwar is certainly the most advanced, not only as regards the number of societies but also as regards the variety of co-operative activities carried on there. Amongst these activities might be mentioned a co-operative drama composed and acted by the members of the Aminbhavi Union. The play which very clearly depicts the advantages of co-operative movement as well as the shortcomings of existing societies is extremely popular. These amateur players from the Union have performed it in various parts of the Karnatak, and were invited also to Mysore. Dharwar has now 545 societies and their percentage to the number of villages in the district comes to 42. As regards percentage, however, South Satara stands first, where it is 55 and Broach comes third with 35. Again, in the case of Dharwar the percentage of members to population is 5.9. Taking an average of 5 members to the family, it would be seen that nearly 30 per cent. of the population of the district is directly or indirectly connected with the co-operative movement. Similarly in South Satara 24 and in Broach 20 per cent. of the population is connected with the movement. As regards the working capital per member, Dhond Division of the Poona District stands highest, where it amounts to 197.4 while in Ahmednagar the figure is 182. In these districts large capitals are required for sugarcane plantation in the irrigated tracts. The increase in the amount of overdues during the last few years had been causing a certain amount of anxiety. The arrears, which were about 12 per cent. in 1922 were gradually increasing and amounted to over 18 per cent. in 1922-23. In

spite of the unfavourable nature of the season in several parts, special precautions were taken to see that this tendency to increase was checked and as a result it is found that although there has been a considerable increase in the working capital the percentage of arrears had on March 31, 1924, come down to 17. It is still high but as in some of the cotton districts collections were made after the end of the financial year even after the 31st March, there is every reason to believe that the percentage has been appreciably diminished by the end of May. In judging about overdues there are several factors which have to be taken into consideration. Many of the societies do not give extensions even when these are really deserved. In the figures for overdues even figures of demand not paid within a month are included. The percentage also varies from district to district, from division to division. While in the Central Division it is as high as 27, in the Southern Division it is only 11 while in Sind it is less than 9. In the Surat District arrears had gone up considerably during the last few years owing to negligence on the part of Managing Committees and intentional withholding on the part of members. Last year the arrears amounted to over 25 per cent. of the working capital. As a result of the special measures taken this percentage has been very considerably reduced and now amount to a little over 12 per cent. In the Presidency there are a good many societies which have no arrears at all. In some districts the position is obscured by the fact that a few societies with large capital are not doing well. I found during my visit to one district that while the arrears for the whole district amounted to 19 per cent. if two big societies were excluded one of which was on the point of being cancelled and the other had suffered through a succession of bad seasons, the arrears for the remaining societies came only to a little over 5 per cent. There are many other districts outside the Central Division where the situation is similar. In East Khandesh, for instance, 291 out of 512 societies have no arrears at all in spite of the fact that extensions are almost unknown in many cases. As a continued increase in overdues is a source of danger and is at any rate so demoralising as to hamper the growth of the movement on sound line, special attention is being paid to this question by officials and non-officials alike in this Presidency and it is hoped that the percentage would go on diminishing in future. In several cases it was found that the overdues were mainly due to negligence on the part of the members of the Managing Committees who were themselves the worst defaulters. Steps were taken to have such Managing Committees changed and members against whom arbitration proceedings had to be taken for recoveries were promptly dealt with. A special rule has now been framed by Government under which the Registrar can authorise any officer not below the rank of a Special Mamlatdar or Auditor to call for arbitration awards and send them to the Court for execution. This would prevent such awards from lying with societies for a long time as they sometimes do at present. Mr. Bhagwat whose division is the worst as regards overdues writes as follows :—

“Owing to the policy of strict supervision by the Central Banks and also enforcing of the Rule that the societies should prepare norma

credit statements when they apply for loans the dangers of injudicious use of money by the societies have been minimised, and a sense of discipline and responsibility has been inculcated in the members. Bad societies—societies that did not make sincere attempts to recover the dues from the members and to pay off their debts to the financing agencies and also those societies whose arrears were already high and who could not be advised to add to their burden of debts by taking fresh loans were not advanced fresh loans at all. These remarks are specially applicable to the societies in Dhond Peta, societies in the Walhe Union area and also societies in Madha Taluka of the Sholapur District and many others in the Northern part of Satara District; but at the same time care was taken to see that good societies got adequate finance and they were thus helped to improve and consolidate their position. As success of co-operation in a way entails a severe test of the measure of self-help that the members themselves exhibit and as a Co-operative Society can help only those who can help themselves to some extent, this pitiless severity shown in dealing with the societies in matters of outside financial assistance was justifiable. I may say that it had its desired effect in many cases. It is true that individuals suffered in several societies for the faults of the majority who either did not realise their responsibility in being members of credit societies or did not understand the proper way in which the affairs of the societies are to be conducted. The Sholapur District had the worst experience of these effects of bad management referred to above but it is now reverting to a normal condition though through much suffering, a large part of which was due to circumstances beyond the control of the people. Mr. Nayak, the Auditor, Sholapur, remarks : “the people now want to lessen their burden of debt instead of grasping at every opportunity to borrow.”

The question of supervision is intimately connected with that of over-dues. In this Presidency we have followed a policy of interfering as little as possible with the internal management of primary societies. Besides the annual audit and a visit in some cases from the Assistant Registrar, the only other supervision exercised is that of the Honorary Organisers. Several societies, however, especially those which are away from the railway or the main road are left unvisited by the Auditor. Recently District Banks have started engaging Inspectors and these visit societies for inquiry and inspection in connection with the loans advanced. The necessity, however, for some kind of regular supervision is obvious and as it has been already intended to de-officialise the movement as far as possible the only desirable alternative for official supervision is supervision from within.

The Guaranteeing Unions which were started have not proved a success ; partly because the so-called guarantee was merely nominal and partly because funds being limited no good supervisor could be engaged, the work of the Honorary Committee itself being often not regular and efficient. The number of Guaranteeing Unions in the Presidency is at present 64 as against 66 last year. The societies affiliated to the Unions

are 458 with a working capital of Rs. 57½ lacs. The amount spent on management by these 64 Unions during the last year was only Rs. 27,000 which bears a ratio of .4 per cent. to the working capital. In many cases the Unions have suspended work and in others the results are disappointing. There are, however, some very good exceptions. These are usually cases in which the members of the Union Committee are men of zeal who are willing to sacrifice some of their time in supervising and guiding societies. I may mention the following as Unions which are working satisfactorily. Yeloor Union in the Satara District, Devihosur, Saswihalli, Hulkoti, Jakli, Navalgund and Aminbhavi Unions in the Dharwar District and Amingad Union in the Bijapur District.

The whole question about the Unions was referred by the Provincial Conference to a Committee some two years back and the report of the Committee which made some valuable recommendations was discussed by me with the Standing Committee of the Institute and certain conclusions were arrived at regarding the policy to be followed for making supervision effective. While it has been decided to continue the existing Guaranteeing Unions, in future attempts are to be made to start supervising Unions for definite areas. These areas would be larger than the areas now comprised in the Guaranteeing Unions so that more societies could be affiliated and a better committee and a well-paid supervisor could be appointed. The Guaranteeing Unions in Sind have, at their own desire, been transformed into Supervising Unions while a start has already been made in organising Supervising Unions in the Presidency. It is hoped that the work of the new Unions will be much better and supervision more regular and effective. There are, however, areas where societies have been doing badly and where, while the need for supervision is as great, no supervising unions could be established at present. In such areas, Propaganda Officers are being appointed to work under the control of the Institute, the cost being divided equally between Government and the Institute. Four such officers were appointed last year and are working in certain talukas assigned to them in the districts of Poona, Bijapur, Surat and in Bombay City. The duties of these Propaganda Officers are as their name implies, to do Propaganda work in the first place, train up Managing Committee members in their work and also teach ordinary members the principles of co-operation. They are also entrusted with the work of helping the committees in making recoveries where the arrears are heavy. In one district, Sholapur, to which reference has been made in the previous report and which is perhaps the worst district in the whole Presidency as regards overdue Government have appointed a Special Mamlatdar to help co-operative societies in the district. This Officer has already done some useful work during the short time that he has been working.

Another important question is that of adequate finance of members. During the last two or three years, especially during the last year it was found that while the Provincial Bank and the District Banks had large surpluses which had to be invested for some time outside the movement, many societies and members did not get funds that they needed for

agricultural purposes. The fact was that in the actual state of several societies the Banks were unable to trust them with larger loans. The question of adequate finance was considered by the last Provincial Conference and a resolution was passed on the subject recommending that where normal credits were fixed maximum limits for individual credit should be abrogated. The special committee which was appointed by the Honourable Mr. C. V. Mehta, who was then the Minister for Agriculture, to look into the condition of societies in the West Khandesh District also laid stress on the same point. From my enquiries into the question both in that district and elsewhere, I found that while the recommendations made could not be accepted *in toto* the present limits for individual loans were in many cases somewhat low and could be safely increased. I, therefore, agreed to increase them in the case of good societies; also to fix, subject to certain condition, special limits in the case of a few individual members for whom even the enhanced general limits were not sufficiently high. Similar modifications have been made in Sind and also in several other districts in the Presidency. This step has not only been well received but has appreciably helped the development of the credit movement. If a credit society is to do real good the members must not go outside the society for any loan they require but this becomes impossible if the limit to the amount which a member can borrow is comparatively low. There is no reason why in the case of good societies the members should not get all the funds that they reasonably require for productive purposes from their own societies provided of course that no member is allowed to absorb much more than what the other members could obtain.

Increase in the limits to individual loans as well as sanction of special limits are allowed only in cases where the funds of the society are adequate, where proper facilities for supervision exist and where societies prepare normal credit statements for their members. The practice of fixing such credits has been introduced in many societies in the Presidency. It is a great safeguard against over or under finance and against misuse of loans.

The condition of agricultural societies can very well be judged by their audit classification. In doing so the fact however must be taken into account that in recent years the classification has been stricter than before. Mr. Rothfeld, who found that some of the Auditors were weak enough to place the societies in a class higher than they deserved, issued instructions to Auditors asking them to see that the classification was correctly made. No society for instance can now be placed in class "A" which does not prepare a normal credit statement for the year. In spite of this stricter classification, the audit shows better results. 451 societies have been classed as "A" or 'very good', 2,336 as "B", 513 as "C" and 114 as "D" or 'very bad'. It may be noted that the number of "A" class societies last year was smaller and numbered 413 and the number of "D" class societies was larger, namely, 129. C and D class societies in many districts this year were distributed amongst the official and non-official workers so that responsibility for their improvement could be fixed upon some definite persons. Some of the

branches of the Institute, especially the Gujarat Branch, did good work in taking over some of the districts and improving them. The result of this procedure has been satisfactory, leading to the improvement of several of these societies. Societies placed in class "A" are usually models for others to copy and usually also act as centres for disseminating co-operative ideals and for propagating the movement. The classification also serves to show how the movement is progressing in each district. In Dharwar there are as many as 109 societies in class "A" while there are only 54 in class "C" and 5 in class "D". In Sind, North Kanara and West Khandesh there are no societies in class "D" at all. In the whole of Gujarat there are only three societies in that class. In the Deccan districts as might be expected the number of societies of the highest class is comparatively small, while the number in class "C" is large. In the Nasik district there are as many as 17 out of 120 in class "D", while in the Satara district out of 205, 29 are in class "A" and 23 in class "D". The other districts which deserve notice are the Kanara district where out of 98 societies 16 are in class "A" and 64 in class "B"; the Poona district where the number of "A" class societies is more or less stationary, viz., 33, 93 are in class "B" and as many as 86 in class "C".

A word must be added about the difficult experiment which we are trying in the Panch Mahals district for reclaiming the Bhils through co-operation. It is well known that the Bhil is backward and not in any way self-reliant, that not only is the necessary capital for financing him to be found from outside, but also every thing has to be done for him by some outside agency. The system of finance also must be such that he can get the necessary amount at the proper time and be not forced to have recourse to the sowcar for any of his needs. It is also necessary to see that repayment of loan is made out of sale of part of the produce. To do all this the Provincial Bank has started a branch at Dohad and has also shops through which the produce can be sold at Dohad and Jhalod. Government have given the assistance of a Special Mamlatdar, half of whose salary is paid by Government and the other half by the Provincial Bank. Control over the societies is exercised by the Special Mamlatdar who is helped by two or three Inspectors and is also assisted by a number of secretaries, five of whom are paid for by Government. The number of societies in Dohad and Jhalod is now 61. Last year was really the first year when the system had actually been working throughout the whole year. Unfortunately the season was unfavourable and the recoveries were poor. Out of the amount of Rs. 98,000 due to the Bank the actual collections came to only Rs. 42,000 in all. Recoveries have thus been unsatisfactory. As the assets of the members are small and not easily realisable, the further prospects of the work in this tract are uncertain. Every step is, however, being taken both by the Provincial Bank and by the Department to ensure the success of the experiment as far as possible.

The tagavi grant placed with the Provincial Bank for loans for land improvement was 3½ lakhs. It was intended that the amount should

be used preferably for works undertaken jointly. But as such works require preliminary investigation and no special officer was available for making the same, no joint schemes, except in the case of fencing societies, could be formed. Loans were given to fencing societies, and to a large number of individuals mostly for digging or repairing wells, but also weeding and erecting dams. The amount which could be utilised came to only Rs. 1,10,000. Since the close of the year, however, a Land Development Officer has been engaged by the Agricultural Department and through his assistance, it is hoped, to form joint schemes of land improvement and to finance them out of the tagavi grant.

(2) *Agricultural Non-Credit.* *N.O.*

The number of non-credit societies has increased from 159 to 190, an increase of 31 as compared with 13 in the previous year. It would be a mere truism to say that if the agriculturists are to receive the full benefit from the movement it is not enough for them to obtain credit facilities at a moderate rate, but they must combine to make their purchases in common and also try to get the highest possible price for their produce through the same means. While in Europe co-operative purchase of agricultural requisites has been developed on a large scale in many countries, we are still comparatively backward in this respect, though as regards co-operative marketing fair progress has been made in this Presidency. In the development of non-credit movement considerable advance is now expected through the co-operation of the Department of Agriculture and in at least two divisions, namely, Nasik and the Karnatak, the joint efforts of the Deputy Director of Agriculture and the Assistant Registrar have already produced good results. In Sind, similarly, where the agricultural propaganda work has been entrusted to Khan Bahadur Azimkhan the results are remarkable. Several of the Taluka Development Associations which have been formed under the co-ordination scheme have already commenced to do good work. Out of these Associations 23 are registered under the Co-operative Societies' Act.

There are very few purely seed societies in this Presidency. A very large quantity of pure seed is, however, distributed by the sale societies. In the Southern Division several societies combine the supply of seed with the supply or hire of implements. Such seed and implement societies number 28 in that division. Many of these societies are not working satisfactorily, partly because they are too small and in consequence the management is not efficient. This year besides the business of hiring the ploughs was done on a comparatively small scale as owing to the very considerable reduction in the prices of ploughs many of the members preferred purchasing the ploughs outright. A good many of the credit societies readily made advances for the purchase of such ploughs. The type of implement societies which has been doing good work especially in the Konkan and also in some parts of the Deccan is the society which keeps iron cane crushers and hires them out. These societies have been successful and there is a great scope for their

further development. A new type of societies is now being organised in Gujarat, namely, the Co-operative Power Pump Society. Here a number of cultivators join together and go in for an oil engine to lift water from a well or tank and irrigate thereby the land commanded by it. A society of this kind was registered at Ankav in the Kaira district and has made a good beginning. Similar societies are likely to spring up in this tract. Another type of societies which has been registered in Gujarat is the Co-operative Ginning Society. This is registered at Kareli where there is already a sale society. The object is that the cotton brought by the members to the sale society for sale should be got ginned at the Co-operative Ginning Factory and as the promoters and members of both the societies are practically the same little difficulty is expected in achieving it.

Except in two or three cases societies for the supply of manure to members have not done any large business. The Kelva Mahim Manure Supply Society in the Thana District sold castor oil cake worth about Rs. 11,000 and made a profit of Rs. 1,140. The Hadapsar Society had a sale of Rs. 15,000 with a profit of Rs. 515.

Two of the main reasons why co-operative supply has not made very much progress so far appear to be, first, that the societies are usually organised on a small scale, and therefore cannot secure that efficient management which is necessary for their success and secondly that there is no sufficient staff to exercise regular supervision which is even more necessary in their case than in the case of credit societies.

The most important type of non-credit societies in this Presidency is the Co-operative Sale Society. Of these the one most developed is that dealing in cotton. In the year under report the value of cotton sold by the co-operative sale societies amounted in all to 53½ lakhs. This shows a considerable improvement over last year when the sales amounted only to 23·8 lakhs. The largest turn over was that of the Gadag Cotton Sale Society which sold cotton worth over 18 lakhs. Next comes the Hubli Cotton Sale Society which sold cotton worth 14½ lakhs. It is estimated that the Gadag and the Hubli Cotton Sale Societies succeeded in securing nearly 20 per cent. and 16 per cent. of the total cotton received in their respective markets. Thanks of the cultivators of the Dharwar district are due to Mr. Koti and Rao Saheb C. S. Shirhatti for the efficient manner in which they are carrying on the work of these two sale societies, which in spite of many difficulties are now firmly established. The Hubli Society also did useful work both as regards the distribution of pure seed and as regards clean picking. The other two cotton sale societies worth mentioning in the Southern Division are those at Haveri and Bailhongal which realised 1½ lakhs and 2 lakhs 80 thousand, respectively, for the produce brought to them for sale. In the Khandesh Division the only sale society which did any considerable work was the Pachora Sale Society which had a turn over of over 9 lakhs. The societies in Gujarat did business to the extent of 6½ lakhs, an increase of 133 per cent. over previous year's figure. This progress has been achieved in spite of the fact that in some of the tracts where societies

were organised as for instance in the Jambusar taluka, the cotton crop had failed. The total number of cotton sale societies in Gujarat was 9, but only five of them worked during the year. One was registered too late for starting work while in the case of others the cotton crop was very poor. Two of the most developed societies in Gujarat are the Sonsek Society which under the able guidance of Mr. Purshotam Patil had a turn over of 3½ lakhs and the Gothan Society which had a turn over of 1 lakh 64 thousand. As pointed out by Mr. Shah, the Assistant Registrar, there are certain distinctive features of the sale societies in Gujarat which are not to be found elsewhere. These societies sell only members' cotton. The cotton is ginned before sale. No persons are generally admitted as members who do not sow seed of a uniform quality, which is distributed by the societies amongst its members. The members are perfectly loyal and there is hardly any case where the member sells his cotton outside the society. The management is in the hands of men who belong to the agricultural class. It is not only efficient but it has also been successful in arranging for the practical business training for a number of young men who work in the societies. These are the features which, it will be seen, deserve to be imitated elsewhere, but it is not easy to copy them in other tracts as for instance in Khandesh and Karnatak where the cultivator is not prepared to have his cotton ginned before sale nor to have his cotton pooled with that of other members before it is sold. This last step of course would not be possible unless cotton seed of the same quality and kind were distributed amongst the members and unless the seed so distributed is sown separately and not mixed up with any other variety of cotton seed.

There are also other kinds of sale societies which deserve mention. Sind has now got two good societies dealing in grain. The first to be started was at Shikarpur which continued to do good work and sold grain worth about 1 lakh last year securing a commission of over Rs. 2,000. The benefits from the society are being much appreciated by the zemindars of the surrounding tract. The success of the society is mainly due to the efforts of Mr. Ghul Hassan Khan, the Managing Director. Another society which achieved a considerable amount of success even in the first year of its existence was the sale society at Malir. It came into existence in October last and has done business to the extent of 1 lakh and 15 thousand, chiefly in potatoes and vegetables. The zemindars have saved several thousands both in the charges that they paid and in the prices realised and were also able to buy their seed at a lower rate than formerly. The society was started through the efforts of Diwan Jivatram, the late Mukthiarkar, and owes its present development to the keen interest and selfless work of its honorary Managing Director, Mr. N. D. Mallik. Two sale societies were started in the Poona district, one in the Khed taluka for the sale of potatoes and another for the sale of jaggery in Poona. The potato sale society encountered very great difficulties which it has not yet been able to overcome. The Haveli Sale Society which was mainly organised by the people of Hadapsar with the help of the Agricultural Department did good business during the short time it worked. It sold jaggery worth 1 lakh and 38 thousand and made a

net profit of Rs. 2,200. Thanks are due to Rao Bahadur P. C. Patil, Deputy Director of Agriculture, Poona, for the interest that he took in organising and helping this society. In the Southern Division there is one chilli sale society at Byadgi which sold chillies worth about Rs. 21,000. The tobacco sale society at Nippani, one of the biggest centres for the export of tobacco, sold goods worth about Rs. 50,000. The sale society for Totgars at Sirsi and the arecanut sale society at Kumta are also doing good work. The latter in spite of local opposition has started on very sound lines and has already done a fair amount of business. It sold arecanut to the value of Rs. 41,000 this year. The Yelloor Union in Satara, which has already been mentioned above as one of the best Unions in the Presidency, added to its activities this year by opening a shop at Kolhapur, with the help of the Provincial Bank, for the sale of its members' produce, especially jaggery. It sold 70 thousand rupees worth of goods and earned a commission of Rs. 1,200. Encouraged by the success, the promoters are already thinking of opening another shop at Sangli which is a more convenient market for some of the societies included in the Union.

The future development of co-operative marketing especially in the cotton tract in the Southern Maratta Country and in Gujarat appears to be promising though difficulties may arise and circumstances sometimes may not be helpful. Two of the societies in Gujarat for instance suffered this year to some extent owing to the fluctuations in prices and also owing to the operations of the Cotton Transport Act. But luckily we have now got the proper type of men for running these societies and as the members themselves have realised the benefits of such societies there is every reason to hope that the development would be even more rapid in the future than in the past.

Both as regards supply of agricultural requisites and sale of agricultural produce, a good deal of work is done by the Provincial Bank. The value of jaggery sold at the five shops managed by the Bank in the sugarcane producing area exceeded 10 lakhs (including 5½ lakhs at Baramati and 3 lakhs at Kopergaon), while cotton sold at Dhulia fetched Rs. 52,000. The shops supplied manure worth about 5 lakhs, and implements of the value of 17 thousand rupees.

There are now five fencing societies all in the Southern Division. Three of them have completed their work while in the remaining two it will be finished before long. The total money spent is about Rs. 17,000 and the total area protected by these walls comes to nearly 5,400 acres. The additional income which the cultivators would get through the protection afforded by these walls would, it is expected, be enough to pay for the entire cost of the wall within a year or two. The value of this land enclosed is also substantially and permanently increased. These fencing schemes are becoming popular and several proposals are now under consideration. Difficulties sometimes arise because a few people with selfish motives refuse to join, hoping that when the scheme is completed by others their own land also would be protected without their having to pay anything. In the last Provincial Co-operative Conference a resolution was passed

to the effect that if 75 per cent. of the people showed themselves willing to go in for such schemes the remaining 25 per cent. might be compelled by legislation to pay their quota. It does not at present seem necessary to go in for special legislation of this kind. There is considerable scope for organising such schemes in places where the people are unanimous.

The Cattle Breeding Societies continued to be disappointing though there are a few working fairly well in the Southern Division. Cattle Insurance Societies exist mostly in Gujarat. The number of animals insured went down from 173 to 145 chiefly on account of the scarcity conditions prevailing. The number of animals lost, however, rose from 1 to 9. The societies have not made any progress, but their financial condition is so far satisfactory.

The two Joint Cultivation Societies at Bhambora and Arjunsoda, which were started as experiments, have not, I am sorry to say, proved a success so far. Unfortunately both started in a year when the season happened to be unfavourable. The want of success is however due as much to bad management as to the above factor. Attempts are being made to improve these societies but their future appears to be uncertain.

(3) *Sind. W m -*

The movement continued to make satisfactory progress in Sind during the year under report. At the commencement of the year attention was chiefly devoted to the improvement of existing societies and expansion of their business rather than to the organisation of new ones. Later, however, several societies were organised and registered and the number went up on 31st March to 558 as compared with 481 last year. The membership also increased from 18,772 to 23,483. What was, however, more remarkable was the increase in the working capital. The capital of the societies including the banks rose from 38½ lakhs to 51 lakhs, an increase of over 34 per cent. In 1918 when the movement first began to make real headway in Sind the capital was only 1½ lakhs and the number of members barely 3,000. Since then, however, the movement has taken considerable strides every year. If one considers the general illiteracy and backwardness of the population, the difficulties of getting good secretaries and the want of compact villages, the progress achieved will be seen to be really remarkable. Taking the agricultural societies only I found that the number is now 516 with a total capital of 20½ lakhs which works out at Rs. 129 per member. Although this average compares favourably with that in the Presidency, I found during my tour in Sind that many of the members were not adequately financed, though there was no difficulty about the societies securing sufficient funds through the Central financing agencies. I, therefore, agreed in the case of all good societies to increase the individual loan limit which was generally Rs. 500 to Rs. 1,000 and in some cases to fix special limits for individuals. This measure has been very warmly appreciated and is likely to help considerably in the expansion of the movement. I also found that while the societies made provision for financing the small cultivator the bigger zemindars who are also often badly involved in debt at usurious rates of

interest and the haris were being helped only to a very small extent by our societies. The question was fully discussed by me with officials and non-officials and in consultation with them steps are now being taken to bring this class of persons who after all form the bulk of the agricultural class in Sind within the movement. As elsewhere in the Province special steps were taken with success to reduce still further the overdue arrears which are now small.

One noticeable point in the agricultural societies in Sind is that about 42 per cent. of the capital is members' owned capital and out of the remaining a very large part is provided by the Central Banks. Out of the owned capital of 8½ lakhs, shares account for 5½ lakhs and the reserve fund is a little over 1½ lakhs; the deposits from members are only 97,000. Out of 12 lakhs of outside capital 10 lakhs and 60 thousand were obtained from Central Banks and non-members deposits amounted to 81,600. The reason for this smallness of deposits is probably the fact that the population being mainly Mussalman is against taking interest and does not, therefore, go in for deposits. In order, however, to inculcate the habits of thrift the members are being trained to deposit part of their savings at harvest time in their societies and withdraw them later when needed. This system has been only newly introduced but is becoming popular. Over two lakhs were thus placed in the savings deposit during the year, a large part of them being withdrawn later for cultivation expenses.

In the development of co-operation in Sind the District banks have played a very important part; in one way more important than in the Presidency, as it is more difficult in the Sind Villages to get deposits from non-members on account of the reason mentioned above. The premier District Bank in Sind is the Sind Central Bank at Karachi which so far as the other district banks in the province are concerned also acts as the apex bank. Each district in Sind except the small districts of the Upper Sind Frontier and Thar and Parkar has now got a Central Bank. The former is affiliated to the Sukkur Bank while the Sind Central Bank has opened a branch at Mirpurkhas for the finance of societies in the Thar and Parkar district. The working capital of the district banks in Sind increased within a year by 42 per cent. and the share capital by 16 per cent. The total loans advanced to societies amounted to 18½ lakhs while the recoveries were a little over 23 lakhs. Loans due by the societies at the close of the year amounted to 14 lakhs. Under the sympathetic and able guidance of its Managing Director, Mr. Jamshed N. R. Mehta, the Sind Central Bank is developing along right lines and is able to meet the growing demands of both the district bank and the primary societies. Its working capital increased during the year from 11½ to 14 lakhs. Next in importance is the Larkana Bank which under the chairmanship of Khan Bahadur S. N. Bhutto and the able managership of Mr. Rijumal has also been making excellent progress. Its working capital rose during the year from 3½ lakhs to 5½ lakhs. The Nawabshah Bank being situated in a backward area is working on a small scale with a working capital of 1 lakh and 35 thousand. It was, however, able to meet the requirements of its

constituent societies. What success it has attained is mainly due to the selfless spirit shown by Seth Radhakisen Kundamal who placed large sums in the bank as deposits in times of need and helped it in other ways. The Hyderabad district bank has also made good progress during the year. Its working capital increased from 1½ lakhs to 2 lakhs and 61 thousand mainly through the efforts of its energetic Managing Director, Rao Bahadur Pritamdas, who is so prominently associated with the various co-operative activities in Hyderabad. The Sukkur Bank is also developing well and has now a working capital of 1 lakh and 38 thousand. There is, however much scope for development of this as well as of the Hyderabad Bank.

There are now 7 non-credit societies in Sind besides 8 Taluka Development Associations. The three seed societies did good work in distributing seed, obtained mainly from the Agricultural Department in the case of two of the societies. In the case of the society at Malir, large quantities of potatoes were purchased from Bombay and Italy and distributed amongst its members. Of the three sale societies that at Tando Adam could only do a small amount of business I am afraid that there is not much chance of its success as cotton which was going to be the main article for sale through the society is usually purchased by merchants in villages and not brought by the cultivators themselves direct to the market place. The two societies at Malir and Shikarpur are doing well, especially the former which within a few months of its start managed to secure very appreciable benefits to its members in the disposal of their produce, mainly potatoes and vegetables. The Taluka Development Associations are doing valuable work in distributing pure seed, in introducing improved implements and modern methods of farming and giving training to actual cultivators. There has been no increase in urban societies. The existing ones have, however, developed satisfactorily, the working capital having increased from 2¼ to 3½ lakhs. Prominent amongst these societies are the two Amil Societies at Hyderabad and Karachi and the Urban Bank at Larkana, which are doing excellent work. I was struck with the success of the introduction of savings boxes amongst its members by the Larkana Urban Bank. Several of the poor members have been able by the use of these boxes to save decent sums which they have now deposited in their Bank.

I need hardly point out that the success of co-operation in Sind has been mainly due to the energy and missionary zeal of Khan Bahadur Azimkhan. By his sympathy and love for the people he has been able to secure their confidence while on the other hand he has been successful in securing the active help of several of the leading men in Sind official and non-official alike, for the propagation of the movement. It is, however, to be remembered that owing to the backwardness of the Province supervision for the societies is needed more in Sind than in the rest of the Presidency. The Sind Branch of the Institute, I am glad to say, is already beginning to take active part in matters of propaganda and I hope it will soon be able to do some work as regards supervision also, but it will be a long time before the Branch will be in a position to afford that help and guidance to the large number of societies which already exist and of which the number will go on increasing in the future. The number of

societies in Sind to day is over 580 and will soon be 600. As the number of societies assigned to each Auditor for audit throughout the Presidency is about 100, there should be at least 6 Auditors in Sind. At present the number is 4. Considering that in Sind the Auditor has to do other work besides that of audit, the need for at least 2 more Auditors is obvious. Owing to the needs of economy the number of district honorary organisers has also been reduced from 15 to 13. In my opinion considerably more money could be most usefully spent now in propaganda, organisation and supervision in Sind so that when the Sukkur Barrage Scheme is completed and a vast area of land comes under cultivation co-operative machinery will be available not only for supplying finance, but also for meeting the various other needs for development which are sure to arise.

(4) *Non-Agricultural Credit Societies.*

There are now 411 societies of this kind in the Presidency. The number was 385 last year and 370 the year before. Out of these 31 are unlimited most of which including the Debt Redemption Societies for the depressed classes in Bombay are doing badly. Over 50 per cent. of their outstandings are in arrears, in some cases the overdues being still heavier. The membership of limited societies is now 1,09,414. The share capital has increased from 28 lakhs to 32½ lakhs and the working capital from 1 crore 35 lakhs to 1 crore 44 lakhs. The reserve fund now amounts to 6·9 lakhs as compared with 5·8 lakhs last year. 133 lakhs were lent to individuals in the course of the year and 128 lakhs were repaid by them.

There are now 39 non-agricultural credit societies which are classed as Urban Banks and which have each a working capital of over Rs. 50,000. Of these 21 are Peoples' Banks of the Luzzatti type of which the membership is open to all living in a certain urban area and which not only receive deposits and arrange for financing their members but also do all other kind of banking business. Out of the remaining, 11 are communal banks members of which belong to particular communities like the Saraswat and the Namdeo and 7 are societies like the two Railway Societies confined to persons of a particular kind of employment. The number of these banks is increasing every year and it is aimed by spreading a net work of them in all important urban areas in the Presidency to make such banking facilities as are now obtainable in almost every advanced country, available for the residents of such areas. The share capital of these Urban Banks now amounts to 21½ lakhs, an increase of over 3 lakhs since last year and their reserve fund amounts to 5½ lakhs as compared to 4·4 lakhs last year. There has been a slight fall in the members' deposits from 70 to 68 lakhs while non-members' deposits have increased from 16½ lakhs to 19½ lakhs. 109 lakhs were lent out during the course of the year and 104 lakhs were repaid; 95 lakhs were the outstandings at the end of the year. The Urban Banks had sufficient funds to meet the demands of their members. They did a large amount of banking business and several of them by obtaining cash credits and over-drafts from the Provincial and the District Banks were able to do cheque and hundi business. The turn-over of these banks is not yet sufficiently

rapid. They have not yet realized that for urban banks short term loans with rapidity of turn-over are as a rule, better and more advantageous both to the members and to the bank. In many cases the staff of these banks is also not yet sufficiently well trained and well paid, though an appreciable improvement in this respect is noticeable this year. The Southern Division and Gujarat are the two areas where the urban movement is the best developed. In Dharwar there are as many as 39 societies and there is now no taluka headquarters except Navalgund or any important commercial centre which has not got such a society. Future progress in this district would therefore lie more in extending the activities of the existing societies than in the organization of new ones. There are in this District one society with a capital of over 5 lakhs and 68 thousand, two with four lakhs 20 thousand and four with a capital of nearly 2½ lakhs. The biggest society in the Southern Division is the Belgaum Pioneer Urban Bank which has a working capital of 765 thousand. Its management is, however, somewhat inefficient and unco-operative. One of the best banks of its kind is the Hubli Urban Bank which has been mentioned several times in these annual reports. It continues to be a very good model of its type under the able chairmanship of Rao Saheb Walvekar. In Gujarat the Surat Peoples' Bank had a successful year and has very satisfactorily performed its functions as a real Peoples' Bank of the Luzzatti type. It has managed to increase its working capital from 53 thousand to 163 thousand and to declare a dividend of 7 per cent. It gave a rebate on interest to borrowers, some bonus to its depositors and worked like a real bank by giving short term loans and over-drafts for financing trade and doing exchange business. Both the Urban societies at Jambusar and Broach worked well. The Broach Society is the first Urban Bank to open a Branch. It has opened it in the business locality of the city. Amongst the banks which deserve mention for the good work that they are doing are the Cosmos at Poona, the Southern Maratta at Dharwar, the Sirsi, the Karwar and the two Honavar Banks in Kanara and the Khanapur Urban in Belgaum. Special mention must also be made of the Dhulia Urban Bank which only three years ago was in such a bad state that it was on the point of cancellation. It has now through the efforts of its Chairman, Seth Ghulabchand and the other Directors, successfully turned the corner and promises to be a very good institution of its kind.

While the Urban credit movement has made satisfactory progress there is still considerable scope for its further development and there would be no harm in accelerating the pace of its progress, especially as in many urban areas men can be found sufficiently intelligent and able to run such societies. In Bombay City there are some very good and big societies of salary earners like the two Railway societies and the Post and Telegraph office societies. Several societies have now been formed for the District Police and many of them are working very well. There are, however, many firms with big establishments in Bombay and also various Government Departments which are still outside the fold of the movement. I have recently been in communication with some of these

firms and Departments and I hope that with the help of the Institute some more societies for the benefit of the middle class people in Bombay and elsewhere will be soon organized. There is no doubt that such societies are needed in many places.

(5) *District Banks.*

The number of District Banks in the Presidency exclusive of the Provincial Bank is 19, that is, the same as last year. At present there are only six districts in the Presidency which have no district banks. Four of these are co-operatively backward. In the Presidency, the districts of Panch Mahals, West Khandesh and Satara are now served by branches of the Provincial Bank. It is probable that at least for some years to come no district banks would be organised in these districts. The Provincial Bank has also opened branches at Baramati and Nira in the Poona District, and Kopergaon and Belapur in the Ahmednagar District to finance co-operative societies in the irrigated tracts. The eastern portion of the Nasik District has also been given over to a separate branch of the Provincial Bank which has been established at Malegaon. The districts of Kolaba and Ratnagiri are still without any district banks. The movement has not made there sufficient progress to render the successful working of such a bank probable. The share capital of the district banks excluding the Provincial Bank now amounts to nearly 15 lakhs and at the end of the year they held Rs. 80 lakhs as deposits from individuals and 11 lakhs from societies. These figures compare satisfactorily with the figures of last year when they were Rs. 55 lakhs and 9 lakhs respectively. The profits of the banks amounted to Rs. 1 lakh and 64 thousand as compared with Rs. 1 lakh and 20 thousand last year. The working capital has increased from 84 to 118 lakhs during the course of the year. Loans to societies amounted to 75 as compared with 48 lakhs last year and in addition several banks had to invest part of their funds in the Provincial Bank or in some Joint Stock Banks as they held large amounts on hand which they could not invest in the movement. The repayment by societies during the course of the year amounted to Rs. 65 lakhs and the outstandings from societies and other banks at the end of the year came to 68 lakhs. The arrears amounted to 7½ lakhs. So far as the current needs of the societies and members are concerned there is now enough or even more than enough money in the movement to meet them. As for long term loans for land improvement Government have placed a grant for tagavi at the disposal of the movement which amounted last year to 3½ lakhs out of which owing to several causes only Rs. 1,10,000 could be utilized.

↳ With the exception of the three banks newly started the district banks now find no difficulty in raising deposits. In fact, in a few cases, they have had to refuse deposits as the limit of eight times the share capital plus the reserve fund was being exceeded. Lending as they do only to co-operative societies, mostly of the unlimited liability type the security offered is ample. More attention is now being paid to having good management and several of the Banks have now got their managers trained in Bombay. The cost of management of the district banks

exclusive of the Provincial Bank amounted to Rs. 78,000 as against Rs. 55,000 last year. Including the Provincial Bank the cost came to 1 lakh 85 thousand as compared with 1 lakh and 26 thousand last year. In the case of the district banks, however, there is still considerable room for improvement. Several of the banks are not having their Inspectors as well trained as they should. The Directors do not seem to have recognized that if this responsible work is to be satisfactorily performed they must get the right stamp of men, train them properly and pay them adequately. In this respect the example of the Provincial Bank deserves to be followed by other district banks. The Sind Central Bank, I am glad to say, has been following the same policy as the Provincial Bank in this respect. This policy it is now easier for the district banks to follow, as Government and the Provincial Bank have between them agreed to bear one half of the cost of inspection of societies by district banks for a period of five years in the case of Banks not in a position to pay more than $6\frac{1}{2}$ per cent. as dividend on shares.

Owing to the unsatisfactory working of many of the societies in the Thana District the Thana District Co-operative Bank is not working properly and was unable to declare a dividend last year. Since then, however, it has been able to do good business with a newly formed Urban Bank at Kalyan which has absorbed an appreciable part of its capital with profit to both. The other societies are, however, doing badly and it would be in the interests of both the societies and the bank itself if rigorous steps are taken by the bank to improve their condition in collaboration with the Assistant Registrar and the Institute, who have already moved in the matter. The position of the Sholapur Bank has slightly improved this year though the arrears are still heavy. In Bijapur the recoveries were bad as the year was one of famine. Owing to the propaganda carried on the Surat District, the percentage of arrears to working capital was reduced to 6.2 on 31st March 1924 and it is now reported to be only about 3 per cent. As regards the Broach District owing to the bad agricultural season, unauthorised arrears went up to 9 per cent. on 31st March 1924, but have been reduced since to less than 4 per cent. The Karnatak Central Bank is the premier district bank of the Presidency and continues to be ably managed by its Chairman, Diwan Bahadur Mensinkai. It has a working capital of nearly 25 lakhs, has opened three branches and has engaged four inspectors. The Poona Central Bank has also continued to expand its resources rapidly and has now a working capital of over 12 lakhs. Unfortunately, owing to the state of several societies in its charge, a large part of this capital had to be invested outside the movement. The Directors are, however, wisely taking a survey and making inquiry to find out how their capital could be successfully utilised for the advancement of agriculture. The result of this inquiry together with the efforts to improve the existing societies should lead to the complete absorption of the funds the bank can now command. The affairs of the East Khandesh Central Bank have improved. There is so much scope for development in this district that the successful

working of this bank, it is hoped, will soon lead to the extension of all kinds of co-operative activities in the district.

The organisation of district banks in this Presidency is of a mixed type. Although with one or two exceptions these banks finance only co-operative societies every bank has got both individuals and societies as share holders and as Directors, and in the present state of things it is essential that this should be so. Without the influence of these individual members and the credit which they bring with them it would have been impossible in the commencement of the movement to command that confidence of the public which was necessary to tap the large funds that have in consequence been forthcoming. To the Directors of these district banks who work in a disinterested spirit for the advancement of the members and the co-operative societies, the thanks of all concerned in the welfare of the agriculturist in this country are due.

Before leaving the subject of district banks it might be mentioned here that the work in connection with the expansion and use of cheques and transactions like bills of exchange continues to expand. The amount received and remitted by means of cheques last year came to over 4.76 lakhs. Unfortunately, the figures supplied are not quite accurate and further details cannot therefore, be given.

(6) *The Provincial Bank.*

The name of the Bombay Central Co-operative Bank was changed into the Bombay Provincial Co-operative Bank, Ltd., which correctly represents its position as the 'Apex Bank' of the movement in this Presidency. With the same object in view some changes were made in the bye-laws. The bank decided to increase its share capital from 7 lacs to 10 lacs. As the money market was tight at the time, large subscriptions from non-members were not expected, but several Central Banks and primary societies under some of the branches of the Provincial Bank subscribed handsomely. It is satisfactory to note that in accordance with the resolution passed at the meeting of the representatives of the District Banks last year, the latter have purchased several shares of the Provincial Bank. The Bank at one time thought of making it compulsory on all societies to contribute to its share capital in proportion to the amount of the financial facility given by it, but it has now decided to hold this proposal in abeyance and try to secure the same object by means of propoganda. The object is to make the Central Banks and societies take more interest in the affairs of the Provincial Bank than they are doing at present. This is a move in the right direction, but as far as I can see for several more years to come the presence and inclusion of such experienced and influential persons as are on the Board at present—other than the four representatives of societies—would be quite necessary.

The working capital of the Bank has now gone up to 105 lacs, an increase of 20 lacs over last year's figure. The non-withdrawable capital at the end of the year was 20½ lacs while the withdrawable capital was 85 lacs as against 18 lacs and 67 lacs respectively, last year. In addition

to this Rs. 3½ lacs of tagavi grant was placed at the disposal of the Bank by Government for investment in loans for land improvement.

It is worth noticing that out of the deposits held by the Bank towards the close of the year 64 lacs were from societies and nearly 29 lacs from individuals. The average rate paid by the Bank on deposits was 5½ per cent. Even when towards the end of the year the Imperial Bank rate went up to 9 per cent. and the local banks were offering the same rate on short term deposits, the Provincial Bank instead of being obliged to raise its rate of 6 per cent. actually reduced it by ½ per cent. without affecting its resources adversely, thus showing the strong financial position which the Bank holds at present. This step was possible because fixed deposits from Central Banks and societies increased steadily from 37 lacs in September to 51 lacs in March.

While the resources of the Bank expanded satisfactorily there was unfortunately not a corresponding extension in advances made to co-operative societies and central banks. One reason for this is the fact that all the districts in the Presidency except six have now district banks of their own which are able to tap local capital and are developing rapidly. Several of the Unions which used to be financed directly by the Provincial Bank were taken over by the district banks, nine by Dharwar and five by Belgaum. There are now only 16 left with the Provincial Bank. In the case of these 16, maximum credits were sanctioned to the extent of 16 lacs. All the central banks except two get maximum credit from the Provincial Bank which amounts in all to a little over 12 lacs. The Bank was able to make very good progress in the system of granting maximum credit to societies financed by it. Credits to the extent of 21 lacs were given. By these means it is possible to finance societies promptly and reduce the possibility of misapplication of loans. Another important way in which the Bank helped the movement is by granting credit facilities drawable on demand to Central and Urban Banks and societies. The securing of all these banking facilities was of very great use to co-operative institutions in their transactions of cheque and hundi business. The amount given as loans to Agricultural societies came to 28 lacs including of tagavi loans which amounted to about a lac.

Owing to the large surpluses which the Bank had on hand and owing to its inability to invest the same in co-operative societies, it had to place them either as deposits with other banks approved by Government or invest them in Government securities. Some time before the close of the year the amount deposited with outside banks was as high as 36 lacs and investment in securities about 25 lacs. The repayment of loans from societies was on the whole satisfactory and amounted to 28 lacs. The amount of unauthorised arrears was 6 lacs and 30 thousand, but this includes outstandings from societies in liquidation. The Bank has opened 8 branches all of which did very good work. At Baramati the branch has succeeded in tapping good deposits and in introducing the cheque system, and thanks to the efficient supervision exercised the amount of unauthorised arrears is nil. When it is

remembered, that not very long ago the overdues in this tract were exceedingly heavy and the condition of the societies was causing anxiety to all concerned the progress made will be considered to be noteworthy. The shop at Nira has been turned into a separate branch. The new branch opened at Dhulia has justified its existence and is rapidly helping the development of the movement in the West Khandesh District. The branch at Islampur is also doing excellent work. Both here and at Kopergaon the Advisory Committees are reported to take very keen interest in the work of the branches. The branches at Malegaon and Belapur are also progressing well. A considerable amount of responsibility attaches to the working of the branch in the Bhil tract at Dohad. The work is difficult and the success is still problematical. It is, however, an index of the co-operative spirit in which the Board of Directors are working that they readily consented to start this branch though they were well aware that they would work it at a loss in the beginning and though there were other tracts where the work could have been done at a more rapid pace and at a profit. A very important part of the work done by the branches lies in the facilities afforded to co-operative societies to buy their agricultural requirements and to sell their produce through the shops attached to some of these branches.

One important feature of the working of the Provincial Bank which deserves special notice is the importance which it attaches to efficient supervision. I have come in contact with most of its agents and inspectors and I found almost all of them to be men of the right stamp for doing the work entrusted to them. The Board has also shown great foresight in paying these men liberally. The successful results achieved in most of the places where branches have been started is in a great measure due to the right selection of men, though the value of assistance that they get from the head office cannot be under-estimated.

The Bank had as its Chairman, the veteran co-operator Honourable Mr. Lallubhai Samaldas, C.I.E. To him and to his Board, especially to its able and sympathetic Managing Director, Mr. Vaikunth L. Mehta, I must express personally and on behalf of the movement my thanks for the keen interest that they have shown and for the advice and assistance given in furthering the cause of co-operation.

IV.—THE CONSUMERS' MOVEMENT.

Except in regard to co-operative housing, the Consumers' Movement has, I regret to say, not shown any appreciable progress. A few of the registered societies have not yet started work. Several have suffered a loss and though some societies are working well and have earned a profit, the Movement cannot be said to have yet taken root in this Presidency. The same difficulties which it has met here, seem to have faced it in other parts of this country. I am afraid people here have not yet properly understood the general principles underlying this Movement. The main reasons why several societies have done badly are want of loyalty on the part of members, lack of good business management and of proper supervision. Sometimes a society has been organised

with the best of motives by people who themselves had no intention of buying from the store, forgetting that the co-operative store is meant mainly for the benefit of its own members and must depend for its success on their loyalty. Being often started on a small scale, a store cannot afford to pay its management well, and without well-paid and efficient management it has little chance of competing with already established capitalistic concerns. Sometimes though the management is good in the beginning, slackness on the part of the Committee in supervising it leads to inefficiency and even to fraud.

Some of the existing co-operative consumers' societies have not realized that to make a profit what is necessary is not so much large borrowed capital as rapid turnover. In Surat the co-operative store which at one time was doing well has suffered a loss of Rs. 2,243. It had a working capital of over Rs. 23,000 while the sales amounted to only Rs. 16,600. The Store at Hubli suffered a loss for a similar reason. It could do business to the extent of only Rs. 8,400 while its working capital was Rs. 13,176.

The total number of consumers' societies excluding housing societies was 62. These had a share capital of Rs. 1,22,129 and working capital of Rs. 2,20,472. The sales amounted to over Rs. 5 lacs. Amongst the good consumers' societies may be mentioned the Madrassah hostel which with a share capital of Rs. 890 did business to the extent of Rs. 16,547 and earned a profit of Rs. 782. A similar hostel for the Nayar Samaj had a turnover of Rs. 5,874 with a share capital of only Rs. 875. This class of society has a promising future in a city like Bombay, where many outsiders come for work. Being founded on a communal basis there is a kind of unity amongst the members while as the need is being keenly felt both as regards good lodging and boarding, there is a reasonable chance of the members being loyal. With good management there is no reason why such societies should not be a success. If similar hostels could be started for the labouring population, the material and moral benefits to the city of Bombay would be very marked, but there are great difficulties of securing proper men to run such societies and of getting the members to be loyal and to spend something more for living under conditions much better than at present. The matter is, however, being enquired into. The Sydenham College Store with the valuable assistance of Prof. H. L. Kaji continues to do good work. The example is being followed by the St. Xavier's College Co-operative Store which with a share capital of Rs. 761 had a turnover during the year of Rs. 3,651 and earned a net profit of Rs. 394. A new College Store has this year been registered at Ahmedabad but it has not started work. The Fergusson College Store which was registered some time ago has practically stopped work and is on the point of cancellation. It is a pity that the students of this College could not be made to take interest in an institution which, if successful, would have not only been of use to them financially but would have also served as a training ground for similar activities in future. Amongst other societies in Bombay the only store which deserves mention is the Shri Chhatrapati Store which

is working successfully. With a share capital of Rs. 2,480 it did business to the extent of Rs. 20,126 and made a profit of Rs. 459.

Amongst the good societies outside Bombay City may be mentioned the Bulsar Railway Co-operative Association, the Hadapsar Society in the Poona District, and the Society at Karwar. The Bulsar Society is doing very well and had a turnover of nearly Rs. 43,000 and made a profit of Rs. 3,468. The members who are all railway servants are loyal to the store. The Hadapsar Store had a share capital of Rs. 1,300 and the value of its sales amounted to nearly Rs. 30,000 and the profit to Rs. 1,034. The Karwar Society is an example of how a store working badly could be successfully improved by efficient management. It has a share capital of Rs. 1,225 but its sales amounted to over Rs. 25,000. The credit of restoring this society is due mainly to its Chairman, Mr. Mangesbrao, who has had previous experience of the running of the Triplicane Store in Madras. The Broach Store after a chequered career is now able to show profit but its business is not yet strictly co-operative. The Bhandari Store at Vengurla, though it made a very small profit of Rs. 27 only, did good business. Its sales amounted to Rs. 22,400 with a share capital of Rs. 1,670. The Maratha Shikshnottejak Store in Bombay, although it worked at a loss, had a large turnover.

The results of the want of supervision on the part of the Managing Committee over the staff of a consumers' society, were seen this year in the case of the Kharepatan Co-operative Store, which was working well for a number of years—even during the last year it did good business, its sales amounting to over Rs. 58,000. It was, however, being grossly mismanaged, and taken undue advantage of by some members, and as no possibility of improvement could be seen it had to be cancelled after the close of the year.

The need for consumers' societies especially in industrial areas like Bombay and also in the Konkan is great, but owing to the difficulties mentioned above, the Movement is not being pushed on and no societies are now organized unless the conditions necessary for the success of such societies are found to exist.

V.—HOUSING SOCIETIES.

At the end of the year the number of registered societies in the Presidency was 37, being the same as last year. Three societies were cancelled during the year. Amongst the new societies is one registered for the village of Sudi in the Dharwar District. This is the first housing society for a purely rural area. The lay-out has been prepared under the advice of the Consulting Surveyor to Government. If the Scheme is successful, similar work will be taken up in other rural areas. The good effect which housing on modern lines will have upon the rural population need hardly be mentioned.

There are two other housing societies in Dharwar. Both of these have done very good work. The Dharwar Saraswat Co-operative

Housing Society and the Raddi Housing Co-operative Society have built a number of fine buildings on the outskirts of Dharwar. The latter got a loan of Rs. 50,000 from Government. The society at Ahmednagar has constructed two-room and four-room tenements and has nearly completed its work. This society is meant for the poor Indian Christian population of Nagar, which has now got a fine little colony of its own in healthy and sanitary surroundings. Rents of the tenements are Rs. 5 and Rs. 10 respectively per month. The Poona Society has also commenced its work this year and erected some houses. No society has yet been registered in Ahmedabad, but there is a possibility of one or two being registered this year. In Bombay the Kanara Goud Saraswat Housing Society has completed its scheme of buildings on the co-partnership system of which there are now 19 buildings with 26 tenements. Some part of the vacant land within the colony is reserved for members who want to construct their own buildings. The colony has been beautifully laid-out and is a model which could very well be copied by others. The Bombay Saraswat Suburban Co-operative Housing Society has also made satisfactory progress at Santa Cruz. The Bombay Catholic Housing Society has now got 22 buildings containing 26 tenements; 18 of these are complete, while 4 to 8 are under construction. The society this year obtained the last instalment of its loan from Government bringing the total to Rs. 6 lakhs. It has also secured land from Government worth Rs. 1 lakh, part of which is to be utilized for construction of buildings on the hire-purchase system. Another society which has made notable progress is the Goud Saraswat Brahmin Co-operative Housing Society. It has erected a very fine set of buildings at Matunga on the co-partnership system. Near them are in course of construction buildings of the Dakshini Brahmin Co-operative Housing Society which obtained a loan from Government this year. Two societies in which members have constructed their own buildings and which so far have worked without any Government help are the Laxmi Co-operative Housing Society at Santa Cruz and the Hindu Friends Co-operative Housing Society at Andheri. The Parsi Central Co-operative Housing Society has built five buildings with 24 tenements on the co-partnership system and one building of three tenements on the hire-purchase system. The society is likely to construct some more buildings in the current year.

All the societies in Bombay including especially the Parsi Central Co-operative Housing Society had to face certain difficulties last year. Owing to the depression in trade and the fall in the prices of building materials, rents went down in Bombay and there was a risk of some of the tenements constructed by these societies remaining vacant. A representation was, however, made to Government and Government have been pleased to reduce the rate of interest on loans already given from 6 to 5 per cent.

Unfortunately no progress was made in Karachi even last year as societies have not yet got possession of the land. It is reported that the question about the land has now been settled and some appreciable progress might be expected this year.

The working capital of the Housing Societies in the Bombay Presidency amounted at the end of the year to Rs. 41,68,000. Out of this Rs. 13½ lakhs represents share capital and Rs. 12½ lakhs held as deposits from members. Government loans amount to a little over Rs. 17 lakhs. Provision had been made last year for loans of Rs. 15 lakhs including Rs. 5 lakhs to be given to societies building on sites given by the Development Department. As pointed out in the last year's report it was not expected that this grant would be fully utilized, mainly owing to the delay in securing land at Karachi. Actually, over Rs. 11 lakhs had to be surrendered. Provision of Rs. 15 lakhs has been made this year, and it is expected that it will be utilized fully if the question about the land in Karachi is finally settled.

On the whole the progress of the co-operative housing movement has been satisfactory and has been considerably helped by the assistance given by Government. One disquieting feature during the year was the existence of factious spirit in three of the best societies which have already done a considerable amount of constructive work. There is, however, every ground for hoping that this spirit will soon disappear.

VI.—THE PRODUCERS' MOVEMENT.

(1) *Producers' Societies in General.*

The number of producers' societies on the 31st March last was 24 as against 23 last year. Out of these, however, 6 are either not working or collecting capital. The societies actually working therefore are 18. Their membership comes to 1,115 and their working capital to Rs. 2,27,474. They made a profit of Rs. 7,580 and their reserve fund is Rs. 25,000. During the year under report Government were pleased to ask two Collectors to support the two labourers' societies in their respective districts. Support from public or semi-public bodies is generally necessary if such societies are to be successful. They usually start with serious handicaps, they have a small capital and as they are usually composed of members who are poor, they have not sufficient credit on which to borrow from central financing institutions. They have, on the other hand, to compete with already established capitalists or middlemen. In several cases, however, what they need most is not funds but orders for work. Preferential treatment is being given to co-operative societies in this respect in several countries in Europe and if the same is forthcoming here, especially in the initial stages, the chances of the successful working of these societies will be very much improved.

The best society of this kind was once the Maurypur Salt Transport Co-operative Society near Karachi. This had done excellent work and earned considerable profits, but as it could not secure a renewal of the contract for the transport of salt, it ceased to work. It did little business last year. For the financial year ending 31st March last it had a working capital of Rs. 7,349, a reserve fund of Rs. 4,518 and showed a loss of Rs. 496. It is at present in a moribund condition, as even this year it was unable to secure the contract which went to a private firm.

Out of the two labourers' societies the one at Hukeri worked successfully. It consists of 23 Mahar members who are well united and undertake road construction work. Thanks to the assistance given by Mr. M. S. Patil, the Honorary Organizer, this society was able to secure some Local Board road contracts which, I understand, were executed satisfactorily. The Broach Building and Road Construction Society had an uneventful year. It could not obtain Local Board contracts as it was not in a position to keep a full time paid supervisor. Now, however, Government have given them land near the Railway Station on which the society is going to build on its own account. A good deal of work is therefore expected from the society during the current year. The Kama-gar Sahakari Foundry Society in Bombay disposed of goods to the extent of Rs. 31,900. It had, however, to suffer a loss of Rs. 1,026. The society was kept busy during the greater part of the year as it had very good orders from Messrs. E. D. Sassoon and Co. but unfortunately after the period of the contract was over the same was given to another firm, and the society suffered for some time through want of adequate orders. I understand, however, that the work executed was quite satisfactory. Provided it gets the necessary support, there is no reason why the foundry should not work well. The three metal industry development societies deserve special mention. These are to be found in Bombay, Poona and Satara. The Poona and Satara Societies had to face a boycott from the copper and brass merchants and had some difficulty in disposing of their finished articles. It is satisfactory to note that in spite of the boycott most of the members remained loyal and the societies were able to work, though under difficulties. In the case of the Poona Society the working capital was Rs. 42,000, the total purchase of raw materials was Rs. one lakh, the sales amounted to Rs. 1,28,000 and the profit to Rs. 5,000. The figures show some decrease over those of the previous year but that is due mainly to the boycott mentioned above. The society was able to give members a bonus of 8 per cent. on their wages and a dividend of $6\frac{1}{4}$ per cent. on shares. The amount paid as wages to members for the work done was Rs. 16,000 as against Rs. 18,000 in the previous year, in the case of the Satara Society the total turnover amounted to over Rs. 3 lakhs and the working capital to Rs. 47,000. Raw materials were purchased to the extent of Rs. one lakh. Sales amounted to Rs. 91,000. The net profit was Rs. 417. The number of members was 57 out of which 54 are real workers. Owing to the boycott the society had to send out its Honorary Secretary to find custom. This he was able to do but the profits earned were in consequence smaller than they would otherwise have been. One peculiarity of this society is that the members are from different castes and yet they work in unity and are loyal to the society. The third society, the Bombay Twasta Kasar, is also doing well. It does chiefly silversmith's work and has been able since the close of the year to secure a big order from the merchants in Ahmedabad.

Amongst the agriculturists the only Producers' Societies at present are the dairies. Their number and progress are stationary. The best

among them is the one at Malvan composed entirely of Gavalis. It sold milk during the year to the value of Rs. 13,000. The Belgaum society had a slightly larger business, the value of the milk sold being Rs. 14,000. But here as well as in the case of the Hubli and the Bagalkot societies, which each did business of nearly Rs. 4,000. The membership is mixed and the management is in the hands of non-Gavalis. The dairies have not shown any appreciable progress in recent years.

(2) Weavers' Societies.

There are now in the Presidency 62 weavers' societies, but of these 8 have not yet started work. The total membership comes to 2,967 with a working capital of Rs. 302,995, the sales amounted to a little over Rs. 3 lakhs. The business done represents only a small fraction of the total transactions entered into by the hand-loom weavers of this Presidency. There is thus scope for considerable development but no rapid progress can be made as the weavers are very backward and generally given to drink, while their own leaders are often themselves wholesale purchasers of yarn and finished articles, and come in the way of the successful working of a co-operative society. It is difficult to find men to run central co-operative agencies for supplying raw material, for arranging sale of articles, advancing money on the hypothecation of goods during the slack season, and doing similar kind of work. Unless such central agencies are started, no substantial development can be expected. A Weavers' Central Store was organized in Sholapur two years ago but did very little work until the beginning of this month when it has started its operations. A similar store is run by the Union at Hubli, the purchase and sale business of which ran up to Rs. 61,000 last year but its progress is being marred by internal factions.

As regards primary societies, many of them are still doing only credit work. In Sind out of the four societies not one is yet doing any purchase and sale business. Out of the three societies in Gujarat which are all working on a small scale, two did some purchase and sale work. Amongst the nine societies in the districts of Nasik and Khandesh only one, that at Parola, did some such work. Two of the three societies in the Bijapur District are doing well. The one at Kerur composed of 48 members and having a capital of Rs. 6,000 purchased raw materials worth Rs. 14,000 and sold goods of an equal amount. In the Southern Division several societies, especially in the Dharwar District, are doing good business. The one which deserves special notice is the Hebsur Gudar and Spinning Society. It had a turn over of Rs. 76,000 with a working capital of Rs. 9,600 and made a profit of Rs. 2,100. It has now made arrangements for the sale of its finished articles. Similarly the society at Bail-Hongal had transactions to the extent of Rs. 47,000 and made a profit of Rs. 825. In the Ahmednagar District the Pathardi Society which had been working very well has now been spoilt by internal dissensions and probably will have to be divided into two. Its sales amounted to Rs. 34,000 but the profit was

only Rs. 168. The best weavers' society, which can act as an example to show how co-operation can uplift the weavers both materially and morally is the one at Karkamb in the Sholapur District. Its membership is 88. Starting with an initial capital of less than Rs. 1,500 the society has now built a reserve fund of Rs. 1,397, and made a profit of Rs. 1,621 last year. Its working capital is now Rs. 6,000. The articles purchased were of the value of Rs. 33,000 and the sales came to a similar amount. Members are quite loyal to the society and have very considerably improved their condition. "Before the society was started many of the members were in debt and used to slink away in the byelanes at the sight of their creditors" so said one of the members, but they can now go with their heads erect and have among them a spirit of union and harmony and a higher standard of life. Their reputation for credit and character is very much higher and there is a growing tendency among them to square up differences and settle disputes by themselves.

VII.—THE CO-OPERATIVE INSTITUTE.

The Co-operative Institute continues to develop its activities rapidly and to assume its true position as focussing the non-official co-operative opinion and activities of the Presidency. The number of its members rose from 3,177 to 3,583 of which 2,927 are societies and 656 individuals. There is considerable room for increase in membership especially as regards individuals. Of the Branches of the Institute, the Konkan Branch has practically done no work. The Institute has therefore decided to start District Branches and two such Branches have already been started at Thana and Ratnagiri during the year, the one at Alibag being organized very recently. The Bombay Branch under the energetic guidance of Professor Kaji is progressing satisfactorily. It organized 80 public lectures, 3 conferences and several elementary training classes. It also inspected several of the bad societies in Bombay City with a view to their improvement. The Maharashtra Branch suffers from want of workers though it has a very painstaking Honorary Secretary in Mr. A. V. Patwardhan. This Branch also held 3 Junior Training Classes, a conference and some lectures. The Districts of Nasik and Khandesh being far away from Poona and the conditions in those Districts being also different, it has recently been decided to organize a separate Divisional Branch for that division with Dhulia as Headquarters. The most successful Branch of the Institute is the Gujarat Branch. It did a considerable amount of propaganda work and its elementary training classes for Managing Committee members were most useful. The Branch also has been successful in enlisting several individuals as members of the Institute. It held a very successful Divisional Conference at Ahmedabad under the Presidentship of Sir Manubhai Mehta, K.C.I.E., Diwan of Baroda. The Karnatak Branch also is progressing satisfactorily and arranged for various training classes and conferences. The newly organized Sind Branch had also a successful year. It was able to organize one

Divisional Conference which was presided over by Mr. G. K. Devadhar and also three other District Conferences. All the Branches have their own vernacular magazines. The Central Institute itself conducts the Bombay Co-operative Quarterly under the able editorship of Mr. V. L. Mehta.

The Third Co-operative Conference organized by the Institute was held on 22nd, 23rd and 24th September 1923 at Poona. Sir Maurice Hayward in the absence of His Excellency the Governor who was unavoidably absent opened the proceedings; and the Honourable Mr. C. V. Mehta was the Vice-President. At the same time as the Provincial Conference was held as usual a conference of the representatives of the District Central Banks and a special agricultural Demonstration was also kindly organized by the Director of Agriculture.

There were 32 Night Schools at the beginning of the year, equally divided between the Central and Southern Divisions. Three were closed in the Southern Division as they completed their two-year course. Nine new schools were opened in the Central Division but later as the attendance continued to be very poor 16 were closed. The number of Night Schools at the end of the year therefore was 22. The scheme for a continuation course was sanctioned and under it three libraries were started in the Central Division, part of the expenditure being met from funds collected in the villages concerned. The Night School Inspectors delivered 28 Magic Lantern lectures during the year. The expenses of these Night Schools are met from funds received from the Executors of the late Sir Vithaldas D. Thackersey's Will; but as the period for which the funds were promised will soon expire the Institute will have to consider the question about continuing these schools. Government bear the expenses of the inspection of the schools and the two Inspectors of Night Schools are now directly under the Educational Department. The Schools have also been recognized for grants-in-aid, but these will not be enough to meet the whole expenditure. In consequence funds will have to be secured from elsewhere if the present system of Night Schools is to be continued. In several villages where Co-operation has made good progress there is demand for education. The needs for adults can be met by these Night Schools. There has also arisen a demand for English Schools for boys, and this is being met to some extent by the organization of Co-operative Educational Societies of which there are now six in the Southern Division.

The Standing and Legal Committees are both taking an important part in the development of the co-operative movement and have been giving valuable advice both to the Department and to the co-operators in the Presidency. The Standing Committee had several important references from Government, for instance, about Consolidation of uneconomic agricultural holdings, the possibility of organizing Savings Banks for working classes, the supervision of primary societies, etc. The Legal Committee gave decisions on 7 subjects during the year out of which two were referred to it by the Registrar and 5 by societies. Both my

predecessor and myself have been consulting the Institute freely in important matters and had detailed discussion about the provision of the new Bill with the Standing Committee and received some valuable suggestions. The finance of the Institute is not as satisfactory as it should be. Its income during the year was only a little over Rs. 29,000 including the Government grant of Rs. 15,000. During the current year the Government grant has been increased to Rs. 22,000 but the total income of the Institute will not be enough to carry on its functions adequately and efficiently unless it increases its income from other sources. Although the work of the Institute is developing there is so much scope for further development that even twice its present income would hardly be enough. It is satisfactory to note that both the Vice-President and the Honorary Secretary visited several places during the year. The Vice-President, Mr. G. K. Devadhar, in spite of his various other activities, found time to visit several parts of the Presidency including Sind. His presence was very inspiring and a source of great encouragement to the co-operative workers of the places he visited. Thanks of all interested in the Co-operative Movement are due to Mr. G. K. Devadhar for his sincere efforts and for the keen interest that he has been taking in the development of the movement. Rao Bahadur S. S. Talmaki, Honorary Secretary, is as energetic as ever. Other gentlemen requiring special mention are Rao Bahadur Ambashankar Malji of the Gujarat Branch, Mr. F. T. Nalavadi of the Karnatak Branch and Professor Kaji of the Bombay Branch.

The site of the Sir Vithaldas Thackersey Memorial Building for the Institute has now been taken over and the work of laying the foundation stone commenced after the close of the year. It is expected that the building will be ready in about a year's time. The total promised subscriptions for the building amount to Rs. 55,000 while the actual cost is estimated at about Rs. 3½ lakhs. For the present the Bombay Provincial Co-operative Bank has sanctioned a loan to enable the Institute to complete the building, but it is hoped that further subscriptions would be coming in. During the year the Institute decided to take part in the International Exhibition of Co-operative and Social Welfare which is being held in Ghent and has sent several exhibits. It has also nominated Mr. Rothfeld and Mr. C. B. Huli to represent it at the Co-operative Congress which is being held at the same time.

I attach as usual a statement showing the conferences held in the course of the year.

I.—Conferences.

District.	Name of the Conference.	Place.	Date.	Name of the President.
Ahmedabad ..	Gujarat Divisional Co-operative Conference.	Ahmedabad.	13th and 14th April 1923.	Sir Manubhai N. Mehta, C.S.I., Diwan of Baroda.
Kaira ..	Taluka Co-operative Conference for Anand, Bor-sad and Thasra Talukas.	Dakore ..	16th March 1924.	Rao Saheb M. M. Gandhi, District Deputy Collector, Kaira.

I.—Conferences—contd.

District.	Name of the Conference.	Place.	Date.	Name of the President.
Panch Mahals ..	Jhalod Mahal Co-operative Conference.	Jhalod ..	24th February 1924.	H. V. Braham, Esqr., I.C.S., Assistant Collector, Eastern Mahals, Godhra.
Broach ..	Broach Taluka Co-operative Conference.	Tralsa ..	1st April 1923 ..	Late Mr. Chumilal Hakumatrai Desai, Ex-Chairman of the Broach District Central Co-operative Bank.
	Ankaleshwar Taluka Co-operative Conference.	Ankaleshwar ..	6th May 1923 ..	Mr. N. N. Ankaleshwaria, Bar.-at-Law.
Bombay ..	Producers' Societies Conference.	Bombay ..	10th September 1923.	Seth Ranchhodas Lotwala.
	Chawal Societies' Conference.	Do. ..	23rd December 1923.	Mr. L. B. Naik.
	Depressed Classes Conference.	Do. ..	24th February 1924.	Mr. A. J. Sandilands.
	Meeting of the Office-bearers of Salary Earners' Society.	Do. ..	19th December 1923.	Professor H. L. Kaji.
Ahmednagar ..	Pravara Canal Co-operative Conference.	Kolhar ..	5th September 1923.	Rao Bahadur G. K. Chitale.
Satara ..	Islampur Conference	Islampur ..	1st July 1923.	Mr. G. K. Devadhar, M.A.
Dharwar ..	Hanagal Taluka Co-operative Conference.	Alur ..	19th April 1923.	Colonel C. S. Campbell, I.C.S., Collector, Dharwar.
Belgaum ..	Belgaum District Co-operative Conference.	Kittur ..	8th May 1923 ..	Mr. C. H. Blathwayte, I.C.S., Collector of Belgaum.
Bijapur ..	Bijapur and Bagewadi Talukas Co-operative Conference.	Mangoli ..	20th May 1923 ..	Mr. W. B. Guggall, I.C.S., Assistant Collector, Bijapur.
Ratnagiri ..	Sanganer Taluka Co-operative Conference.	Devla ..	9th and 10th March 1924.	Mr. P. N. Warde M.A., B. Com.
Thar and Parkar ..	Thar and Parkar District Co-operative Conference.	Mirpurkhas.	17th February 1924.	Mr. Hamid A. Ali, I.C.S., Collector of Thar and Parkar.
Sukkur ..	Sukkur District Co-operative Conference.	Ghotki ..	4th March 1924.	Mr. J. A. Madan, I.C.S., Registrar, Co-operative Societies, Bombay Presidency.
Hyderabad ..	Sind Divisional Conference.	Hyderabad	12th March 1924.	Mr. G. K. Devadhar, M. A.
Karachi ..	Co-operative Worker's Conference.	Karachi ..	30th March 1924.	Mr. G. K. Devadhar, M.A.

II.—Training Classes.

District.	Name of the class.	Place.	Date.	Number of candidates.		Remarks.
				Trained.	Successful.	
Kaira ..	Senior Secretaries Training Class for all the five Gujarat Districts.	Anand ..	24th December 1923 to 29th December 1923.	30	16	
Panch Mahals ..	Junior Secretaries Training Classes for all the five Districts.	Dohad ..	25th May 1923 to 31st May 1923.	62	27	

II—Training Classes—contd.

District.	Name of the class.	Place.	Date.	Number of candidates.		Remarks.
				Trained.	Successful.	
Fanch Mahals	Group Secretaries' Class for practical training ..	Dohad ..	12th October 1923 to 14th October 1923 and 26th and 27th October 1923.	12	No examination held.	
Bombay ..	Marathi Training Class ..	Parel ..	....	75	Do.	
Ratnagiri ..	Training Class for Secretaries as well as Managing C. Members.	Shiposi ..	20th April 1923 to 23rd April 1923.	23	14	Only 19 appeared at the Examination.
Locna ..	Training Class for Secretaries.	Poona ..	5th January 1924 to 15th January 1924.	22	11	
West Khandesh.	Training class for Secretaries.	Pimpalner ..	1st June 1923 ..	14	7	
	Do. ..	Dhulla ..	13th August 1923	12	24	
Dharwar ..	Do. ..	Dharwar ..	18th June 1923 to 27th June 1923.	33	21	
Hyderabad	Do. ..	Hyderabad.	22nd March 1924	13	12	
Larkana ..	Do. ..	Kambar ..	Do. ..	14	10	

Besides these, elementary classes for members of societies without examination were also arranged at the following places by the different branches of the Bombay Central Co-operative Institute :—

Bombay Branch .. 5 Classes	.. One at Girgaon and four at Parel.
Gujarat Branch .. 16 Classes	.. At Samni, Kadodra, Shuklatirth, Sonasan, Vapi, Vanzana, Chikhli, Kanva, Amod, Gumandev, Khodiar, Godsamba, Dakore, Kosamba, Jesavada, and Changodar.
Maharashtra Branch .. 7 Classes	.. At Mohol, Shetphal and Dongaon in Sholapur District; Lonand, Ond, and Wathar in Satara District; and Ghode in Poona District.
Karnatak Branch .. 14 Classes	.. At various place in Karwar, Belgaum and Dharwar Districts.

VIII.—EXPENDITURE FROM PUBLIC FUNDS.

The amount of money paid out of the public funds for the co-operative movement in the Presidency during the year amounted to Rs. 4,55,684.

The items comprising the total are as follows :—

	Rs.
Pay of Departmental Establishment	2,52,538
Travelling allowances of officials and non-officials	1,29,512
Grant to Bombay Central Co-operative Institute	15,000
Grant (Bhil Societies' Secretary)	660
Ghent Exhibition	2,500
Contingencies (Provincial Conference, etc.)	38,981
Difference between Interest charged on loans to societies and actual market rate of interest at 7 per cent.	917
Difference between interest charged on loans to Housing Societies and actual market rate at 7 per cent.	37,700
Total	4,77,808

<i>Deduct—</i>		Rs.
Audit fees	17,556	
Interest paid by Provincial Bank on Registrar's current account	<u>4,568</u>	
		— 22,124
Grand Total		<u>4,55,684</u>

In addition to this a certain amount of free printing is done for the Department, the total cost of which to the tax-payer it is difficult to estimate.

The total cost of the Department is about 0·74 per cent. of the working capital in the movement. The expenditure has been kept down to the minimum on account of the need for retrenchment. In this Presidency there are only 53 field officers (including the Registrar) for 3,743 societies with 3,57,298 members and over six crores of working capital. Most of the field officers are auditors who do nothing but audit work. If the movement is to expand on safe and sound lines either the expenditure of public funds on paid staff must be increased or non-official organizations like the Institute must develop with sufficient rapidity to be able to undertake the whole work of propaganda and supervision. If the Institute were to do this on a much larger measure than it is doing at present it will require further funds, and for these, at least for the present, it has to depend in a large measure on Government support.

IX.—ACT, RULES AND BYE-LAWS.

The new Bill drafted by Mr. Rothfeld received the sanction of the Government of India and has been introduced in the Legislative Council during the last August session. It has now been referred to a Select Committee.

Amongst the new rules introduced this year was a revision of rule 10 by which a limited liability society was allowed to incur liabilities in excess of 8 times provided that the excess was invested in gilt-edged securities and deposited with the Provincial Co-operative Bank, and did not exceed twice the share capital and reserve fund. This concession was given only to District Central Banks who did not pay dividends exceeding 7 per cent. on their shares.

MISCELLANEOUS.

School-Boy Societies.

The number of School-Boy Societies at the end of the year was 449. These were distributed as follows :—

Division.	Number of School Boy Societies.
Bombay	58
Northern	67
Central	185
Southern	81
Sind	<u>58</u>
Total	449

These societies are doing useful work and habituating boys to the ideas and practice of co-operation.

Criminal Offences.

There were 13 persons against whom criminal cases were instituted for misappropriation, forgery and similar offences. Five of the accused were convicted and sentenced; in two cases the accused were acquitted; and in two they have absconded. The remaining cases are pending. The most serious of these cases was the one in connection with the Bengeri Co-operative Guaranteeing Union where a young man belonging to a very respectable family misappropriated large amounts received by the Union Societies from the Bank or sent for repayment to the Bank by the societies concerned. It is unfortunate that funds of co-operative societies should have been so misappropriated. But the prosecution and conviction have invariably produced a salutary effect. In Satara District, for instance, when two years ago a Taluka Honorary Organizer was found to have misappropriated large amounts and was eventually prosecuted and convicted, the movement received a temporary set back in the Taluka but the effect in the District has been on the whole very good. With proper supervision it is hoped that the offences of this kind will diminish still further.

Liquidation and Arbitration.

Most of the liquidators are non-officials though in a few cases Auditors of this Department have also been entrusted with the work. At the beginning of the year the number of cases in liquidation was 228. Seventy-five societies were cancelled during the year but as in the case of twenty-seven of them no liquidator was required and as thirty-three cases of liquidation were brought to a close during the year, the balance outstanding on 31st March last was 243. Out of the surplus assets of those societies the liquidation work of which was concluded during the year, Rs. 3,600 was given to objects of public utility, and a similar amount to the Institute, and about Rs. 433 were given for charitable and educational purposes. Reasons for the delay in the disposal of liquidation cases have already been given in the last year's report. I hope that after the passing of the Bill now before the Legislative Council it will be possible to take steps which would expedite the disposal of all such cases.

The number of arbitration cases referred to by societies were 3,076. This shows a considerable increase over last year's figure, 1,867. While measures for recovery of overdues were being taken it was found that a good many cases of default which should have been referred to arbitration long ago had not been so referred to through the negligence or apathy of the Managing Committees. Many of these cases were therefore referred to arbitration during the year. The execution of arbitration awards is very much delayed partly through the fault of the Managing Committees and partly to the fact that these have to be executed through the Civil

Courts. The new Bill provides for a more expeditious method of disposal and recovery. The societies have now been asked to expel all such members as compel them to have recourse to arbitration.

XI.—ATTITUDE OF THE PUBLIC.

The attitude of the public has on the whole been sympathetic. There is probably not as much disposition to do honorary active work as there was at the commencement of the movement, as there are other interests which are found to be more absorbing. One satisfactory feature—and a very healthy sign too—is that representatives of the agricultural classes themselves are coming forward not only to take part in discussions but also to take a lead in guiding the movement.

As regards the general principles and the benefits of the movement there is a growing understanding amongst the people, and nowhere during my tour I noticed any signs of opposition from any party, political or religious.

XII.—CONCLUSION.

In concluding the report, I may be permitted to quote some pertinent remarks made by Mr. Rothfeld in the last report. He said: "I trust that whatever changes may come, the primary need of safety and soundness will not be lost sight of and that every expansion or development will be based upon the comprehension, self-sacrifice and self-management of the primary societies. The foundation of all successful co-operation must always be the full grasp of its working principles by the members of the small societies which are its units and by their consistent efforts at thrift, discipline and integrity". It will be seen from the body of the report that due regard has been paid to the above caution in the course of the year, and that while the movement is expanding both on the agricultural and non-agricultural side, special attention is being paid to propaganda, training, and supervision, without which no rapid advance can be made with safety. The agricultural credit movement is sufficiently well and strongly established to grow of its own momentum. The agricultural non-credit, and the Consumers' and Producers' Movements still require a considerable amount of guidance and help from outside. In fostering all these branches, the policy so successfully pursued by Mr. Rothfeld during the three years he guided the movement is being followed, and it is hoped that with the help of both officials and non-officials the same progress will be maintained in the future as in the past.

I have the honour to be,

Sir,

Your most obedient servant,

J. A. MADAN,

Registrar.

APPENDIX A.

STATEMENT
Operations of

Classification.	Number of Members.		Number of affiliated Societies, holding shares in Central Banks.				Loans made during the year to	
	Individuals.	Societies.	Central Credit.	Agricultural Credit.	Non-Agricultural Credit.	Others.	Individuals.	Banks and Societies.
1	2	3	4	5	6	7	8	9
							Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Limited.	815	262	...	...	...	...	14,61,380	64,58,866
2. The Broach District Central Co-operative Bank, Limited.	135	137	...	192	12	3	.....	3,52,327
3. The Surat District Central Co-operative Bank, Limited.	429	130	...	126	4	...	1,01,755	3,07,777
4. The Thana District Central Co-operative Bank, Limited.	173	38	...	32	6	...	.....	1,01,160
5. The Barsi Central Co-operative Bank, Limited.	656	36	...	36	...	...	71,145	24,000
6. The Sholapur District Central Co-operative Bank, Limited.	140	108	1	96	10	1	.....	41,972
7. The East Khandesh District Central Co-operative Bank, Limited.	210	222	...	226	6	...	.....	30,41,520
8. The Ahmednagar District Central Co-operative Bank, Limited.	1,263	53	...	96	13	2	62,775	1,15,939
9. The Nasik District Central Co-operative Bank, Limited.	63	62	...	55	4	3	.....	10,42,848
10. The Poona District Central Co-operative Bank, Limited.	592	158	...	141	17	...	43	12,53,777
11. The Karatak District Central Co-operative Bank, Limited.	149	417	...	285	17	15	75,679	65,14,449
12. The Belgaum District Central Co-operative Bank, Limited.	72	149	...	122	17	...	.....	3,56,650
13. The Bijapur District Central Co-operative Bank, Limited.	334	126	...	106	18	...	.....	9,44,248
14. The Sind Central Co-operative Bank, Limited.	119	397	4	377	10	6	.....	17,71,315

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.		
1,89,441	61,59,836	25,26,199	51,84,344	1,51,09,054	...	2,94,52,881	16,590	10,565
100	2,92,875	2,481	2,09,702	8,97,488	...	4,33,438	..	...
53,834	3,45,257	82,668	2,38,203	18,46,635	...	5,23,204	...	...
...	26,920	.....	1,71,170	75,278	1,20,147	.....	...	...
69,332	37,040	74,739	24,196	80,564	...	2,83,944	...	...
...	1,03,774	.....	1,11,077	2,50,529	...	53,301	..	...
...	27,87,847	.....	10,38,494	9,20,011	36,32,048	2,93,731	...	...
46,835	1,32,684	3,46,944	1,58,106	11,93,524	19,87,986	77,645	...	...
...	10,02,924	.....	83,354	42,403	52,924	14,107	...	...
...	6,67,710	.....	4,37,993	80,10,240	...	3,18,109	...	...
99,295	58,50,249	1,75,335	79,01,424	24,60,097	9,72,487	8,59,326	90	...
...	1,84,509	.....	4,48,774	1,88,213	19,200	206	...	...
...	7,72,296	.....	3,32,471	10,06,134	74,001	.....	...	...
...	16,46,995	6,50,000	6,50,021	17,78,026	2,65,010	5,63,991	...	...

STATEMENT

Operations of

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.
			19	20	21	22	23	24
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Limited.	1,07,698	7,41,420	28,86,447	63,99,664	...	1,96,700
2. The Broach District Central Co-operative Bank, Limited.	4,840	1,14,000	8,92,064	1,49,207	...	...
3. The Surat District Central Co-operative Bank, Limited.	6,902	90,820	7,55,988	84,945	...	...
4. The Thana District Central Co-operative Bank, Limited.	2,129	30,800	63,104	1,000	83,423	...
5. The Barsi Central Co-operative Bank, Limited.	3,260	44,150	1,53,697	81,029	...	...
6. The Sholapur District Central Co-operative Bank, Limited.	2,992	33,560	2,22,196	21,291	...	...
7. The East Khandesh District Central Co-operative Bank, Limited.	5,576	1,89,300	7,11,320	1,83,927	...	...
8. The Ahmednagar District Central Co-operative Bank, Limited.	4,157	86,530	6,62,621	25,466	...	...
9. The Nasik District Central Co-operative Bank, Limited.	2,256	13,350	34,644	3,544	49,207	...
10. The Poona District Central Co-operative Bank, Limited.	8,068	95,040	10,31,510	73,628	...	...
11. The Karnatak District Central Co-operative Bank, Limited.	13,217	2,42,393	14,89,196	1,74,953	5,65,708	...
12. The Belgaum District Central Co-operative Bank, Limited.	2,822	49,640	3,74,869	19,753	5,200	...
13. The Bijapur District Central Co-operative Bank, Limited.	2,522	55,100	3,92,806	...	12,000	...
14. The Sind Central Co-operative Bank, Limited.	6,982	1,49,000	9,64,855	1,72,692	1,16,399	...

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 subscribed Share Capital. 31
				On borrowings. 29	On lendings. 30	
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
3,14,068	1,05,38,299	92,548	7½	4 to 6½	7½ to 8	47,650 in- cludes calls in advance Rs. 5,870.
13,373	6,68,633	11,782	7	3 to 7	8	.....
13,700	9,45,453	9,514	7½	2 to 6	8	.....
4,755	1,83,082	2,856	9	6½	8½	.....
14,766	2,93,842	6,844	7½	5 to 6	8 to 9½	.....
5,713	2,82,860	1,349	6	6	8	.....
16,175	11,10,722	22,115	8	2 to 6½	8	.....
53,967	8,28,584	15,956	7½	6	7½	.....
440	1,01,185	1,438	.....	5 to 7	8½	.....
7,960	12,08,138	9,746	8	4½ to 6½	8	.....
15,439	24,87,689	30,554	8½	2½ to 7½	8	.....
2,869	4,52,371	6,212	7½	6½ to 7	8½	120
3,150	4,63,055	9,964	6	5½ to 7½	8½	.....
11,066	14,14,012	16,257	4 to 6	3 to 6½	2½ to 8	.....

STATEMENT

Classification.	Number of Members.		Number of affiliated Societies holding shares in Central Banks.				Loans made during the year to	
	Individuals.	Societies.	Central Credit.	Agricultural Credit.	Non-Agricultural Credit.	Others.	Individuals.	Banks and Societies.
1	2	3	4	5	6	7	8	9
15. The Nawabshah District Central Co-operative Bank, Limited.	71	69	...	69	...	...	Rs.	Rs. 2,06,800
16. The Larkana District Central Co-operative Bank, Limited.	318	109	...	107	2	...	600	4,07,027
17. The Kanara District Central Co-operative Bank, Limited.	34	76	...	75	1	...	.....	1,07,130
18. The Kaira District Central Co-operative Bank, Limited.	24	82	...	82	...	...	.....	78,836
19. The Hyderabad District Central Co-operative Bank, Limited.	52	68	...	66	2	...	.....	9,33,572
20. The Sukkur District Central Co-operative Bank, Limited.	176	37	...	37	...	...	.....	94,857
Grand Total ...	6,289	2,736	5	2,370	139	30	17,63,377	2,41,56,759
Total for 1922-23 ...	6,668	2,420	3	2,098	110	30	31,69,967	1,48,33,164

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.		
...	1,54,759	.....	1,27,118	1,69,541	75,000	.....	...	...
9,600	2,71,051	.....	4,17,440	4,31,967	2,64,173	82,065	...	...
...	1,02,494	.....	94,301	96,336	...	51,560	16	...
...	66,305	.....	1,01,357	11,758	1,17,414	20,823	9	1
...	6,62,228	.....	1,23,211	2,32,068	44,000	94,757	...	...
..	17,064	.....	77,793	28,218	41,215	517	...	...
4,68,437	2,14,84,817	93,58,366	1,19,30,549	2,98,28,083	76,64,625	3,31,23,625	16,705	10,566
1,85,038	1,37,37,790	5,23,278	99,55,871	1,26,19,394	40,02,727	2,40,25,255	5,696	...

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 Nawabshah District Central Co-operative Bank Limited.	1,718	41,400	91,330	...	...	...
16. The Larkana District Central Co-operative Bank Limited.	4,103	1,11,900	9,78,899	35,785	1,23,173	...
17. The Kanara District Central Co-operative Bank Limited.	1,421	35,700	1,28,960	9,924	...	...
18. The Kaira District Central Co-operative Bank Limited.	937	31,110	33,004	9,411	40,196	...
19. The Hyderabad District Central Co-operative Bank Limited.	2,133	80,300	1,96,338	33,178	...	1,000
20. The Sukkur District Central Co-operative Bank Limited.	1,772	33,050	37,718	...	31,315	...
Grand Total ...	1,85,494	22,17,903	1,06,93,655	74,89,397	10,31,521	1,97,700
Total for 1922-23 ...	1,26,514	20,08,593	82,56,978	56,31,256	4,96,679	1,02,471

A—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 subscribed Share Capital. 31
				On borrowings. 29	On lendings. 30	
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
2,840	1,35,570	2,505	3	4½ to 7½	8	.....
1,900	5,55,857	8,743	5½	2 to 7½	8½	.....
1,600	1,76,184	3,641	6½	6½	8	.....
1,020	1,14,741	2,467	6	7½	8	.....
.....	2,62,616	1,215	4½	3 to 6½	8	.....
.....	91,983	358	.....	4½ to 7½	8	.....
4,84,700	2,23,14,876	2,56,064	.....	.....	.....	47,770
4,04,879	1,69,32,904	2,22,911	.....	.....	.....	37,061

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.	10,835	18,37,353	1,30,000	20,63,461	3,15,000
2. B. B. & C. I. Railway Employees' Co-operative Credit Society.	13,337	16,55,370	.....	14,75,461	.....
3. Chandraseniya Kajasatha Prabhu Co-operative Credit Society.	919	18,644	.....	96,290	.....
4. Cosmos Co-operative Credit Society, Poona.	1,195	1,38,829	.....	1,14,800	1,51,133
5. East Khandesh Government Servants' Co-operative Credit Society.	661	96,105	.....	75,784	.....
6. Dharwar Urban Co-operative Bank.	2,469	2,66,278	.....	2,45,674	2,090
7. Southern Maratha Urban Co-operative Bank.	2,498	2,62,069	.....	2,15,370	1,068
8. Betgeri Urban Co-operative Bank.	3,657	44,110	.....	68,197	.....
9. Hubli Urban Co-operative Bank.	1,651	5,74,215	1,71,700	5,92,357	1,24,540
10. Belgaum Pioneer Urban Co-operative Bank.	3,391	8,10,306	.....	7,93,688	.....
11. Raddi Communal Co-operative Bank (Dharwar).	961	17,800	.....	22,963	.....
12. Namdeo Co-operative Credit Bank, Poona.	341	7,66,257	14,983	7,72,655	8,725
13. Sirsi Urban Co-operative Credit Society.	926	1,39,548	.....	1,19,206	.....
14. Kuntia Urban Co-operative Bank.	928	78,772	5,000	71,604	5,000
15. Karwar Urban Co-operative Bank.	1,078	4,61,061	7,790	3,75,733	7,940
16. Pandharpur Urban Co-operative Credit Society.	870	14,630	2,000	18,712	1,000
17. Shamrao Vithal Co-operative Credit Society, Bombay.	1,765	6,70,186	1,93,070	7,33,718	1,62,813
18. Salsette Catholic Co-operative Credit Society, Limited.	987	5,025	.....	10,773	.....
19. Bhavasagar Kshatriya Co-operative Commission Agency, Limited.	193	1,29,911	38,466	1,34,136	2,475
20. Namdeo Co-operative Commission Agency, Limited, Bombay.	255	12,33,843	8,98,837	11,79,277	8,97,869

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.
24,59,409	19,531	9,15,000	6,47,527	.....	.....	...	...	38,408
15,09,470	...	2,74,100	4,28,022	.....	.....	...	...	25,327
48,378	28,224	12,305	25,518	14,024	.....	...	..	1,665
1,75,527	6,990	...	80,696	.....	43,542	...	...	2,024
95,377	2,200	...	17,279	.....	.....	...	...	2,031
4,64,271	21,342	27,225	5,15,468	.....	95,790	...	...	5,150
4,10,785	21,396	4,312	3,22,312	.....	16,500	...	...	5,639
2,07,704	67,452	...	58,534	.....	.....	9	...	2,037
3,29,894	13,187	51,060	4,88,770	35,000	1,33,848	28	...	5,044
7,23,626	1,40,333	...	11,05,782	.....	3,37,401	...	...	4,938
1,92,062	31,387	...	1,35,688	12,600	.....	...	...	2,331
85,835*	...	12,930	2,38,699	1,86,902	2,73,103	...	...	1,902
2,01,402	22,703	...	1,06,377	10,000	.....	21	...	1,753
1,23,336	24,856	...	57,283	.....	.....	...	...	1,155
2,31,616	10,893	450	2,24,161	14,765	28,645	57	...	1,550
46,806	15,651	3,000	44,770	.....	.....	...	...	1,822
4,36,997	70,025	32,091	10,57,060	.....	1,96,060	...	126	14,258
73,578	34,315	...	52,815	.....	.....	...	...	1,066
1,07,610	49,786	427	25,704	.....	49,682	...	...	4,922
2,44,319	...	12,047	39,880	39,47,657	.....	...	...	2,577

STATEMENT
Operations of

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.
		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.	5,84,760	26,85,637	.....	.....	.....	.....
2. B. R. & C. I. Railway Employees' Co-operative Credit Society.	3,32,000	13,12,195	.....	1,850	.....	.....
3. Chandraseniya Kayastha Parabhu Co-operative Credit Society.	12,540	22,104	30,354	.....	.....	.....
4. Cosmos Co-operative Credit Society, Poona.	24,070	41,739	87,559	21,147	.....	.....
5. East Khandesh Government Servants Co-operative Credit Society.	1,48,708	9,220	2,374	.....	.....	.....
6. Dharwar Urban Co-operative Bank.	42,826	3,25,304	1,64,571	16,319	.....	.....
7. Southern Maratha Urban Co-operative Bank.	86,296	1,60,930	1,08,910	11	25,000	.....
8. Betkeri Urban Co-operative Bank.	73,761	1,74,064	.....	.....	.....	.....
9. Hubli Urban Co-operative Bank.	73,850	1,73,528	1,02,343	7,530	35,000	.....
10. Belgaum Pioneer Urban Co-operative Bank.	60,900	6,73,126	.....	4,638	.....	.....
11. Raddi Communal Co-operative Bank (Dharwar).	37,300	43,296	1,46,189	8,458	2,500	.....
12. Namdeo Co-operative Credit Bank, Poona.	24,915	17,365	68,421	5,765	17,936	.....
13. Sirsi Urban Co-operative Credit Society.	24,936	85,909	83,020	.....	23,201	.....
14. Kunta Urban Co-operative Bank.	9,118	9,830	1,06,401	.....	.....	.....
15. Karwar Urban Co-operative Bank.	24,451	47,246	1,30,374	24,691	10,000	.....
16. Pandharpur Urban Co-operative Credit Society.	18,190	4,550	47,733	.....	.....	.....
17. Shanirao Vithal Co-operative Credit Society, Bombay.	76,253	5,04,315	2,29,100	43,470	.....	.....
18. Salsette Catholic Co-operative Credit Society, Limited.	20,362	38,962	19,940	.....	.....	.....
19. Bhavnesagar Kshatriya Co-operative Commission Agency, Limited.	49,360	13,322	1,329	966	21,754	1,922
20. Namdeo Co-operative Commission Agency Limited, Bombay	84,506	19,396	42,375	.....	10,226	.....

A(1)—contd.

Urban Bank—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.
79,835	33,50,233	1,00,086	9½	5½	9
61,079	17,07,124	68,678	9½	6½	15½
200	65,198	2,588	5	7½	7½
5,779	1,80,342	3,531		4½ to 6	7½ to 8
3,472	1,63,974	3,079	9	4 to 5	7½
19,959	5,68,909	19,982	9½	6½ to 7	7½ to 12½
40,561	4,21,708	12,760	10	4 to 7	9½ to 12½
24,985	2,72,810	9,065	9	6 to 7	9½ to 12½
30,700	4,21,951	18,341	10	4½ to 6½	9½
26,898	7,65,562	25,060	12	6½	9½
7,002	2,44,745	8,052	9½	3½ to 7½	9½
3,081	1,37,483	3,123	.....	.....	.....
15,665	2,32,790	4,392	9	5 to 6½	9½
8,412	1,35,761	2,800	9½	6 to 6½	9½
12,304	2,48,966	5,614	9½	4 to 6½	9½ to 12½
4,139	74,612	3,619	7½	6 to 9	12½
96,842	9,49,989	7,899	6½	5½	9½
993	80,257	289	.....	7	9½
2,873	91,526	9,359	6½	.....	9½
12,134	1,68,904	15,177	7½	.....	6½

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.
21. Postal Employees' Co-operative Credit Society, Limited, Bombay.	1,704	1,34,708	.....	50,092	.....
22. Dhulia Urban Co-operative Bank.	539	70,446	2,25,443	44,935	2,06,823
23. Hyderabad Amil Co-operative Bank.	472	1,61,400	.....	1,04,152	.....
24. Khudabadi Amil Co-operative Bank (Hyderabad.)	405	93,650	.....	55,724	.....
25. Pratap Millhands' Co-operative Credit Society (Amalner).	667	7,104	62,116	59,891	36,595
26. Surat People's Bank.	243	3,46,906	.....	3,01,421	.....
27. Kittur Urban Co-operative Credit Society.	654	60,080	.....	42,526	.....
28. Khanapur Urban Co-operative Bank.	465	60,907	.....	63,067	.....
29. Central Telegraph Office Co-operative Credit Society (Bombay).	486	1,41,497	.....	1,25,349	1,200
30. Honavar Haveyak Co-operative Credit Society.	646	56,425	.....	38,394	.....
31. Gadag Co-operative Urban Bank.	417	23,110	.....	20,348	.....
32. Kalyan People's Co-operative Bank.	29	98,943	.....	10,000	.....
33. Ankola Co-operative Urban Bank.	688	53,456	.....	41,540	.....
34. Ankleswar Urban Bank.	158	20,205	.....	11,679	.....
35. Bombay City Police Co-operative Credit Society, Limited.	583	1,06,511	.....	66,523	.....
36. North Kanara Gond Saraswata Co-operative Credit Society, Limited.	240	38,690	.....	28,121	.....
37. Namdeo Co-operative Credit Society, Limited, Satara.	183	2,09,192	.....	1,98,709	.....
38. Gokak Co-operative Urban Bank.	885	31,425	.....	26,580	.....
39. Honavar Co-operative Urban Bank.	345	51,660	.....	26,465	.....
Grand Total	58,706	1,09,96,615	17,49,406	1,04,25,214	19,24,291

A(1)—contd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members.	Purchase of members' products.	Cost of Management.
Individuals.	Of which overdue.	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,19,408	...	...	69,344	55,134	.....	...	...	2,252
67,267	2,742	78,325	1,66,626	.....	.....	14	...	1,357
1,46,483	9,338	...	1,23,519	.....	8,000	...	...	874
80,928	358	...	75,317	.....	.....	...	...	769
34,789	749	62,182	1,05,260	5,067	...	...	...	1,064
86,551	2,327	...	9,23,266	10,000	.....	...	...	1,394
68,668	5,970	...	13,772	.....	.....	...	...	936
81,363	8,500	...	18,886	.....	.....	...	...	690
75,548	150	3,116	41,117	.....	.....	...	...	1,788
62,812	6,408	...	13,437	.....	5,000	...	...	758
56,582	11,357	...	9,898	.....	.....	10	...	558
88,943	...	...	.....	90,000	.....	...	...	1,720
53,652	10,700	...	27,261	.....	.....	...	...	511
25,427	...	31,942	29,327	.....	.....	...	...	270
80,379	...	...	10,000	.....	.....	...	...	1,209
41,717	5,440	15,000	46,332	.....	.....	...	...	2,103
55,380	1,127	1,608	43,272	61,645	2,06,066	...	...	842
50,371	4,205	...	30,850	81,345	.....	...	...	808
64,604	1,946	...	61,461	.....	.....	...	...	223
96,06,074	6,41,568	15,37,180	74,81,310	45,26,139	14,83,626	139	126	1,45,715

STATEMENT

Classification.	Loans and Deposits held at the end of the year from					
	Share Capital paid up.	Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.
1	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
21 Postal Employees' Co-operative Credit Society Limited, Bombay.	59,064	18,090	10,975	.....	36,789	.....
22. Dhulia Urban Co-operative Bank.	23,465	68,309	45,484	.....	.....	.....
23. Hyderabad Amil Co-operative Bank.	43,571	32,521	66,023	15,000	.....	.....
24. Khudabadi Amil Co-operative Bank (Hyderabad).	19,240	31,749	43,568	.....	.....	.....
25. Pratap Millhands' Co-operative Credit Society (Amalner).	4,975	75,239	27,750	.....	.....	.....
26. Surat People's Bank.	18,778	69,983	33,111	26,781	15,486	.....
27. Kittur Urban Co-operative Credit Society.	37,890	8,511	7,712	.....	.....	.....
28. Khanapur Urban Co-operative Bank.	12,310	1,043	80,047	.....	.....	.....
29. Central Telegraph Office Co-operative Credit Society, Bombay).	24,980	18,817	21,300	.....	.....	.....
30. Honawar Haveyak Co-operative Credit Society.	10,795	12,170	35,929	2,000	.....	.....
31. Gadag Co-operative Urban Bank.	18,113	16,193	17,696	.....	.....	.....
32. Kalyan People's Co-operative Bank.	15,250	.....	.....	.....	85,000	.....
33. Ankola Co-operative Urban Bank.	5,800	12,144	33,775	.....	.....	.....
34. Anklesswar Urban Bank.	13,120	27,503	18,528	.....	.....	.....
35. Bombay City Police Co-operative Credit Society, Limited.	54,831	.....	20,500	.....	.....	.....
36. North Kanara Goud Saraswata Co-operative Credit Society, Limited.	6,041	23,942	23,537	.....	.....	.....
37. Namdeo Co-operative Credit Society Limited, Satara.	15,194	1,749	29,166	2,040	6,477	.....
38. Gokak Co-operative Urban Bank.	6,510	11,797	14,172	.....	9,819	.....
39. Honavar Co-operative Urban Bank.	7,500	24,044	34,130	.....	.....	.....
Grand Total	21,87,177	68,33,784	19,36,303	1,60,696	2,99,256	1,922

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 borrowings. 27	On lendings. 28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
3,158	1,28,076	3,417	7½	6	9½
4,168	1,41,426	1,863	9	6	9½
2,687	1,59,802	4,014	.....	.....	.....
1,147	95,704	2,629	.....	.....	.....
2,552	1,10,516	1,491	12½	5	9½
416	1,63,554	3,353	7	2½ to 6	9
10,607	64,710	9,678	9½	6½	12½
5,457	96,857	1,985	3½	6½	9½
6,233	71,330	6,768	9½	6	12½
4,534	65,418	1,258	6½	6½ to 7	9½
2,774	54,776	2,352	9	6 to 8	9½ to 10½
.....	1,00,250	-1,554	.....	.....	10½
2,932	54,651	2,626	9½	6 to 6½	9½
845	59,996	1,431	5	4½ to 6	8½ to 9½
1,362	76,713	4,174	.....	5 to 6	9½
2,478	65,998	942	7	5	9½
1,379	55,998	2,471	.....	6½ to 7½	9½
10,174	52,772	2,329	9½	6½	9½
1,484	67,158	2,304	9	6½ to 7	9½
5,22,511	1,19,60,549	3,77,025	.....	.....	.....

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	48	3,511	1,96,339	6,058	1,38,689	1,540
Broach	131	8,636	6,59,985	.....	4,06,208	.....
Kaira	98	8,413	1,96,020	13,461	1,39,792	4,331
Panch Mahals	92	6,333	1,61,906	5,364	1,68,746	265
Surat	133	8,312	3,58,055	7,303	4,22,686	6,912
Thána	40	4,291	87,298	40	88,667	40
Ahmednagar	82	5,031	3,98,453	2,312	3,56,033	1,000
East Khándesh	230	16,119	19,26,726	95,065	19,08,101	69,866
West Khándesh	131	6,695	6,83,420	2,231	5,58,316	19,236
Nasik	97	5,330	2,52,166	6,019	1,88,460	3,000
Poona	182	14,190	18,16,588	78,108	15,63,651	65,475
Sátara	166	14,693	6,92,724	3,03,761	6,26,425	2,67,210
Sholápur	111	10,037	3,02,869	.....	4,42,209	5,872
Belgaum	165	17,256	6,68,942	.....	5,78,778	.....
Bijápur	118	10,241	3,30,371	.....	2,25,955	.....
Dhárwar	404	36,826	14,30,080	.....	12,37,251	.....
Kánara	72	7,301	4,54,307	.....	3,70,046	.....
Kolába	28	2,054	30,562	.....	26,567	.....
Ratnágiri	33	3,375	1,43,136	5,265	1,21,539	6,640
Hyderabad	146	4,119	6,89,555	.....	5,55,986	.....
Nawásháh	75	2,750	3,26,058	4,850	2,88,773	2,500
Karachi	34	1,196	1,41,067	.....	1,29,068	.....
Lárhána	111	3,320	4,93,370	8,469	3,73,215	6,882
Sukkur	61	2,114	1,50,329	.....	1,29,747	.....
Thar and Parker	62	1,653	1,95,225	500	1,73,843	185
Upper Sind Frontier	18	277	24,191	.....	21,990	.....
Total, Unlimited	2,557	203,998	1,27,90,242	6,57,826	1,12,30,651	4,51,004

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

B.

tural 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.
1,84,335	18,829	4,983	81,911	63,495	11,730	.....	.....
4,57,402	49,957	.....	2,58,162	2,94,918	6,460	.....	.....
3,31,894	95,122	10,151	61,367	1,04,552	6,970	.....	.....
1,75,827	1,11,998	5,099	29,639	1,04,841	6,259	.....	.....
5,25,311	1,21,620	7,598	1,01,260	1,76,074	4,338	12	.....
1,66,694	82,457	.....	31,287	4,502	2,334	.....	.....
8,36,114	2,77,036	5,782	37,495	3,19,329	8,901	.....	.....
10,24,452	1,03,362	62,745	2,25,655	12,28,967	2,691	10	.....
4,47,899	63,049	1,806	84,303	4,41,558	1,677	100	100
4,20,818	1,55,320	8,998	60,542	1,69,494	1,429	.....	.....
26,95,266	6,81,743	13,035	3,68,521	10,65,409	7,778	.....	.....
10,85,716	3,16,023	58,415	1,56,601	3,42,365	22,654	.....	.....
8,96,477	3,63,981	8,219	1,23,993	70,122	.....	.....	16
9,71,162	1,51,558	.....	1,56,212	2,45,699	9,175	.....	.....
7,28,322	1,10,416	.....	41,148	1,90,932	.....	.....	.....
37,40,039	4,43,662	.....	2,39,162	11,16,796	8,493	119	.....
3,42,230	42,558	.....	1,19,281	90,684	1,800	244	.....
50,472	13,833	.....	9,519	500	.....	.....	.....
1,58,364	13,074	4,582	33,392	37,692	3,573	.....	.....
4,77,042	25,697	.....	7,855	4,83,221	.....	.....	.....
2,47,906	28,945	5,009	11,126	1,65,300	2,969	.....	.....
12,633	5,910	.....	1,555	73,400	.....	.....	.....
4,46,360	25,922	8,309	9,938	3,42,173	.....	.....	.....
2,37,938	27,308	.....	2,594	92,205	.....	.....	.....
1,39,527	19,824	800	9,009	1,08,350	300	.....	.....
34,930	5,538	.....	.....	21,000	.....	.....	.....
1,68,85,309	33,49,632	1,90,611	22,93,615	63,53,708	1,09,551	485	116

for which extension has not been granted by competent authority.

STATEMENT

Classification.	Loans and Deposits held at the end				
	Cost of Management.	Share Capital paid.	Members.	Non-members.	Societies.
1	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Class I—Credit, Unlimited.</i>					
Ahmedabad	4,263	.....	62,675	90,360	4,759
Broach	11,954	.....	1,88,292	2,05,322	379
Kaira	7,572	170	91,562	86,938	1,438
Panch Mahals	2,191	.....	51,888	38,919	3,553
Surat	9,371	.....	1,22,611	1,72,297	5,454
Thana	2,026	.....	43,337	47,280	2,452
Ahmednagar	10,392	.....	1,30,354	40,340	1,722
East Khandesh	17,730	.....	6,80,070	1,04,143	26,079
West Khandesh	6,944	.....	1,90,859	23,542	2,044
Nasik	5,322	.....	1,35,135	48,933	3,544
Poona	29,503	.....	5,61,750	5,76,475	9,978
Satara	18,722	.....	2,94,476	3,25,290	15,468
Sholapur	19,311	.....	2,49,928	4,31,561	8,239
Belgaum	14,052	.....	3,10,202	2,46,602	1,921
Bijapur	8,103	.....	1,78,749	1,08,636	.....
Dharwar	51,758	1,835	9,25,874	4,32,995	22,696
Kanara	5,310	.....	1,48,323	1,72,317	1,150
Kolaba	637	.....	22,324	26,161	380
Ratnagiri	2,638	.....	57,086	69,619	150
Hyderabad	7,531	18,052	4,922	2,306	.....
Nawabshah	3,169	92,573	23,103	5,764	332
Karachi	1,639	31,699	9,380	145	.....
Larkhana	3,760	1,19,871	16,687	247	2,448
Sukkar	2,792	53,407	8,956	3,005	.....
Thar and Parker	1,862	57,974	14,424	15,158	100
Upper Sind Frontier	316	5,607	1,138	168	.....
Total, Unlimited	3,48,553	3,31,363	45,24,503	32,69,573	1,14,256

† For the purposes of this statement the working capital

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.
55,648	6,997	43,739	2,64,178	+4,886	.....	4½ to 8	9½ to 12½
1,88,370	5	68,600	6,56,151	+14,728	.....	4 to 7½	9½ to 12½
1,67,923		42,657	3,91,815	+12,442	.....	4 to 8	9½ to 12½
1,00,450	2	20,774	2,17,824	+9,597	.....	6½ to 8½	9 to 12½
2,04,678	340	90,694	6,12,074	+20,167	.....	3½ to 7	6½ to 12½
62,693	514	26,825	1,83,101	+9,254	.....	6½	9½
6,03,703	8,242	51,394	8,35,755	+19,999	.....	6½	9½
2,98,401	1,152	1,47,309	12,57,154	+49,107	.....	8½ to 6½	9½
2,04,379	2,658	40,321	4,63,833	+21,113	.....	6½	9½
2,34,058	3,822	30,837	4,56,329	+1,935	.....	6½	9½
14,83,997	1,260	2,76,018	29,09,478	+33,993	.....	6½ to 7½	9½
4,39,838	3,272	1,07,530	11,85,874	+16,762	.....	6½ to 7½	9½
1,85,128	784	1,24,603	10,00,243	+41,794	.....	6½ to 7½	9½
3,61,395	321	87,719	10,08,160	+39,222	.....	6½ to 7½	9½
3,81,594	6,020	85,113	7,55,102	+17,964	.....	6½	9½
22,98,045	8,273	2,98,503	39,88,220	-570	.....	6½ to 7½	9½ to 12½
77,155	...	21,402	4,30,347	+2,514	.....	6½ to 7½	9½ to 12½
2,031	...	9,711	60,607	+2,419	.....	6½	9½
22,314	1,823	18,356	1,69,348	+5,492	.....	6½	12½
3,20,264	5,775	22,097	3,73,416	+22,274	.....	.....	.....
62,150	13,688	66,830	2,84,618	+12,685	.....	.....	9½ to 10½
72,491	3,025	11,583	1,28,826	+7,080	.....	.....	9½ to 10½
3,37,125	9,082	83,064	5,18,524	+22,068	.....	5½ to 8½	9½ to 10½
1,40,394	9,716	82,468	2,47,846	+9,962	.....	5½ to 8½	9½ to 10½
47,640	4,195	15,169	1,54,660	+9,223	.....	5½ to 8½	9½ to 10½
29,648	505	1,574	38,640	+635	.....	5½ to 8½	9½ to 10½
84,01,513	1,15,991	17,74,910	1,65,52,143	+4,13,745	.....	.....	.....

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.
1	2	3	4	5	6	7
<i>Class I—Credit, Limited.</i>						
Sholapur ...	3	448	Rs. 11,114	Rs.	Rs. 17,792	Rs.
Total, Limited ...	3	448	11,114	....	17,792	....
Grand Total, Class I, Unlimited and Limited.	2,860	204,446	1,28,01,356	5,57,826	1,12,48,443	4,51,004
<i>Class II—Purchase, and Purchase and Sale, Unlimited.</i>						
Kaira ...	3	42	.....	.....	.....	.....
East Khandesh ...	11	232	117	90	441	142
Násik ...	3	53	.....	334	.....	234
Belgaum ...	1	36	56	.....	.....	.....
Bijapur ...	2	52	362	.....	170	.....
Dhárwar ...	2	364	.....	.....	.....	.....
Nawábehah ...	1	62	566	60	1,472	.....
Karáchi ...	1	82	14,741	.....	11,362	.....
Thar and Párkar ...	1	45	.....	.....	2,250	.....
Total, Unlimited ...	25	968	15,836	374	15,705	376
<i>Class II—Purchase and Purchase and Sale, Limited.</i>						
West Khandesh ...	1	46	.....	.....	...	.....
Násik ...	4	155	980	1,550	605	.....
Ratnágiri ...	1	15	.....	.....	...	.....
Thána ...	5	599	11,946	.....	24,128	.....
Poona ...	4	111	.....	4,000	...	4,553
Sátára ...	19	387	3,569	835	2,771	994

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

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.
33,041	15,472	.....	26,782	.....	7	64	.....
33,041	15,472	.....	26,782	.....	7	64	.....
1,69,23,350	33,65,004	1,90,511	23,20,997	63,53,708	1,09,558	549	116
178	.....	.....	.....	.....	4,000	1,357	5,517
.....	.....	377	698	.....	.....	120	.....
49	47	.....	856	.....	.....	1,062	1,051
50	.....	.....	.....	.....	.....	67	.....
407	.....	.....	.....	.....	.....	800	716
.....	.....	.....	2,467	.....	3,600	7,780	3,099
197	.....	50	50	.....	800	566	.....
6,544	6,544	.....	6,710	2,800	.....	.....	.....
171	.....	.....	8	.....	.....	.....	.....
7,596	6,593	427	10,969	2,800	8,400	11,752	10,383
.....	.....	.....	.....	1,200	.....	.....	.....
1,190	.....	1,550	2,715	.....	.....	3,755	4,204
.....	.....	.....	214	.....	.....	.....	.....
31,945	19,969	.....	7,787	5,000	1,130	14,137	.....
.....	.....	4,552	15,545	.....	.....	14,748	14,312
4,669	1,240	2,030	657	300	2,663	1,848	1,852

for which extension has not been granted by competent authority.

STATEMENT

Classification.	Cost of Management.	Share Capital paid.	Loans and Deposits held at the end		
			Members.	Non-members.	Societies.
			18	19	20
1	16	17			
<i>Class I—Credit, Limited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Sholapur ...	778	12,085	9,136	26,114	70
Total, Limited ...	778	12,085	9,136	26,114	70
Grand Total, Class I, Unlimited and Limited.	2,49,631	393,453	45,33,639	52,95,687	1,14,356
<i>Class II—Purchase and Purchase and Sale, Unlimited.</i>					
Kaira ...	10	.....	.....	8	9,230
East Khandesh ...	5	.....	1,063	.....	.....
Nasik ...	3	.....	525	.....	.....
Belgaum ...	7	.....	217	.....	.....
Bijapur ...	4	.....	250	95	384
Dharwar ...	296	.....	365	.....	725
Nawabshah ...	1	.....	701	.....	.....
Karachi ...	46	.....	2,017	2,359	.....
Thar and Parkar ...	54	1,135	.....	.....	.....
Total, Unlimited ...	426	1,135	3,163	2,462	10,339
<i>Class II—Purchase and Purchase and Sale, Limited.</i>					
West Khandesh ...	80	920	.....	.....	.....
Nasik ...	114	1,770	823	100	.....
Ratnagiri ...	.....	210	215	.....	.....
Thane ...	826	13,710	603	3,952	.....
Poona ...	367	1,565	.....	150	.....
Satara ...	142	3,425	53	725	1,829

† For the purposes of this statement the working capital

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.
.....	...	9,975	57,380	+ 2,472	6½ to 8½	6 to 25	9½ to 37½
...	...	9,975	57,380	+ 2,472	.....	.....	.....
84,01,512	1,15,991	17,84,885	1,86,39,523	+ 4,16,217	.....	.....	.....
.....	.....	.....	9,238	+ 741	.....	.....	.....
.....	.....	384	1,442	+ 67	.....	6½	9½ to 10½
13	.....	566	1,104	- 163	.....	.....	.....
.....	.....	166	383	- 29	.....	.....	.....
.....	.....	20	779	+ 26	.....	6 to 6½	9½ to 12½
1,500	.....	3,189	5,779	+ 94	.....	.....	.....
.....	.....	76	1,277	+ 139	.....	.....	.....
16,611	500	112	22,099	+ 272	.....	.....	.....
.....	1,000	49	1,184	+ 365	.....	.....	.....
18,124	1,500	4,562	43,285	+ 1,512	.....	.....	.....
1,200	.....	.....	2,120	+ 28	.....	6½	.....
.....	600	672	3,965	- 21	.....	6½	7½ to 12½
.....	150	171	746	+ 105	10	7½	.....
13,000	.....	8,601	39,866	+ 2,739	.....	8	9½
.....	.....	3,091	4,506	+ 155	7½	6½	.....
1,724	300	1,012	9,068	- 96	6½	6½ to 7½	7½ to 9½

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.
1	2	3	4	5	6	7
<i>Class II—Purchase and Purchase and Sale, Limited—contd.</i>			Rs.	Rs.	Rs.	Rs.
Sholapur ...	3	118	...	...	...	...
Belgaum ...	7	161	...	...	701	...
Bijapur ...	2	89	...	...	...	...
Dhárwar ...	20	1,129	377	...	158	...
Kanara ...	2	407	14,910	...	6,875	...
Thar and Parker ...	1	40	...	...	...	...
Total, Limited ...	62	3,157	31,782	6,385	35,266	5,537
Grand Total, Class II—Unlimited and Limited	87	4,155	47,618	6,759	50,971	5,913
<i>Class III—Production, Unlimited.</i>						
Thana ...	3	114	...	...	...	...
Poona ...	1	42	...	...	...	...
Dhárwar ...	8	117	...	...	...	...
Belgaum ...	1	30	...	...	...	...
Kanara ...	1	...	...	...	...	Eng
Total, Unlimited ...	14	303	...	...	...	...
<i>Class III—Production, Limited.</i>						
Belgaum ...	1	34	...	...	...	...
Dharwar ...	3	175	...	...	...	...
Kolábs ...	1	30	...	...	...	...
Total, Limited ...	5	239	...	...	...	...
Grand Total, Class III, Limited and Unlimited	19	542	...	...	...	...

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

B.—concl'd.

Loans due by			Loans and Deposits received during the year from			Sales of goods to members.	Purchase of members' products.
Individuals.	Of which overdue.*	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...	...	...	...	...	...	577	...
4,686	...	...	1	...	...	1,687	...
...	...	...	7	...	...	3	79
1,080	107	...	4,697	1,765	4,182	7,752	...
12,774	6,120	...	3,582	5,000	...	5	...
...	...	...	3,000	...	...	...	...
53,344	27,496	8,132	35,405	13,265	7,975	44,412	20,448
60,940	34,029	8,559	46,394	16,065	16,375	56,164	30,831
...	...	...	125	...	100	...	...
...	...	40	...	...	...	...	...
...	...	...	83	...	...	...	...
aged in collecting capital.	...	...	...	...	...	...	...
...	...	40	208	...	100	...	...
...
...	...	...	50	...	...	...	...
...
...	...	...	50	...	...	...	...
...	...	40	258	...	100	...	...

for which extension has not been granted by competent authority.

STATEMENT

Classification.	Loans and Deposits held at the end				
	Cost of Management.	Share Capital paid.		Non-members.	Societies.
		Members.			
1	16	17	18	19	20
<i>Class II—Purchase and Purchase and Sale, Limited—contd.</i>	Ra.	Ba.	Bs.	Ra.	Ra.
Sholapur ...	57	1,565	590	609	...
Belgaum ...	101	3,725	25	.....	...
Bijapur ...	...	545	150	.....	...
Dharwar ...	425	12,918	902	345	948
Kanara ...	359	5,185	1,272	6,491	200
Thar and Parker ...	...	11,450	...	41,060	...
Total, Limited ..	2,471	56,988	4,633	53,452	2,977
Grand Total, Class II, Unlimited and Limited.	2,997	58,123	9,796	55,914	13,316
<i>Class III—Production, Unlimited.</i>					
Thane ...	143	...	125	.....	...
Poona ...	...	...	...	.....	...
Dharwar ...	287	...	261	.....	...
Belgaum ...	584	...	...	.....	...
Kanara ...	...	...	...	.....	Engaged
Total, Unlimited ...	1,014	...	396	.....	...
<i>Class III—Production, Limited.</i>					
Belgaum ...	204	349	...	.....	...
Dharwar ...	1,165	3,675	534	.....	7,368
Kolaba ...	...	...	225	.....	...
Total, Limited ...	1,369	4,024	759	.....	17,368
Grand Total, Class III, Limited and Unlimited	2,383	4,024	1,145	.....	7,368

* For the purposes of this statement the working

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.
...	...	930	3,054	+186	6½ to 10, ¹ / ₁₆	5 to 7½	...
...	...	435	4,185	+347	...	...	...
...	...	75	770	+21	...	...	...
...	...	1,660	16,773	-1,622	...	...	...
4,000	...	3,567	20,715	+1,121	...	...	...
4,000	56,530	...	...	...	...
23,924	1,050	19,574	1,62,598	+2,963	...	...	...
42,048	2,550	24,136	2,05,883	+4,475	...	...	...
...	...	633	758	+84	...	...	...
...	...	62	62	...	...	...	...
...	...	289	550	+194	...	...	...
...	...	588	588	-115	...	...	...
in Collecting Capital	Capital	...	...	...	...	...	...
...	...	1,572	1,958	+163	...	...	...
...	349	-48	...	...	...
...	...	440	12,017	+1,060	...	...	...
...	...	686	911	+10	...	...	...
...	...	1,126	13,277	+1,022	...	...	...
...	...	2,698	15,235	+1,185	...	...	...

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.
1	2	3	4	5	6	7
<i>Class IV—Production and Sale, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
Surat ...	1	104	6,750	...	8,425	...
West Khândesh ...	1	64	4,025	...	3,970	...
Ahmednagar ...	9	43	14,368	...	6,324	...
Ratnâgiri ...	1	15	3,110	...	3,750	...
Poona ...	1	106	...	...	...	...
Total, Unlimited ...	6	332	28,253	...	22,469	...
<i>Class IV—Production and Sale, Limited.</i>						
Broach ...	7	98	2,257	...	454	...
Surat ...	3	389	4,62,474	30,550	3,86,706	10,550
East Khândesh ...	7	1,263	900	7,026	8,118	3,545
Poona ...	4	196	...	...	1,27,776	...
Satara ...	3	504	...	214	50	219
Sholapur ...	2	18	640	...	63	...
Belgaum ...	6	265	1,35,428	...	85,394	...
Bijâpur ...	3	279	16,747	...	17,013	...
Dhârwar ...	9	3,533	14,07,162	97,233	13,84,297	93,878
Kanara ...	3	167	1,869	...	749	...
Ratnâgiri ...	1	...	...	...	...	Not
Nawabshah ...	1	16	651	1,540	...	1,540
Karachi ...	1	100	46,998	...	15,967	...
Sukkur ...	1	107	27,763	...	13,728	...
Total, Limited ...	49	6,933	21,02,829	1,36,563	20,40,315	1,09,732
Grand Total, Class IV—Unlimited and Limited.	55	7,265	21,31,062	1,36,563	20,62,734	1,09,732

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

B—contd.

Loans due by			Loans and Deposits received during the year from			Scales 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.
5,760	...	...	...	4,585	...	...	...
3,513	1,644	...	81	...	...	7,401	6,495
10,037	7,767	778	7,161	5,140	...	5,847	5,439
1,742	...	...	460	...	...	...	12,119
556	...	...	...	...	...	...	...
22,598	9,411	778	7,702	9,725	...	13,248	24,053
2,398	...	...	18,442	32,661	...	12,636	12,686
1,78,884	...	20,000	28,718	...	9,695	14,381	6,01,098
3,089	3,089	5,058	9,905	12,000	...	...	...
10,475	...	...	1,28,240	...	5,000	...	1,28,240
6,933	...	2	7	19	734	...	18,117
658	...	...	696	3,975	...	3,199	95
57,585	1,879	...	13,046	60,000	...	3,04,615	3,00,826
9,670	6,043	...	7,515	...	...	28,219	31,061
52,324	1,690	4,084	1,46,115	4,36,600	90,504	74,790	3,398
1,200	...	...	2,905	...	...	...	...
working.							
651	...	...	...	...	...	...	...
30,931	...	...	20,332	2,500	2,132	...	...
29,691	...	...	97,493	8,000	...	...	...
3,84,489	12,701	29,144	4,73,414	5,55,765	1,07,965	4,37,640	10,95,521
4,07,087	22,112	29,922	4,81,116	5,65,480	1,07,965	4,51,068	11,19,574

for which extension has not been granted by competent authority.

STATEMENT

Classification.	Loans and Deposits held at the end				
	Cost of Management.	Share Capital paid.	Members.	Non-members.	Societies.
	16	17	18	19	20
	Rs.	Rs.	Rs.	Rs.	Rs.
<i>Class IV—Production and Sale, Unlimited.</i>					
Surat ...	103	2,300	...	.....	...
West Khandesh ...	771	...	552	.....	...
Ahmednagar ...	684	...	2,976	5,032	...
Ratnagiri ...	883	...	1,255	18	...
Poona ...	...	...	138	16	...
Total, Unlimited ...	2,401	2,300	4,921	5,068	...
<i>Class IV—Production and Sale, Limited.</i>					
Broach ...	913	13,115	3,135	1,140	...
Surat ...	517	27,600	2,79,444	3,050	...
East Khandesh ...	11,116	32,330	3,519	5,000	...
Poona ...	545	1,675	11,185	10,474	5,000
Satara ...	256	4,140	13	2,905	1,469
Sholapur ...	339	3,600	1,396	1,500	...
Belgaum ...	1,827	6,555	80	30	4,959
Bijapur ...	1,239	5,406	400	.....	4,800
Dharwar ...	13,192	50,649	931	82,612	4
Kanara ...	760	1,545	400	750	...
Ratnagiri ...	...	...	...	...	Not
Nawabshah ...	278	4,310	...	.....	...
Karachi ...	2,205	3,130	15,132	5,200	...
Sukkur ...	1,738	12,040	11	6,215	...
Total, Limited ...	33,913	1,66,096	3,15,636	1,18,876	16,232
Grand Total, Class IV—Unlimited and Limited.	36,359	1,68,399	3,30,557	1,23,942	16,232

* For the purposes of this statement the working

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.
4,585	...	80	6,965	235	6½	8	9½
...	1,255	3,497	5,304	326	6½	6½	12½
5,140	...	858	14,006	1,477	...	6½	12½
...	738	2,545	4,556	-45	...	6½	9½
...	...	924	1,078	...	...	12½	25
9,725	1,993	7,904	31,909	+1,993	...	...	...
...	...	289	17,669	-730	9	6 to 6½	9½
...	...	1,120	3,11,214	+5,294	...	...	...
27,000	...	5,547	73,396	-9,490	...	6½	7½ to 9½
...	...	...	28,334	+2,092	...	...	...
1,900	...	1,064	10,791	+321	6½	6½ to 7	8 to 9½
2,304	...	...	8,800	-376	...	8	...
55,000	...	9,171	75,795	+3,196	9½	6½	9½
...	1,231	1,944	13,081	+385	...	...	...
6,962	...	27,337	1,68,495	+29,214	9½	6½	9½
...	...	...	2,695	-144	9½	6½	9½
working.	...	...	4,310	-107	...	...	...
1,354	...	100	24,916	+3,216	...	...	...
10,000	1,800	902	30,968	+1,385	...	...	...
1,03,820	3,031	46,074	7,69,764	+34,257	...	...	...
1,13,545	5,024	53,978	8,01,673	+36,350	...	...	...

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.
1	2	3	4	5	6	7
<i>Class VI—Other Forms, Unlimited.</i>			Rs.	Rs.	Rs.	Rs.
Dharwar ...	4	270	17,250	3,420	1,206	...
Kanara ...	1	29	...	..	...	...
Total, Unlimited ...	5	299	17,250	3,420	1,206	...
<i>Class VI—Other Forms, Limited.</i>						
Thana ...	2	362	...	...	...	...
West Khandesh ...	1	1,068	...	...	...	...
Nasik ...	1	162	...	...	...	1,680
Poona ...	1	...	...	...	...	...
Satara ...	1	60	...	110	...	30
Sholapur ...	1	96	...	...	...	...
Belgaum ...	3	319	...	...	...	...
Dharwar ...	3	224	...	...	...	...
Kanara ...	2	275	...	...	...	...
Rainagiri ...	1	217	...	...	...	...
Hyderabad ...	3	668	...	...	...	...
Nawabshah ...	1	25	...	...	...	...
Sukkur ...	2	248	...	...	...	...
Larkana ...	2	185	...	...	...	...
Total, Limited ...	24	3,208	...	110	...	1,680
Grand Total, Class VI—Unlimited and Limited.	29	4,208	17,250	3,530	1,206	1,680
Grand Total of Agricultural Societies in the Bombay Presidency.	3,050	2,20,616	1,49,97,306	7,04,578	1,33,63,406	5,68,229
Do. for 1922-1923 ...	2,869	2,07,372	1,22,26,090	2,48,338	1,09,46,431	2,20,568

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

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.
16,044	...	3,420	6,078	17,391	...	4	...
...
16,044	...	3,420	6,078	17,391	...	4	...
...	110	...	...	...	...
...
...	...	1,650	757	...	...	...	...
...
...	...	81	...	...	...	...	...
...	2,614	2,933
...	89	...	...	...	...
...
...	95	...	...	...	...
...
...
...
...
...
...
...	...	1,731	1,051	...	...	2,614	2,933
16,044	...	5,151	7,129	17,391	...	2,618	2,936
1,74,07,421	34,21,145	2,34,183	28,55,194	69,52,644	2,33,998	5,10,419	11,53,454
1,58,00,937	31,64,198	1,53,617	24,44,416	70,65,965	1,16,383	2,30,627	3,90,989

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

STATEMENT

Classification.	Cost of Management.	Share Capital paid.	Loans and Deposits held at the end		
			Members.	Non-members.	Societies.
	16	17	18	19	20
<i>Class VI—Other Forms. Unlimited.</i>	Rs.	Rs.	Rs.	Rs.	Rs.
Dharwar ...	271	10,476	6,078	...	...
Kanara ...	88	996	...	.....	...
Total, Unlimited ...	359	11,472	6,078	.....	...
<i>Class VI—Other Forms. Limited.</i>					
Thane ...	247	740	52,448	.....	...
West Khandesh ...	840	...	...	.....	...
Nasik ...	11	...	757	.....	...
Poona ...	...	...	...	.....	...
Satara ...	26	...	...	.....	...
Sholapur ...	1,616	...	...	.....	...
Belgaum ...	1,431	...	...	74	...
Dharwar ...	1,903	...	...	.....	...
Kanara ...	372	...	...	.....	...
Ratnagiri ...	796	...	...	.....	...
Hyderabad ...	...	...	...	.....	...
Nawabshah ...	...	...	...	.....	...
Sukkur ...	...	...	...	.....	...
Larkana ...	...	...	...	.....	...
Total, Limited ...	7,142	740	52,205	74	...
Grand Total, Class VI—Unlimited and Limited.	7,501	12,212	59,283	74	...
Grand Total of Agricultural Societies in the Bombay Presidency.	2,98,771	6,36,207	49,34,420	34,75,617	1,51,272
Do. for 1922-1923 ...	2,45,742	6,09,651	41,33,054	31,16,644	1,33,561

* For the purposes of this statement the working

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.
16,911	...	...	33,465	+275	...	...	...
...	6,400	...	7,996	+30	...	...	...
16,911	6,400	...	40,861	+305	...	...	...
...	...	...	53,188	+933	...	...	...
...	...	...	...	+2,292	...	...	...
...	850	...	1,607	+43	...	...	...
...
...	...	...	...	+80	...	...	...
...
...	...	3,714	3,788	+9,729	...	...	...
...	...	155	155	+2,463	...	...	...
...	...	...	...	+502	...	...	...
...	...	...	...	+737	...	...	...
...
...
...
...
...	850	3,869	58,738	+16,779	...	...	...
16,911	7,250	3,869	99,599	+17,084	...	...	...
85,74,016	1,30,815	18,69,566	1,97,61,913	+4,75,211	...	...	...
79,51,486	1,43,404	15,11,290	1,75,99,090	+3,23,899	...	...	...

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

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	325	2,756	...
2. Ahmedabad	1	54	260	...
3. Ahmednagar	4	743	31,463	2,000
4. Poona	1	68	1,337	...
5. Sâtara	2	79	3,310	...
6. Sholâpur	2	44	4,108	...
7. Kânara	3	332	6,825	...
8. Kolâba	1	78	578	...
9. Ratnâgiri	3	188	90,569	...
10. Karâchi	1	83	2,907	...
Total, Unlimited	31	1,919	74,113	2,000
<i>Class I—Credit, Limited.</i>				
1. Bombay	162	45,469	65,06,349	12,68,742
2. Ahmedabad	5	1,366	79,600	...
3. Broach	12	2,638	2,12,241	...
4. Kaira	6	922	43,750	...
5. Panch Mahals	4	433	18,493	...
6. Surat	4	438	3,60,705	...
7. East Khândesh	3	2,233	1,27,571	62,116
8. West Khândesh	5	1,418	1,21,155	2,25,443
9. Thâna	17	2,757	1,89,527	...
10. Ahmednagar	8	2,590	1,79,169	...
11. Nâsik	5	1,328	60,659	...
12. Poona	21	5,540	10,94,130	14,953
13. Sâtara	9	1,364	4,08,445	13,196
14. Sholâpur	7	2,129	91,356	2,000
15. Belgaum	15	6,965	11,17,346	...

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

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.
2,909	...	56,657	56,657	3,766	780	90	...
177	...	911	431	...	76	...	...
31,456	...	30,072	8,328	2,000	1,968	...	...
2,100	...	1,120	304	...	476	...	...
2,447	...	19,862	12,709	...	76	...	...
2,643	...	4,402	3,333	...	475	3,500	...
6,393	...	6,539	2,120	...	3,253	750	...
459	...	1,396	1,155	...	...	...	...
19,891	...	18,847	593	...	2,240	...	...
2,291	...	942	542	...	100	...	...
70,766	...	1,40,748	86,172	5,766	9,444	4,340	...
63,83,997	13,84,787	56,46,769	3,44,330	13,13,786	42,76,484	20,54,379	2,63,052
67,828	...	15,492	...	...	1,384	...	...
1,95,477	...	1,46,307	4,643	31,942	3,00,798	93,874	7,148
37,015	...	47,652	1,737	...	16,436	...	...
12,348	...	11,938	310	...	1,311	...	...
3,04,959	...	97,429	2,327	...	9,36,053	11,000	...
1,65,803	36,595	1,41,577	3,100	62,182	1,25,089	5,067	...
90,304	2,06,823	1,01,322	3,257	78,325	1,79,923	...	3,600
1,02,223	...	2,49,285	36,569	...	69,350	90,000	1,000
1,56,306	...	1,59,274	8,878	...	66,781	82,804	...
46,387	...	56,043	4,240	...	2,579	3,030	...
10,46,541	1,61,403	4,33,610	26,139	13,421	3,85,985	1,90,183	3,17,226
3,78,051	12,348	1,19,667	14,881	3,415	1,06,356	2,18,819	4,43,392
80,448	1,000	1,04,893	16,251	3,000	72,614	6,000	2,000
10,24,793	...	10,58,360	1,70,723	...	12,03,287	1,26,045	3,37,401

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
1				
<i>Class I—Credit, Unlimited.</i>	Rs.	Rs.	Rs.	Rs.
1. Bombay ... ..	...	...	1,480	4,598
2. Ahmedabad ... ..	...	...	56	...
3. Ahmednagar ... ..	...	...	534	710
4. Poona ... ..	...	...	...	...
5. Satara ... ..	...	...	45	18,820
6. Sholapur ... ..	...	...	187	...
7. Kanara	4	...	227	...
8. Kolaba ... ..	...	...	1	...
9. Ratnagiri ... ..	...	...	218	...
10. Karachi ... ..	...	...	143	1,661
Total, Unlimited ...	4	...	2,891	25,789
<i>Class I—Credit, Limited.</i>				
1. Bombay	3	126	1,08,735	16,33,638
2. Ahmedabad ... ..	...	...	924	16,685
3. Broach ... ..	...	...	9,815	70,560
4. Kaira ... ..	...	...	709	22,955
5. Panch Mahals ... ..	...	...	904	9,650
6. Surat ... ..	...	...	1,610	21,976
7. East Khandesh ... ..	...	...	3,286	1,61,097
8. West Khandesh	14	...	2,329	37,743
9. Thana ... ..	...	...	4,244	57,528
10. Ahmednagar ... ..	...	...	1,461	55,274
11. Nasik ... ..	...	...	974	43,370
12. Poona	34	...	7,061	1,04,683
13. Satara ... ..	...	...	1,900	42,558
14. Sholapur ... ..	...	...	2,886	42,606
15. Belgaum	2,292	2,292	9,115	1,65,401

* For the purposes of this statement the working

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.
3,646	27,320	4,364	...	...	20,473	60,301	118	...	9	18½
90	200	...	...	...	648	938	-26	...	...	...
11,000	3,333	...	8,586	1,166	8,523	33,316	1,173	...	6½	9½
690	...	...	...	...	741	1,431	39	...	6½	9½
383	...	...	...	...	1,361	20,464	11	6	6½	9 to 10½
1,425	...	...	3,220	...	478	5,123	-26	...	6½	12½
3,559	3,574	...	...	...	1,599	8,733	34	...	...	...
32	907	...	...	...	411	1,350	59	...	7½	12½
4,670	12,328	...	...	261	2,940	20,189	594	...	6½	9½
300	...	...	...	...	-340	1,621	...	...	...	...
25,795	47,662	4,264	11,806	1,417	36,734	1,53,467	9,176	...	...	...
47,06,519	4,85,513	66,281	85,413	394	3,35,874	73,13,632	2,57,025	6½	9	18½
784	600	...	...	...	1,549	19,611	3,538	9	3 to 6	9½ to 10
99,262	42,011	4,584	7,256	...	11,010	2,34,713	7,609	...	...	...
14,355	7,513	...	...	...	6,705	51,528	1,943	3 to 6½	4 to 7½	4 to 12½
611	1,400	...	...	...	187	11,848	935	...	6½	9½ to 12½
72,180	37,944	96,721	15,985	...	457	1,75,323	3,386	...	3 to 6	9 to 10
84,459	32,674	...	...	...	6,773	2,65,003	5,485	2½ to 12½	4 to 5	7½ to 10
1,06,534	46,834	1,700	...	...	6,091	1,99,902	4,366	6 to 7½	4 to 6	9½ to 12
65,793	53,805	1,000	85,000	...	7,687	2,70,813	1,884	9½	6½	9½
33,809	39,685	...	18,431	...	7,059	1,54,258	7,941	...	6½	9½
3,821	4,545	150	3,000	...	1,965	56,851	2,880	2½	6½ to 9½	9½ to 12½
1,09,144	2,05,396	97,383	23,688	...	22,436	4,92,930	13,111	9½	6½	12½
11,642	57,067	2,040	9,380	...	5,244	1,28,331	6,736	5½ to 6½	4 to 7½	9½ to 12½
19,096	61,130	3,000	6,000	...	6,218	1,38,039	7,789	6 to 7½	4 to 9	9½ to 12½
7,90,778	1,21,433	4,638	58,600	...	56,104	11,26,954	44,512	4½ to 12½	6½	9½ to 12½

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	
			Individuals.	Banks and Societies.
1	2	3	4	5
<i>Class I—Credit, Limited—contd.</i>			Rs.	Rs.
16. Bijapur	23	9,825	2,35,163	...
17. Dhárwár	39	18,240	11,51,715	3,32,775
18. Kánara	10	5,645	9,10,237	12,790
19. Kolába	2	346	8,283	...
20. Ratnágiri	7	1,521	80,137	...
21. Hyderabad	3	969	1,10,330	...
22. Nawábsháh	1	...	...	...
23. Karáchi	5	874	1,92,565	...
24. Sukkur	3	370	9,720	...
25. Lárkána	2	344	9,520	...
26. Thár and Párkar	2	350	8,950	...
27. Upper Sind Frontier	1	250	3,150	...
Total, Limited ...	380	109,414	1,33,35,285	19,32,044
Grand Total, Class I, Unlimited and Limited	411	111,040	1,34,09,398	19,34,044
<i>Class II—Purchase and Sale, Unlimited</i> ...	...	.....	.....	.....
<i>Class II—Purchase and Sale, Limited.</i>				
1. Bombay	15	1,269	15,616	30
2. Ahmedabad	3	71	.....	999
3. Broach	1	63	.....	.....
4. Kaira	1	120	.....	.....
5. Surat	6	772	1,779	.....
6. East Khandesh	1	5	1,210	.....
7. West Khandesh	1	.....	.....	.....
8. Thane	5	588	9,365	.....
9. Ahmednagar	2	37	.....	.....
10. Násik	2	88	.....	.....

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

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.
1,97,652	...	1,88,037	29,963	...	1,04,488	35,037	...
15,27,858	2,85,323	19,94,958	2,11,527	90,134	17,69,203	1,55,386	4,02,938
7,32,514	12,940	7,88,227	79,348	450	5,06,102	28,265	33,645
7,685	...	4,454	...	...	770	...	250
73,291	...	59,758	8,921	1,000	17,124	...	...
67,593	...	96,289	2,761	...	86,623	...	...
Not working.
1,27,394	...	1,70,248	15,177	...	1,26,434	5,626	8,000
5,750	...	14,048	7,173	...	7,389	...	...
9,778	...	9,732	868	...	6,717	1,500	...
4,450	...	7,035	...	...	700	...	...
2,672	...	1,893	...	...	...	...	...
1,29,38,116	21,01,229	1,17,24,387	9,93,123	15,97,655	1,03,71,979	31,06,715	18,19,652
1,29,08,892	21,01,219	1,18,65,135	10,79,355	16,03,421	1,03,81,423	31,11,055	18,19,652
...
14,692	1,530	6,535	...	...	25,969	...	300
...	200
...	284	1	...
...	7,814	...	...
1,749	6,172	12,573	...
1,917	46	46	...	5,922	...	...
Not working.
1,550	1,344	307	...	2,320	1,500	468
63	4,652	4,852	...	17,820	...	...
115	580	...	...

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.
1	14	15	16	17
<i>Class I—Credit, Limited—contd.</i>				
	Rs.	Rs.	Rs.	Rs.
16. Bijapur ... ..	...	...	3,730	71,923
17. Dharwar	146	...	27,325	4,64,350
18. Kanara	111	...	6,661	94,675
19. Kolaba ... ..	...	...	54	1,713
20. Ratnagiri ... ..	...	...	503	11,470
21. Hyderabad ... ..	...	...	1,082	28,452
22. Nawabshah ... ..	...	...	...	...
23. Karachi ... ..	...	...	1,217	65,513
24. Sukkur ... ..	...	...	464	9,797
25. Larkhana ... ..	...	...	923	5,160
26. Thar and Parker ... ..	...	...	101	11,583
27. Upper Sind Frontier ... ..	...	...	101	4,342
Total, Limited	2,600	2,418	1,90,204	32,55,230
Grand Total, Class I, Unlimited and Limited	2,604	2,418	1,93,095	32,81,029
<i>Class II—Purchase and Sale, Unlimited</i>				

<i>Class II—Purchase and Sale, Limited.</i>				
1. Bombay	1,00,929	86,778	18,426	11,155
2. Ahmedabad	979	...	39	2,074
3. Broach	7,969	6,293	332	6,070
4. Kaire	13,366	18,680	948	4,700
5. Surat	60,080	51,545	4,786	42,625
6. East Khandesh	8,530	...	434	125
7. West Khandesh ... ..	...	...	...	...
8. Thane	66,894	...	4,927	9,514
9. Ahmednagar	19,196	17,338	227	8,510
10. Nasik	2,096	1,873	136	2,187

* For the purposes of this statement the working

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.
56,332	53,519	...	23,053	1,643	15,955	2,22,424	9,765	4 to 7 $\frac{1}{2}$	4 $\frac{1}{2}$ to 6 $\frac{1}{2}$	9 to 12 $\frac{1}{2}$
9,38,051	6,43,631	42,229	1,05,672	...	1,40,999	23,34,932	87,823	4 $\frac{1}{2}$ to 13 $\frac{1}{2}$	7 $\frac{1}{2}$ to 6 $\frac{1}{2}$	9 $\frac{1}{2}$ to 12 $\frac{1}{2}$
2,16,287	4,40,214	26,691	34,701	...	46,997	8,59,565	20,304	...	...	...
1,335	401	250	...	...	255	3,954	413	6	6 $\frac{1}{2}$	12 $\frac{1}{2}$
2,607	42,596	...	...	...	3,347	60,020	3,194	6	6 $\frac{1}{2}$	9 $\frac{1}{2}$
42,733	43,568	...	...	...	1,478	1,16,231	3,999	...	...	...
Not working	...	...	...	...	...	...	...	...	...	...
35,455	67,357	15,000	...	...	4,992	1,88,317	6,616	...	...	...
8,072	...	...	500	...	482	18,851	201	...	...	...
4,156	1,860	...	3,000	...	-128	14,048	771	...	...	...
700	...	...	...	...	260	12,543	401	...	...	...
...	...	...	...	...	143	4,485	8	...	...	...
73,54,515	24,90,686	2,21,727	4,79,679	2,037	6,90,132	1,44,94,006	4,52,135	...	...	...
73,80,310	25,38,348	2,25,991	4,91,485	3,454	7,26,866	1,46,47,475	4,61,311	...	...	...
...
1,760	8,379	1,230	...	...	1,942	24,476	1,039	6 $\frac{1}{2}$	6 $\frac{1}{2}$	9
...	700	...	...	...	594	3,368	-91	...	...	...
...	294	...	1	...	...	6,355	910	...	6	...
2,778	2,926	...	...	...	391	10,795	-798	...	6	...
136	1,724	...	659	...	411	45,555	689	...	...	...
...	7	...	...	...	52	184	-310	...	7 $\frac{1}{2}$	...
Not working	...	...	...	...	...	...	...	...	...	...
366	2,064	...	4,650	...	1,130	17,824	307	8	6 $\frac{1}{2}$	9 $\frac{1}{2}$
600	3,225	...	...	...	...	12,335	-2,017	...	6 $\frac{1}{2}$	12 $\frac{1}{2}$
275	...	...	...	...	206	2,648	-90	...	...	...

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	
			Individuals.	Banks and Societies.
1	2	3	4	5
<i>Class II—Purchase and Sale, Limited—contd.</i>				
			Rs.	Rs.
11. Poona	7	569	6,912	.....
12. Satara	4	425	.....	913
13. Sholapur	3	59	.....	.....
14. Dhárwár	4	174	5,607	.....
15. Kánara	1	113	7,186	5,677
16. Kolaba	1	90	.....	.....
17. Ratnágiri	4	255	.....	.....
18. Karáchi	1	80	.....	.....
Total, Limited	62	4,725	39,975	7,109
Grand Total, Class II, Unlimited and Limited	62	4,725	39,975	7,109
<i>Class IV—Production and Sale, Unlimited.</i>				
1. Ahmedabad	1	36	460	.....
2. Kaira	1	20	73	.....
3. Panch Mahals	1	12	431	.....
4. West Khandesh	2	180	6,935	.....
5. Ahmednagar	2	34	1,295	.....
6. Násik	4	91	20,368	.....
7. Sátara	2	34	.....	25
8. Sholapur	4	170	19,775	.....
9. Belgaum	6	299	30,877	.....
10. Bijapur	1	48	12,947	.....
11. Dharwar	11	614	80,232	9,165
12. Ratnágiri	8	289	19,540	.....
13. Hyderabad	1	33	12,052	.....
14. Karachi	1	47	8,731	.....
15. Sukkur	1	...	.....	.....
16. Larkhane	1	38	10,549	.....
Total, Unlimited	47	1,945	2,24,245	9,190

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

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.
3,717	.....	9,848	1,364	...	36,251	...	30,215
...	146	...	...	2,022	600	...	3,055
...	.....	...	...	...	590	...	...
5,791	.....	2,017	...	...	...	...	...
6,788	5,671	1,056	...	238	10,094	...	10,265
...
...	.....	...	...	...	68,651	6,601	4,800
...	.....	...	...	...	11,620	...	...
36,587	7,347	25,698	6,569	2,260	1,74,637	20,675	49,323
36,587	7,347	25,698	6,569	2,260	1,74,637	20,675	49,323
688	.....	768	...	...	5	...	...
...	.....	73	...	...	1,000	1,000	...
164	.....	257	217	...	105	428	...
5,034	.....	4,810	266	...	204	...	...
1,261	.....	720	...	...	145	...	...
15,023	.....	13,311	768	...	1,185	16,700	...
...	.....	7,363	1,363	228	...	...	...
20,123	.....	2,516	1,865	...	13,173	...	...
32,462	.....	13,938	3,076	...	463	6,000	...
12,654	.....	5,658	455	...	537	...	...
88,273	9,580	60,957	9,708	1,512	37,252	...	29,704
16,165	.....	22,175	2,073	...	32,219	3,500	250
12,718	.....	4,208	...	...	2,079	...	...
9,813	.....	3,163	22	...	412	...	...
Not commenced working.			...	...	...	...	...
10,135	.....	2,964	500	...	266	1,500	...
2,94,573	9,580	1,36,871	20,313	1,740	89,045	29,128	29,954

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
1				
<i>Class II—Purchase and Sale, Limited—contd.</i>				
	Rs.	Rs.	Rs.	Rs.
11. Poona	51,749	95,983	2,338	9,599
12. Satara	5,898	...	258	2,859
13. Sholapur	2,427	2,470	246	1,550
14. Dharwar	8,579	...	650	8,599
15. Kanara	15,068	...	929	1,235
16. Kolaba	1,072	...	...	311
17. Ratnagiri	75,554	...	3,298	6,430
18. Karachi	60,754	...	4,316	4,406
Total Limited	5,01,255	2,10,160	42,290	1,22,129
Grand Total, Class II, Unlimited and Limited	5,01,255	2,10,160	42,290	1,22,129
<i>Class IV—Production and Sale, Unlimited</i>				
1. Ahmedabad	...	...	51	...
2. Kaira	2,249	2,615	153	...
3. Panch Mahals	...	...	11	...
4. West Khandesh	...	...	168	...
5. Ahmednagar	...	...	33	...
6. Nasik	...	...	176	...
7. Satara	...	...	...	...
8. Sholapur	33,206	33,220	539	...
9. Belgaum	36,068	37,952	741	...
10. Bijapur	13,731	14,142	91	...
11. Dharwar	83,009	51,264	3,476	...
12. Ratnagiri	31,870	...	1,664	...
13. Hyderabad	...	...	80	...
14. Karachi	2,650	...	60	...
15. Sukkur	...	...	...	...
16. Larkhana	...	...	66	...
Total, Unlimited	2,07,733	1,39,193	7,309	...

* For the purposes of this statement the working

C—contd.

Loans and Deposits held at the end of the year from										
Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.	Reserve Fund.	Working Capital.*	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.	
18	19	20	21	22	23	24	25	26	On borrowings.	On loadings.
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
5,217	3,227	21,255	...	...	2,458	41,756	-1,430	...	...	...
...	3,283	805	...	...	...	6,947	-276	...	...	...
840	...	22	...	...	68	2,480	-1,569	...	6	...
110	555	3,526	...	...	1,153	13,942	-772	...	...	...
1,207	2,512	450	...	...	...	5,394	182	...	...	...
32	...	1,500	...	...	70	1,913	-101	6½	7	...
2,494	5,382	4,100	...	...	1,606	20,012	-1,771	...	9½	9½
...	...	...	...	...	82	4,468	-2,361	...	...	...
15,715	34,268	32,868	5,310	...	10,162	2,20,472	-8,381	...	...	...
15,715	34,268	32,868	5,310	...	10,162	2,20,472	-8,381	...	...	...
175	250	...	...	79	731	1,235	13	...	4½	9½
150	1,000	...	...	602	1,909	3,660	-425	...	6½	7½
94	11	...	253	...	...	258	...	...	6½	12½
723	...	...	...	...	5,006	5,729	304	...	3½ to 6½	9½
653	175	...	...	...	66	894	55	...	6½	9½
3,772	...	...	8,795	2,500	235	15,302	265	...	6½	9½ to 12½
1,250	...	...	...	394	56	1,700	-6	...	6½	9½ to 12½
2,878	1,063	...	453	2,075	2,573	9,062	1,461	...	6½	9½ to 12½
5,054	2,723	1,806	7,000	2,551	6,270	25,434	1,261	...	...	...
3,070	969	...	...	1,635	495	6,389	291	...	6½	9½
32,722	7,691	17,857	6,000	8,240	10,699	83,209	2,454	...	...	...
7,095	9,207	65	1,793	1,276	7,395	26,851	951	...	6½	9½
2,066	...	...	1,000	645	582	4,293	161	...	...	...
1,112	...	...	1,000	600	370	3,082	241	...	...	...
Not commenced working.		...	...	...	...	...	...	...	...	...
1,184	...	...	1,500	487	343	3,514	141	...	...	...
61,998	23,129	19,748	27,794	21,314	36,729	1,90,712	7,256	...	...	...

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	
			Individuals.	Banks and Societies.
1	2	3	4	5
<i>Class IV—Production and Sale, Limited.</i>				
			Rs.	Rs.
1. Bombay	5	498	5	...
2. Surat	1	...	...	...
3. East Khândesh	2	76	13,407	...
4. Thâna	1	16	...	...
5. Ahmednagar	4	445	6,072	805
6. Poona	1	98	1,01,830	372
7. Sâtâra	2	57	...	...
8. Sholâpur	6	215	1,200	...
9. Belgaum	1	23	159	...
10. Bijâpur	2	281	26,684	...
11. Dhârwar	5	162	57,761	10,123
12. Kânara	3	107	44,085	...
13. Karâchi	1	100	...	15,000
Total, Limited ...	34	2,078	2,51,003	26,300
Grand Total, Class IV, Unlimited and Limited ...	81	4,023	4,75,248	35,490
<i>Class VI—Others, Unlimited</i>				
<i>Class VI—Others, Limited.</i>				
1. Bombay	20	5,894	92,865	...
2. Broach	1	40	...	...
3. Thâna	4	519	...	...
4. Ahmednagar	1	40	3,000	...
5. Poona	2	51	6,000	...
6. Dhârwar	11	262	20,002	...
7. Karachi	7	1,043	...	1,44,236
Total, Limited ...	46	7,869	61,867	1,44,236
Grand Total, Class VI, Unlimited and Limited ...	46	7,869	61,867	1,44,236
Grand Total of Non-Agricultural Societies in the Bombay Presidency, 1923-24. ...	600	1,27,657	1,39,86,489	21,21,379
Do. do. 1922-23 ...	569	120,159	1,34,58,571	15,97,625

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

C—concl'd.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals.	Banks and Societies.	Individuals.	Of which overdue.*	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
3,426	...	10,488	...	...	9,019	...	...
...
12,373	...	3,881	86	...	1,093	...	1,600
...
11,934	...	22,565	19,544	1,373	43,166	28,435	483
1,00,635	7,532	11,280	...	3,114	1,10,700	27,335	72,731
...	...	...	...	...	90,899	24,198	4,568
6,961	...	14,604	14,604	22	1,151	...	...
124	...	46	...	...	...	...	...
19,280	...	23,741	1,969	...	2,753	5,000	...
65,285	14,950	29,470	14,471	208	68,233	2,600	...
38,097	...	23,512	...	...	1,13,363	...	...
...	10,000	299	...	-5,000	...	...	...
2,58,095	32,482	1,40,196	50,674	9,717	4,10,377	89,768	79,232
4,82,668	42,062	2,27,067	70,907	11,457	5,49,438	1,16,896	1,09,236
...
15,088	...	19,101	...	...	4,80,541	4,726	25,476
502	...	756	...	...	113	...	...
...	...	...	...	...	62,641	...	...
...	...	3,000	...	...	600	4,000	...
1,649	...	7,755	...	...	9,000	38,641	...
10,551	...	35,248	...	...	80,161	...	1,30,763
...	1,34,893	...	...	94,100	2	...	...
27,790	1,34,893	65,860	...	94,100	6,33,058	47,367	1,55,239
27,790	1,34,893	65,860	...	94,100	6,33,058	47,367	1,55,239
1,34,55,927	27,85,521	1,22,33,760	10,56,911	17,11,238	1,17,38,558	32,95,993	21,33,450
1,10,96,593	17,32,331	1,20,12,251	10,77,503	20,18,259	1,12,16,167	41,37,006	17,60,547

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.
1	14	15	16	17
<i>Class IV—Production and Sale, Limited.</i>				
	Rs.	Rs.	Rs.	Rs.
1. Bombay	61,071	27,923	14,730	21,182
2. Surat ... ..	...	...	...	...
3. East Khandeesh	1,375	...	156	...
4. Thana ... ..	...	...	16	900
5. Ahmednagar	39,169	37,445	1,961	7,471
6. Poona	1,23,775	1,01,256	1,971	9,325
7. Satara	91,856	1,37,092	1,636	5,073
8. Sholapur ... ..	...	...	526	5,942
9. Belgaum ... ..	...	...	10	31
10. Bijapur	6,340	6,300	226	9,770
11. Dharwar	68,994	174	1,482	16,425
12. Kanara ... ..	...	...	2,459	7,251
13. Karachi ... ..	...	...	740	2,832
Total, Limited ...	3,97,580	3,00,196	29,933	85,502
Grand Total, Class IV, Unlimited and Limited	6,06,363	4,39,288	33,242	85,502
<i>Class VI—Others, Unlimited ..</i>				
<i>Class VI—Others, Limited.</i>				
1. Bombay ... ..	...	...	65,401	9,90,176
2. Broach ... ..	...	...	317	2,225
3. Thana ... ..	...	...	4,203	1,20,939
4. Ahmednagar	272	2,565	109	6,550
5. Poona ... ..	...	...	400	7,225
6. Dharwar	3	...	8,012	42,056
7. Karachi ... ..	...	...	2,930	1,83,845
Total, Limited ...	275	2,565	81,372	13,53,016
Grand Total, Class VI, Unlimited and Limited ..	275	2,565	81,372	13,53,016
Grand Total of Non-Agricultural Societies in the Bombay Presidency, 1923-24 ...				
	11,09,497	6,54,531	8,49,999	48,41,666
Do. do. 1922-23 ...	13,94,693	6,71,469	3,34,792	42,55,094

* For the purposes of this statement the working

C—concl'd.

Loans and Deposits held at the end of the year from					Reservy 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.
13,206	9,158	...	...	...	980	44,526	-842	...	...	6
...
2,601	212	...	249	1,500	685	5,247	-558	...	6½	9½ to 10½
...	...	...	...	...	...	200	...	...	...	...
1,534	10,115	35	6,359	3,553	10,855	39,972	-8,024	...	6½	9½
2,773	24,003	...	735	1,796	3,728	42,360	5,021	6	7½	...
3,518	22,201	109	12,448	2,000	770	46,119	417	7	4 to 7	...
1,772	4,567	...	...	1,126	5,084	18,491	1,389	9½	7	12½
...	...	...	...	...	17	48	40	...	...	...
1,675	2,978	...	5,000	1,000	1,989	22,412	1,795	7½	6½	11 to 12½
2,613	3,481	...	7,800	1,714	3,675	35,708	4,089	...	...	...
36,421	15,217	...	...	...	13,315	72,304	1,881	...	...	...
...	...	...	...	...	4,518	7,350	-497	...	...	...
66,163	91,932	144	32,591	12,689	45,616	3,34,637	4,715	...	...	...
1,28,161	1,15,061	19,892	60,385	34,003	82,345	5,25,349	12,003	...	...	...
...
8,91,384	87,685	10,925	4,632	16,10,000	39,858	36,34,560	45,485	5	4	6
104	28	...	2	...	324	2,683	260	9	...	...
2,22,931	9,850	...	...	...	20	3,53,440	-20,239	...	6	6½
...	500	...	5,500	45,000	590	58,140	...	...	5	...
9,600	3,600	3,664	15,000	...	858	39,947	922	...	6	7
72,686	27	38,062	...	50,000	102	2,02,933	3,408	...	...	...
7,155	456	...	...	...	13,474	2,04,930	14,279	...	...	...
12,03,860	1,01,746	52,651	25,134	17,05,000	55,226	44,96,633	44,115	...	...	...
12,03,860	1,01,746	52,651	25,134	17,05,000	55,226	44,96,633	44,115	...	...	...
87,28,046	27,89,423	3,31,422	5,82,314	19,42,457	8,74,599	1,98,89,927	5,06,947	...	...	...
89,80,883	27,17,352	2,33,266	3,37,755	15,04,688	7,54,165	1,87,84,072	4,18,687	...	...	...

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
Ahmedabad	1	23	2,550
Broach	9	17	1,740
Kaira	1	5	651
Surat	2	10	637
East Khandesh	4	42	3,284
West Khandesh	1	5	280
Ahmednagar	1	4	486
Nasik	3	22	1,520
Poona	8	51	4,189
Satara	4	36	4,726
Sholapur	4	26	2,383
Belgaum	5	29	4,366
Bijapur	1	6	959
Dharwar	21	142	15,946
Sukkur	2	13	594
Hyderabad	1	14	802
Nasirshah	1	7	251
Larkana	1	6	143
Grand Total ...	64	458	45,207

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.			
1,67,736	2,815	1.6	1	
1,33,321	325	.3	3	
47,191	875	.5	1	
80,897	46	.05	2	
2,22,932	4,936	2.5	4	
19,714	104	.5	1	
51,133	9	.02	1	
1,51,314	551	.3	.....
13,51,109	3,245	.3	7	
5,61,593	2,263	.4	12	
2,93,603	1,195	.4	3	
2,19,328	2,937	1.3	5	
1,00,182	250	.2	1	
21,51,038	7,242	.4	23	
69,467	140	.4	1	
45,117	197	.4	1	
48,704	.....	.....	.....
35,788	40	.1	1	
57,50,167	27,170	.4	67	

STATEMENT
Operations of Cattle Insurance

Classification.	Number of Soci- ties.	Number of Mem- bers.	Amount of risk insured.	Premia collected.
1	2	3	4	5
			Rs.	Rs.
Ahmedabad	3	131	5,310	334
Broach	2	190	5,410	271
Kaira	2	100	...	...
Poona	1	...	...	...
Belgaum	1	67	...	...
Grand Total ...	9	488	10,720	605

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 premium paid for re-insurance.	Remarks.
	Insured.	Lost.						
6	7	8	9	10	11	12	13	14
Rs.			Rs.	Rs.	Rs.	Rs.	Rs.	*Claims amounting to Rs. 45 have yet to be paid.
..	43	3	40*	53	390	..	..
40	102	6	109	40	633	..	..
..	..	..	..	..	393	..	..
Not working.	..	..	..	..	..	..	..
..	..	..	..	..	163	..	..
40	145	9	149	93	1,579	..	..

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—Total ...	3,471	3,40,315	3,01,79,447	2,67,94,481	2,67,51,813	2,41,54,365
Consumers' Societies—Total ...	99	12,418	92,476	1,51,845	53,289	1,42,240
Producers' Societies—Total ...	100	4,565	4,75,248	35,490	4,82,668	42,068
Grand Total	3,670	3,57,298	3,07,47,171	2,69,81,816	2,72,87,770	2,43,38,667

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—Total ...	3,31,31,025	45,00,560	1,37,68,113	4,30,71,690	1,77,28,324	3,51,79,651
Consumers' Societies—Total ...	91,457	6,569	66,360	8,00,447	68,042	2,02,066
Producers' Societies—Total ...	2,97,067	70,907	11,497	5,49,696	1,16,296	1,09,336
Grand Total	3,35,19,547	45,77,976	1,36,75,970	4,44,21,833	1,79,13,262	3,54,91,073

STATEMENT F—continued.

Classification.	Sales of goods to members.*	Purchase of members' products.	Cost of management.	Share Capital paid.	Loans and Deposits held at the end of the year from		
					Members.	Non-members.	Societies.
1	14	15	16	17	18	19	20
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Resource Societies—Total ...	5,29,731	11,66,438	7,08,496	61,31,105	2,31,99,479	60,16,827	78,61,768
Consumers' Societies—Total...	5,01,527	2,12,725	90,143	14,75,145	12,17,336	1,38,152	83,063
Producers' Societies—Total ...	6,05,363	4,39,888	35,625	89,526	1,29,305	1,15,061	27,260
Grand Total ...	16,36,621	18,18,551	8,34,264	76,95,776	2,45,46,121	62,65,040	79,72,091

Classification.	Loans and Deposits held at the end of the Year from—contd.		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	21	22	23	24	25	26	27	28
	Rs.	Rs.	Rs.	Rs.	Rs.			
Resource Societies—Total ...	1,00,97,022	3,31,969	30,92,542	5,67,30,712	11,94,843	...	...	...
Consumers' Societies—Total ...	30,444	17,05,000	51,280	46,95,420	32,294	...	...	...
Producers' Societies—Total ...	60,365	34,003	85,043	5,40,584	13,168	...	...	...
Grand Total ...	1,01,87,851	20,70,972	32,28,865	6,19,65,716	12,40,324	...	...	...

* In column 14, Rs. 13,15,226 and Rs. 5,21,019 of gul and manure sold in Provincial Bank's shops have been omitted.

STATE
CENTRAL BANKS—RECEIPTS

Rece

Classification.	Share Receipts.	Receipts by Loans and Deposits from			
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.
1	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	41,490	1,51,09,054	.....	2,94,52,881	1,13,200
2. The Broach District Central Co-operative Bank, Ltd.	6,000	8,97,488	.....	4,33,438	1,382 (Suspense)
3. The Surat District Central Co-operative Bank, Ltd.	14,840	18,46,635	.....	5,93,204	1,98,700
4. The Thana District Central Co-operative Bank, Ltd.	1,950	75,278	1,20,147	.....	.....
5. The Barsi Central Co-operative Bank, Ltd.	3,550	80,564	.....	2,89,944	.....
6. The Sholapur District Central Co-operative Bank, Ltd.	2,060	2,50,529	.....	53,301	.....
7. The East Khandesh District Central Co-operative Bank, Ltd.	22,000	9,20,011	36,32,048	2,93,731	.....
8. The Ahmednagar District Central Co-operative Bank, Ltd.	5,370	11,93,524	19,87,986	77,645	319
9. The Nasik District Central Co-operative Bank, Ltd.	1,930	42,403	52,994	14,107	.....
10. The Poona District Central Co-operative Bank, Ltd.	17,070	30,10,240	.....	3,18,109	5,99,827
11. The Karnatak District Central Co-operative Bank, Ltd.	9,845	24,60,097	9,72,467	8,50,326	.....
12. The Belgaum District Central Co-operative Bank, Ltd.	14,490	1,88,212	19,200	206	.....
13. The Bijapur District Central Co-operative Bank, Ltd.	2,050	10,06,134	74,001	.....	3,701
14. The Sind Central Co-operative Bank, Ltd.	13,150	17,78,026	2,65,010	5,63,991	.....
15. The Nawabshah District Central Co-operative Bank, Ltd.	3,500	1,69,541	75,000	.....	2,951
16. The Larkana District Central Co-operative Bank, Ltd.	20,450	4,31,967	2,64,173	82,065	.....
17. The Kanara District Central Co-operative Bank, Ltd.	1,300	96,336	.....	51,580	.....
18. The Kaira District Central Co-operative Bank, Ltd.	4,650	11,758	1,17,414	20,823	.....
19. The Hyderabad District Central Co-operative Bank, Ltd.	8,300	2,32,068	44,000	94,757	4,00,514
20. The Sukkur District Central Co-operative Bank, Ltd.	7,550	28,219	41,215	517	.....
Total	2,11,475	2,93,28,063	76,63,596	3,31,23,625	12,60,569

MENT G.

AND DISBURSEMENTS.

ipts.

Loans and Deposits recovered from			Income realized.				Opening balance.	Grand total including the opening balance (columns 2 to 9, 13 and 14).
Individual members.	Provincial and Central Banks.	Societies.	Interest received.	Sale of goods to members.	Other items.	Total income of year (columns 10-12).		
7	8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,89,441	8,24,315	53,35,521	6,10,796	16,590	57,905	6,85,291	70,298	5,13,21,481
100	.....	2,92,875	33,214	.....	732	33,946	74,765	17,39,994
53,894	.....	3,45,257	66,430	.....	17,410	83,840	1,39,957	31,46,967
.....	.....	26,920	7,094	.....	3,853	10,947	243	2,35,485
69,332	.....	37,040	17,475	90	8,307	25,802	1,59,100	6,59,332
.....	.....	1,03,774	24,405	.....	4,302	28,707	1,15,891	5,54,262
.....	12,18,200	15,69,647	73,226	.....	24,256	97,482	88,952	78,52,071
46,835	.....	1,32,884	63,294	.....	9,376	72,670	29,396	35,46,422
.....	9,65,196	37,728	3,429	.....	2,440	5,869	4,272	11,24,429
.....	4,62,000	2,05,710	59,434	.....	2,406	61,840	79,854	47,54,650
99,295	38,32,903	20,27,346	1,16,657	90	88,29,135	89,45,832	43,559	1,92,50,720
.....	.....	1,84,509	31,980	.....	506	32,486	76,504	5,15,607
.....	6,81,146	91,150	22,583	.....	5,256	27,939	5,888	18,92,009
.....	9,16,213	7,30,783	1,74,636	.....	58,040	2,32,675	2,594	45,02,442
.....	.....	1,54,759	13,340	.....	.....	13,340	13,087	4,32,178
9,600	.....	2,71,061	22,457	.....	171	22,628	39,507	11,41,741
.....	.....	1,02,494	13,061	16	417	13,494	62,940	3,28,144
.....	.....	56,305	9,060	10	20	9,090	6,722	2,26,762
.....	7,17,912	1,44,316	13,804	.....	516	14,320	.....	16,56,189
.....	.....	17,064	235	.....	22	257	25,500	1,20,331
4,68,437	96,17,884	1,18,66,933	13,76,710	16,726	90,25,070	1,04,18,506	10,39,329	10,56,00,446

STATEMENT
CENTRAL BANKS—RECEIPTS
Disburse

Classification.	Share Capital with-drawn.	Loans and Deposits repaid to				Loans		
		Non-mem-bers and mem-bers in an individual capacity.	Provincial and Central Banks.	Societies.	Govern-ment.	Indivi-dual mem-bers.	Provin-cial and Central Banks.	
1	16	17	18	19	20	21	22	
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1. The Bombay Pro-vincial Co-opera-tive Bank, Ltd.	...	1,50,20,093	.....	2,78,26,988	18,971	14,61,380	12,01,447
2. The Broach Dis-trict Central Co-operative Bank, Ltd.	100	7,49,111	.....	3,68,586	1,34,424 (Invest-ment.)	...	...
3. The Surat Dis-trict Central Co-opera-tive Bank, Ltd.	...	15,57,013	.....	4,42,413	4,42,548	1,01,755	...
4. The Thana Dis-trict Central Co-opera-tive Bank, Ltd.	200	78,900	40,224	.....	...	...	...
5. The Barsi Central Co-operative Bank, Ltd.	400	72,485	.....	2,60,787	...	71,145	...
6. The Sholapur Dis-trict Central Co-operative Bank, Ltd.	2,450	2,78,265	.....	35,230	...	...	...
7. The East Khan-desh District Central Co-operative Bank, Ltd.	...	6,81,981	36,77,318	2,91,798	...	...	15,84,300
8. The Ahmednagar District Central Co-operative Bank, Ltd.	180	10,96,998	20,94,671	63,619	15,319	52,775	...	
9. The Nasik District Central Co-opera-tive Bank, Ltd.	690	18,249	35,717	10,563	...	...	9,65,693
10. The Poona Dis-trict Central Co-opera-tive Bank, Ltd.	10	29,45,284	395	.....	2,00,635	43	10,35,551
11. The Karnatak Dis-trict Central Co-operative Bank, Ltd.	600	19,07,319	7,59,779	8,47,566	...	75,679	39,21,670	
12. The Belgaum Dis-trict Central Co-operative Bank, Ltd.	90	1,05,997	14,000	156	...	...	...
13. The Bijapur Dis-trict Central Co-operative Bank, Ltd.	100	8,22,812	87,165	.....	...	...	7,69,416
14. The Sind Central Co-operative Bank, Ltd.	4,800	16,02,819	2,11,301	5,90,435	...	...	11,21,728
15. The Nawabshah District Central Co-operative Bank, Ltd.	...	1,34,628	75,000	.....	2,916	...	65,000
16. The Larkana Dis-trict Central Co-operative Bank, Ltd.	...	3,46,963	1,96,000	49,015	...	600	...	
17. The Kanara Dis-trict Central Co-operative Bank, Ltd.	100	69,135	.....	51,720	...	...	...
18. The Kaira Dis-trict Central Co-opera-tive Bank, Ltd.	...	3,771	1,02,212	17,721	...	...	...
19. The Hyderabad District Central Co-operative Bank, Ltd.	1,900	1,34,447	44,000	85,763	4,43,697	...	7,47,342	
20. The Sukkur Dis-trict Central Co-operative Bank, Ltd.	1,100	500	10,000	56	...	...	...
Total	...	12,620	2,76,26,593	73,47,782	3,09,42,805	13,58,711	17,63,377	1,14,11,947

G—continued.

AND DISBURSEMENTS—continued.
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. 24	Dividend and bonus paid. 25	Stock bought. 26	Establishment and Contingencies. 27	Other items. 28				Total expenditure (columns 24 to 28). 29	31	32
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
	52,57,419	4,77,286	56,500	10,565	83,585	45,103	6,73,039	85	5,18,21,421
	3,52,327	21,397	8,285	...	4,840	280	34,802	1,00,644	17,39,994
	3,07,777	43,860	6,296	798	6,313	14,067	71,354	2,23,408	31,46,267
	1,01,150	4,698	2,614	78	2,019	4,508	13,917	1,094	2,35,485
	24,000	8,152	2,865	82	2,144	8,054	22,297	2,08,218	6,59,332
	41,972	13,502	2,062	263	3,163	5,877	24,967	1,71,378	5,54,262
	14,57,320	55,988	11,587	57,868	5,576	22,430	1,53,449	6,005	78,52,071
	1,15,939	38,579	6,272	...	4,157	3,681	52,689	54,507	35,46,422
	77,255	4,767	...	16	2,256	983	8,022	8,440	11,24,429
	2,18,226	41,243	5,558	554	17,893	2,685	67,933	2,86,572	47,54,650
	25,92,779	57,201	15,514	1,057	14,795	89,22,691	90,11,259	1,34,079	1,92,50,720
	3,55,850	16,844	2,275	26	2,822	1,100	23,067	15,448	5,15,607
	1,74,833	11,884	3,073	69	2,281	5,029	22,326	15,358	18,92,009
	6,49,587	1,33,935	9,441	935	6,983	52,679	2,03,973	1,17,799	45,02,442
	1,40,300	6,163	...	1,600	1,718	...	9,481	4,853	4,32,178
	4,09,027	20,897	2,724	380	3,242	1,279	28,522	1,11,514	11,41,741
	1,07,130	6,024	2,173	1,919	1,494	419	12,022	88,037	3,28,144
	78,835	5,550	1,271	158	937	177	8,193	16,030	2,26,762
	1,86,230	10,200	...	60	2,160	...	12,420	190	16,56,189
	94,857	1,715	...	847	1,259	256	4,087	9,721	1,20,321
	1,27,43,519	9,80,085	1,38,510	77,258	1,70,648	90,91,318	1,04,57,519	19,35,480	10,55,00,446

STATE
Central Banks—

Classification.	Ass				
	Cash in hand and Bank.	Market value of investments.	Loans due by members (Individuals).	Loans due by Banks and Societies.	Interest accrued to the Bank.
1	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	3,62,085	51,01,782	.....	51,84,344	1,21,740
2. The Broach District Central Co-operative Bank, Ltd.	1,00,644	3,70,298	2,451	2,09,702	9,823
3. The Surat District Central Co-operative Bank, Ltd.	2,23,408	4,14,523	82,668	9,38,203	.....
4. The Thana District Central Co-operative Bank, Ltd.	1,094	3,400	.....	1,71,170	13,105
5. The Barsi Central Co-operative Bank, Ltd.	2,08,218	1,750	74,739	24,196	.....
6. The Sholapur District Central Co-operative Bank, Ltd.	1,71,378	2,400	.....	1,11,077	7,266
7. The East Khandesh District Central Co-operative Bank, Ltd.	6,005	58,681	.....	10,38,494	13,077
8. The Ahmednagar District Central Co-operative Bank, Ltd.	54,507	2,79,126	3,46,944	1,58,106	11,527
9. The Nasik District Central Co-operative Bank, Ltd.	8,440	790	.....	83,354	4,349
10. The Poona District Central Co-operative Bank, Ltd.	2,85,573	4,90,696	.....	4,37,993	33,739
11. The Karnatak Central Co-operative Bank, Ltd.	1,34,079	9,390	1,75,335	19,01,424	99,112
12. The Belgaum District Central Co-operative Bank, Ltd.	15,448	1,102	.....	4,48,774	16,286
13. The Bijapur District Central Co-operative Bank, Ltd.	1,32,410	300	.....	8,32,471	18,711
14. The Sind Central Co-operative Bank, Ltd.	1,17,799	4,800	6,50,000	6,50,021	46,258
15. The Nawabshah District Central Co-operative Bank, Ltd.	4,863	4,100	.....	1,27,118	6,039
16. The Larkana District Central Co-operative Bank, Ltd.	1,11,614	12,000	.....	4,17,440	31,321
17. The Kanara District Central Co-operative Bank, Ltd.	88,037	2,264	.....	94,301	2,516
18. The Kaira District Central Co-operative Bank, Ltd.	16,030	.....	.....	1,01,367	.....
19. The Hyderabad District Central Co-operative Bank, Ltd.	1,38,941	1,190	.....	1,23,211	2,097
20. The Sukkur District Central Co-operative Bank, Ltd.	9,721	1,100	.....	77,793	4,451
Total ...	21,91,283	67,60,302	13,32,167	1,19,30,549	4,41,427

* Debentures, where they exist.

MENT H.
Balance Sheet.

Assts.			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. 17,970	Rs. 1,43,039	Rs. 1,09,30,960	Rs. 28,86,447	Rs.	Rs. 68,99,664
.....	1,867	6,94,815	3,92,054	.....	1,49,907
1,400	128	9,60,330	7,55,988	.....	84,945
.....	162	1,88,931	63,104	53,423	1,000
360	149	3,09,402	1,53,897	.....	81,029
975	1,171	2,94,267	2,22,196	.....	21,291
404	45,270	11,61,831	7,11,320	.....	1,93,927
100	.....	8,50,310	6,62,621	.....	25,466
184	8,380	1,05,497	34,644	49,207	3,544
1,803	2,676	12,53,379	10,31,510	.....	73,628
3,640	2,93,169	25,19,149	14,89,196	5,65,708	1,74,953
115	937	4,82,062	3,74,869	5,200	19,753
360	25	4,84,277	3,92,805	12,000	.....
.....	2,727	14,71,605	9,64,855	1,16,399	1,72,692
.....	.....	1,42,110	91,330	.....	.....
800	522	5,73,697	2,78,899	1,28,173	25,765
130	293	1,87,541	1,28,960	.....	9,924
179	151	1,17,719	33,004	40,196	9,411
258	.....	2,66,407	1,96,238	.....	33,178
600	.....	93,675	27,718	31,215	.....
29,268	5,02,966	2,31,87,962	1,08,93,655	10,31,621	74,69,397

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.	1,96,700	7,41,420	1,73,628	.....
2. The Broach District Central Co-operative Bank, Ltd.	1,14,000	11,810	.....
3. The Surat District Central Co-operative Bank, Ltd.	90,820	.....	.....
4. The Thana District Central Co-operative Bank, Ltd.	30,800	2,290	341
5. The Barsi Central Co-operative Bank, Ltd.	44,150	7,584	889
6. The Sholapur District Central Co-operative Bank, Ltd.	33,660	8,565	146
7. The East Khandesh District Central Co-operative Bank, Ltd.	1,89,300	22,535	83
8. The Ahmednagar District Central Co-operative Bank, Ltd.	86,530	.....	.....
9. The Nasik District Central Co-operative Bank, Ltd.	13,350	653	202
10. The Poona District Central Co-operative Bank, Ltd.	95,040	17,066	1,096
11. The Karnatak Central Co-operative Bank, Ltd.	2,42,393	99,021	480
12. The Belgaum District Central Co-operative Bank, Ltd.	49,680	23,307	172
13. The Bijapur District Central Co-operative Bank, Ltd.	55,100	9,523	.....
14. The Sind Central Co-operative Bank, Ltd.	1,49,000	33,732	.....
15. The Nawabshah District Central Co-operative Bank, Ltd.	160	41,400	3,757	118
16. The Larkana District Central Co-operative Bank, Ltd.	1,11,200	7,307	.....
17. The Kanara District Central Co-operative Bank, Ltd.	35,700	7,336	89
18. The Kaira District Central Co-operative Bank, Ltd.	31,110	.....	.....
19. The Hyderabad District Central Co-operative Bank, Ltd.	30,200	3,450	.....
20. The Sukkur District Central Co-operative Bank, Ltd.	33,050	873	.....
Total ...	1,96,560	22,17,903	4,32,527	3,123

H—continued.

Lities—continued.						
Other items.	Reserve fund under section 93 of Act II of 1912.	Other funds, e.g., building funds, etc.	Other undistributed profits carried forward.	Total.	Profit and loss—(column 14, Profit and Loss Statement).	Remarks.
17	18	19	20	21	22	23
Rs. 99,108	Rs. 25,000	Rs. 3,15,335	Rs. 25,610	Rs. 1,08,62,912	Rs. 68,048+	Omitted 24,500 ad interim divi- dend paid.
1,715	13,372	.....	875	6,83,033	11,783
3,070	13,700	.....	2,293	9,50,816	9,614
362	4,755	.....	.....	1,86,075	2,856
743	9,427	5,339	.....	3,02,558	6,844
98	5,713	.....	1,249	2,92,918	1,349
1,948	16,175	.....	4,428	11,39,716	23,115
5,770	53,967	.....	.....	8,34,354	16,956
.....	440	1,939	73	1,04,059	1,438	
12,282	7,971	725	4,315	12,43,633	9,746	
115	15,439	.....	1,290	25,86,595	30,654
.....	2,262	607	.....	4,75,850	6,213
589	3,150	.....	1,146	4,74,313	9,964
7,407	11,066	.....	197	14,55,348	16,267
.....	700	.....	2,140	1,39,605	2,505
1,700	1,800	.....	.....	5,64,954	8,743
32	1,600	.....	259	1,83,900	3,641
480	1,090	.....	29	1,15,250	2,467
126	.....	.....	.....	2,65,192	1,215
461	.....	.....	.....	93,317	358
1,36,006	1,87,557	3,23,945	43,904	2,29,56,398	2,31,564	

STATE
Central Banks.—

Classification.	Profit brought forward from last year.	Profit.					
		Interest accrued.	By sale of goods to members.	By purchase and sale of members' products.	Other items.	Total.	
1		2	3	4	5	6	7
1. The Bombay Provincial Co-operative Bank, Ltd.	Rs. 25,610	Rs. 7,59,246	Rs.	Rs. ...	Rs. 12,915	Rs. 7,72,161	
2. The Broach District Central Co-operative Bank, Ltd.	875	43,037	.....	...	731	43,768
3. The Surat District Central Bank, Ltd.	2,293	47,129	.....	..	1,486	48,615
4. The Thana District Central Bank, Ltd.	...	10,325	.....	...	827	10,652
5. The Barsi Central Co-operative Bank, Ltd.	...	17,475	90	...	402	17,897	
6. The Sholapur District Central Bank, Ltd.	1,249	15,606	.....	...	157	15,763
7. The East Khandesh District Central Bank, Ltd.	4,427	77,230	.....	...	3,358	80,888
8. The Ahmednagar District Central Bank, Ltd.	...	59,748	.....	...	2,626	62,374
9. The Nasik District Central Bank, Ltd.	..	5,465	.....	...	1,690	7,155
10. The Poona District Central Bank, Ltd.	4,315	63,539	.....	...	2,339	65,877
11. The Karnatak Central Co-operative Bank, Ltd.	1,059	1,59,378	90	...	2,767	1,62,235	
12. The Belgaum District Central Bank, Ltd.	...	32,339	.....	...	582	32,921
13. The Bijapur District Central Bank, Ltd.	...	28,749	.....	..	504	29,253
14. The Sind Central Co-operative Bank, Ltd.	196	88,148	.....	...	1,543	89,891
15. The Nawabshah District Central Bank, Ltd.	...	6,039	.....	...	4,646	10,734
16. The Larkhana District Central Bank, Ltd.	55	35,030	.....	...	451	35,481
17. The Kanara District Central Bank, Ltd.	259	12,276	16	213	78	12,553	
18. The Kaira District Central Bank, Ltd.	29	9,060	10	...	20	9,090	
19. The Hyderabad District Central Bank, Ltd.	-159	14,692	.....	...	150	14,842
20. The Sukkur District Central Bank, Ltd.	...	4,708	.....	...	10	4,718
Total ...	40,626	14,99,219	136	213	36,520	15,26,359	

MENT I.

Profit and Loss Statement.

Loss.						Net profit + or loss -- (Column 22 of Balance Sheet).	Amount of column 7 actually received.	Amount of column 13 actually disbursed.	Remarks.
Interest due.	Cost of management paid and due.	Provision for bad and doubtful debts.	Depreciation of stock and buildings.	Other items.	Total.				
8	9	10	11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
5,50,914	1,06,264	...	1,435	21,000	6,79,613	92,548	6,23,711	5,05,984	
27,146	4,840	...	...	...	31,986	11,782	33,292	20,176	
31,948	6,903	152	98	...	39,101	9,514	48,487	39,100	
5,507	2,129	...	...	160	7,796	2,856	7,420	6,761	
7,687	3,260	75	30	1	11,083	6,844	17,897	3,417	
11,380	2,982	...	26	26	14,414	1,349	8,497	5,708	
51,196	5,658	...	27	1,592	58,473	22,115	67,511	36,760	
38,579	4,187	1,867	...	1,815	46,418	15,956	62,374	46,417	
4,155	1,329	...	...	233	5,717	1,438	2,806	4,854	
44,719	8,059	...	210	3,145	56,131	9,746	39,108	38,904	
1,18,789	12,508	...	884	...	1,31,681	30,554	60,483	32,179	
23,775	2,884	...	50	...	26,709	6,212	18,481	26,549	
16,648	2,522	...	49	70	19,289	9,964	10,535	12,164	
65,508	6,982	...	230	714	73,434	16,257	42,560	39,702	
3,757	1,548	...	361	2,553	8,219	2,505	10,723	8,219	
22,685	4,108	...	...	...	26,738	8,743	4,160	19,341	
7,492	1,421	...	29	...	8,942	3,641	9,854	1,517	
5,650	937	...	10	26	6,623	2,467	9,090	9,090	
11,492	2,135	...	...	...	13,627	1,215	13,636	10,180	
2,588	1,772	...	...	...	4,360	358	257	3,467	
10,51,565	1,82,321	2,094	2,939	31,335	13,70,324	2,56,064	10,90,877	8,70,509	

STATEMENT J.

Supplementary Table for Central Non-Credit Societies.

Classification.	Cost of management.	On Commission.				On Commission manure Seed and implement.			
		Sale of goods to		Purchase of produce from		Sale of goods to		Purchase of produce from	
		Mem- bers.	Non-Me- mbers.	Mem- bers.	Non-Me- mbers.	Mem- bers.	Non- mem- bers.	Mem- bers.	Non-Me- mbers.
1	2	3	4	5	6	7	8	9	10
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Bombay Provin- cial Co-opera- tive Bank, Ltd.	22,942	...	13,15,226	13,15,226	...	5,21,019	...	...	5,21,019
Total ...	22,942	...	13,15,226	13,15,226	...	5,21,019	...	...	5,21,019

STATEMENT K.

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

CENTRAL SOCIETIES.

Province.	Class.	Type of Societies.	Number of Societies.		Number of members.				Number of Affiliated Societies.			Loans made to	
			Individuals.	Societies.	Central credit.	Agricultural credit.	Non-agricultural credit.	Others.	Individuals.	Banks and Societies.			
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Bombay ...	I	Central Banks.	20	6,289	2,736	5	2,310	139	30	Rs.	Rs.		
										17,63,377	2,41,55,759		

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.	On shares.
1	2	3	13	14	15	16	17	18	19
Bombay ...	I	Central Banks.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
			16,705	10,566	1,85,494	3 to 9%	2 to 7½%	2½ to 9½%	

Province.	Class.	Type of Societies.	Loans due		Share capital.	Loans and deposits from individuals and others.	Loans from Government.	Reserve and other funds.	Remarks.
			By individuals.	By Societies.					
1	2	3	19	20	21	22	23	24	25
Bombay ...	I	Central Banks.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
			88,58,366	1,19,30,549	22,17,903	1,94,14,573	1,97,700	4,84,700	

* In column 13: Rs. 13,15,226 and Rs. 5,21,019 of Gul and manures sold in Provincial Bank's shops have been omitted.

STATE
Abstract for the information of the
AGRICULTURAL

Province.	Class of Societies. I, II, III, IV, V, 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 ...	2,857	2,03,998	...	...	...	...	...
		Limited ...	3	443	...	...	...	...	...
	II	Unlimited ...	25	968	...	...	...	...	...
		Limited ...	62	3,187	...	...	...	...	...
	III	Unlimited ...	14	303	...	...	...	...	...
		Limited ...	5	239	...	...	...	...	...
	IV	Unlimited ...	6	332	...	...	...	...	...
		Limited ...	49	6,933	...	...	...	...	...
	VI	Unlimited ...	5	299	...	...	...	...	...
		Limited ...	24	3,909	...	...	...	...	...
			Grand Total ...	3,050	2,20,516	...	...	...	...

MENT L.

International Agricultural Institute at Rome.
SOCIETIES.

Loans made to		Sales of goods to members.	Purchase of members' products.	Cost of management.	Most usual dividend paid on shares.
Individuals.	Banks and Societies.				
11	13	13	14	15	16
Rs.	Rs.			Rs.	Per cent.
1,27,90,242	5,57,826	485	116	2,48,863	.....
11,114	.....	64	.....	778	6½ to 8½
15,836	374	11,752	10,383	426	.....
31,782	6,385	44,412	20,448	2,471	6½ to 10½
...	.....	.....	.....	1,014	.....
...	.....	.....	.....	1,369	.....
28,253	.....	13,248	24,053	2,441	6½
21,02,829	1,36,563	4,37,840	10,95,521	33,918	6½ to 9½
17,250	3,420	4	359
.....	110	2,614	2,983	7,142
1,49,97,306	7,04,678	5,10,419	11,58,454	2,98,771

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STATEMENT

Province.	Class of Societies. I, II, III, IV, VI.	Type of Societies.	Most usual rate of interest.		Loans due.	
			On deposits.	On loans.	By individuals.	By Societies.
1	2	3	17	18	19	20
			Per cent.	Per cent.	Rs.	Rs.
Bombay	I	Unlimited	3½ to 6½	6½ to 12½	1,68,85,309	1,90,511
		Limited	6	9½	33,041	.....
	II	Unlimited	6 to 6½	9½ to 12½	7,596	487
		Limited	5 to 8	7½ to 12½	53,344	8,132
	III	Unlimited	.....	.....	.....	40
		Limited	.....	.....	.....	.....
	IV	Unlimited	6½ to 12½	9½	22,598	778
		Limited	6½ to 8	7½ to 9½	3,84,489	29,144
	VI	Unlimited	16,044	5,420
		Limited	1,731
		Grand Total	1,74,07,421	2,34,188

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Share capital	Members' dep.	Loans from Gove	Reserve Fund.	Remarks.
21	22	23	24	25
Rs.	Rs.	Rs.	Rs.	
3,51,368	45,24,503	1,15,991	17,74,910	
12,085	9,136	....	9,975	
1,136	5,163	1,500	4,562	
55,968	4,638	1,050	19,574	
.....	336	.....	1,572	
4,024	759	....	1,126	
2,900	4,921	1,993	7,904	
1,66,095	3,15,636	3,031	46,074	
11,472	6,078	6,400	.....
740	53,205	850	3,969	
6,36,207	49,24,420	1,20,815	18,69,566	