
ANNUAL REPORT
ON THE
WORKING
OF
CO-OPERATIVE CREDIT SOCIETIES
IN THE
BOMBAY PRESIDENCY
(INCLUDING SIND),
FOR THE YEAR
1st July 1907 to 30th June 1908.

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om,

G. V. JOGLEKAR, Esq., B.A.,
Registrar of Co-operative Credit Societies,
Bombay;

To,

THE SECRETARY TO GOVERNMENT,
Revenue Department, Bombay.

Poona, 16th September 1908.

Sir,

I have the honour to submit this the fourth annual report on Co-operative Credit Societies in the Bombay Presidency proper.

2. I may explain that as Mr. Campbell was in charge during the whole period under review I am adopting verbatim a report received from him since his departure on leave. He asks me to point out that he has had to write without the possibility of referring to statistics; which, of course, take time to prepare for the annual report. Such remarks, therefore, as mere figures might have called for would have been rather due from me.

3. The report is on exactly the same plan as last year's; only it has been thought best to add numbers to the paragraphs, for simplicity of reference, without interfering in the least with headings or sub-headings.

4. The accompaniments are similar to last year's; except that the statistics have been simplified from details by societies to totals by districts, according to the latest orders on the subject.

"I.—ADMINISTRATIVE AND TOURS.

5. This report is for the "Co-operative" year July 1st 1907 to June 30th 1908; during the whole of which period I was in charge as Registrar. I enjoyed as before the valuable help of my three Honorary Organisers Ráo Bahádúr Motilal Chunilal, K. N. Bhangonkar, and A. B. Desai. And I must add again as part of my administrative staff the happy co-operation of Sir Vithaldas Thackersey and Mr. Lalubhai Samaldas.

6. The new appointments (towards the close of the year) of three auditors for the Presidency proper (one for each of the vernaculars) has been a great step forward. Public registration followed by official audit constitutes a minimum of governmental interference which may be expected to be in demand for many years to come. Such audit must obviously be thorough and frequent. Moreover, I have an additional Honorary Organiser, for the Dhárwár District, in Mr. Shivappa Kulkarni; who being a local man is of considerable use. We want such badly in the Deccan.

7. Sind has been severed during the year from the Presidency proper; and granted a Registrar of its own, namely the Superintendent for Land Records and Registration, Sind. This report therefore does not deal with that part of the Presidency at all: and a loss of the one promising society results.

8. As regards touring there is not much to say. On the top of the rains I was confined by special plague work to the Sátára District. I was only released towards the end of the touring season. However, I made a point as far as possible, during the little time left, of keeping in touch with my

various centres of work by rapid movements and short stays. I got to all the districts (16) where there are societies except Ratnágiri (with 3 societies) and Kánara (with 1). In visiting individual societies I had to be very eclectic. In some cases I visited well-established ones to meet old friends; in others, I went to encourage new. In any case, there was little time to do aught but exchange greetings with as little officialism as possible. In visiting Kolába I touched new ground; otherwise there was little departure from the previous year.

9. Before regularly starting plague operations I was enabled to attend the Conference of Registrars at Calcutta. I also attended during the year the Agricultural Exhibition at Dhulia. Being unable to attend personally at the Surat Industrial Conference I sent a paper instead.

10. I may add that though not touring *qua* Registrar in the Sátára District (during plague work), I had plenty of practical work to do with the numbers and numbers of villages that importunated "for a society", or more! The contrast between those who importuned the Registrar and those who deprecated the inoculator was striking!

II.—SOCIETIES.

11. As far as mere numbers go the year has been one of considerable progress. There were 145 societies at the close of this year as compared with 69 at the close of last. But as a matter of fact many of these are too experimental to count at present for more than registered units. It was found necessary in the Sátára District to go on registering quite a number of the numerous bands of applicants; as otherwise there was no recognized status on which to base joint resolutions, or bank joint money. There are perhaps no people in the Presidency more like sheep without a shepherd than the Deccani villagers. "Registration" has given many a chance; and a small loan from Government has started a few on their way; but until means are found to combat and remove that great obstacle, the terrible indebtedness of the land, we can hardly but expect the majority of registered names to get no further. Some may readily blame this forward policy, "Co-operation" stepping out to champion the debtor's cause. The only alternative was to deny that "Co-operation" could ever help those who needed it most and could use it best.

12. Nor could the deject hopefuls be denied their share in the prospect of financial help, from Government or others interested. But, even if nothing else has resulted than a greater intimacy between the Registrar and the ryot, a greater realization by both of the latter's indebtedness, a first-lesson to the ryot in the art of saving and banking, and a growing intelligence in the demands of co-operative credit for thoroughness straightforwardness and loyalty, the enforced sojourn of the Registrar amongst the Deccan villagers, with its inevitable hustling and heckling, has not been thrown away; however much numerical results may be spurned and rejected.

13. Out of this total, then, of 145 registered societies 109 may be said to be actually working. "Rural" are again naturally in majority, numbering 99 against "Urban" 46. The formal "cancellation" of registration of two societies took place during the year; and a few other such may, and should, follow. To an Indian the failure of "Co-operation" will appear, perhaps, rather in *our* failure to do or begin anything than *his* own failure to go on. Albeit, the movement must rest finally with their constitution not our initiative. I commented on this subject more or less last year too. "Co-operation" however conservative may change its voice when fronted by Indian experience; and we may change with it (some have)—after the event.

III.—WORKING SOCIETIES.

(a) Central.

14. I must repeat from last year that we have no "Central" society; while pointing out again that there are societies which present one or more of the features of such. The "Bombay Urban" and the "Broach District

Society" are centres for lending to "Rurals"; the society of Sárswat Brahmans and the "All India Brotherhood" society are both inclined to establish branches, while the latter tends also to affiliate outsiders. Again, the "Kaira" society embraces many villages, and thinks of decentralizing: in which case the society at Kaira itself in the centre may become a "Central" society; for supervising accounts any how, if not for negotiating capital. The "Muddebihal Group" (in Bijápur District) may do the same in time. The "Betgeri-Gadag" and the "Southern Marátha" societies (both in Dhárwár District) have also a sort of parental dignity.

15. In each case mentioned, however, it is persons rather than societies who tend to affiliate! Sir Vithaldas Thakersey, Ráo Bahádur Motilal Chuni-lal, the caste of Shamrao Vithal, Messrs. Vaz, Saidumia, Deshpande (of Muddebihal), and Herleker, and Canon Rivington—are the persons in question here.

16. It is this that is wanted in the Deccan; some person (or persons), and a "Central" society. Up to now the Registrar has more or less had to constitute himself the person, and his staff the society; for inception of transactions, and instruction in accounts! Yet, there seems a tendency too where societies are more than one to assimilate or combine. Though straggling now the Sítára societies may be unified hereafter.

(b) *Urban.*

Sub-headings 1 and 5-8.

17. "Urban" societies are, according to the law, those wherein four-fifths of the members are non-agriculturists. It will be readily understood therefore how varied they may be. A little band of potty village cobblers is exalted by a polished title; while a town of wealthy farmers complains of its degrading epithet, and passes a resolution to call itself "urban"! The Act is unmoved; and the translations though unfortunate seem inevitable!

18. Societies one would feel inclined to consider "urban" par excellence are those in a City or Municipal town, with limited liability, share capital and dividends, dispensing the deposits of rich inhabitants in loans to the labouring poor, advancing money to professions and trades, the residue of the capital well invested in "rurals" around, offices of their own opened daily, ready for the "obol of the proletariat," and thinking no deposit loan or repayment too small to deserve immediate attention.

19. In fact, a division into societies with "limited" liability and societies with "unlimited" might have advantages over that into "urbans" and "rurals." The division at present is—with "limited 22", with "unlimited 123".

20. Perhaps the "urbans" which have up to the present approached nearest to the type suggested above are—"Betgeri," the "Southern Marátha" (Dhárwár), "Bársi" (thanks to Mr. Sane), and "Belgaum." But there are others in the running too. The whole type numbers a dozen or so.

It may make things more realistic (a desideratum I have understood) if I attach an extract from a paper I wrote (for the Surat Conference) during the year, and therefore while still in full swing; describing a visit to the Betgeri Society.

"Betgeri Society is our Urban Society of the Gadag Taluka; it is open to all classes; the liability of a member is limited to any amount unpaid on his share or shares. The value of a share is Re. 1; and one share at least must, but one only need, be taken up by each member. There is a Committee of not less than five members to transact business. They are elected yearly at the annual general meeting. Membership of the Society is subject to election by this Committee, and is limited to residents of Betgeri and Gadag (the two places together forming one Municipality). The Committee will be responsible, too, for borrowing and lending, and for seeing the accounts are properly written up. They must appoint a Secretary, of course, who may be merely a paid servant, like a Municipal Secretary. Loans to members (and loans are never made to non-members) will carry 9 per cent. or so interest, not lower. In the word

"non-members" I do not include other registered co-operative societies round about in the Gadag Taluka. The Society may lend to them. But they, if not members, are yet as it were sisters or daughters. We want more of these God-mothers (not step-mothers). Then, besides borrowing from without and lending within, the society deals in deposits. Deposits short of the year draw $4\frac{1}{2}$ per cent. interest; beyond that they draw anything up to 6 per cent. The Society's capital now is roughly Rs. 10,500.

Let us step into a Committee meeting (as I once did unexpectedly). There is an air of business about, a heap of cash, hard cash, on the table, a Secretary writing away or rising to show or ask questions, learned looks on all brows. There is the Chairman, with his colleagues this side and that. A man is standing up waiting to be certified that his deposit of Rs. 100 (I happened to pitch on a day when a man brought Rs. 1,000!) has been accepted and duly entered in his name. No sooner is he gone than another comes with one rupee and a request to be admitted as member: the rupee is the price of his share. A discussion follows—where does he live, what does he do, is he hard-working, is he likely to remain in the place, does anyone know him specially well, will he be honest enough to lend to? Facts are considered, probabilities are weighed, and a majority elect him. Next week he will come again, not with money but for money. His rupee satisfied the Society, the Society is now to satisfy him with Rs. 50. He is a carpenter and needs a supply of wood and a few new tools. After him, in comes a well-to-do member who wants Rs. 500 to increase his shop-premises. The matter is discussed, his security demanded, his prospects considered, and it is finally agreed by the majority that Rs. 300 will suffice and be safe. Here we may leave, while they toil on to see that everything is written up and signed, proceedings, accounts and documents, etc. They are responsible to the Society for good business and honest dealings."

21. Societies which exist mainly for the purpose of financing other societies might with advantage be classed separately as "Centrals." They are almost *ipso facto* "urban," and with limited liability. There are but two or three at present.

22. Another class of "urbans" which might be separated off is that of officials; that is to say societies constituted for and composed of Government servants; or it might be the servants of any particular establishment. We now have some four of such societies, for Government servants of various grades. Apart from small loans, and savings accounts, such societies would tend generally to be rather Provident Funds than anything else. I have learnt that some such fund exists informally in a Native regiment; and it has been suggested that the Police might adopt the same. The Bhils of Khándesh already have something.

23. Lastly there is a class of "urbans" which ranges from castes through classes professions and trades to stores or supplies. Where, however, grain or seed forms the subject of storage or supply, the society would naturally be "rural"; being, may-be, the only variant thereof, and perhaps the nearest approximation to the urban type. Such societies are classed roughly under "productive and distributive." A couple of caste or class societies, three or four weavers', half a dozen chambhars', and a dozen others (a medley of tanners, khatiks, buruds, and the lower working classes), would complete the list under this broad head. I had almost forgotten to mention (they are so quiet and undemonstrative, so unsuffragetelike) that we have a society of ladies, in Broach; all ladies, even the secretary!

Sub-headings 2-4 and 9.

24. These sub-headings (see synopsis attached) may be best left, I think, to be dealt with as a whole when dealing with "Rurals." Figures whether of success or failure are misleading at this incipient period; and even methods and principles are not things to be too certain about yet. I do not believe much in looking continually Westward, and carefully comparing, or woefully contrasting, Eastern institutions and habits with European words or phrases. An Indian "Raiffeisen" might well differ in manner and methods as he would almost certainly differ in name. One can do little more here and at present than

relate facts; and I am handicapped in this respect as I am writing on leave, and after an interval: I feel as if I had lost all that my keen and vigorous *locum-tenens* (Mr. G. V. Joglekar) has gained in the meanwhile!

(c) *Rural.*

Sub-headings 1 and 5-8.

25. I have dealt with these sub-headings sufficiently under "Urbans"; and there is little to add to that, with what I said last year. Grain, seed, and even co-operative farming, are all more or less on the tapis; but they can hardly be said to have reached the stage of practical life. "Urbans" go one better in having anyhow one shop (of general stores), to testify to the vitality of the co-operative principle.

Sub-headings 2 and 3.

26. On the question of "capital raised" and "deposits by members" I have little to add to what I said last year. The question of Government loans is to be dealt with lower down. I have no statistics at hand to comment on. I will merely note as a matter of interest that our best village society *viz.* at Hulkoti (Dhárwár District) was so flush in potential local capital, deposits or loans, that they thought of disencumbering themselves at once of their capital borrowed from outside (some Rs. 5,000 from "Bombay Urban" and Rs. 2,000 from Government)!

Sub-heading 4.

27. "Number", "amount", "period", "purposes" of, and "security" for, *loans*—call for no remarks beyond those I made last year: except that it might be interesting to point out that while in one society I have found as much perhaps as Rs. 200 allowed as loan for a marriage, in another I have found loans for such purposes forbidden altogether. Personally, I incline to the middle course *i. e.*, not forcing importunates to a *sávkár* by total denial, while influencing public opinion to acquiesce in reduced ceremonies by giving a limited sum to as many as possible.

28. "Rate of interest" on loans made by societies to their members is where it was last year. The Deccan has had to consider the matter now from a practical point of view; and a general rate of $9\frac{3}{8}\%$ (*i. e.*, $1\frac{1}{2}$ pias per rupee per month) has resulted. One society composed of a handful of Deccani farmers, who desire to rid themselves of previous debts, preferred a lower rate; but the difficulty is to draw out foreign capital from near or far at a correspondingly reduced rate; while the members themselves had no deposits to qualify for any loan from Government.

29. Government has asked specially for information on the subject of the prevailing rates at which agriculturists borrow from money-lenders. Before thinking of figures, I would like to point out that differences are so great even in the same village that it is not easy to lay down any particular rate as the prevailing rate of the village. How much more if calculating by districts or divisions! The reason for these great differences is obvious. Again we must leave our Western ideas behind, be prepared to be shocked, and take unreason as a matter of course. Loans in a village are private and confidential; and strictly individual. There is an absence of business-like knowledge; but the presence of a familiar understanding.

A's need is B's opportunity. And in saying this I mean to imply too that money-lending is by no means confined to a class. I think the proverbial Bania might well be preferred to the monied agriculturist. It is true that the latter need not demand so high a rate of interest; for he gets better security: that is to say, he can obviously do more with the poor debtor's land when he gets it. It might even be that the debtor's land was as Naboth's vineyard to his neighbouring creditor: while to the "Bania" land must often prove a white elephant! Perhaps to the ryot himself then the Bania will still appeal as "his" *sávkár*, *par excellence*. In fact, as Westerners would say—"Each man his own *sávkár*";—but with a different meaning!

But there is something yet further that may defeat our calculations, and stultify our conclusions. We are apt to consider that everything is settled when an agreement is come to, especially if reduced to writing, and registered. This is a Western myth! The same "agreement" pervades nearly all transactions; and is not subject to alteration from the introduction of writing or the law of registration. Western ideas have imposed these unnecessary burdens! The agreement is—that the debtor will get as much and repay as little as possible, and the creditor will give as little and recover as much as possible. The settlement is a working out of this agreement.

I say "repay" and "recover" out of courtesy; but it will be safest probably to eliminate at once from our heads all idea that repayment of principal is ever expected, or even intended. On the contrary, it may rather be deprecated; the investment is too good to be lost, or the prospect of reinvestment (with new-fangled ideas cropping up from the West every now and then) too unattractive! In one of my societies two or three Committee-members were creditors, and opposed loans for redemption of debt to—their debtors!

Again, how can one gauge rate of interest where caution-money forms the preliminary of a loan? Where, for instance, when A wants Rs 80, the deed shows a loan of Rs. 100 at 20%, and the first year's interest (*viz.*, Rs. 20) is deducted before the grant; and A gets his Rs. 80 (not a pie more) with an annual charge of Rs. 20 as interest? What is A's next move (it is a sort of game of chess with a recognized opening)? Ask him 10 years later what he owes. He will say he does not know in the least; but he will recount his payments (he has no receipts of course)—the first year he paid Rs. 7-8-0 (not good to begin too high), the next year nothing (famine), then Rs. 13-8-0 (two years in one), then Rs. 9 (the *sávkár* had also gone off with two pots on his last visit) then—and so on. He will add in that his *sávkár* told him two years ago that the principal was now Rs. 200. As a kindly *sávkár* once said—"the more I charge the more I may get: I never get all in any case." In fine, a quest for exact figures of "rates of interest" would be somewhat parallel to the foreigner's question—what it cost to give a birthday-present in England!

With these apologies I venture to offer vague figures as follows:—

for Gujarát from 5% to 25%, for Kánarese country from 10% to 50%, and for Marathi from 15% to 100%.

If asked to give an average for the Presidency, I should say one pice (*i. e.*, three pices) per rupee per month—that is 18 $\frac{3}{4}$ per cent. per annum.

30. "Repayment of loans" and "Action against defaulters" are subjects which may as well be taken together. Repayments have been much the same as last year; when I classed them as on the whole "creditable:" while my generalizations on them, and on "action" for default, hold good (I consider) to-day as they did then. There is one point that may not have come to the notice of Government in their consideration of the satisfactory figures of repayments; it is this:—that there is or has been an ignorance on the part of members of the absence of summary procedure for recovery. The point is important; though it has not reached the dimensions here that it has in another Province. And the position is dangerous; especially if dealing with people who have more practical sense than some of us to realize that honesty is the best policy from a moral rather than monetary point of view.

31. Moreover, it is perhaps not always realized how *one* defaulter might ruin a whole society. To tell a person to "go to the Civil Court" is almost like using hasty language and unthinking abuse. And if it is so with a person, how much more with a society; for pursuit of rights (and bailiffs) by a plaintiff is essentially a one man's show! Of course, our first answer to applicants on the subject is as polite, and unsatisfactory, as the Bishop's; who when displaying the merits of a safety-razor and asked what happened to a pimple, replied—"You should'nt have any"! Our second answer resembles that of an oracle—"Use moral expedients"! The impatient answer given above is the third, and last.

32. Up to the time of leaving charge I was awaiting some detailed information concerning a few civil cases already—I might say—at last completed; against some defaulters in the Dhárwár District. I think it took 13 months for one little village to recover its due. How much its chairman—an exceptionally good man, Mr. Govind Timaji Kulkarni, of Chikhandigol—remained out of pocket I do not know: to say nothing of the trouble he incurred and time he spent. To a man like Mr. Govind it was enough that the society did not lose; he expressed satisfaction with the result, but added—“summary procedure, please, next time.” In Dhárwár the complaint was that in one or two cases the Court had conceded “instalments” to the defendants; thus stultifying the co-operative ideal. It is not very cheering to add that the Courts may be more familiar with such cases in future.

33. But, it is felt strongly, I gather, by some that a knowledge of the Civil Court as the only remedy against default doers in a healthy way societies from careless lending. I agree that it should; but I don't think it does. Nor, granted it did as it should, do I think for a moment that the question of “summary procedure” is *ipso facto* settled. Would it be reasonable to say that Government should only fix that assessment on land which it would pay them to recover without summary procedure? Or would it be fair to circumscribe a father's orders by allowing enforcement only through a tedious and expensive Court of correction? And would it be sound to universalize and insist on a system whereby money hardly won by joint credit and unlimited liability was to be apportioned always from scales whereon “Civil costs” were weighed against the amount to be granted, and the deficiency alone given; such costs being purposely fixed by the Legislature at a high deterrent rate? Co-operation might then readily come under the accusation—Civil Law does now—of preferring the rich and discouraging the needy.

34. I suggested above that I did not think the absence of summary-procedure did deter from careless lending. The truth is that at the time of lending the method of recovery would hardly occur to the mind; the whole idea of repayment of principal is new. And I added that even if it did deter, the case for summary-procedure would not necessarily be closed thereby. When its absence makes lenders pause, then its presence I would urge would make borrowers reasonable: the former effect is easily attained, and attainable without “Co-operation”; the latter is the professed object of unpopular legislation, but denied to the popular “co-operative” movement.

35. The theory of love or honour doing away with the need for procedure altogether was touched on last year. Moreover, I have written at some length on this subject elsewhere. I may merely add that neither love nor honour are specially noted for their reasonableness: fear and self-interest are perhaps much more usual masters in the art of reasoning.

36. I have been rather lengthy; but I must say that I incline rather strongly to the view that the question is one on which the success or failure of the whole “co-operative credit” movement in Bombay will ultimately turn.

Sub-heading 9.

37. I have nothing to add to what I said last year on the “custody of funds.” Perhaps the tendency is to prefer deposit with local men to deposit in the Post office. The latter, however, has removed some of its disabilities, which may make it more attractive; but its interest is low in two senses of the word, and it can hardly allow the same “give and take” system as can be employed with a private person. The matter is still in embryo, and needs watching.

IV.—RESERVE FUND.

38. The Reserve Fund is still, I think, too small to require special attention at present. Where societies are borrowing so little from the general public, the employment of the Reserve in loans to members is perhaps the most intelligible as it is the most profitable method of investment.

V.—AUDIT AND INSPECTION.

39. The appointment of the audit staff mentioned above has relieved anxiety on the score of audit. It is true that mistakes discovered are nearly

always trifling; but the certainty of correctness is invaluable; and accounts systematic and neat from the beginning do much towards securing this. The auditors are the instructors par excellence in this art. Inspection has followed the usual routine.

VI.—RESOURCES: GOVERNMENT LOANS, OTHER SOURCES OF CAPITAL,
ACCESS TO GENERAL MONEY MARKET, &c.

40. I have said much elsewhere on the question of loans from Government to societies, and I do not think I need say much here. I asked for some relaxation in the rule that would-be recipients had to qualify for the loan by displaying an amount in fixed deposits of their own equal to the amount required. The Government of India have kindly accepted the idea of modification to suit special cases. This may make things easier in future. For instance, a poor applicant remarked to me that it was a strange paradox that while Government professed to be caring for the needy man they were obviously assisting only the rich. "A society of *sávkárs*" he said "might be formed any day; and *ipso facto* qualify for Rs. 2,000 from Government!" And, in fact, one has to guard against such; unless one is prepared to risk the filtering of Government money to the poor through the wealthy.

41. The grant of "tagái" money from Government through the Registrar of Co-operative Credit Societies would more or less settle the question: and I asked for such. But the matter was still under consideration when I left charge. I had more or less anticipated some such grant when allowing wholesale registration in the Sátára District. The principle approximates to that of "joint-tagái", but with important differences. In the case of co-operative societies the unlimited liability of each member becomes established by law. Societies, again, are governed by other rules and by-laws which have little or no place in chance collections of men: they have too (potentially) purposes which far transcend the ephemeral objects of a body of applicants for tagái. In fact, I see little reason in men combining their credit for a joint-tagái loan (except for a joint work, such as a village well), when each man could get (as he can) separately an individual tagái loan, commensurate with his own particular purpose and security and without any anxiety from being at the mercy of the fortune or caprice of others.

42. I have suggested that "tagái" in any form might be administered almost exclusively through co-operative societies; for then questions of security supervision and collection would devolve on local and interested parties; while Government would have merely a single body to deal with (and they have summary procedure at hand for doing so), and that a body big enough to be readily seen and easily supervised by Government itself. With Village Officers, as it is, personalities change, and responsibilities devolve on—no one. And, if the ryots are really more careless of Government money than of other loans, then all the more need to administer tagái in a co-operative way. And, the more helpless the people the more they may need assistance before they can learn self-help.

43. As regards "other" sources of capital, I have little to add to last year's remarks. I must repeat the name of Mr. Lalubhai Samaldas, because of his invaluable assistance in introducing (besides lending himself) three gentlemen of Bombay who have very kindly helped our finances with loans at 7 per cent. The gentlemen are:—

- .. Sir Sassoon David.
- .. Sir Cawasji Jehangir.
- .. Mr. Dorabji J. Tata.

And I have promise, too, of more such from Mr. Lalubhai! So we have much to be grateful for.

Sir Vithaldas Thackersey's "Bombay Urban Society" has ceased from further loans for the present: but there is some compensation in the prospect of a bigger scheme of finance originating from him.

Ráo Bahádur Motilal Chunilal is proceeding on useful lines in getting his "Broach District Society" to extend its sphere of operations to Gujarát country generally. We have the pleasing prospect, too, of direct help from himself.

We were presented too with a loan from Ráo Bahádur Chinubhai Madhav-lal, C.I.E., of Ahmedabad; which though small was particularly pleasing as it was to assist the institution of a society for Dheds in the Prántij Táluka. Mr. Elliott (Assistant Collector) was the kindly medium in this case. He has proved a worthy successor to Mr. Gordon in our "co-operative" annals!

44. I have been in communication with the Alliance Bank of Simla, and anticipate loans therefrom at a reasonable rate of interest; but I have been feeling the security of my ground carefully before making definite recommendations to them. "Unlimited liability" may be a mere name to distant creditors; particularly when substantial members may withdraw at any moment. Perhaps, particular members at the time of loan might make engagements that would relieve anxiety for the future. Where a society desires a loan for employment in the redemption of members' debts to sávkárs, the matter may be simplified by depositing the mortgage-bonds (taken by the society from the individuals borrowing) with the society's creditor. But the whole matter is still young; and the open market still more or less closed.

VII.—WORK DONE BY SUPERVISORS, COMMITTEE, OFFICERS AND MEMBERS.

45. Last year's remarks apply here again. Amongst backward villages I have felt it would be useful to have some central village with a good school-master or post-master where accounts could be written up or supervised for all the little societies in the neighbourhood. It would resemble, perhaps, the "patti" system of the United Provinces, but with less formality. We look for men; and await developments.

46. It is interesting receiving a copy of "Proceedings in Committee" from some out-of-the-way society of Kunbis, with the familiar terms—"First resolution" "voted to the chair" "carried unanimously" &c. Surely such social panchayats transcend any political ones?

47. As for a typical "urban" above, so here I attach another extract to illuminate a typical, or rather prototypical, "rural":—

"Let us visit Hulkoti, then, just by Gadag, and see what its society can tell us. We are met by an honourable Patil, Mr. Shiddangawda, and told he is the Chairman. With him are several others, more or less leaders too; and with them is the schoolmaster, who, we are told, is the Society's Secretary. We find that their capital stands now at Rs. 10,500, of which Rs. 4,000 (from the Bombay Urban Society) is entirely devoted to redemption of old debts on land-bonds. We find they are charging 9½ per cent. on loans to members, and giving 6½ per cent. on fixed deposits. We think at once of investing in these paying "deposits", but are told that such a privilege is reserved as a rule for "members only"! What will they give then for a loan? They look at their books and find only five demands outstanding, just at present, for loans from members, they have Rs. 175 odd at hand, in the Post Office, instalments to the amount of Rs. 872 are due next month (will very likely be paid before date, with correspondingly reduced interest), so that altogether they have no immediate need of our money, though they may shortly. Again, we are disappointed. But then, remember, we are dealing with one of the best, if not the best, Rural Society we have in the Presidency. We may expect them to be cool-headed and sure-footed. We ask about their membership, and find there are 123 members. The liability is unlimited; each is equally liable to gain or loss; and they are together more like a little family, a village within a village, ruled by a Panch, than a "Company established by law." The greater the danger the nearer are they likely to cling; unlimited liability is just the thing, the thing they understand, the thing outsiders value; not one man's credit, but the combined credit of all. We need not ask what they spend their money on: we all know the ordinary needs of agriculture and the agriculturist, and we have above alluded to the special need of redemption from previous burdens. Even in Hulkoti there is probably plenty more room for money, money to be safely invested, and well used when there. And the golden rule of "line upon line" may not be quite in keeping with the desideratum of "loan upon loan."

VIII.—DISPUTES, LITIGATION.

48. I have nothing to add to my generalizations on this subject contained in paras. 30-36 above; except, perhaps, that the question of registration (documentary) and its fees is causing a little trouble.

IX.—ACT, RULES AND BY-LAWS.

49. As regards "by-laws", I have found the small draft acceptable to several; but I think it may be a good thing, where it is adopted, to supplement it with a set of "rules" for procedure or guidance. The constitution of the society would be laid down by the by-laws, which are difficult to change. Rules could be adopted and modified to suit local and varying circumstances.

X.—ATTITUDE OF THE PUBLIC, ASSISTANCE RECEIVED, OFFICIAL AND NON-OFFICIAL.

50. The attitude of people generally is much as it was—tentative. There are obviously many who are keen, many ready to help; but more are simply expectant. The Press is keen, Industrial Conferences welcome one; while individuals correspond from various parts.

51. Those who actively assist (as those mentioned earlier) I cease, of course, to look on as "the public"; I consider them private property; and I am glad of opportunities like this for acknowledging their services.

52. From officials I never receive aught but courtesy and kindness. I am made at home in every district I go to. I only wish the Officers could themselves find as free a hand as they leave me. It seems more generally recognized now that local advice and supervision, even official, are advisable if not indispensable.

We welcome Mr. McNeill back again in our midst, as a Collector.

53. Where persons are numerous and distinctions invidious, I must abstain from names. I find, however, that in the press of other remarks I have omitted from my report mention of the progressive rural societies of Bakrol-Visalpur (Ahmedabad District) and Bodwad (East Khándesh), with their distinguished promoters—Messrs. Vaghjeebhai Mukhi and Vazir Patil, respectively. Nor can I close without remembering the care of Mr. Narbada-shankar Mehta, Mámílatdár, for the eight little "Prántij" societies; and that of Mr. Randive, Mámílatdár, for the virgin soil of Panvel: while my humble and sincere thanks to all who have co-operated with me are not less felt where left unpublished. And, we may all rejoice together that the year has been one of development in the art of working together."

I have the honour to be,

Sir,

Your most obedient servant,

G. V. JOGLEKAR,

Registrar,

Co-operative Credit Societies, Bombay.

Through the Director of Agriculture, Poona.

Main Headings of Report on Co-operative Credit Societies.

- I.—Administrative and Tours.
- II.—Societies—
- | | | | |
|-------------|-----|---|------------|
| (a) Central | ... | } | Increase . |
| (b) Urban | ... | | |
| (c) Rural | ... | | Decrease |
- III.—Working of Societies—
- | | | | |
|-------------|-----|---|-------------------------------------------------------------------------------------------------------------------------|
| (a) Central | ... | } | 1. Special types, <i>e.g.</i> , tribal caste, etc. |
| (b) Urban | ... | | 2. Capital raised. |
| (c) Rural | ... | | 3. Deposits by members. |
| | | | 4. Loans— |
| | | | 1. Number. |
| | | | 2. Amount. |
| | | | 3. Period. |
| | | | 4. Purposes. |
| | | | 5. Security. |
| | | | 6. Rate of interest. |
| | | | 7. Repayment of loans. |
| | | | 8. Action against defaulters. |
| | | | 5. Class of business done by each Society, <i>e.g.</i> , store, seed, etc. } For productive and distributive societies. |
| | | | 6. Working methods. } |
| | | | 7. Volume of business done. } |
| | | | 8. Grain banks. |
| | | | 9. Custody of funds. |
- IV.—Reserve Fund.
- V.—Audit and Inspection.
- VI.—Resources: Government loans, other sources of capital, access to general money market, etc.
- VII.—Work done by Supervisors, Committee Officers and Members.
- VIII.—Disputes, Litigation.
- IX.—Acts, Rules and By-laws.
- X.—Attitude of the public, assistance received, official and non-official.
-

List of Districts with number of Societies in each.

<i>A.—Northern Division.</i>					
1.	Ahmedabad	...	...	...	13
2.	Kaira	...	...	...	4
3.	Broach	...	...	...	5
4.	Surat	...	...	...	5
<i>B.—Central Division.</i>					
5.	West Khándesh	...	...	...	4
6.	East Khándesh	...	...	...	1
7.	Násik	...	...	...	1
8.	Poona	...	...	...	6
9.	Sátára	...	...	...	57
10.	Sholápur	...	...	...	2
<i>C.—Southern Division.</i>					
11.	Bijápur	...	...	...	5
12.	Dhárwár	...	...	...	23
13.	Kánara	...	...	...	1
14.	Belgaum	...	...	...	9
15.	Ratnágiri	...	...	...	3
16.	Kolába	...	...	...	2
<i>D.—Bombay City.</i>					
17.	Bombay City	...	...	...	4
					145
<u>17</u>				<u>145</u>	

(For the year ending 30th June 1908.)

STATEMENT I—A.

GENERAL PROGRESS.

*Central Societies (lending to and dealing with other Societies.)**Nil.*

STATEMENT I—B.

GENERAL PROGRESS.

Urban Societies.

Item Number.	Province.	Kind of Society.	Number of Societies.		Number of Members.		Working Capital.		Remarks.
			At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	
1	2	3	4	5	6	7	8	9	10
	Bombay	Cash Limited	3	4	180	375	Rs. 15,820	Rs. 23,480	
		<i>Northern Division.</i>							
1	Kaira	Cash Limited	1	1	43	58	4,080	4,170	
2	Broach	Do. do.	1	2	22	66	1,040	13,110	
3	Surat	Do. Unlimited	1	1	15	22	300	630	
		<i>Central Division.</i>							
4	Khândesh West	Cash Limited	...	1	...	13	Engaged in collecting Capital.		
5	Násik	Other do.	1	1	16	81	...	5,020	
6	Poona	Cash do.	2	2	125	168	8,240	15,410	
7	Do.	Do. Unlimited	1	2	21	35	1,680	5,910	
8	Sátára	Do. do.	...	17*	...	258	...	18,320	* 7 Societies still engaged in collecting Capital.
9	Do.	Other do.	...	1	...	10	...	2,000	
10	Sholápur	Cash Limited	1	1	113	115	3,760	4,590	
		<i>Southern Division.</i>							
11	Belgaum	Cash Limited	3	3	374	450	10,870	14,330	
12	Dhárwár	Do. do.	4	5	936	1,474	34,210	77,300	
13	Do.	Other do.	...	1	...	25	Engaged in collecting Capital.		
14	Do.	Cash Unlimited	...	1	...	68	...	4,750	
15	Bijápur	Do. Limited	...	1	...	14	Engaged in collecting Capital.		
16	Ratnágiri	Do. Unlimited	2	2	85	95	3,820	3,900	
		Limited	16	22	1,803	2,833	79,010	1,57,440	
		Unlimited	4	24	121	488	5,800	25,600	
		Total, Urban	20	46	1,930	3,327	83,810	1,93,040	

STATEMENT I—C.

GENERAL PROGRESS.

Rural Societies.

Item Number.	Province.	Kind of Society.	Number of Societies.		Number of Members.		Working Capital.		Remarks.
			At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	
1	2	3	4	5	6	7	8	9	10
		<i>Northern Division.</i>					Rs.	Rs.	
1	Ahmedabad ...	Cash Unlimited ...	11	13*	732	998	17,990	27,860	* One Society still engaged in collecting Capital.
2	Kaira ...	Do. do. ...	4	3†	429	463	7,610	10,110	† Registration of one cancelled.
3	Broach ...	Do. do. ...	2	3*	62	133	1,700	3,400	
4	Surat ...	Do. do. ...	4	4	175	318	4,260	9,110	
		<i>Central Division.</i>							
5	Khândesh East.	Cash Unlimited ...	1	1	258	273	2,110	6,710	
6	Khândesh West.	Do. do. ...	3	3	72	111	5,960	6,440	
7	Poona ...	Do. do. ...	1	2	15	28	...	4,510	
8	Sátára ...	Do. do. ...	1	39†	16	470	...	33,220	† 21 Societies engaged in collecting Capital.
9	Sholápur ...	Do. do. ...	1	1	83	112	2,430	2,470	
		<i>Southern Division.</i>							
10	Belgaum ...	Cash Unlimited ...	4	4§	158	115	2,030	3,480	§ Information for two Societies not received.
11	Do. ...	Others Unlimited ...	2	2	159	164	1,560	1,660	
12	Dhárwár ...	Cash do. ...	9	16¶	1,065	1,483	37,070	48,650	¶ Do. for one; one Society engaged in collecting Capital.
13	Bijápur ...	Do. do. ...	2	4	171	339	5,820	12,110	
14	Kánara ...	Do. do. ...	1	1	64	74	980	2,050	
15	Kolába ...	Do. do. ...	...	2	...	25	Engaged in collecting Capital.		
16	Ratnágiri ...	Do. do. ...	1	1	16	44	1,340	4,060	
		Limited ...	...	...	...	...	...	...
		Unlimited ...	47	99	3,475	5,150	90,860	1,76,840	
		Total, Rural ...	47	99	3,475	5,150	90,860	1,76,840	|| The number of Societies at the close of the 1907 year was 145. Out of these 2 have been omitted from the Presidency owing to Sindh being severed
		Total, Urban ...	20	46	1,930	3,327	83,810	1,93,040	
		Grand Total ...	67||	145	5,405	8,477	1,74,670	3,69,880	

STATEMENT II—A.

RECEIPTS AND DISBURSEMENTS.

Central Societies (lending to or dealing with other Societies only).

Nil.

STATEMENT

RECEIPTS AND

U7

Item number	District or Group	Kind of Society.	Receipts.												Opening balance.
			Share payments.	Entrance fees.	Deposits by members.	Loans from other sources.			Loans repaid by members.	Loans repaid by other societies.	Interest received.	Sale proceeds of stock.	Other income.	Total income of year.	
						Government.	Other Societies.	Non-members.							
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
1	Bombay City	Cash Limited Liability.	Rs. a. p. 3,180 12 0	Rs. a. p. 49 4 0	Rs. a. p. 485 0 0	Rs. 2,000	Rs. a. 1,199 0 0	Rs. a. p. 3,168 0 0	Rs. 1,176	Rs. a. p. 808 11 9	Rs. a. p.	Rs. a. p. 1 0 0	Rs. a. p. 12,176 11 9	Rs. a. 1,634	
<i>Northern Division.</i>															
2	Kaira ...	Cash Limited ...	14 0 0	...	7 0 0	...	...	452 9 10	...	124 12 9	.....	0 0 3	598 6 10	3,865 1
3	Bronoh ...	Do. do. ...	11,560 0 0	...	88 0 0	...	...	7,000 0 0	1,000	406 13 7	.....	0 12 0	20,255 9 7	1,033
4	Surat ...	Do. Unlimited.	.....	16 0 0	.....	300	...	.....	...	.....	.....	.....	316 0 0	294 1
<i>Central Division.</i>															
5	Nasik ...	Other Limited ...	2,175 0 0	122 1 0	.....	...	...	3,924 5 9	20 0 0	2 13 6	6,912 9 3	510 6 0	13,668 3 6	...
6	Poona ...	Cash Limited ...	1,577 0 0	...	1,999 8 9	...	...	6,458 1 8	10,449 7 10	634 3 4	.....	62 0 1	21,170 5 8	11
7		Do. Unlimited.	.....	14 0 0	2,125 0 0	2,000	...	2,175 0 0	...	92 0 6	.....	.....	6,406 0 6	1,018 1
8		Do. dp. ...	.....	129 8 0	15,100 0 0	3,000	...	2,230 0 0	...	187 6 5	.....	0 8 0	20,647 6 5	.....
9	Sillam ...	Other do. ...	.....	7 8 0	1,011 10 8	1,000	...	3 0 0	.....	.....	280 5 6	.....	2,342 8 2	.....
10	Sholapur ...	Do. Limited...	499 0 0	...	.....	...	...	5,728 0 0	...	400 2 6	.....	1 9 0	6,626 11 6	739
<i>Southern Division.</i>															
11	Dolgaum ...	Cash Limited ...	118 0 0	27 0 0	4,297 0 0	1,300	...	17,090 0 0	...	1,096 3 6	.....	1 7 6	23,929 11 0	415
12	Dharwar...	Do. do. ...	19,233 1 3	214 12 0	30,532 11 11	2,000	...	7,000 0 0	59,093 1 7	4,733 3 2	.....	3,123 5 2	1,21,030 8 1	4,247
13		Other Unlimited.	2,208 8 0	8 8 3	...	...	2,521 2	148 0 0	1,729 5 5	42 13 1	250 9 6	31 0 9	6,937 10 0	.....
14	Ratnagiri...	Cash Unlimited...	.....	14 0 0	.....	...	...	7,415 0 0	...	375 2 4	.....	.....	7,804 2 4	443
		Limited ...	37,366 13 2	413 1 0	37,409 4 8	5,300	...	18,560 7 5	1,02,999 3 3	2,176	6,497 0 1	6,913 9 3	3,700 8 0	2,23,355 14 11	11,937
		Unlimited ...	2,208 8 0	189 3 3	18,266 10 8	6,300	2,521 2	149 0 0	13,549 5 5	...	697 6 4	540 15 0	31 8 9	44,453 11 5	1,757
		Total, Urban ...	39,575 5 3	602 4 3	55,676 15 4	11,600	2,521 2	18,729 7 5	1,16,548 8 8	2,176	9,194 6 5	7,454 8 3	3,732 0 9	2,67,809 10 4	13,694

N. B.—Items in column 13 consist of sale of forms, refunds and recoveries, forfeiture of shares, donations, purchases on credit and proceeds from productive concerns.

I—B.

DISBURSEMENTS.

Societies.

Disbursements.																	
Grand total receipts inclusive of the opening balance.	Share capital withdrawn.	Deposits withdrawn.	Loans repaid to			Loans to members.	Loans to other Societies.	Interest paid on Loans and deposits.	Dividend and Loans paid.	Stock bought.	Establishment and contingencies.	Other firms.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditure including closing balance.	Item number.
			Government.	Other societies.	Non-members.												
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.		Rs. a. p.	Rs. a. p.	Rs. a. p.	
13,812 15 10	...	53 0 0	...	788 0 0	8,510 0 0	300 0 0	21 14 2	...	...	...	632 0 0	...	...	10,108 4 2	8,710 11 8	18,818 18 10	1
4,464 8 7	...	7 0 0	...	...	671 0 0	...	...	...	...	...	7 5 0	...	...	635 5 0	2,778 14 7	4,464 8 7	2
21,298 9 7	...	75 0 0	...	...	16,050 0 0	2,000 0 0	...	...	...	...	371 12 3	...	...	12,496 12 2	2,796 13 4	21,298 9 7	3
610 10 0	...	...	...	...	...	...	...	...	...	...	...	...	...	...	610 10 0	610 10 0	4
13,668 8 6	...	...	...	1,078 0 0	651 0 0	...	30 0 0	...	9,601 11 0	636 15 3	1,328 15 9	...	...	13,623 10 0	44 9 6	13,668 8 6	5
21,181 6 10	47	535 15 0	...	2,612 14 8	17,316 13 7	...	207 7 1	40 8 2	...	15 5 9	74 0 0	...	...	20,849 11 8	331 11 7	21,181 6 10	6
7,424 14 8	...	25 0 0	...	...	6,960 0 0	...	13 8 0	...	...	10 8 2	...	...	...	6,999 0 3	425 14 0	7,424 14 8	7
20,647 6 8	...	150 0 0	...	...	20,355 0 0	...	78 10 0	...	...	62 10 5	...	...	...	20,566 4 8	101 2 0	20,647 6 8	8
2,342 8 2	...	...	...	...	...	...	41 10 8	...	1,084 13 3	146 1 0	122 10 6	...	...	2,295 2 8	47 4 9	2,342 8 2	9
7,350 5 0	...	50 0 0	...	...	7,133 0 0	...	2 0 0	...	...	39 13 6	...	...	...	7,224 13 6	125 7 6	7,350 5 0	10
24,348 0 2	...	2,935 0 0	...	...	18,877 0 0	...	191 1 10	22 1 0	...	126 5 4	...	...	...	22,151 8 2	2,198 8 0	24,348 0 2	19
1,29,177 4 11	2,187	15,022 11 3	...	...	97,404 8 0	2,521 2 0	430 1 1	524 5 10	...	1,033 9 2	2,978 14 8	...	...	1,21,102 8 9	7,075 1 2	1,29,177 4 11	12
6,937 10 0	...	...	...	146 0 0	1,323 0 0	...	68 1 0	...	8,867 15 3	38 15 0	1,306 0 0	...	...	6,700 0 0	177 10 0	6,937 10 0	13
8,247 14 1	...	...	...	...	8,022 0 0	...	125 6 9	...	...	48 6 8	...	...	...	8,100 13 4	57 0 9	8,247 14 1	14
2,35,293 1 5	2,234	18,677 10 3	...	...	4,473 14 8	1,66,618 5 7	4,321 2 0	862 8 2	2,556 10 0	9,601 11 0	2,963 8 3	4,281 14 2	...	2,15,236 4 1	20,058 13 4	2,35,293 1 5	15
46,210 14 11	...	178 0 0	...	146 0 0	36,550 0 0	...	317 4 4	...	5,872 12 6	301 10 1	1,428 10 6	...	...	41,701 5 5	1,419 8 0	46,210 14 11	16
2,81,504 0 4	2,234	18,852 10 3	...	...	4,619 14 8	2,03,163 5 7	4,321 2 0	1,199 12 6	5,685 10 0	15,474 7 0	3,265 2 4	4,581 8 2	...	2,60,027 8 6	21,476 6 10	2,81,504 0 4	17

N. B. — Items in column 28 include credit—sales, current charges in connection with productive concerns, forfeiture of shares, advances for purchase of material, etc.

STATEMENT
RECEIPTS

Item number.	District.	Kind of Society.	Receipts.												
			Share payments.	Entrance fees.	Deposits by members.	Loans from other sources.			Loans repaid by members.	Loans repaid by other Societies.	Interest received.	Sales-proceeds of stock.	Other income.	Total income of year.	
						Government.	Other Societies.	Non-members.							
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
		<i>Northern Division.</i>	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
1	Ahmedabad.	Cash Unlimited.	...	272 0 0	1,352 14 9	5,000	200 0 0	2,785 0 0	17,842 4 0	140	1,493 10 7	...	1 0 0	20,086 13 4	
2	Kaira ...	Do. ...	...	60 0 0	205 0 0	2,400	...	350 0 0	6,084 1 11	...	601 13 8	...	11 0 0	9,741 15 7
3	Broach ...	Do. ...	...	41 0 0	.....	600	2,000 0 0	.....	2,972 0 0	...	174 6 9	...	.....	5,787 6 9
4	Surat ...	Do. ...	...	112 0 0	2,029 0 0	2,300	...	.....	6,598 4 0	...	399 1 3	...	50 0 6	11,472 5 9
		<i>Central Division.</i>													
5	East Khán-desh.	Cash Unlimited.	...	17 0 0	322 6 8	...	...	.....	6,458 0 0	...	324 10 8	...	.....	7,122 1 4
6	West Khán-desh.	Do. ...	...	114 0 0	2,042 13 0	2,000	...	.....	2,070 0 0	...	335 1 5	...	.....	6,581 14 5
7	Pooná ...	Do. ...	...	54 0 0	4,086 4 8	2,000	...	801 0 0	2,004 15 3	...	29 9 1	...	.....	10,075 13 0
8	Sátára ...	Do. ...	...	127 12 0	25,350 0 0	7,000	300 0 0	.....	1,966 0 0	...	169 12 0	...	3 3 6	34,916 11 6
9	Sholápur ...	Do. ...	...	24 0 0	.....	...	...	.....	2,787 0 0	...	231 5 6	...	.....	3,042 5 6
		<i>Southern Division.</i>													
10	Belgaum ...	Cash Unlimited	...	78 0 0	1,689 0 0	1,550	...	.....	266 0 0	...	16 3 0	...	.....	3,597 2 0
11	Do. ...	Other do. ...	...	4 8 0	90 12 1	...	...	.....	1,533 2 1	...	196 4 5	...	1 11 11	1,826 8 6
12	Dhárwár ...	Cash Unlimited	...	481 0 0	11,100 13 8	1,000	...	.....	34,304 13 6	...	3,378 4 6	...	43 3 2	52,308 3 4
13	Bijápur ...	Do. ...	1,470 0 0	181 0 0	1,813 1 3	2,700	...	3,000 0 6	4,721 11 10	...	691 0 5	...	.....	11,076 13 6
14	Kánara ...	Do. ...	...	5 0 0	.....	1,000	...	.....	675 0 0	...	24 10 1	...	.....	1,714 10 1
15	Kolaba ...	Do. ...	...	...	.....	...	...	.....	.....	...	.....	...	.....	.....
16	Ratnagiri.	Do. ...	...	10 8 0	1,309 11 0	1,350	...	.....	4,682 0 0	...	233 12 6	...	.....	7,595 15 6
		<i>Total Rural</i>													
		Limited ...	...	...	.....	...	...	.....	.....	...	.....	...	.....	.....
		Unlimited ...	1,470 0 0	1,581 12 0	50,890 13 1	28,900	2,500 0 0	6,066 0 6	95,959 4 7	140	8,298 9 10	...	110 3 1	1,95,916 11 1	
		Total, Rural ...	1,470 0 0	1,581 12 0	50,890 13 1	28,900	2,500 0 0	6,066 0 6	95,959 4 7	140	8,298 9 10	...	110 3 1	1,95,916 11 1	
		Total, Urban ...	39,575 6 8	602 4 3	55,875 15 4	11,600	2,521 2 0	18,720 7 5	1,16,543 8 8	2,176	9,194 6 5	7,454 8 3	2,732 0 0	2,87,809 10 4	
		Grand Total ...	41,045 5 3	2,184 0 3	1,06,566 12 5	40,500	5,021 2 0	24,796 7 11	2,12,507 13 3	2,316	17,493 0 3	7,454 8 3	3,842 3 10	4,63,726 5 5	

N. B.—Items in column 13 represent refunds, excess recoveries, donations, subscriptions, etc.

II - C.

DISBURSEMENTS.

Societies.

Grand total receipts including the opening balance.	Disbursements.															
	Share capital withdrawn.	Deposits withdrawn.	Loans repaid to			Loans to members.	Loans to other Societies.	Interest paid on Loans and deposits.	Dividend and Bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditure, including closing balance.
			Government.	Other Societies.	Non-members.											
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
83,661 8 0	...	255 0 0	...	140 0 0	...	23,039 9 0	200 0 0	510 13 10	30 9 4	...	147 8 7	6 4 0	...	24,329 7 9	9,231 0 3	33,561 8
12,166 4 11	...	400 0 0	...	...	...	8,921 0 0	...	246 11 5	...	...	68 10 0	...	...	9,658 8 5	3,500 14 0	12,166 4 11
6,393 4 0	1,000 0 0	...	4,750 0 0	...	71 9 3	...	...	20 4 8	...	...	8,831 13 0	501 7 3	6,393 4
11,710 2 11	...	30 0 0	...	...	...	10,713 2 0	...	25 0 0	...	...	99 5 8	0 0 1	...	10,807 7 9	842 11 2	11,710 2 11
9,814 1 1	...	2 0 0	...	...	...	7,037 0 0	...	152 6 8	...	...	23 6 3	...	...	7,214 12 11	2,089 4 2	9,814 1 1
7,153 4 0	6,620 0 0	...	77 13 0	...	...	12 5 0	...	...	6,711 2 0	443 2 0	7,153 4 0
10,078 13 0	...	1,784 0 0	...	...	800 0 0	7,472 8 8	...	8 0 0	...	...	14 0 0	2 0 0	...	10,030 8 5	45 4 7	10,078 13 0
34,916 11 6	32,915 0 0	...	57 4 8	...	...	61 2 6	...	...	33,013 8 2	1,903 2 4	34,916 11 6
8,171 8 8	50 0 0	63 9 7	...	2,916 0 0	...	92 6 2	...	...	23 11 3	...	...	8,145 11 0	26 13 8	8,171 8 8
3,604 4 0	3,365 0 0	...	13 15 2	...	...	11 6 5	...	...	3,320 7 5	213 12 7	3,604 4 0
2,384 4 8	2,039 2 7	...	85 10 4	...	...	23 6 0	...	...	2,149 2 11	236 1 9	2,384 4 8
62,865 11 8	...	272 11 6	63 15 0	1,112 6 5	...	48,178 0 0	...	1,402 4 9	110 13 1	...	207 10 0	20 2 10	...	51,486 15 6	1,378 11 11	62,865 11 8
12,611 4 0	11,820 0 0	...	231 13 1	...	...	78 8 3	...	...	12,127 2 4	514 0 2	12,611 4 0
2,241 11 8	2,200 0 0	...	...	...	...	24 8 0	0 2 0	...	2,225 9 0	10 11 8	2,241 11 8
7,589 15 9	5,039 0 0	...	115 10 5	...	...	26 13 9	...	...	5,151 8 3	2,408 7 7	7,589 15 9
2,00,795 14 1	...	2,693 11 6	113 15 0	2,316 0 0	800 0 0	1,77,005 6 0	200 0 0	3,091 6 8	141 6 5	...	960 8 9	47 16 11	...	1,87,370 2 8	22,425 11 10	2,00,795 14 1
2,03,795 14 1	...	2,693 11 6	113 15 0	2,316 0 0	800 0 0	1,77,705 6 0	200 0 0	3,091 6 8	141 6 5	...	960 8 9	47 16 11	...	1,87,370 2 8	22,425 11 10	2,03,795 14 1
2,81,504 0 4	2,234	18,853 10 3	...	...	4,619 14 8	2,03,163 5 7	4,521 2 0	1,199 13 6	536 10 0	15,474 7 6	1,255 2 4	5,810 8 5	...	2,60,027 9 6	21,476 6 20	2,81,504 0 4
4,91,299 14 5	2,234	21,546 5 9	113 15 0	2,316 0 0	5,419 14 8	2,00,808 11 7	1,021 2 0	1,291 8 2	2,729 0 5	15,474 7 6	4,225 8 1	5,810 7 7	...	4,47,397 11 9	43,902 2 2	4,91,299 14 5

N. B.—Items in column 29 include commission charges and refunds.

STATEMENT III—A.

PROFIT AND LOSS ACCOUNT.

Central Societies (lending to or dealing with other Societies only).

Nil.

STATEMENT III-B.

B 952-6

STATEMENT

PROFIT AND

Urban

Item number.	District.	Kind of Society.	Profit.			
			Interest earned.	Gross profit on sales of stock.	Other items.	Total.
			3	4	5	6
	1	2	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Bombay City	Cash Limited	1,161 5 0	.....	50 4 0	1,211 9 0
	<i>Northern Division.</i>					
2	Kaira	Cash Limited	126 12 7	.....	0 0 3	126 12 10
3	Bronch	Do.	670 3 4	.....	25 12 0	695 15 4
4	Surat	Cash Unlimited	13 9 9	.....	22 0 0	35 9 9
	<i>Central Division.</i>					
5	Násik	Other Limited	10 14 3	1,201 12 3	322 1 0	1,534 11 6
6	Poona	Do.	776 2 3	.....	66 5 1	842 7 4
7	Do.	Cash Unlimited	240 4 7	.....	16 0 0	256 4 7
8	Sátára	Cash do.	720 2 7	.....	134 0 0	854 2 7
9	Do.	Other do. ... ..	.....	140 6 6	10 8 0	150 14 6
10	Sholápur	Cash Limited	480 3 7	.....	.....	480 3 7
	<i>Southern Division.</i>					
11	Belgaum	Cash Limited	1,249 1 9	.....	1 7 6	1,250 9 3
12	Dhárwár	Do.	4,647 2 7	.....	371 15 3	5,019 1 10
13	Do.	Cash Unlimited	48 1 10	72 8 3	1 11 9	122 5 10
14	Ratnágiri	Do.	374 5 2	.....	14 0 0	388 5 2
		Limited ...	9,121 13 4	1,201 12 3	837 13 1	11,161 6 8
		Unlimited ...	1,396 7 11	212 14 9	198 3 9	1,807 10 5
		Total, Urban ...	10,518 5 3	1,414 11 0	1,036 0 10	12,969 1 1

N. D.—Major portion of items in column 5 consists of entrance fees, minor items are donations, sale of forms, &c.

III-B.

Loss Account.

Societies.

Loss.						Net profit + or loss —	Remarks.	Item number.
Interest paid and due.	Establishment and contingent charges paid and due.	Debts written off.	Depreciation of stock.	Other items.	Total.			
7	8	9	10	11	12	13	14	
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.		
200 8 6	284 6 0	.....	.....	.....	434 14 6	+723 10 6		1
.....	9 1 0	.....	.....	.....	9 1 0	+117 11 10		2
.....	181 9 8	.....	.....	.....	181 9 8	+514 6 1		3
10 8 9	1 6 0	.....	.....	.....	11 14 9	+23 11 0		4
160 0 0	1,025 15 3	.....	.....	.....	1,185 15 3	+348 12 3		5
304 12 6	110 6 7	.....	.....	.....	415 3 1	+427 4 3		6
95 14 10	19 0 3	.....	.....	.....	114 15 1	+141 5 6		7
397 0 11	86 2 5	.....	.....	.....	483 3 4	370 15 3		8
41 10 8	151 1 0	.....	.....	.....	192 11 8	-41 13 2		9
1 4 0	19 13 6	.....	.....	.....	21 1 6	+459 2 1		10
811 8 3	159 11 4	.....	.....	.....	470 3 7	+780 5 8		11
1,114 4 11	437 10 10	.....	.....	105 10 11	1,557 10 8	+3,361 7 2		12
58 1 0	41 13 9	.....	.....	.....	99 14 9	+22 7 1		13
125 15 0	37 10 8	.....	.....	.....	163 9 8	+224 11 6		14
2,092 6 2	2,227 9 9	.....	.....	105 10 11	4,425 10 10	+6,735 11 10		
729 3 2	887 2 1	.....	.....	.....	1,066 5 3	+741 5 2		
2,821 9 4	2,584 11 10	.....	.....	105 10 11	5,492 0 1	+7,477 1 0		

N. B.—The item in column 11 represents law charges and depreciation of stock.

STATEMENT
PROFIT AND LOSS
Rural

Item Number.	District.	Kind of Society.	PROFIT.			
			Interest earned.	Gross profit on sales of stock.	Other items.	Total.
	1	2	3	4	5	6
			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
<i>Northern Division.</i>						
1	Ahmedabad	Cash Unlimited	1,792 4 11	.....	272 2 8	2,064 7 7
2	Kaira	Do.	628 13 7	.....	73 5 9	702 3 4
3	Broach	Do.	208 0 9	.....	41 0 0	247 0 9
4	Surat	Do.	660 9 8	.....	210 0 0	870 9 8
<i>Central Division.</i>						
5	East Khándesh	Cash Unlimited	639 8 3	.....	17 0 0	656 8 3
6	West Khándesh	Do.	428 14 11	.....	119 6 0	548 4 11
7	Poona	Do.	88 8 4	.....	58 0 0	146 8 4
8	Sátára	Do.	1,195 15 10	.....	180 15 6	1,326 15 4
9	Sholápur	Do.	273 7 5	.....	24 0 0	297 7 5
<i>Southern Division.</i>						
10	Bolgaum	Cash Unlimited	181 14 8	.....	78 0 0	259 14 8
11	Do.	Other do.	230 11 5	.....	6 3 11	236 15 4
12	Dhárwár	Cash Unlimited	4,233 0 5	.....	481 0 4	4,714 0 9
13	Bijápur	Do.	1,082 8 2	.....	181 0 0	1,263 8 2
14	Kánara	Do.	136 6 7	.....	4 8 0	140 14 7
15	Ratnágiri	Do.	232 7 9	.....	10 8 0	242 15 9
		Limited ... ..	.....	.....	.....	.....
		Unlimited	12,011 4 8	.....	1,707 2 2	13,718 6 10
		Total Rural	12,011 4 8	.....	1,707 2 2	13,718 6 10
		Total Urban	10,518 5 3	1,414 11 0	1,036 0 10	12,969 1 1
		Grand Total	22,529 9 11	1,414 11 0	2,743 3 0	26,687 7 11

N. B.—The excess of the net profit or loss appearing in column 13 of this statement over the total amount of profit or loss in the assets of two Urban Societies consequent on the N. B.—No. 2.—The chief items in column 6 consist of entrance fee, subscriptions, donations, profit on sales, value of stock, etc.

III—C.

ACCOUNT.

Societies.

Loss.						Net profit or loss.	Remarks.	Item Num- ber.
Interest paid and due.	Establishment and contingent charges paid and due.	Debts written off.	Depreciation of stock.	Other items.	Total.			
7	8	9	10	11	12	13	14	
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.		
663 9 4	191 6 7	.....	.....	6 4 0	861 8 11	+1,203 8 8		1
200 13 9	92 4 0	.....	.....	.....	293 1 9	+409 1 7		2
99 1 11	89 13 8	.....	.....	.....	138 13 2	+108 1 7		3
187 9 0	64 13 1	.....	.....	.....	252 6 1	+618 8 7		4
152 6 8	33 14 3	.....	.....	.....	186 4 11	+470 8 4		5
170 10 0	46 7 0	.....	.....	.....	217 1 0	+831 8 11		6
48 1 8	33 8 6	.....	5 10 0	2 0 0	88 15 2	+57 9 2		7
660 5 8	95 13 0	.....	.....	.....	756 2 8	+570 12 8		8
93 4 1	23 8 8	.....	.....	.....	121 7 4	+176 0 1		9
91 14 8	11 3 9	.....	.....	.....	103 2 0	+156 12 8		10
99 5 10	27 0 0	.....	.....	5 5 6	131 11 4	+105 4 0		11
1,869 7 11	316 4 0	.....	.....	.....	2,185 11 11	+2,828 4 10		12
251 2 4	77 10 8	.....	.....	.....	328 12 7	+934 11 7		13
49 1 2	23 8 6	.....	.....	.....	74 9 8	+68 4 11		14
107 15 8	20 15 8	.....	.....	.....	128 15 4	+114 0 5		15
.....		
4,744 13 8	1,104 8 1	.....	5 10 0	13 9 6	5,868 8 10	7,949 14 0		
4,744 13 8	1,104 8 1	.....	5 10 0	13 9 6	5,868 8 10	- 7,849 14 0		
2,821 9 4	2,564 11 10	.....	.....	105 10 11	5,492 0 1	+7,477 1 0		
7,566 6 7	3,669 8 11	.....	5 10 0	119 4 5	11,300 8 11	+15,329 15 0		

appearing in column 35 of statement IV by Rs. 401-2-6 (viz., Rs. 335-10-6 Bombay City and Rs. 155-8-0 Broach) is due to decrease loss incurred in the past year.

N. B.—Items in column 11 represent Commission charges, refunds and depreciation of stock.

STATEMENT IV—A.

BALANCE SHEET AS AT 30TH JUNE 1908.

Central Societies (lending to or dealing with other Societies only).

Nil.

STATEMENT IV—B.

Item No.	District or group.	Kind of Society.	ASSETS.							Loans from non-members.	Loans from other societies.
			Cash in hand and bank.	Loans due by members.	Loans due by other societies.	Interest due on columns 4 and 5.	Value of stock in hand.	Other items.	Total assets.		
1	2	3	4	5	6	7	8	9	10	11	
			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Bombay ...	Cash Limited ...	8,710 11 8	7,037 0 0	12,955 12 7	442 13 5	60 0 0	22 13 6	24,229 3 2	922 0 0	.....
	<i>Northern Division.</i>										
2	Kaira ...	Do. do. ...	3,779 14 7	383 0 0	.....	1 8 4	3 12 0	143 8 11	4,315 11 10	.....	.....
3	Broach ...	Do. do. ...	2,790 13 4	9,050 0 0	1,000 0 0	.....	213 0 0	63 5 9	13,123 3 1	.....	.....
4	Surat ...	Do. Unlimited ...	610 10 0	.....	.....	.....	4 0 0	9 9 9	634 2 9	.....	.....
	<i>Central Division.</i>										
5	Nasik ...	Other Limited ...	44 9 6	631 0 0	.....	8 0 9	4,089 14 0	1,328 15 9	6,102 3 0	2,500 8 0	.....
6	Poona ...	Cash do. ...	331 11 7	14,047 8 1	.....	217 12 2	208 9 0	.....	15,765 8 10	5,319 14 5	.....
7	Do. ...	Do. Unlimited ...	425 14 0	5,400 0 0	.....	182 12 9	5 0 0	12 0 3	6,025 11 0	.....	.....
8	Sátara ...	Do. do. ...	101 2 0	18,025 0 0	.....	532 12 2	4 0 0	.....	18,661 14 2	.....	.....
9	Do. ...	Other do. ...	47 4 9	.....	.....	.....	1,837 14 3	122 10 6	2,007 13 6	.....	.....
10	Sholapur ...	Cash Limited ...	125 7 6	4,361 0 0	.....	140 7 9	18 7 0	9 13 0	4,655 3 3	.....	.....
	<i>Southern Division.</i>										
11	Belgaum ...	Do. do. ...	2,193 8 0	12,424 0 0	.....	443 14 6	.....	13 0 0	15,079 6 6	.....	.....
12	Dhárwár ...	Do. do. ...	7,075 1 2	68,561 8 6	2,521 2 0	2,648 12 0	.....	164 0 4	80,968 7 6	7,000 0 0	.....
13	Do. ...	Do. Unlimited ...	177 10 0	1,225 0 0	.....	5 4 9	2,008 0 4	1,346 0 0	4,769 15 1	.....	2,521 2 0
14	Batnágiri ...	Do. do. ...	57 0 9	4,070 0 0	.....	92 18 5	.....	12 14 0	4,282 12 2	.....	.....
		Limited ...	20,656 13 4	1,17,403 0 1	16,476 14 7	3,903 4 11	4,653 10 0	1,765 9 3	1,64,259 4 2	15,642 6 5	.....
		Unlimited ...	1,419 9 6	29,720 0 0	.....	813 11 1	3,826 14 7	1,513 2 6	36,323 5 8	.....	2,521 2 0
		Total Urban ...	21,476 6 10	1,46,123 0 1	16,476 14 7	4,717 0 0	8,510 8 7	3,278 11 9	2,00,582 9 10	15,642 6 5	2,521 2 0

N. B.—The major portion of items in column 8 consists of interest accrued on bank accounts, and sales on credit.

—B.

AT 30TH JUNE 1908.

Notes.

LIABILITIES.

Loans from Government.		LIABILITIES.													Remarks.	Item No.
13	14	15	16	17	18	19	20	21	22	23	24	25	26			
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.		
1,000 0 0	—	4,931 8 7	14,717 12 0	8,454 0 0	220 15 11	20 10 7	18,413 6 6	231 9 6	126 10 7	145 0 0	33,838 8 3	+301 0 0	1			
1,000 0 0	—	2,000 0 0	2,057 0 0	—	—	105 12 0	2,162 12 0	—	—	35 4 0	4,198 0 0	+117 11 10	2			
—	—	—	12,735 0 0	13 0 0	—	—	12,748 0 0	16 8 0	—	—	12,764 8 0	+358 14 1	3			
300 0 0	—	300 0 0	—	300 0 0	10 8 9	—	310 8 9	—	—	—	610 8 9	+23 12 0	4			
—	—	2,630 8 0	2,175 0 0	—	—	—	2,175 0 0	599 8 0	348 12 9	—	5,753 11 9	+348 12 3	5			
1,350 0 0	—	7,631 6 9	4,049 0 0	3,392 11 1	74 2 8	48 7 8	7,564 8 0	13 0 0	74 11 1	54 12 9	18,238 4 7	+427 4 3	6			
1,800 0 0	—	2,800 0 0	220 0 0	2,750 0 0	95 1 4	—	2,065 1 4	8 0 0	—	12 4 2	8,884 8 6	+141 8 0	7			
1,000 0 0	—	3,000 0 0	—	14,950 0 0	318 6 11	—	15,268 6 11	22 8 0	—	—	18,201 14 11	+370 16 3	8			
1,000 0 0	—	1,000 0 0	—	1,041 10 8	—	—	1,041 10 8	5 0 0	2 0 0	—	2,049 10 8	—41 12 2	9			
1,750 0 0	—	1,750 0 0	2,383 9 0	—	—	—	2,383 0 0	—	67 4 9	18 12 8	4,198 1 2	+250 2 1	10			
1,300 0 0	—	5,300 0 0	855 0 0	7,392 6 0	241 8 0	19 12 1	8,512 10 1	10 0 0	—	478 6 9	14,209 0 10	+760 8 8	11			
4,000 0 0	—	13,179 8 2	34,689 9 3	26,250 11 3	855 2 4	1,004 7 0	61,799 14 4	88 7 0	175 4 9	1,858 14 1	77,627 0 4	+3,301 7 2	12			
—	—	2,521 2 0	2,208 8 0	—	—	—	2,208 8 0	7 14 0	—	—	4,787 8 0	+22 7 1	13			
1,750 0 0	—	1,750 0 0	—	2,015 0 0	27 11 9	—	2,082 11 9	7 8 0	—	197 12 11	4,008 0 8	+224 11 6	14			
1,400 0 0	—	37,422 15 6	73,662 5 3	40,802 13 1	1,394 12 9	1,199 1 10	1,16,759 0 11	948 11 6	772 12 11	2,111 2 0	1,59,014 10 10	+6,344 9 4	15			
2,850 0 0	—	11,271 2 0	2,428 8 0	31,066 10 8	461 12 9	—	23,046 18 8	48 14 0	2 0 0	211 1 1	35,583 0 6	+741 5 2	16			
1,250 0 0	—	48,794 1 6	76,090 13 3	61,559 7 9	1,856 9 6	1,199 1 10	1,40,706 0 4	998 9 6	778 12 11	2,322 2 1	1,03,506 11 4	+6,085 14 0	17			

N. B.—Items in column 23 mostly represent undistributed profits, and purchases on credit.

Item number.	District.	Kind of Society.	ASSETS.							Loans from non-members.	Loans from other Societies.
			Cash in hand and bank.	Loans due by members.	Loans due by other Societies.	Interest due on columns 4 and 5.	Value of stock in hand.	Other Items.	Total Assets.		
1	2	3	4	5	6	7	8	9	10	11	
		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
<i>Northern Division.</i>											
1	Ahmedabad	Cash Unlimited	9,232 0 3	19,310 1 0	60 0 0	425 14 8	14 0 0	239 10 0	29,331 9 11	3,710 0 0	60 0 0
2	Kaira	Do.	2,509 15 8	7,787 11 8	.....	206 0 8	2 0 0	55 6 5	10,561 1 10	1,080 0 0	.....
3	Broach	Do.	561 7 3	2,398 0 0	.....	40 14 10	5 0 0	12 10 9	3,516 0 10	.....	1,000 0 0
4	Borad	Do.	842 11 2	8,223 2 0	.....	275 14 3	44 3 0	82 13 2	9,474 0 7	.....	.....
<i>Central Division.</i>											
5	East Khándesh	Cash Unlimited	2,089 4 2	4,575 0 0	.....	353 14 3	1 0 0	69 6 4	7,088 8 9	.....	.....
6	West Khándesh	Do.	445 2 0	6,060 0 0	.....	142 10 2	9 6 0	21 7 11	6,878 10 1	.....	.....
7	Poona	Do.	45 4 7	4,467 9 2	.....	58 15 3	4 0 0	.....	4,575 13 0	101 0 0	.....
8	Sátára	Do.	1,903 3 4	30,949 0 0	.....	1,026 3 10	.....	.....	33,878 7 2	.....	300 0 0
9	Sholápur	Do.	25 13 8	2,550 0 0	.....	108 7 5	0 2 0	2 14 8	2,637 11 9	.....	736 6 5
<i>Southern Division.</i>											
10	Belgaum	Cash Unlimited	213 12 7	3,209 0 0	.....	167 8 11	.....	7 0 0	3,598 0 6	.....	.....
		Other do.	236 1 9	1,484 0 6	.....	74 12 19	.....	10 11 6	1,815 10 7	.....	.....
11	Dhárwár	Cash Unlimited	1,157 4 7	59,417 10 6	.....	1,672 4 1	.....	65 10 7	53,312 13 9	2,100 0 6	11,019 6 2
12	Bijápúr	Do.	514 0 8	11,446 3 4	.....	655 5 5	.....	32 15 0	12,648 8 5	100 0 0	.....
13	Kánara	Do.	19 11 5	2,000 0 0	.....	133 8 4	.....	2 0 0	2,155 3 9	.....	.....
14	Kolába	Do.	Engaged in collecting Capital.		.....	.....	.....	.....	.....	.....	.....
15	Ratnágiri	Do.	2,438 7 7	1,634 0 0	.....	23 10 9	.....	0 15 10	4,122 2 2	.....	.....
		Limited	.....	.....	.....	.....	.....	.....	.....	.....	.....
		Unlimited	22,204 4 6	1,57,065 6 2	60 0 0	5,370 12 3	80 6 0	653 10 2	1,85,434 7 1	7,091 0 6	14,015 12 7
		Total Rural	22,204 4 6	1,57,065 6 2	60 0 0	5,370 12 3	80 6 0	653 10 2	1,85,434 7 1	7,091 0 6	14,015 12 7
		Total Urban	31,476 6 10	1,46,123 0 1	16,476 14 7	4,717 0 0	8,510 8 7	3,278 11 9	2,00,532 9 10	15,642 6 5	2,521-2 0
		GRAND TOTAL	43,680 11 4	3,03,188 6 3	16,536 14 7	10,087 12 3	8,590 14 7	3,932 5 11	3,86,017 0 11	22,733 6 11	16,536 14 7

† Exclusive of Rs. 221-7-4 of Garag C. C. By. which has reported no transactions. N. B.—The major portion of items in column 8 consists of interest accrued on bal

IV—C.

AS AT 30TH JUNE 1908.

Societies.

LIABILITIES.														
Loans from Government.	Interest due to Government.	Total of columns 10 to 14.	Share Capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 16 to 19).	Establishment and contingent charges.	Other items.	Reserved funds.	Total Liabilities.	Profit + and loss —.	Remarks.	Items omitted.
13	14	15	16	17	18	19	20	21	22	23	24	25	26	
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	
10,950 0 0	...	14,721 11 6	.....	11,836 8 9	513 14 8	4 4 3	12,254 9 6	61 2 0	1 0 0	1,089 15 3	28,128 6 3	+1,303 2 8		1
4,150 0 0	...	5,230 0 0	840 0 0	3,830 0 0	81 1 6	3 12 0	4,534 13 6	16 0 0	5 4 0	345 14 8	10,153 0 3	+400 1 7		2
1,150 0 0	...	2,150 0 0	.....	1,138 0 0	65 5 1	.....	1,163 5 1	19 15 2	...	54 11 0	3,407 15 8	+108 1 7		3
4,250 0 0	...	4,250 0 0	.....	4,243 13 0	179 1 9	.....	4,422 14 9	5 0 0	...	177 14 3	8,855 13 0	+618 2 7		4
2,000 0 0	...	2,000 0 0	.....	4,213 9 8	30 2 8	.....	4,273 13 4	.....	...	344 9 1	6,018 5 6	+470 3 4		5
3,050 0 0	...	3,050 0 0	.....	3,002 13 0	104 12 8	.....	3,167 9 3	40 8 0	...	89 4 11	6,317 6 2	+331 3 11		6
2,000 0 0	...	2,101 0 0	.....	2,852 4 8	40 1 8	.....	2,392 6 4	34 13 6	...	.....	4,518 3 10	+67 9 2		7
7,000 0 0	...	7,311 4 0	.....	25,350 0 0	591 13 0	.....	25,941 13 0	54 9 6	...	.....	33,307 10 6	+570 12 4		8
750 0 0	2 8 0	1,512 13 2	.....	805 0 0	13 8 10	.....	817 8 10	3 0 0	...	179 5 5	2,511 11 8	+176 0 1		9
1,550 0 0	...	1,550 0 0	.....	1,778 0 0	77 15 1	.....	1,855 15 1	.....	...	35 4 6	3,471 3 10	+156 13 8		10
.....	...	.....	.....	1,554 8 1	47 15 11	.....	1,602 8 0	15 0 0	...	92 14 7	1,710 6 7	+105 4 0		
21,211 1 0	7 4 0	25,490 13 4	.....	21,856 2 2	553 5 8	.....	22,439 7 8	66 2 0	4 0 0	2,784 1 11	50,784 8 11	+3,628 4 10		11
4,700 0 0	...	4,801 4 0	1,470 0 0	4,902 0 0	127 2 9	.....	6,499 2 9	19 0 0	...	394 6 1	11,713 12 10	+834 11 7		12
1,000 0 0	...	1,000 0 0	.....	981 8 0	84 13 1	.....	1,066 5 1	10 4 6	...	12 5 3	2,088 14 10	+66 4 11		13
3,000 0 0	...	2,000 0 0	.....	1,984 11 0	.....	.....	1,984 11 0	.....	...	23 8 9	4,008 1 9	+114 0 5		14
.....	...	.....	.....	.....	.....	.....	.....	.....	...	.....	.....	.....		15
55,761 1 0	9 12 0	77,169 14 0	2,310 0 0	89,848 12 4	2,200 1 7	8 0 3	94,456 14 2	334 6 8	110 4 0	5,614 2 3	1,77,554 9 1	7,649 14 0		
55,761 1 0	9 12 0	77,169 14 0	2,310 0 0	89,848 12 4	2,290 1 7	8 0 3	94,456 14 2	334 6 8	10 4 0	5,614 2 3	1,77,554 9 1	+7,849 14 0		
30,250 0 0	...	48,794 1 6	78,090 18 3	61,539 7 9	1,856 9 6	1,199 1 10	1,40,706 0 4	908 9 6	775 13 11	3,322 3 1	1,93,596 11 4	6,055 14 6		
86,011 1 0	9 12 0	1,25,962 15 6	78,400 13 3	1,51,408 4 1	4,148 11 1	1,207 2 1	2,35,162 14 6	1,238 0 2	796 0 11	7,936 8 4	3,71,151 4 5	+14,638 12 6		

† Refunds, &c.

No. 1287 of 1908.

From

R. E. GIBSON, Esquire, I. C. S.,
 Superintendent, Land Records and Registration,
 and Registrar, Co-operative Credit Societies in Sind;

To

THE COMMISSIONER IN SIND.

*Superintendent's Office,
 Hyderabad, 10th August 1908.*

Sir,

As it seems to be necessary, according to the spirit of Government Resolution No. 9359, dated September 24th, 1907, I have the honour to submit the following report on Co-operative Credit Societies in Sind.

2. The number of societies still remains at one, which society is at Khairpur Daharki in taluka Ubauro.

3. I examined the books and accounts of the society on May 19th and orders were issued where necessary for guidance in future.

The membership has increased from 91 to 95 and the working capital roughly by Rs. 1,067, of which Rs. 1,000 represents an advance from Government. Out of a working capital of Rs. 2,078 a sum of Rs. 2,070 was out on loans to members. This shows a very satisfactory state of affairs. The net profit is Rs. 120 for the year ending June 30th, 1908, and the excess of assets over liabilities is Rs. 300. The society is not a large one and its operations are conducted on a small scale, but it is obviously appreciated, and members are glad to benefit from it. Khán Bahádur Mahomed Nawaz Khan had to resign his position as President owing to illness and the loss of his influence at this early stage might be serious to the welfare of the society, were it not for the exertions of several influential members of the Committee.

When I examined the Society's books in May, there were no arrears by members outstanding. This would point to the fact that the present committee is sufficiently influential to obtain punctual repayment of instalments. The Secretary, who is the Head Master of the local school, was changed four times during the year, and so there were a few omissions but no serious errors, in the way the books were kept. At present he is granted Re. 1 only per mensem and in view of the increase in work that falls to him, I intend to suggest either an increase of pay, or a bonus on his behalf.

4. The statements required by paragraph 3 of Government Resolution No. 5228 of 26th May 1908 are submitted herewith. The information mentioned in paragraph 2 of the Government Resolution just mentioned has not been supplied as yet.

5. I received one application from a Public Works contractor to form a combined Rural and Urban Society with capitals of 10 and 5 lakhs respectively, and with a comprehensive scheme of management to include nearly every Revenue Official in Sind, from the Commissioner in Sind downwards. In reply I pointed that the societies proposed were impracticable without modification. Since then nothing more has been heard of the scheme.

I have the honour to be,

Sir,

Your most obedient servant,

R. E. GIBSON,

Superintendent, Land Records and Registration, and
 Registrar, Co-operative Credit Societies in Sind.

STATEMENT I—C.

RURAL SOCIETY, KHAIRPUR DAHARKI.

General Progress for the year ending 30th June 1908.

Province.	Kind of Society.	Number of Societies.		Number of Members.		Working Capital.		Remarks.
		At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	
1	2	3	4	5	6	7	8	9
Sind ...	Cash Unlimited.	1	1	91	95	Rs. a. p. 1,011 15 10	Rs. a. p. 2,078 14 11	

R. E. GIBSON,
Superintendent, Land Records
and Registration in Sind.

STATEMENT II—C.

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING 30TH JUNE 1903.

Rural Society at Khairpur Daharki.

District or group.	Kind of Society.	Receipts.																
		Share payment.	Entrance Fee.	Deposits by members.	Loans from other Sources.			Loans repaid by members.	Loans repaid by other Societies.	Interest received.	Sale proceeds of stock.	Other income.	Total income of the year.	Opening balance.	Grand total receipts included in the opening balance.			
					Government.	Other Societies.	Non-members.											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16			
...	Rs. a. p. 1 0 0	Rs. a. p. 20 0 0	Rs. a. p. 1,000 0 0	Rs. a. p. 920 0 0	..	Rs. a. p. 73 1 10	..	Rs. a. p. 5 4 10	Rs. a. p. 1,091 6 8	Rs. a. p. 4 7 9	Rs. a. p. 3,026 14 6				
District or group.	Kind of Society.	Disbursements.																
		Share capital withdrawn.	Deposits withdrawn.	Loans repaid to.			Loans to members.	Loans to other Societies.	Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditure including closing balance.	Remarks.
				Government.	Other societies.	Non-members.												
1	2	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
...	Rs. 3,070	Rs. a. p. 14 7 0 Includes Rs. 0-15-0 on account of purchase of an office box.	Rs. a. p. 72 8 0	..	Rs. a. p. 3,066 15 6	Rs. a. p. 4 14 11	Rs. a. p. 3,066 14 6	..

* Column 13.—Interest from Savings Bank
Donations by members

Rs. a. p.
.. 3 4 10
.. 4 0 0
6 4 10

† Column 28.—Gharid hire from Khairpur Daharki to Ubauro and back paid by the Secretary and Chairman of the Society while they went to receive the loan of Rs. 1,000 from the Ubauro Sub-Treasury.

R. E. GIBSON,
Superintendent, Land Records and Registration in Sind.

STATEMENT III—C.

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 30TH JUNE 1908.

Rural Society—Khairpur Daharki.

District.	Kind of Society.	PROFIT.				LOSS.		
		Interest earned.	Gross profit on sales of stock.	Other items.	Total.	Interest paid and due.	Establishment and Contingent charges paid and due.	Debts written off.
1	2	3	4	5	6	7	8	9
		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Sukkur	Cash Unlimited...	*197 5 11	.....	†6 0 0	143 5 11	.....	14 10 6 Includes 8 annas due.	.....

District.	Kind of Society.	LOSS—continued.			Net profit or loss.	Remarks.
		Depreciation of stock.	Other items.	Total.		
1	2	10	11	12	13	14
		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
Sukkur	Cash Unlimited...	.....	†2 8 0	17 2 6	‡126 3 5	* Column 3— Rs. a. p. (A) On loans 126 13 10 (B) On Savings Bank-money 10 8 1 <hr/> 137 5 11 A—Amount received ... 2 4 10 " due ... 8 3 3 B—Amount received ... 73 1 10 " due ... 53 12 † Column 5— Entrance-fee ... 2 0 Donations ... 4 0 <hr/> 6 0

‡ Column 12.—Ghari hire from Khairpur Daharki to Ubauro and back paid by the Secretary and Chairman of the Society while they went to receive the loan of Rs. 1,000 from the Ubauro Sub-Treasury.

§ Column 13.—Note.—Deducting Rs. 6 received under the head of entrance-fee and donations; the net profit will be Rs. 120-3-5.

R. E. GIBSON,
Superintendent, Land Records and Registration in Sind.

STATEMENT No. IV—C.

Balance sheet of the Khairpur Daharki Co-operative Credit Society for the year ending 30th June 1908.

District.	Kind of Society.	Assets.							Liabilities.				
		Cash in hand and Bank.	Loans due by members.	Loans due by other Societies.	Interest due on columns 4 and 5.	Value of stock in hand.	Other Items.	Total assets.	Loans from non-members.	Loans from other Societies.	Interest due on loans in columns 10 and 11.	Loans from Government.	Interest due to Government.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Sukkur	Cash Unlimited.	Rs. a. p. 8 14 11	Rs. a. p. 2,070 0 0	Rs. a. p. ..	Rs. a. p. 61 15 8	Rs. a. p. 0 15 0 (office box)	Rs. a. p. ..	Rs. a. p. 2,141 13 8	Rs. a. p. ..	Rs. a. p. ..	Rs. a. p. ..	Rs. a. p. 1,000 0 0	Rs. a. p. ..

District.	Kind of Society.	Liabilities—continued.											Profit + and loss—	Remarks.
		Total of columns 10 to 14.	Share capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 15 to 19).	Establishment and contingent charges.	Other items.	Reserve Fund.	Total Liabilities.	Profit + and loss—		
1	2	15	16	17	18	19	20	21	22	23	24	25	26	
Sukkur	Cash Unlimited.	Rs. a. p. 1,000 0 0	Rs. a. p. ..	Rs. a. p. 839 8 0	Rs. a. p. ..	Rs. a. p. ..	Rs. a. p. 839 8 0	Rs. a. p. 1 2 0	Rs. a. p. ..	Rs. a. p. ..	Rs. a. p. 1,840 10 0	Rs. a. p. +301 8 2		

R. E. GIBSON,
Superintendent, Land Records and Registration in Sind.

Below letter No. 1287, dated 10th August 1908, from the Superintendent, Land Records and Registration, and Registrar, Co-operative Credit Societies in Sind.

No. 3092 OF 1908.

REVENUE DEPARTMENT.

*Office of the Commissioner in Sind,
Government House, Karachi, 1st September 1908.*

Submitted to Government. The report calls for no comment. The Commissioner would only observe that so far as can be judged at present there is little likelihood of any appreciable development in the number of societies in the near future.

J. CRERAR,
for Commissioner in Sind.

To

The Chief Secretary to Government,
Revenue Department, Bombay.

Below letter No. 1868, dated 26th September 1908, from the Registrar, Co-operative Credit Societies, Bombay Presidency, to the Director of Agriculture, Bombay Presidency, Poona.

No. C/97 OF 1908.

Bombay, 17th December 1908.

Forwarded to Government, Revenue Department, with compliments.

2. There appears to be steady progress in the matter of these banks, but very few rural banks are able to obtain loans in the open market, and except in the few cases where they have been able to do so it can hardly be said that the principle of Co-operative Credit has come into operation.

G. F. KEATINGE,
Director of Agriculture.

Co-operative Credit Societies.

Annual Report on the working of — in the
Bombay Presidency, including Sind, for
the year 1907-08.

No. 3062.

REVENUE DEPARTMENT.

Bombay Castle, 26th March 1909.

Letter from the Superintendent of Land Records and Registration and Registrar of Co-operative Credit Societies in Sind, No. 1287, dated 10th August 1908—Submitting the Annual Report on the working of the Co-operative Credit Societies Act (X of 1901) in Sind for the year ending 30th June 1908.

Memorandum from the Commissioner in Sind, No. 3092, dated 1st September 1908.

Letter from the Registrar of Co-operative Credit Societies, No. 1868, dated 26th September 1908:—

“I have the honour to forward herewith the advance copy of my Annual Report. Similar copies are being sent direct to both the Government of India and the Government of Bombay to save time. Statistical returns will follow next week.”

Memorandum from the Director of Agriculture and of Co-operative Credit Societies, No. c.—97, dated 17th December 1908.

RESOLUTION.—The number of Societies has increased from 69 in 1906-07 to 146 in 1907-08, the totals being made up of 29 Urban and 49 Rural in the former year, and 16 Urban and 100 Rural in the latter. The districts which show the largest increases are, under Urban, Sātāra, and under Rural, Sātāra and Dhārwar. Of the two Societies reported in Sind in the previous year, while one has ceased to exist, the other in the Sukkur District has worked satisfactorily; and it seems to be a matter for regret that the Commissioner in Sind should regard as improbable in the near future any appreciable progress in developing the number of Societies in that province. The smaller increases in the Presidency proper occurred, under Urban, in Bombay, Poona and Dhārwar, and under Rural, in Ahmedabad, Broach, Poona, Bijāpur and Kolāba. Kaira alone shows a decrease of one Rural Society.

2. The growth in numbers is satisfactory evidence of the progress of the idea of co-operation; but if the scheme of Co-operative Credit Societies is to gain a permanent hold in the Presidency, there must be also growth in the not less important factor of credit. Not only must people combine together in a Co-operative Society, but the Society which they form must obtain for itself a substantial credit. The extent to which the Societies already formed have succeeded in advancing in this direction may be gauged partly from the participation of the larger capitalists in the work of financing the Societies, and partly from the development of the Societies' own resources—the payment of shares and entrance fees, the deposits of members, and the interest received on loans. Under the first of these heads, it is gratifying to learn that the Hon'ble Sir Vithaldās Thackersey and Mr. Lalubhāi Sāmaldās continued to display a warm interest in the progress of the movement, and that the latter gentleman was the means of introducing the effective financial co-operation of such well known names as Sir Sassoon David, Sir Cawasji Jahangir, Mr. Dorabji J. Tata and Rāo Bahādur Chinubhāi Mādhavlāl. For the starting of Societies which have not in the beginning the means of attracting funds from the ordinary sources, it is justifiable that Government should make advances, even without interest, in order to provide a working capital. But if a Society, having received from Government this initial help to enable it to start work, is unable by the management of the means placed at its disposal to create for itself a position in which it can dispense with pecuniary support from Government, it must admit that it has failed to become a Credit Society; it will remain a Co-operative Society for administering the bounty of Government. The growth in the Societies founded and registered of a power to obtain credit independent of the interest-free loans from Government is of vital importance

to the future development of the scheme; and the success which has been achieved in the year in obtaining outside capital, the measures which the Registrar reports that he has in hand for securing loans from a well established Bank, and the schemes which Government are aware are in process of being put into practical shape by the Hon'ble Sir V. D. Thackersey and Mr. Lalubhái Sámaldás, afford good ground for hope that the development of Co-operative Societies supported by Government into self-supporting Co-operative *Credit Societies* will prove to be a realizable fact.

3. In the work of organizing new Societies, the Registrar continued to receive the assistance of the Honorary Organizers of the previous year, and added to them one recruit in the Dhárwár District. In the very important work of managing the Societies founded, the Registrar mentions the names of several gentlemen, official and non-official, whose ability and energy have contributed largely to the development of the Societies' own resources. From the statistical Tables, which accompany the Report, it is not possible to trace the progress of any given Society, as the figures supplied are the totals for districts and not as formerly those of each Society individually; and it is not easy to compare the figures in this year's statements with those in the statements which accompanied the preceding report, as the latter was for a period of 15 months. Examining the figures for the year of report, it is necessary to take account of the fact that of the 145 Societies registered in the Presidency proper, 30 were still engaged in collecting capital. The remaining 115 Societies received Rs. 41,045 as share payments, Rs. 2,184 as entrance fees, Rs. 1,06,567 in deposits by members and Rs. 29,817 by loans from sources other than Government, or a total of Rs. 1,79,613 against Rs. 40,500 by loans from Government. At the end of the year the total assets amounted to Rs. 3,83,017, against liabilities totalling Rs. 3,71,181. In the case of only one Society (an Urban Society in Sátára District) were the liabilities in excess of the assets, by the sum of Rs. 42. At the end of the year the liabilities due to members amounted to Rs. 2,35,163, while of borrowed capital and interest thereon amounting to Rs. 1,25,963, only Rs. 86,021 were due to Government. In Sholápur and Dhárwár a commencement had been made in repaying Government loans. It may fairly be inferred from these figures that in the great majority of cases, if not in all, the Societies were working mainly on their own credit, and in those cases in which Government loans had been granted were, on that as a basis, building up a financial position of their own. How far this process has advanced in some cases is clear from the instance of Hulkoti, which is ready to pay off the whole of its extraneous borrowed capital of Rs. 7,000. Each Society, except the one already referred to in Sátára, worked at a profit, the total profit for the year being Rs. 15,327. During the year loans were repaid by members to the extent of Rs. 2,12,508, loans were made to members totalling Rs. 3,80,869, and at the end of the year Rs. 3,03,188 were due from members on account of loans made to them. The conclusion may justly be drawn that the Societies, in addition to finding, or commencing to find, their feet on a sound financial basis, were able from this standpoint to carry on operations with profit to themselves and advantage to their members. Some measure of this advantage is given by the statement that loans were made at $9\frac{3}{4}$ per cent., while the Registrar estimates (he admits roughly) the mean rate for similar loans outside the Societies to be $18\frac{3}{4}$ per cent. Government regard these results of the year's working as eminently encouraging, and they desire to record their appreciation of the work done by the substantive and acting Registrars and by the numerous gentlemen named and unnamed in this report, without whose truly patriotic energy and co-operation it would not have been possible to secure such a record of progress.

4. Government have read with interest the Registrar's remarks on the various kinds of Societies which are grouped under the head "Urban". They understand that all Societies classed as "Rural" are composed of agriculturists, and that the statistics given for Rural Societies, therefore, represent only the progress made during the year in developing the credit of cultivators. They do not, however, show the whole of that progress, since the class of Urbans mentioned in paragraphs 18 and 20 of the Report, numbering about a dozen, also concern themselves with loans to Rural Societies, *i. e.*, to agriculturists.

5. The question of summary procedure for the recovery of revenue, which is discussed in paragraphs 30 to 36 of the Report, cannot conveniently be taken up in a review of an Administration Report; and it is for the present at any rate decided by the Government of India that it is not advisable to sanction a special procedure. Orders have recently been passed on the question of the grant of tagái to Co-operative Credit Societies. On the point connected with registration fees, which is referred to in paragraph 48 of the Report, the Government of India have granted a remission of fees.

H. B. CLAYTON,

Acting Under Secretary to Government.

To

The Commissioner in Sind,
 The Commissioner, N. D.,
 The Commissioner, C. D.,
 The Commissioner, S. D.,
 All Collectors, including the Collectors and Deputy
 Commissioners in Sind,
 The Collector of Bombay,
 The Settlement Commissioner and Director of
 Land Records,
 The Director of Agriculture and of Co-operative
 Credit Societies,
 The Registrar of Co-operative Credit Societies,
 The Colonization Officer, Jámráo Canal,
 The Superintendent of Land Records and Registra-
 tion in Sind,
 The Tálukdári Settlement Officer,
 The Manager, Incumbered Estates in Sind,
 The Private Secretary to His Excellency the
 Governor,
 The Accountant General,
 The Educational Department of the Secretariat,
 The General Department of the Secretariat,
 The Judicial Department of the Secretariat,
 The Political Department of the Secretariat,
 The Financial Department of the Secretariat.
 The Government of India,
 The Under Secretary of State for India. } By letter.

With copies of the
 Report.

STATEMENTS IV—B. and IV—C.

Balance Sheet as at 30th June 1908 of the Urban and Rural Societies.

STATE
BALANCE

Serial number.	District or Group.	Kind of Society.	ASSETS.							Loans from non-members.
			Cash in hand and bank.	Loans due by members.	Loans due by other Societies.	Interest due on columns 4 and 5.	Value of stock in hand.	Other items.	Total assets.	
1	2	3	4	5	6	7	8	9	10	
		<i>Northern Division.</i>	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs.
1	Bombay	Pioneer Co-operative Credit Society, Limited.	1,228 15 0	.....	.....	... ..	.....	.....	1,228 15 0	...
2		Bombay Co-operative Credit Society, Limited.	1,847 15 7	.....	12,955 13 7	176 14 5	.....	17 3 11	14,997 14 6	...
3		Shamrao V. Co-operative Credit Society, Limited.	64 15 1	6,938 0 0	.....	265 5 6	50 0 0	.....	7,318 4 7	932
4		Hindu Co-operative Credit Society, Limited.	568 14 0	99 0 0	.....	0 9 6	10 0 0	5 9 7	684 1 1	...
		Total Limited ...	3,710 11 8	7,037 0 0	12,955 13 7	442 13 5	60 0 0	22 13 6	24,229 3 2	932
5	Kaira	Umreth Co-operative Credit Society, Limited.	3,778 14 7	398 0 0	.....	1 3 4	3 12 0	143 6 11	4,315 11 10	...
6	Broach	Broach District Trading and Banking Co-operative Credit Society, Limited.	2,506 0 4	9,000 0 0	1,000 0 0	.....	207 0 0	61 11 3	12,774 11 7	...
		Broach Women's Co-operative Credit Society, Limited.	290 13 0	50 0 0	.....	.....	6 0 0	1 10 6	349 7 6	...
		Total Limited ...	2,796 13 4	9,050 0 0	1,000 0 0	.....	213 0 0	63 5 9	13,123 3 1	...
7	Surat	Pardi Co-operative Credit Society, Unlimited.	610 10 0	.....	.....	.....	4 0 0	519 9 9	634 3 9	...

B.

AT 30TH JUNE 1908.

societies.

186														
Interest due on loans in columns 10 and 11.	Loans from Government.	Interest due to Government.	Total of columns 10 to 14.	Share capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 10 to 19).	Establishment and contingent charges.	Other items.	Reserve fund.	Total liabilities.	Profit + and loss--.	Remarks.
12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
Rs. p.	Rs.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	
...	...	...	.....	1,647 0 0	...	...	...	1,647 0 0	319 2 6	...	...	1,600 2 6	-47 2 0	Out of total loss Rs. 1,647-10-0 on 30th June 1907 Rs. 1,044-4-0 not accepted, the charges being not reasonable. The actual loss was therefore Rs. 316-10-6 after adding Rs. 25 which were wrongly taken as assets.
...	2,000	...	2,000 0 0	8,900 0 0	3,000	196 4 10	...	13,096 4 10	2 7 0	126 10 7	139 0 0	14,364 6 8	+633 8 1	
8 7	3,000	...	2,931 8 7	3,641 0 0	430	24 11 1	30 10 7	4,116 8 8	...	...	6 0 0	7,053 14 3	+204 6 4	
...	...	...	.....	729 12 0	24	...	...	753 12 0	...	...	...	753 12 0	-69 10 11	Dividend equalising fund.
8 7	4,000	...	4,931 8 7	14,717 12 0	3,454	220 15 11	30 10 7	18,413 6 6	221 9 6	126 10 7	145 0 0	23,838 2 2	+391 0 0	
...	2,000	...	2,000 0 0	2,087 0 0	...	...	105 14 0	2,163 14 0	...	...	35 6 0	4,198 0 0	+117 11 10	
...	...	...	.....	12,400 0 0	...	...	...	12,400 0 0	16 5 0	...	...	12,416 5 0	+1368 6 7	The current year's actual profit is Rs. 513-14-7, but after deducting the loss Rs. 168-8-0 in the previous year the net balance of assets remains as shown here.
...	...	...	.....	838 0 0	13	...	...	848 0 0	...	...	...	848 0 0	+0 7 6	
...	...	...	.....	12,736 0 0	13	...	...	12,748 0 0	16 5 0	...	...	12,764 5 0	+858 14 1	
...	300	...	300 0 0	.....	300	10 8 9	...	310 8 9	...	...	...	610 8 9	+23 11 0	Includes Rs. 6 fees to be recovered.

Item No.	District or Group.	Kind of Society.	ASSETS.							Loans from non-members.	Loans from other societies.
			Cash in hand and bank.	Loans due by members.	Loans due by other societies.	Interest due on columns 4 and 5.	Value of stock in hand.	Other items.	Total assets.		
1	2	3	4	5	6	7	8	9	10	11	
Central Division.											
1	Khandesh E. & W. Districts.	Khandesh Government Servants Co-operative Credit Society, Limited				Information not received.					
2	Nalk District ...	All India Brotherhood Co-operative Credit Society, Limited	44 9 6	631 0 0	.....	8 0 9	4,089 14 0	1,329 15 9	6,102 8 0	2,500 8 0
		Total—other Limited ...	44 9 6	631 0 0	.....	8 0 9	4,089 14 0	1,329 15 9	6,102 8 0	2,500 8 0
3	Poona District ...	No. 1 Military Accounts Co-operative Credit Society, Limited	11 12 6	5,637 4 10	.....	54 0 1	11 0 0	.....	5,014 1 5	2,339 2 7
4		Cosmos Co-operative Credit Society, Limited	319 15 1	9,110 8 9	.....	163 12 1	257 9 0	.....	9,851 7 5	2,980 11 10
5		General Trading Co-operative Credit Society, Un- limited	801 9 0	1,250 0 0	.....	126 15 0	3 0 9	12 0 8	1,783 8 8	.....
6		Haryana Chambhar Co-operative Credit Society, Un- limited	84 5 0	4,150 0 0	.....	55 13 9	2 0 0	.....	4,242 2 9	.....
		Total—Cash Limited ...	331 11 7	14,947 8 1	.....	217 12 2	268 9 0	.....	15,765 8 10	5,219 14 5
		Total—Cash Unlimited ...	423 14 0	5,400 0 0	.....	182 12 9	5 0 0	12 0 3	6,025 11 0	.....
7	Satara District ...	Ambavde Co-operative Credit Society, Unlimited ...	17 0 0	1,000 0 0	.....	.....	.....	.....	1,017 0 0	.....
8		Devrashta Weavers Co-operative Credit Society, Un- limited ... ..	.....	.....	.....	.....	.....	.....	.....	.....
9		Ganzavdi Co-operative Credit Society, Unlimited ...	17 0 0	1,000 0 0	.....	.....	.....	.....	1,017 0 0	.....
10		Khatik Co-operative Credit Society, Unlimited ...	.....	2,010 0 0	.....	52 6 1	.....	.....	2,062 6 1	.....
11		Kodoli Mahar Co-operative Credit Society, Unlimited ...	13 0 0	2,000 0 0	.....	78 2 0	.....	.....	2,081 2 0	.....
12		Mahuli Chambhar Co-operative Credit Society, Un- limited ... ..	.....	.....	.....	.....	.....	.....	.....	.....
13		Kshetra Mahuli Chambhar No. 2 Co-operative Credit Society, Unlimited ...	.....	.....	.....	.....	.....	.....	.....	.....
14		Satara Bajirav Peth Co-operative Credit Society, Un- limited ... ..	.....	2,000 0 0	.....	8 2 0	.....	.....	2,078 2 0	.....
15		Satara Budhwar Peth Co-operative Credit Society, Unlimited ... ..	.....	2,000 0 0	.....	46 14 0	.....	.....	2,046 14 0	.....
16		Satara Dhor Co-operative Credit Society, Un- limited	87 2 0	2,000 0 0	.....	77 1 4	1 0 0	.....	2,115 3 4	.....
17		Satara Malhar Peth Co-operative Credit Society, Un- limited ... ..	.....	2,000 0 0	.....	54 11 0	3 0 0	.....	2,057 11 0	.....
18		Satara Mangalwar Peth Co-operative Credit Society, Unlimited ... ..	.....	.....	.....	.....	.....	.....	.....	.....
19		Satara Sadar Bazar Co-operative Credit Society, Un- limited ... ..	.....	2,015 0 0	.....	75 2 9	.....	.....	2,090 2 9	.....
20		Shahapur Co-operative Credit Society, Unlimited ...	17 0 0	2,000 0 0	.....	70 5 0	.....	.....	2,087 5 0	.....
21		Shivthar Co-operative Credit Society, Unlimited ...	.....	.....	.....	.....	.....	.....	.....	.....
22		B. A. Karanjkar Co-operative Credit Society, Unlimited ...	47 4 9	.....	.....	.....	1,837 14 3	123 10 6	2,007 13 6	.....
		Total—Cash Unlimited ...	101 2 0	18,025 0 0	.....	338 13 2	14 0 0	.....	18,863 14 2	.....
		Total—Other Unlimited ...	47 4 9	.....	.....	.....	1,837 14 3	123 10 6	2,007 13 6	.....
23	Sholapur District	Bisal Co-operative Credit Society, Unlimited ...	125 7 8	4,361 0 0	140 7 9	18 7 0	4,655 2 9	
		Total—Cash Limited ...	125 7 8	4,361 0 0	140 7 9	18 7 0	9 13 0	4,655 2 7	

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 3 AT 20TH JUNE 1908.
 ocieties.

LIABILITIES.													Profit + and loss -	Remarks.	Item No.
Loans from Government.	Interest due to Government.	Total of columns 10 to 14.	Share capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 10 to 19).	Establishment and Contingent charges.	Other items.	Reserve fund.	Total liabilities.				
13	14	15	16	17	18	19	20	21	22	23	24	25	26		
Rs. s. p.		Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.		
						Information not received.								1	
.....	...	2,630 8 0	2,175 0 0	.....	.....	.....	2,175 0 0	500 0 0	348 13 9	.....	5,753 11 9	+348 13 8	2
.....	...	2,630 8 0	2,175 0 0	.....	.....	.....	2,175 0 0	500 0 0	348 13 9	.....	5,753 11 9	+348 13 8	3
950 0 0	...	2,689 2 7	2,119 0 0	800 0 7	.....	.....	3,009 9 7	.....	58 13 6	15 0 0	5,772 9 8	+141 7 9	4
2,000 0 0	...	4,942 4 2	1,980 0 0	2,502 2 8	74 2 6	48 7 8	4,554 12 5	13 0 0	18 13 7	92 12 9	9,563 10 11	+235 12 6	5		
800 0 0	...	800 0 0	220 0 0	650 0 0	45 12 10	.....	915 12 10	0 0 0	.....	13 4 2	1,735 2 0	+ 48 6 8	6
2,000 0 0	...	2,000 0 0	.....	2,100 0 0	49 2 6	.....	2,149 2 6	.....	.....	.....	4,149 2 6	+ 92 12 2	7
2,350 0 0	...	7,031 8 9	4,043 0 0	3,392 11 10	74 2 6	48 7 8	7,504 6 0	13 0 0	74 11 1	54 12 9	15,338 4 7	+427 4 8	8		
2,800 0 0	...	2,800 0 0	220 0 0	2,750 0 0	95 1 4	.....	2,065 1 4	0 0 0	.....	13 4 2	5,814 5 0	+141 5 6	9
800 0 0	...	500 0 0	.....	500 0 0	.....	.....	500 0 0	.....	.....	.....	1,000 0 0	+ 17 0 0	10
800 0 0	...	500 0 0	.....	500 0 0	.....	.....	500 0 0	.....	.....	.....	1,000 0 0	+ 17 0 0	11
.....	1,950 0 0	47 9 7	.....	1,997 9 7	4 0 0	.....	.....	2,901 9 7	+ 60 12 6	12		
.....	2,000 0 0	52 1 4	.....	2,052 1 4	5 0 0	.....	.....	2,057 1 4	+ 31 0 8	13		
.....	14		
.....	2,000 0 0	52 1 4	.....	2,052 1 4	.....	.....	.....	2,052 1 4	+ 20 0 8	15		
.....	2,000 0 0	81 4 0	.....	2,031 4 0	.....	.....	.....	2,031 4 0	+ 18 10 0	16		
1,000 0 0	...	1,000 0 0	.....	1,000 0 0	.....	.....	1,000 0 0	.....	.....	.....	2,000 0 0	+115 2 4	17
1,000 0 0	...	1,000 0 0	.....	1,000 0 0	26 7 4	.....	1,038 7 4	6 8 0	.....	.....	2,012 15 4	+ 14 11 8	18
.....	19		
.....	2,000 0 0	53 1 4	.....	2,052 1 4	5 0 0	.....	.....	2,055 1 4	+ 28 1 5	20		
.....	2,000 0 0	46 14 0	.....	2,046 14 0	5 0 0	.....	.....	2,051 14 0	+ 33 7 0	21		
.....	22		
1,000 0 0	...	1,000 0 0	.....	1,041 10 8	.....	.....	1,041 10 8	5 0 0	5 0 0	.....	2,049 10 8	- 41 12 2	23
1,000 0 0	...	3,000 0 0	.....	4,960 0 0	319 6 11	.....	15,269 6 11	23 2 0	.....	.....	15,291 14 11	+370 15 2	24
2,000 0 0	...	1,000 0 0	.....	1,041 10 8	.....	.....	1,041 10 8	5 0 0	5 0 0	.....	2,049 10 8	- 41 12 2	25
750 0 0	...	1,750 0 0	2,352 0 0	.....	.....	.....	2,352 0 0	.....	47 4 9	15 12 5	4,196 1 2	+420 2 1	26
750 0 0	...	1,750 0 0	2,352 0 0	.....	.....	.....	2,352 0 0	.....	47 4 9	15 12 5	4,196 1 2	+420 2 1	27

Item number.	District or Group.	Kind of Society.	ASSETS.							Loans from non-members.	Loans from other Societies.
			Cash in hand and bank.	Loans due by members.	Loans due by other Societies.	Interest due on columns 4 and 5.	Value of stock in hand.	Other items.	Total Assets.		
1	2	3	4	5	6	7	8	9	10	11	
		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
1	Southern Division. Belgaum	Belgaum Pioneer Co-operative Credit Society, Limited	1,610 3 6	5,009 0 0	.....	150 12 11	.....	5 0 0	6,775 0 6	.....	.....
2		Nipani Co-operative Credit Society, Limited	53 4 3	2,735 0 0	.....	128 2 4	.....	5 0 0	2,921 6 7	.....	.....
3		Gokak Co-operative Credit Society, Limited	590 0 8	4,680 0 0	.....	169 15 3	.....	3 0 0	5,382 15 6	.....	.....
		Total, Cash Limited	2,198 8 0	12,424 0 0	.....	448 14 6	.....	13 0 0	15,079 6 6	.....	.....
4	Dhárwār	Betgeri Co-operative Credit Society, Limited	2,004 11 0	21,277 0 0	.....	860 5 3	.....	80 0 0	24,172 0 3	5,000 0 0	.....
5		Dhárwār Co-operative Credit Society, Limited	2,169 12 8	9,023 0 0	.....	697 4 8	.....	80 15 0	11,071 0 4	.....	.....
6		Hubli Co-operative Credit Society, Limited	724 8 11	4,590 0 0	.....	134 3 0	.....	10 0 0	5,458 11 11	.....	.....
7		Southern Marátha Co-operative Credit Society, Limited	1,938 8	133,457 0 0	2,521 2 0	931 15 1	.....	63 1 4	38,979 8 6	2,000 0 0	.....
8		Dhárwār Weavers' Union, Unlimited	177 10 0	1,225 0 0	.....	5 4 9	2,006 0 4	1,346 0 0	4,759 15 1	.....	2,521 2 0
9		Gadag Taluka Government Servants' Co-operative Credit Society, Limited	189 10 6	217 8 0	.....	.....	.....	.....	407 2 6	.....	.....
10		Dhárwār Co-operative Credit Stores, Limited	.....	.....	.....	.....	.....	.....	.....	.....	.....
		Total	7,075 1 2	69,564 8 0	2,521 2 0	2,643 12 0	.....	181 0 4	80,989 7 6	7,000 0 0	.....
		{ Cash Limited	.....	.....	.....	.....	.....	.....	.....	.....	.....
		{ Other Unlimited	177 10 0	1,225 0 0	.....	5 4 9	2,006 0 4	1,346 0 0	4,759 15 1	.....	2,521 2 0
11	Dijápur	Bágalkot Government Servants' Co-operative Credit Society, Limited	.....	Engaged in collecting Capital.	.....	.....	.....	.....	.....	.....	.....
12	Ratnágiri	Kankavli Math and Waravde Co-operative Credit Society, Unlimited	46 6 3	2,785 0 0	.....	67 11 8	.....	6 15 0	2,906 0 11	.....	.....
13		Kharapatán Weavers' Co-operative Credit Society, Unlimited	10 10 6	1,285 0 0	.....	25 1 9	.....	5 15 0	1,326 11 8	.....	.....
		Total, Cash Unlimited	57 0 9	4,070 0 0	.....	92 13 5	.....	12 14 0	4,232 12 2	.....	.....

V—B.

3 AT 30TH JUNE 1908.

ocieties.

LIABILITIES.													Remarks.	Ac. number.
Loans from Government.	Interest due to Government.	Total columns 10 to 14.	Share Capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 10 to 19).	Establishment and contingent charges.	Other Items.	Reserved funds.	Total Liabilities.	Profit + and loss --.		
13	14	15	16	17	18	19	20	21	22	23	24	25	26	
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
1,600 0 0	...	2,000 0 0	135 0 0	4,035 0 0	49 15 3	.....	4,219 15 3	8 0 0	...	237 13 8	6,615 12 11	+259 3 6	1
300 0 0	...	1,300 0 0	68 0 0	1,330 0 0	95 8 4	.....	1,489 8 4	...	...	4 7 2	2,702 15 6	+128 7 1	2
1,000 0 0	...	2,000 0 0	653 0 0	2,027 8 0	99 0 5	19 12 1	2,804 2 6	2 0 0	...	154 1 11	4,000 4 8	+302 11 1	3	
1,300 0 0	...	5,300 0 0	856 0 0	7,392 8 0	244 8 0	19 12 1	8,512 10 1	10 0 0	...	476 6 9	14,399 0 10	+797 8 8	4	
1,000 0 0	...	7,071 8 0	675 0 0	15,260 0 0	617 3 1	.....	16,532 3 1	...	...	30 12 6	2,306 7 7	+517 8 8	5
.....	9,759 0 0	259 15 8	32 5 9	733 12 11	10,785 1 11	18 0 0	...	1,067 8 3	11,800 10 2	+80 6 2	6	
1,000 0 0	...	2,000 0 0	2,770 0 0	.....	...	270 10 7	3,040 10 7	87 10 0	...	106 2 0	5,156 6 7	+274 5 4	7
1,000 0 0	...	4,108 0	21,164 8 0	10,630 12 0	205 9 6	.....	32,000 12 6	23 13 0	175 4 9	159 7 4	36,467 6 9	+2,812 1 9	8
.....	...	2,521 2 0	2,208 8 0	.....	...	.....	2,208 8 0	7 14 0	...	.....	4,737 8 0	+22 7 1	9
.....	321 1 3	100 0 0	...	.....	421 1 3	9 0 0	...	.....	430 1 3	-22 16 9	10	
1,000 0 0	...	13,179 8	234,689 9 8	26,250 11 3	655 2 4	1,004 7 8	62,799 14 4	88 7 0	175 4 9	1,333 14	77,027 0 4	+3,301 7 2	11	
.....	...	2,521 2 0	2,208 8 0	.....	...	.....	2,208 8 0	7 14 0	...	.....	4,737 8 0	+22 7 1	12
.....	13	
150 0 0	...	1,150 0 0	.....	1,415 0 0	22 1 9	.....	1,437 1 9	6 0 0	...	107 0 11	2,730 9 8	+145 14 3	14
600 0 0	...	600 0 0	.....	600 0 0	15 10 0	.....	615 10 0	1 8 0	...	30 12 0	1,347 14 0	+78 12 0	15
750 0 0	...	1,750 0 0	.....	2,015 0 0	37 11 9	.....	2,052 11 9	7 8 0	...	197 12 11	4,006 0 8	+234 11 6	16

Item number.	District or Group.	Kind of Society.	ASSETS.							Loans from non-members.	Loans from other Societies.	
			Cash in hand and bank.	Loans due by members.	Loans due by other Societies.	Interest due on columns 4 and 5.	Value of stock in hand.	Other Items.	Total Assets.			
1	2		3	4	5	6	7	8	9	10	11	
<i>Northern Division.</i>												
1	Ahmedabad ...	Bakrol Visalpur Co-operative Credit Society, Unlimited.	Rs. a. p. 142 14 10	Rs. a. p. 4,938 0 0	.....	Rs. a. p. 117 10 5	Rs. a. p. 4 0 0	Rs. a. p. 30 11 5	Rs. a. p. 5,238 4 8	Rs. a. p. 3,710 0 0	.....
2		Poglu do. do. ...	798 14 9	2,013 0 0	.....	35 11 2	.....	7 6 6	2,855 0 5	.....	.....
3		Ambavada Mahadev-pura and Vaghrota Co-operative Credit Society, Unlimited.	554 10 8	1,230 0 0	.....	60 14 3	.....	* 12 4 3	1,657 12 9	.....	.....
4		Talod do. ...	6 8 6	1,158 8 0	.....	44 8 10	.....	0 5 6	1,209 14 10	.....	60 0 0
5		Sonasan do. ...	329 6 4	2,320 0 0	.....	43 4 10	.....	8 12 9	2,701 7 11	.....	.....
6		Palachar do. ...	71 13 7	1,500 0 0	.....	22 8 7	.....	‡ 8 14 4	1,689 4 6	.....	.....
7	Ahmedabad ...	Kherol do. ...	9 16 0	1,371 1 0	.....	23 2 4	.....	1 11 6	1,405 13 10	.....	.....
8		Wallampura do. ...	4 8 3	8,951 0 0	60 0 0	31 0 9	.....	3 5 9	998 14 9	.....	.....
9		Tornia Vakhtapnr Co-operative Credit Society, Unlimited.	81 1 3	764 8 0	...	23 13 8	.....	1 1 10	820 8 9	.....	.....
10		Bavla do. do. ...	2,379 1 2	1,715 0 0	.....	11 14 7	5 0 0	89 15 10	4,200 15 7	.....	.....
11		Santhal do. do. ...	2,862 8 7	1,369 0 0	.....	8 5 3	5 0 0	64 15 5	4,289 8 8	.....	.....
12		Aslali do. do. ...	2,040 14 9	.....	.....	.....	.....	40 0 11	2,040 15 8	.....	.....
13	Ahmedabad ...	Gadkan-Bhadakia Co-operative Credit Society, Unlimited.	.....	.....	.....	Engaged in collecting Capital.	.....	.....	.....	.....	.....
14		Ilav do. do. ...	.....	.....	.....	Do.	.....	.....	.....	.....	.....
Total Cash Unlimited.			9,232 0 3	19,310 1 0	60 0 0	425 14 8	14 0 0	289 10 0	29,331 9 11	3,710 0 0	60 0 0	
15		Kaira ...	Uttarswanda Co-operative Credit Society, Unlimited.	402 6 9	2,329 0 0	89 2 3	2 0 0	16 0 8	2,928 9 8
16			Kaira do. do. ...	782 1 2	3,218 11 8	31 15 8	22 3 2	4,034 15 8	1,050 0 0
17			Od do. do.	Cancelled in June 1903.
18	Virsad do. do. ...		1,355 7 7	2,240 0 0	.....	84 14 4	.....	17 2 7	8,597 8 6	.....	.....
Total Cash Unlimited.			2,509 16 6	7,787 11 8	.....	208 0 3	2 0 0	55 6 5	10,561 1 10	1,050 0 0	.....
19	Branch ...	Chamargam Co-operative Credit Society, Unlimited.	4 12 9	2,251 0 0	.....	30 15 1	.....	.....	2,286 11 10	.....	1,000 0 0
20		Samal do. do. ...	556 10 6	645 0 0	.....	9 15 9	5 0 0	12 10 9	1,229 5 0	.....	.....
21		Ilav do. do. ...	.....	.....	.....	Engaged in collecting Capital.	.....	.....	.....	.....	.....
Total Cash Unlimited.			561 7 3	2,896 0 0	.....	40 14 10	5 0 0	12 10 9	8,516 0 10	.....	1,000 0 0
22	Surat ...	Degnum Co-operative Credit Society, Unlimited.	82 13 11	2,366 0 0	.....	185 11 0	4 8 0	2 11 8	2,611 12 7	.....	.....
23		Taravada Bargama Co-operative Credit Society, Unlimited.	18 9 2	1,752 0 0	.....	17 9 5	.....	9 1 4	1,797 8 11	.....	.....
24		Sukhsah do. ...	5 1 7	675 2 0	.....	9 2 9	2 0 0	* 49 0 0	739 6 4	.....	.....
25		Rander do. ...	736 2 6	3,433 0 0	.....	63 7 1	33 0 0	23 0 2	4,295 9 9	.....	.....
Total Cash Unlimited.			842 11 2	8,228 2 0	.....	275 14 3	41 8 0	82 13 2	9,474 0 7	.....	.....

The column 8 contains mainly the interest on the amount deposited in P. S. B by the Societies.

IV-C.
AS AT 30TH JUNE 1908.
Societies.

LIABILITIES.														Profit + and loss --.	Remarks.	Item number.
Loans from Government.	Interest due to Government.	Total of columns 10 to 14.	Share capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 16 to 19).	Establishment and contingent charges.	Other items.	Reserve fund.	Total liabilities.	Profit + and loss --.	Remarks.				Item number.
13	14	15	16	17	18	19	20	21	22	23	24	25	26	27		
Rs. s. p.	Rs.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.		
500 0 0	..	4,210 0 0	.....	700 0 0	.....	..	700 0 0	15 8 0	..	113 12 11	5,030 8 2	+193 15 6		1
1,050 0 0	..	1,050 0 0	.....	1,467 14 9	.....	..	1,467 14 9	..	..	183 14 5	2,704 13 2	+150 8 2		2
800 0 0	..	800 0 0	.....	830 0 0	.....	..	830 0 0	..	..	135 8 0	1,771 8 0	+86 4 9	* Inclusive of Rs. 1-10-0 due from Secretary on account of over-payment.	3
500 0 0	..	581 11 6	.....	475 8 0	9 1 3	..	484 9 3	3 0 0	..	63 4 0	1,141 8 9	+68 6 1		4	
1,050 0 0	..	1,050 0 0	.....	1,218 0 0	63 7 0	14 4 8	1,285 11 2	..	11 0 0	179 13 10	2,516 9 1	+184 14 10	† Bonus due to Secretary.	5	
650 0 0	..	650 0 0	.....	873 0 0	.....	..	873 0 0	..	..	93 0 8	1,616 0 8	+83 8 10	‡ Inclusive of Rs. 1-15-3 due from Secretary on account of over-payment.	6
800 0 0	..	600 0 0	.....	533 8 0	.....	..	533 8 0	..	..	90 8 4	1,279 0 4	+126 13 6		7
450 0 0	..	450 0 0	.....	430 0 0	8 2 5	..	438 2 5	..	..	64 15 10	953 2 3	+43 11 6	§ Excess repayment of loan by member.	8
820 0 0	..	350 0 0	.....	332 8 0	13 13 8	..	346 2 8	..	..	61 5 6	757 11 2	+63 13 7		9
2,000 0 0	..	2,000 0 0	.....	2,015 0 0	72 14 2	..	2,037 14 2	16 9 9	..	39 7 9	4,143 15 2	+56 15 11		10	
2,000 0 0	..	2,000 0 0	.....	2,000 0 0	115 8 0	..	2,115 8 0	15 0 0	..	31 4 0	4,161 7 0	+108 1 2		11	
1,000 0 0	..	1,000 0 0	.....	1,000 0 0	81 4 0	..	1,081 4 0	12 0 0	..	..	2,042 4 0	+87 11 8		12
			Engaged in collecting Capital.											13		
				Do.										14		
10,950 0 0	..	14,721 11 6	.....	11,936 8 9	813 14 6	4 4 3	12,254 9 6	01 2 0	1 0 0	1,089 13 3	28,126 8 2	+1,203 8 8		15	
1,300 0 0	..	1,300 0 0	.....	1,300 0 0	.....	8 12 0	1,303 12 0	15 0 0	..	149 4 11	2,768 0 11	+100 8 9		16
1,100 0 0	..	2,180 0 0	D840 0 0	600 0 0	.....	..	1,440 0 0	..	175 4 0	102 15 3	2,918 3 3	+216 13 5	¶ Rs. 80 deposit.	17
.....	†† Undecided amount over-paid by the Secretary.	18		
1,750 0 0	..	1,750 0 0	.....	1,730 0 0	61 1 6	..	1,811 1 6	1 0 0	..	3 10 7	2,558 12 1	+31 12 5		19	
4,150 0 0	..	5,230 0 0	D840 0 0	3,680 0 0	81 1 6	2 12 0	4,564 12 6	16 0 0	5 4 0	343 14 9	10,152 0 3	402 1 7	D-debentures.	20		
550 0 0	..	1,560 0 0	.....	555 0 0	34 10 11	..	589 10 11	15 8 0	..	48 10 11	2,202 12 10	+82 14 0		21	
800 0 0	..	800 0 0	.....	583 0 0	10 10 2	..	593 10 2	4 7 2	..	6 0 1	1,204 1 5	+25 8 7		22	
				Engaged in collecting Capital.										23		
1,150 0 0	..	2,160 0 0	.....	1,738 0 0	45 5 1	..	1,783 5 1	9 15 2	..	54 11 0	3,407 15 3	108 1 7		24	
1,150 0 0	..	1,150 0 0	.....	1,124 0 0	70 4 0	..	1,194 4 0	..	..	108 8 7	2,400 12 7	+101 6 0		25
800 0 0	..	800 0 0	.....	845 13 0	.....	..	845 13 0	..	..	62 15 1	1,809 12 1	+87 7 10		26
300 0 0	..	800 0 0	.....	300 0 0	16 5 2	..	316 5 2	..	..	17 6 7	633 11 10	+105 10 6	** Fees recovery.	27
2,000 0 0	..	2,000 0 0	.....	1,974 0 0	92 8 6	..	2,066 8 6	5 0 0	..	..	4,072 8 6	+224 1 3		28
4,250 0 0	..	4,200 0 0	.....	4,243 13 0	179 1 9	..	4,422 14 9	8 0 0	..	177 14 3	8,665 12 0	+618 2 7		29	

Serial No.	District or Group.	Kind of Society.	ASSETS.								Loans from non-members.	Loans from other Societies.
			Cash in hand and Bank.	Loans due by members.	Loans due by other Societies.	Interest due on columns 6 and 8.	Value of stock in hand.	Other items.	Total assets.			
1	2	3	4	5	6	7	8	9	10	11		
<i>Central Division.</i>			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
1	West Khandesh ...	Velda Co-operative Credit Society, Unlimited.	84 2 4	2,210 0 0	.....	31 13 6	...	21 7 11	2,347 7 9	.....	.....
2		Hol-Nanthe do. do. ...	314 13 0	2,340 0 0	.....	44 14 4	4 0 0	...	2,703 10 4	.....	.....
3		Balke do. do. ...	46 8 8	1,510 0 0	.....	65 14 4	5 6 0	...	1,627 8 0	.....	.....
		Total Cash Unlimited ...	445 2 0	6,060 0 0	.....	142 10 2	9 6 0	21 7 11	6,678 10 1	.....	.....
4	East Khandesh ...	Bodwad Co-operative Credit Society, Unlimited.	2,089 4 2	4,575 0 0	.....	353 14 3	1 0 0	69 6 4	7,088 8 9	.....	.....
5	Poona ...	Alkya Vardhak Co-operative Credit Society, Unlimited.	45 4 7	105 0 0	.....	14 15 2	4 0 0	...	169 8 10	.....	.....
6		Nishani Nangar do. ...	.....	4,362 9 2	.....	44 0 0	...	...	4,405 9 2	101 0 0	.....
		Total Cash Unlimited ...	45 4 7	4,467 9 2	.....	58 15 8	4 0 0	...	4,575 13 0	101 0 0	.....
7	Satara ...	Apsinge Chambhar Co-operative Credit Society, Unlimited	2 8 0	1,000 0 0	.....	23 7 0	...	...	1,025 15 6	.....	.....
8		Arule Mahar do. do. ...	Information not received.									
9		Arule Maratha do. do. ...	Information not received.									
10		Arpal Athapale do. do. ...	Information not received.									
11		Arpal Mahar do. do. ...	5 8 0	1,000 0 0	.....	23 7 0	...	...	1,028 15 0	.....	.....
12		Arpal Maratha do. do. ...	Information not received.									
13		Bharatgaon do. do. ...	Information not received.									
14		Bharatgaonchi Wadi do. do. ...	2 12 0	2,100 0 0	.....	65 10 0	...	...	2,168 6 0	.....	.....
15		Bargaon do. do. ...	Information not received.									
16		Bothe do. do. ...	1,844 7 4	275 0 0	.....	2 2 4	...	...	2,121 9 8	.....	.....
17		Devrashta do. do. ...	.....	800 0 0	.....	17 9 3	...	...	317 9 3	.....	300 0 0
18		Dhoryache Apsinge do. do. ...	3 0 0	1,500 0 0	.....	70 5 0	...	...	1,573 5 0	.....	.....
19		Godoli do. do. ...	Information not received.									
20		Gove Mahar do. do. ...	5 0 0	1,000 0 0	.....	89 1 0	...	...	1,044 1 0	.....	.....
21		Gove Jadhav do. do. ...	Information not received.									
22		Jamb do. do. ...	Information not received.									
23		Karanje (Satara) do. do. ...	7 8 0	2,000 0 0	.....	46 14 0	...	...	2,054 6 0	.....	.....
24		Karanje (Medha) do. do. ...	Information not received.									
25		Karandwadi do. do. ...	6 0 0	2,000 0 0	.....	46 14 0	...	...	2,052 14 0	.....	.....
26		Do. (Salukhe) do. do. ...	7 0 0	2,000 0 0	.....	67 9 0	...	...	2,074 8 0	.....	.....
27		Khindwadi do. do. ...	Information not received.									
28		Kikil do. do. ...	.....	4,384 0 0	.....	157 11 0	...	...	4,531 11 0	.....	.....
29		Kushi do. do. ...	.....	2,010 0 0	.....	78 8 8	...	...	2,068 8 8	.....	.....
30		Kari do. do. ...	Information not received.									
31		Mahuli Nangre do. do. ...	5 0 0	2,000 0 0	.....	58 9 6	...	...	2,063 9 6	.....	.....
32		Mahuli Songav do. do. ...	Information not received.									
33		Matyapur do. do. ...	Information not received.									
34		Majgaon do. do. ...	Information not received.									
35		Medha do. do. ...	.....	1,000 0 0	.....	39 1 0	...	...	1,039 1 0	.....	.....
36		Mohi do. do. ...	9 0 0	4,000 0 0	.....	117 8 0	...	...	4,126 8 0	.....	.....
37		Murud do. do. ...	Information not received.									
38		Nakthane do. do. ...	2 8 0	1,300 0 0	.....	55 13 9	...	...	1,369 5 9	.....	.....
39		Nune do. do. ...	Information not received.									
40		Ozarde do. do. ...	Information not received.									
41		Pannalynchi Wadi do. do. ...	Information not received.									
42		Padali do. do. ...	Engaged in collecting Capital.									
43		Agarshwar Devrashta do. do. ...	Information not received.									
44		Shirgaon do. do. ...	.....	2,000 0 0	.....	78 2 0	...	...	2,078 2 0	.....	.....
45		Satara Shukravarpeth do. do. ...	3 0 0	1,100 0 0	.....	39 10 9	...	...	1,141 10 9	.....	.....
46		Songav do. do. ...	Information not received.									
47		Vechale do. do. ...	Information not received.									
		Total Cash Unlimited ...	1,903 8 4	80,048 0 0	.....	1,026 2 10	...	...	33,879 7 2	.....	300 0 0
48	Sholapur ...	Tadavale Co-operative Credit Society, Unlimited.	25 13 8	2,550 0 0	.....	108 7 5	...	2 14 8	2,687 11 9	.....	736 6 5

Serial No.	District or Group.	Kind of Society.	ASSETS.								Loans from non-members.	Loans from other Societies.
			Cash in hand and bank.	Loans due by members.	Loans due by other Societies.	Interest due on columns 4 and 5.	Value of stock in hand.	Other items.	Total assets.			
1	2	3	4	5	6	7	8	9	10	11		
			Rs. s. p.	Rs. s. p.		Rs. s. p.		Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	
1	Belgaum	Dagevadi Co-operative Credit Society, Unlimited.										
2	Do.	Ainapur Kuber Co-operative Credit Society, Unlimited.										
3	Do.	Kodni shri Bhalavnath Co-operative Credit Society, Unlimited.	67 10 7	1,071 0 6	...	86 9 0	...	10 11 6	1,155 15 7	.....	.....
4	Do.	Jatrat shri Shiddheswar Co-operative Credit Society, Unlimited.	163 7 2	423 0 0	...	83 8 10	...	.....	629 11 0	.....	.....
5	Do.	Saundathi Co-operative Credit Society, Unlimited.	151 11 10	150 0 0	...	6 4 0	...	3 0 0	310 15 10	.....	.....
6	Do.	Nesargi Co-operative Credit Society, Unlimited.	62 0 9	8,080 0 0	...	180 15 11	...	4 0 0	3,277 0 8	.....	.....
		Total - { Cash Unlimited...	213 13 7	8,200 0 0	...	167 3 11	...	7 0 0	3,588 0 6	.....	.....
		{ Other do.	236 1 9	1,494 0 6	...	74 12 10	...	10 11 6	1,815 10 7	.....	.....
7	Dharwar	Kanginhal Co-operative Credit Society, Unlimited.	101 14 5	4,309 0 0	...	86 7 0	...	2 0 0	4,499 5 5	.....	1,255 8 6
8	Do.	Hulkoti Co-operative Credit Society, Unlimited.	10 9 0	12,063 10 6	...	234 13 1	...	13 15 10	12,862 0 5	.....	4,868 5 7
9	Do.	Ohik-Handigol Co-operative Credit Society, Unlimited.	13 15 8	2,515 0 0	...	52 12 1	...	9 13 6	2,590 9 8	.....	.....
10	Do.	Garag Co-operative Credit Society, Unlimited.	361 0 9	2,365 0 0	...	99 8 2	...	10 10 10	2,838 1 9	.....	.....
11	Do.	Aminbhavi Co-operative Credit Society, Unlimited.	382 4 2	2,908 0 0	...	92 5 2	...	2 8 0	3,335 1 4	.....	837 0 4
12	Do.	Anigori Co-operative Credit Society, Unlimited.	24 0 2	4,381 0 0	...	116 0 8	...	3 0 0	4,523 0 10	.....	.....
13	Do.	Malsamudra Co-operative Credit Society, Unlimited.	6 2 2	3,583 8 0	...	77 6 9	...	0 8 0	3,970 8 11	100 0 0	763 5 1	
14	Do.	Tinnapur Co-operative Credit Society, Unlimited.	410 4 7	6,259 8 0	...	578 15 4	...	3 15 1	7,250 11 0	.....	2,524 7 0
15	Do.	Harlapur Co-operative Credit Society, Unlimited.	4 11 10	5,515 0 0	...	94 13 5	...	3 5 1	5,617 14 4	2,000 0 0	1,680 11 1	
16	Do.	Mulgund Co-operative Credit Society, Unlimited.	3 5 9	2,090 0 0	...	89 15 2	...	4 0 0	2,136 4 11	.....	.....
17	Do.	Mundargi Co-operative Credit Society, Unlimited.	7 7 0	1,025 0 0	...	24 0 4	...	3 0 0	1,059 7 4	.....	.....
18	Do.	Shirur Co-operative Credit Society, Unlimited.	3 0 0	1,024 0 0	...	48 0 0	...	4 10 0	1,079 10 0	.....	.....
19	Do.	Dundur Co-operative Credit Society, Unlimited.	7 15 9	2,041 0 0	...	83 1 8	...	3 15 1	2,089 0 6	0 0 6	.....
20	Do.	Saswihali Co-operative Credit Society, Unlimited.	0 3 0	1,015 0 0	...	38 8 5	...	5 0 0	1,053 10 5	.....	.....
21	Do.	Nargund Co-operative Credit Society, Unlimited.	183 8 1	1,393 0 0	...	107 1 0	...	6 0 0	1,601 9 1	.....	.....
22	Do.	Hombal Co-operative Credit Society, Unlimited.								Engaged in collecting Capital.		
		* Total, Cash Unlimited ...	3,518 5 4	52,782 10 6	...	1,771 10 3	...	76 5 5	56,148 15 6	2,100 0 6	11,019 6	
23	Dijapur	Muddebhal Group Co-operative Credit Society, Unlimited.	271 10 5	4,743 8 4	...	458 4 1	...	36 15 0	5,505 0 10	.....	.....
24	Do.	Chimalgi Co-operative Credit Society, Unlimited.	195 4 3	2,400 0 0	...	86 15 8	...	.....	2,742 3 11	100 0 0	.....
25	Do.	Almul Co-operative Credit Society, Unlimited.	47 0 9	8,683 0 0	...	93 6 10	...	5 0 0	8,828 7 7	.....	.....
26	Do.	Lingdhal Co-operative Credit Society, Unlimited.	0 1 3	555 0 0	...	16 10 10	...	1 0 0	572 12 1	.....	.....
		Total, Cash Unlimited ...	514 0 6	11,416 3 4	...	655 5 5	...	32 15 0	12,648 8 5	100 0 0	.....
27	Kandra	Siral Co-operative Credit Society, Unlimited.	19 11 6	2,000 0 0	...	133 8 4	...	2 0 0	2,155 3 9	.....	.....
28	Koldaba	Panvel Co-operative Credit Society, Unlimited.								Engaged in collecting Capital.		
29	Do.	Panvel Chambhar Co-operative Credit Society, Unlimited.								Do.		
30	Katnagiri	Gire Vijaydnrg Co-operative Credit Society, Unlimited.	2,408 7 7	1,684 0 0	...	28 10 9	...	0 15 10	4,122 2 2	.....	.....

* Includes figures of Garag Society which is not shown in the annual report as the balance sheet was not received then.

V—C.

S AT 30TH JUNE 1908.

Societies.

LIABILITIES														20	21
Loans from Government.	Interest due to Government.	Total of columns 10 to 14.	Share capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members, (columns 16 to 19).	Establishment and contingent charges.	Other items.	Reserve fund.	Total liabilities.	Profit and loss —	Total N.			Balance.
13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.		
.....	1,029 8 1	8 14 8	.....	1,033 8 9	.....	.....	03 12 9	1,007 8 6	+84 13 1	1		
.....	625 0 0	44 2 8	.....	669 1 8	15 0 0	.....	20 1 10	613 8 1	+10 7 11	4		
.....	278 0 0	.....	.....	278 0 0	.....	.....	25 4 9	701 4 9	-47 11 1	6		
1,550 0 0	1,550 0 0	.....	1,500 0 0	77 15 1	.....	1,577 15 1	.....	.....	.....	3,127 15 1	+140 1 7	8		
1,550 0 0	1,550 0 0	.....	1,778 0 0	77 15 1	.....	1,855 15 1	.....	.....	23 4 9	3,131 8 10	+156 13 8	8		
.....	1,554 8 1	47 15 11	.....	1,601 8 0	15 0 0	.....	02 14 7	1,710 8 7	+108 4 0	10		
1,101 1 0	7 4 0	2,432 9 0	.....	1,224 4 8	18 8 0	.....	1,243 10 8	2 8 0	.....	529 11 11	4,206 7 5	+202 14 0	7	
2,000 0 0	6,040 13 9	.....	4,207 13 8	.....	.....	4,207 13 8	.....	.....	019 5 0	11,084 0 5	+474 0 0	8		
2,050 0 0	1,050 0 0	.....	1,100 0 0	2 11 9	.....	1,102 11 9	.....	.....	258 12 5	2,401 8 2	+141 1 1	9		
1,000 0 0	1,000 0 0	.....	1,210 0 0	24 4 1	.....	1,234 4 1	1 0 0	.....	902 4 9	2,057 8 10	+174 8 11	10		
1,000 0 0	1,847 7 2	.....	1,000 0 0	15 10 0	.....	1,015 10 0	20 8 0	.....	299 5 11	3,181 15 1	+203 2 3	11		
1,850 0 0	1,550 0 0	.....	1,012 0 0	239 9 3	.....	2,151 9 3	11 8 0	.....	201 7 4	4,214 8 7	+304 8 8	12		
500 0 0	1,359 13 1	.....	2,300 0 0	26 8 0	.....	2,326 8 0	.....	.....	174 7 4	3,400 11 5	+100 13 6	13		
2,000 0 0	4,510 4 6	.....	1,950 0 0	30 7 8	.....	1,980 7 8	3 0 0	.....	410 0 0	6,011 12 0	+304 15 0	14		
650 0 0	4,460 14 4	.....	685 0 0	.....	.....	685 0 0	.....	.....	208 0 0	5,416 14 4	+207 0 0	15		
.....	1,972 0 0	66 7 7	.....	2,039 7 7	5 8 0	.....	.....	2,043 18 7	+02 5 4	16		
.....	970 0 0	15 2 6	.....	985 2 6	.....	.....	.....	985 2 6	+74 4 10	17		
.....	1,000 0 0	31 4 0	.....	1,031 4 0	15 6 0	.....	.....	1,046 10 0	+33 0 0	18		
1,000 0 0	1,000 0 0	.....	1,000 0 0	.....	.....	1,000 0 0	.....	.....	.....	2,000 0 0	+55 0 0	19		
.....	975 0 0	41 10 11	.....	1,019 10 11	8 12 0	.....	.....	1,023 6 11	+35 8 0	20		
.....	1,500 0 0	62 8 0	.....	1,502 8 0	5 0 0	4 0 0	.....	1,571 8 0	+120 1 1	21		
211 1 0	7 4 0	23,100 13 4	.....	23,086 2 2	737 9 7	.....	23,823 11 9	67 2 0	4 0 0	2,746 6 8	51,412 1 9	+2,700 13 9	22	
100 0 0	2,000 0 0	.....	2,533 0 0	92 0 7	.....	2,625 0 7	15 0 0	.....	302 16 10	5,005 0 5	+500 0 5	23		
200 0 0	1,301 4 0	.....	1,205 0 0	15 5 6	.....	1,220 5 6	1 0 0	.....	31 6 3	2,554 0 9	+163 2 2	24		
200 0 0	1,500 0 0	1,470 0 0	131 0 0	8 7 10	.....	2,108 7 10	.....	.....	.....	2,004 7 10	+219 15 9	25		
.....	532 0 0	11 3 10	.....	543 3 10	2 0 0	.....	.....	545 3 10	+21 8 3	26		
10 0 0	4,801 4 0	.....	4,102 0 0	127 2 9	.....	4,229 2 9	19 0 0	.....	24 6 1	11,713 12 20	+134 11 7	27		
1 0 0	1,000 0 0	.....	981 8 0	84 13 1	.....	1,065 8 1	10 4 6	.....	15 5 3	2,008 14 10	-466 4 11	28		
.....	Engaged	In collecting	Capital.	.....	.....	.....	.....	.....	.....	29		
.....	Do.	.....	.....	.....	.....	.....	.....	.....	.....	30		
.....	2,000 0 0	.....	1,984 11 0	.....	.....	1,984 11 0	.....	.....	23 5 9	4,004 1 9	+114 0 6	30		

* Includes figures of Garag Society which is not shown in the annual report as the balance sheet was not received then.