

**PROCEEDINGS**

OF THE

**Fourth Conference of Registrars**  
**of Co-Operative Credit Societies**

**WITH APPENDICES**



**November 1909**

**CALCUTTA**  
**SUPERINTENDENT GOVERNMENT PRINTING, INDIA**  
**1909**

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APPENDICES.

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## APPENDIX I.

## The Co-operative Credit Societies Act, 1904 (X of 1904).

*Co-operative Societies Act as amended by the Conference of Registrars of Co-operative Credit Societies, 1909.*

WHEREAS it is expedient to encourage thrift, self-help and co-operation among agriculturists, artisans and persons of limited means, and for that purpose to provide for the constitution and control of co-operative societies, which have as their object the encouragement and development of the economic interests of their members by means of operations in common; It is hereby enacted as follows:—

*Preliminary.*

1. (1) This Act may be called the Co-operative Societies Act, 1904; and Short title and extent.
- (2) It extends to the whole of British India.
2. In this Act, unless there is anything repugnant in the subject or context,— Definitions.
  - (a) "bye-law" means a rule made by a society in the exercise of any power conferred by this Act, or by any rule made under this Act:
  - (b) "committee" means the governing body of a society to whom the management of its affairs is entrusted:
  - (c) "member" includes a person joining in the application for the registration of a society and a person admitted to membership after registration in accordance with the bye-laws and any rules made under this Act:
  - (d) "officer" includes a chairman, secretary, treasurer, member of committee or other person empowered under the rules applying to any society or the bye-laws thereof to give directions in regard to the business of the society:
  - (e) "Registrar" means a person appointed to perform the duties of a Registrar of Co-operative Societies under this Act: and
  - (f) "society" means a co-operative society registered under this Act.

*Constitution.*

3. (1) A society at registration shall consist of ten or more persons above the age of eighteen years— Constitution of societies.
  - (a) residing in the same town or village or in the same group of villages, or,
  - (b) subject to the sanction of the Registrar, consisting of members of the same tribe, class or caste:

*Provided that an agriculturist who resides in another village, but whose principal holding is in the village where the co-operative society is situated, shall not be debarred from joining the society.*

  - (2) *The liability of members of societies shall be either unlimited or limited.*
  - (3) *In the case of a credit society the majority of the members of which are agriculturists the liability shall, except with the special sanction of the Local Government, be unlimited.*
  - (4) *In the case of a society, the majority of the members of which are not agriculturists, the liability shall be limited or unlimited as may be provided by the bye-laws or by any rules made under the Act.*
  - (5) When any question arises as to whether for the purposes of this Act a person is an agriculturist or a non-agriculturist or whether two or more villages shall be considered to form a group, or whether any person belongs to a tribe, class or caste, the question shall be decided by the Registrar, whose decision shall be final.
  - (6) *Societies registered under this Act are also in their corporate capacity eligible as members of other societies, and in such a case the limit of numbers does not apply.*
  - (7) *No member while a minor shall incur any liability beyond his share or other interests and deposits in a society.*

4. The members of a society shall be—

- (a) persons or societies joining in the application mentioned in section 6, sub-section (1), and registered as a society under sub-section (2) of the same section; Members of society.

- (b) persons or societies qualified in accordance with the requirements of section 3 and admitted by the society in accordance with the provisions of this Act and with the bye-laws of the society :

Provided that a person so admitted shall not exercise the rights of a member unless or until he has made such payment to the society in respect of membership or acquired such interest in the society as may be prescribed by the rules made under this Act or the bye-laws of the society.

- (c) *Minor heirs of deceased members, where no guardian has been appointed, are eligible for election.*

#### *Registration.*

The Registrar.

5. The Local Government may appoint a person to be Registrar of Co-operative Societies for the province or any portion of it and may appoint one or more Assistant Registrars. The Registrar may by general or special order delegate to the Assistant Registrar all or any of the powers conferred on him by this Act.

Registration and incorporation of societies.

6. (1) Any persons or societies qualified in accordance with the requirements of section 3 and agreeing each to make such payment or acquire such interest as aforesaid, may apply to the Registrar to be registered as a society with unlimited or with limited liability, as the case may be, and the persons by whom or on whose behalf such application is made shall furnish such information in regard to the proposed society as the Registrar may require.

(2) If the Registrar is satisfied that the persons or societies proposing to form a society are qualified in accordance with the requirements of section 3 and have complied with the provisions of this Act and with the rules made thereunder, he may, if he thinks fit, register the society accordingly, and the society shall thereupon become and be a body corporate by the name under which it is registered, with perpetual succession and a common seal, and with power to hold property, moveable or immovable, to enter into contracts, to institute and defend civil suits, and to do all things necessary for the purposes of its constitution.

(3) Every society shall have an address, registered in accordance with the rules made under this Act, to which all notices and communications may be sent.

(4) To the registered name of a society shall be added the words limited or unlimited as the case may be.

(5) No charge shall be made for registration under this section.

(6) The certificate of registration signed by the Registrar is conclusive proof that the necessary conditions for registration have been complied with and that the society has been duly registered.

#### *Management.*

Disposal of profits.

7. (1) No dividend or payment on account of profits shall be paid to a member of a society with unlimited liability, but all profits made by such a society shall be carried to a fund (to be called the reserve fund):

Provided that, when such reserve fund has attained such proportion to the total of the liabilities of the society, and when the interest on loans to members has been reduced to such rates as may be determined by the bye-laws or rules made under this Act, any further profits of the society, not exceeding three-fourths of the total annual profits, may be distributed to members by way of bonus:

*Provided also that in the case of such societies with share capital dividends may be paid to the members to such extent and under such conditions as may be provided by the rules or bye-laws made under this Act. But in any case one-fourth of the annual profits must be credited to reserve.*

(2) Not less than one-fourth of the profits in each year of a society with limited liability shall be carried to a fund (to be called the reserve fund) before any dividend or payment on account of profits is paid to the members or any of them.

(3) Notwithstanding anything in the foregoing portion of this section, any society shall be at liberty with the sanction of the Registrar to contribute an amount not exceeding 10 per cent. of its profits to local charity or to local objects of public utility.

Restrictions on borrowing.

8. A society may receive deposits from members without restriction, but it may borrow from persons who are not members only to such extent and under such conditions as may be provided by its bye-laws or by rules made under this Act.

Restrictions on loans.

9. (1) A credit society shall make no loan to any person other than a member, and in the case of a minor it shall make no loan except for purchase of necessaries of life :

Provided that, with the consent of the Registrar, a society may make loans to another society.

(2) Save with the permission of the Registrar to be given by general order in the case of each society, a society with unlimited liability shall not lend money on the security of moveable property.

(3) The Local Government may, by general or special order, prohibit or restrict the lending of money on mortgage of immovable property, or any kind thereof, by any society or class of societies.

(4) *A Co-operative Society other than a credit society shall not deal with non-members except under such restrictions as may be imposed by rule made by the Local Government.*

10. A society may deposit its funds in the Government Savings Bank or with any banker or person acting as a banker approved for this purpose by the Registrar. Deposit of society's funds.

*Shares and interests of members.*

11. Where the liability of the members of a society is limited by shares, a member shall not hold more than such portion of the *share* capital of the society, subject to a maximum of one-fifth, as may be prescribed by any rules made under this Act : Limit on capital held by member.

Provided that no member of such a society shall hold more shares than represent a sum of one thousand rupees *when fully paid up*.

12. (1) Where the liability of the members of a society is not limited by shares each member shall, notwithstanding the amount of his interest in the capital, only have one vote as a member in the affairs of the society. Votes of members.

(2) Where the liability of the members of a society is limited by shares, each member shall have as many votes as may be prescribed by the bye-laws of the society, *subject to a limit to be prescribed by rules made under the Act.*

(3) *No proxies shall be allowed.*

13. (1) A member shall not transfer any share held by him or his interest in the capital of the society or any part thereof, unless he has held such share or interest for one year at least. Restrictions on transfer of share or interest.

(2) The share or interest of a member in the capital of a society shall not be transferred or charged, unless to the society or to a member of the society and subject to any conditions as to maximum holding prescribed by this Act or by the bye-laws or by any rules made under this Act.

14. Subject to the provisions of section 19, the share or interest of a member in the capital of a society shall not be liable to attachment or sale under any decree or order of a Court of Justice in respect of any debt or liability incurred by such member, and neither the Official Assignee nor a Receiver appointed under Chapter XX of the Code of Civil Procedure shall be entitled to or have any claim on such share or interest. Share or interest not liable to attachment.

15. On the death of a member, the society may pay to, or transfer to the credit of, the person nominated in accordance with the rules made in this behalf, or, if there is no person so nominated, such person as may appear to the Committee to be entitled to receive the same as heir or legal representative of the deceased member, a sum representing the value of such member's share or interest as ascertained in accordance with the rules or bye-laws and all moneys due to him from the society, and the society shall thereupon be absolved from all liability in respect of such share or interest or other moneys as aforesaid. Transfer of interest on death of member.

16. The liability of a past member for the debts of the society as they existed at the time when he ceased to be a member shall continue for a period of one year from the date of his ceasing to be a member. *This period shall be computed from the date of the acknowledgment by the Committee of the fact of cessation of membership.* Liability of past member.

17. The estate of a deceased member shall be liable for a period of one year from the time of his decease for the debts of the society as they existed at the time of his decease. Liability of the estate of deceased member.

*Priority of Society's claim against a member.*

18. Subject to any prior claim of the Government in respect of land-revenue or any money recoverable as land-revenue or of a landlord in respect of rent or any money recoverable as rent, a society shall be entitled in priority to other creditors to enforce its claim— Prior claim of society as against crops, agricultural produce, cattle, implements and raw material.

(a) upon the crops or other agricultural produce of a member or past member at any time within a year *and a half* from the date when seed or manure was advanced or money for the purchase of seed or manure was lent to such member or past member, in respect of the unpaid portion of such advance or loan :

(b) upon any cattle, agricultural or industrial implements or raw material for manufactures or articles manufactured from raw materials, supplied by the society, or purchased in whole or in part with money lent by the society, in respect of the outstanding liability on account of such supply or loan.

19. A society shall have a charge upon the shares or interest in the capital and on the deposits of a member or past member and upon any dividend, bonus or profits payable to a member or past member in respect of any debt due from such member or past member to the society, and may set off any sum credited or payable to a member or past member in or towards payment of any such debt. Charge and set off in respect of shares or interest of member.

*Audit, inspection and inquiry.*

Audit, inspection and inquiry.

20. (1) The Registrar or some person authorised by him shall audit the accounts of each society once at least in every year and if the person auditing is not the Registrar, the audit shall not be considered valid till passed by him.

(2) No charge shall be made in respect of any audit made by the Registrar or his staff.

(3) The audit under sub-section (1) shall include an examination of overdue debts, if any, and a valuation of the assets and liabilities of the society.

(4) The Registrar, the Collector or any person authorized in this behalf by the Registrar or the Collector may at any time inspect the books, accounts, papers and securities of a society, and every officer of the society shall furnish such information in regard to the transactions and working of the society as the person making such inspection shall require.

(5) The Registrar may of his own motion, and shall on the request of the Collector, or on the application of a majority of the Committee or not of less than one-third of the members, hold an inquiry into the constitution, working and financial condition of a society, and all officers and members of the society shall furnish such information in regard to the affairs of the society as the Registrar may require.

(6) Where an inquiry is held under sub-section (5), the Registrar may apportion the costs, or such part of the costs as he may think right, between the society, the members demanding an inquiry and the officers or former officers of the society.

(7) Any sum awarded by way of costs under sub-section (6) may be recovered, on application to a Magistrate having jurisdiction in the place where the person from whom the money is claimable resides for the time being by the distress and sale of any moveable property within the limits of the jurisdiction of such Magistrate belonging to such person.

Mode of proof of entries in societies' book.

21. A copy of any entry in a book of a society regularly kept in the course of business shall, if certified in such manner as may be prescribed by rules made under this Act, be received, in any suit to recover a debt due to the society, as *prima facie* evidence of the existence of such entry and shall be admitted as evidence of the matters, transactions and accounts therein recorded in every case where, and to the same extent as, the original entry itself is now by law admissible, but not further or otherwise.

*Dissolution of a society.*

Dissolution.

22. (1) If the Registrar, after holding an inquiry under section 20, sub-section (5), or on receipt of an application made by three-fourths of the members of a society, is of opinion that a society ought to be dissolved, he may cancel or may refuse to cancel the registration of the society.

(2) Any member of a society may, within two months from the date of an order made under sub-section (1), appeal from such order to the Local Government.

(3) Where no appeal is presented within two months from the making of an order cancelling the registration of a society, the order shall take effect on the expiry of that period. Where an appeal is presented within two months, the order shall not take effect until it is confirmed by the Local Government.

(4) Where an order made under sub-section (1) cancelling the registration of a society takes effect, the society shall cease to exist as a corporate body.

23 A society shall be dissolved if the membership falls below ten, provided that, if within a time to be fixed by the Registrar from the date of his knowledge of the fact the membership be again made up to ten or more, dissolution shall not be necessary. During the period in question the society shall be considered to be a registered society under the Act.

Cancellation of registration of society.

24. (1) Where the registration of a society is cancelled under section 22 or 23, the Registrar may appoint a competent person to be liquidator of the society.

(2) A liquidator appointed under sub-section (1) shall have power to institute and defend suits on behalf of the society by his name of office, and shall also have power—

(a) to sue for and recover any sums of money due to the society at the date of such cancellation ;

(b) to determine the contribution to be made by the members and past members of the society respectively to the assets of the society ;

(c) to investigate all claims against the society, and, subject to the provisions of this Act, to decide questions of priority arising between claimants ;

(d) to determine by what persons and in what proportions the costs of the liquidation are to be borne ; and

(e) to give such directions in regard to the collection and distribution of the assets of the society, as may appear to him to be necessary, for winding up the affairs of the society.

(3) Subject to any rules of procedure made under this Act, a liquidator appointed under this section shall, so far as such powers are necessary for carrying out the purposes of this section, have power to summon and enforce the attendance of witnesses and to compel the production of documents by the same means and in the same manner as is provided in the case of a Civil Court under the Code of Civil Procedure.

(4) The rules may provide for an appeal to the Court of the District Judge from any order made by a liquidator under this section.

(5) Orders made under this section may be enforced as follows :—

(a) when made by a liquidator, by any Civil Court having local jurisdiction in the same manner as the decree of such Court.

(b) when made by the Court of the District Judge in the matter of any such appeal as aforesaid, in the same manner as a decree of such Court made in any suit pending therein.

(6) Save in so far as is hereinbefore expressly provided, no Civil Court shall have any jurisdiction in respect to any matter connected with the dissolution of a society under this Act.

#### *Exemptions from Taxation.*

25. (1) The Governor General in Council by notification in the Gazette of India may, in the case of any society or class of society, remit—

(a) the income-tax payable in respect of the profits of the society, or of the dividends or other payments received by the members of the society on account of profits ;

(b) the stamp-duty with which, under any law for the time being in force, instruments executed by or on behalf of a society or by an officer or member and relating to the business of such society, or any class of such instruments, are respectively chargeable ;

(c) any fee payable under the law of registration for the time being in force.

(2) A notification exempting any society from the fees referred to in sub-section (1), clause (c), may provide for the withdrawal of such exemption.

#### *Debts due to Government.*

26. (1) All sums due from a society or from an officer or member or past member of a society as such to the Government including any costs awarded to the Government under section 20, sub-section (6), may be recovered in the same manner as arrears of land-revenue.

(2) Sums due from a society to Government and recoverable under sub-section (1) may be recovered firstly from the property of the society ; secondly in the case of a society of which the liability of the members is limited, from the members, subject to the limit of their liability ; and, thirdly, in the case of other societies from the members.

#### *Rules.*

27. (1) The Local Government may, for the whole or any part of the province and for any society or class of societies, make rules to carry out the purposes of this Act.

(2) In particular and without prejudice to the generality of the foregoing power, such rules may—

(a) prescribe the forms to be used in applying for the registration of a society and the procedure in the matter of such applications ;

(b) prescribe the conditions to be complied with by persons applying for registration and by persons applying for admission or admitted as members, and provide for the election and admission of members from time to time and the amount of payment to be made and interests to be acquired before exercising rights of membership ;

(c) provide for the mode in which the value of a deceased member's interest shall be ascertained and for the nomination of a person to whom such interest may be paid or transferred ;

(d) prescribe the proportion to the total liabilities to be attained by the reserve fund and the rate to which interest on loans to members is to be reduced, before profits may be distributed to the members of a society with unlimited liability ;

(e) prescribe the conditions under which dividends may be paid to the members of unlimited liability societies with share capital.

(f) prescribe the number of votes which may be given to holders of more than one share.



- (g) provide for general meetings of the members and for the procedure at such meetings and the powers to be exercised by such meetings ;
- (h) prescribe the matters in respect of which a society may or shall make bye-laws and for the procedure to be followed in making, altering and abrogating bye-laws and the sanction to be required to such making, alteration or abrogation ;
- (i) prescribe the accounts and books to be kept by a society and provide for the audit of such accounts and the charges, if any, to be made for such audit, and for the periodical publication of a balance-sheet showing the assets and liabilities of a society ;
- (j) provide for the persons by whom and the form in which copies of entries in books of societies may be certified ;
- (k) provide for the formation and maintenance of a register of members and where the liability of the members is limited by shares, of a register of shares ;
- (l) provide for the formation and maintenance of reserve funds, and the objects to which such funds may be applied, and for the investment of any funds under the control of the society ;
- (m) provide that any dispute touching the business of a society between members or past members of the society or persons claiming through a member or past member or between a member or past member or persons so claiming and the committee or any officer shall be referred to the Registrar for decision, or, if he so directs, to arbitration, and prescribe the mode of appointing an arbitrator or arbitrators and the procedure to be followed in proceedings before the Registrar or such arbitrator or arbitrators, and the enforcement of the decisions of the Registrar or the awards of arbitrators ;
- (n) determine in what cases an appeal shall lie from the orders of the Registrar, and prescribe the procedure to be followed in presenting and disposing of such appeals.

(3) The power to make rules conferred by this section is subject to the condition of the rules being made after previous publication.

(4) All rules made under this section shall be published in the local official Gazette and on such publication shall have effect as if enacted in this Act.

(5) A copy of the rules relating to a society and of the bye-laws thereof for the time being in force shall be kept open to inspection at all reasonable times free of charge at the registered address of the society.

#### Miscellaneous.

28. The provisions of the Indian Companies Act, 1882, shall not apply to societies registered under this Act.

Indian Companies Act, 1882, not to apply.  
Special power to Local Government to register any association under Act.

29. (1) Notwithstanding anything contained in this Act, the Local Government may, by special order in each case, and subject to such conditions as it may impose, permit any association of co-operative societies or of not less than ten persons above the age of eighteen years to be registered as a rural or an urban society under this Act.

(2) A society so registered shall be subject to the provisions of this Act to the same extent as any other society.

30. The Local Government may, by general or special order, exempt any society registered under section 6 or section 29 or any special class of such societies or such societies as are situated in a particular area from any of the provisions of this Act or direct that they may apply to such society or societies with such modifications as may be specified in the order.

31. The Local Government may, by special order in each case, register under this Act any co-operative association already registered under the Indian Companies Act.

Notes on Clauses.

Owing to the use of the expression " Co-operative Credit Societies " in the Preamble of Act X of 1904 considerable doubt has been felt as to whether societies dealing with the other forms of co-operation than credit can legally be registered even under section 29. See Mr. Rajagopala Charriar's note on page 51 of the Proceedings of the First Conference. It is now proposed to omit the word " Credit," and to make it plain that the Act is intended to encourage the formation of all societies which have as their object the encouragement and development of the economic interests of their members by means of operations in common.

The words " at registration " have been introduced to meet the difficulty pointed out in Mr. Ramachandra Rao's note printed in paragraph 39 of the Proceedings of this Conference.

A proviso has been added to this sub-section for the reasons explained in paragraph 42 of the Proceedings of this Conference. See also paragraph 53 of the Proceedings of the First Conference.

In the existing Act a distinction is drawn between rural and urban societies. This distinction was criticised when the Act was under consideration by Mr. Wolff and Sir Frederick Nicholson, but was retained by the Government of India mainly because it was thought that rural and urban societies would require different constitutions, a basis of unlimited liability being more suitable for the former and one of limited liability for the latter. Experience however has shown that the true distinction is between societies with limited and those with unlimited liability, and that the present distinction is purely statutory and artificial. All the Conferences of Registrars have agreed as to the necessity for amendment in this respect, and effect has been given to the change in the draft Bill (*vide* paragraphs 53 and 40 of the Proceedings of the First and Third Conferences, respectively).

This sub-section takes the place of section 7 (a) in Act X of 1904. It is considered advisable to limit the section to " Credit " Societies since the liability of productive societies will ordinarily be limited.

This takes the place of section 7 (b) of the existing Act.

This sub-section has been introduced to provide for the registration of Unions of societies. See Appendix VIII to proceedings of the Third Conference.

See Appendix VII to the Proceedings of the Third Conference.

The amendment proposed is consequential on the addition of section 3, sub-section (6).

See Appendix VII to the Proceedings of the Third Conference and paragraph 36 of the Proceedings.

See paragraph 37 of the Proceedings of this Conference.

See paragraph 35 of the Proceedings of this Conference.

See notes Nos. 16 and 17 appended to Proceedings of the First Conference and paragraphs 43—45 of Proceedings of this Conference.

See paragraph 36 of Proceedings of this Conference.

In the proviso to this sub-section the word " another " has been substituted for the word " rural ". See Appendix VIII to Proceedings of the Third Conference and paragraph 40 of these Proceedings.

See paragraph 23 of the Proceedings of this Conference.

The word " share " has been inserted before the word " capital " to make it clear that debentures and deposits are not included in capital.

See paragraphs 46—48 of the Proceedings of this Conference.

This section which is numbered 17 in Act X of 1904 has been amended to make it clear on what date the liability of a member ceases. See paragraph 40 of the Proceedings of this Conference.

It has been thought advisable to extend the period over which a society is entitled to enforce its claim against a member in priority to those of other creditors to one year and a half. Under the law as it stands at present the priority of the society's claim is inoperative in the case of a crop like sugarcane which remains on the ground for a whole year. See Appendix 5 to Proceedings of the Second Conference.

This sub-section has been amended with reference to paragraph 6 of Note No. 15 appended to Proceedings of the First Conference and to paragraph 55 of the Proceedings of this Conference.

- Section 20,  
sub-section  
(1). Section 21 (1) of Act X of 1904 prescribes that the Registrar shall audit the accounts of each society once at least every year. Co-operative Societies are increasing so rapidly that personal audit by the Registrar is no longer possible. The sub-section has been amended so as to allow the audit to be conducted by the Registrar or any one authorised by him.
- Section 20,  
sub-section  
(2). This section has been slightly amended as some of the larger societies may employ at their own expense chartered or professional accountants to audit their accounts. See paragraph 13 of the Proceedings of this Conference.
- Section 23. See paragraph 39 of the Proceedings of this Conference.
- Section 24,  
sub-section 3. The words "so far as may be" in this section in Act X of 1904 have been omitted. See paragraphs 17-18 of the Proceedings of this Conference. The Conference are advised that the words are unnecessary and that they may prejudice the position of a liquidator.
- Section 27,  
sub-section  
(2). Various changes have been proposed in rule making powers of Local Governments. Some are either consequential on the amendments proposed in the body of the Act and others have been omitted as it is considered that the matters in question might be dealt with by the societies in their bye-laws.
- Section 29,  
sub-section  
(1). The amendment proposed is consequential on new section 3 (6).
- Section 30. This new section takes the place of the proviso to section 29 (2) of Act X of 1904. It is proposed that wider powers should be given to Local Governments to enable them to deal with special cases. It is understood that the policy of the Government of India is to make the Act as elastic as possible.
- Section 31. This section is proposed to permit the registration under the Act of Nidhis in the Madras Presidency. See Note No. 13 appended to Proceedings of the First Conference.
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**APPENDIX II.**  
**STATEMENT I-A.**  
**GENERAL PROGRESS.**

*Central Societies (lending to other Societies only).*

PROVINCS.	KINDS OF SOCIETIES				NUMBER OF SOCIETIES		NUMBER OF MEMBERS		WORKING CAPITAL *		REMARKS.
	Cash.		Other.		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.	
	Limited liability.	Unlimited liability.	Limited liability.	Unlimited liability.							
1	2	3	4	5	6	7	8	9	10	11	12
									<i>R a. p.</i>	<i>R a. p.</i>	
Bihar	3	...	...	...	1	3	45	157	1,74,040 0 0	6,61,515 15 7	
Bombay	...	...	...	...	...	...	...	...	...	...	
Madras	2	...	...	...	...	2	...	45	...	4,323 0 0	
United Provinces	3	...	...	...	2	3	102	271	28,599 0 0	2,00,318 0 0	
Punjab	1	...	...	...	...	1	...	48	...	74,580 0 0	
Uttar Pradesh	1	...	...	...	...	1	...	45	...	13,960 0 0	
Eastern Bengal and Assam	...	...	...	...	...	...	...	...	...	...	
Central Provinces and Berar	4	1	...	...	4	5	94	628	32,916 13 3	52,409 3 3½	
Coorg	...	...	...	...	...	...	...	...	...	...	
Madhya Pradesh	...	...	...	...	...	...	...	...	...	...	
Mysore	...	...	...	...	...	...	...	...	...	...	
<b>TOTAL</b>	<b>14</b>	<b>1</b>	<b>...</b>	<b>...</b>	<b>7</b>	<b>15</b>	<b>241</b>	<b>1,194</b>	<b>2,85,555 13 3</b>	<b>10,07,106 2 10½</b>	

\* Includes statistics regarding loans from non-members, loans from other societies, share capital, deposits by members, State aid and reserve fund in Statement IV-A.

**STATEMENT I-B.**  
**GENERAL PROGRESS.**  
*Urban Societies.*

PROVINCE.	KINDS OF SOCIETIES.				NUMBER OF SOCIETIES		NUMBER OF MEMBERS		WORKING CAPITAL*			REMARKS.	
	Cash.		Other.		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.		
	Limited liability.	Unlimited liability.	Limited liability.	Unlimited liability.					R	a. p.	R		a. p.
1	2	3	4	5	6	7	8	9	10	11	12		
Madras . . . . .	12	3	8	1	23	24	4,775	6,040	2,69,330	9 7	3,72,851	6 11	† Inclusive of one society cancelled. ‡ Of these two societies are still engaged in collecting Capital.
Bombay . . . . .	22†	25	2	2	45	51‡	3,337	4,377	1,90,890	0 0	3,05,572	0 0	
Bengal . . . . .	13	16	...	...	19	29	1,185	1,682	42,240	0 0	1,00,539	0 0	
United Provinces . . . . .	24	24	1	...	19	49	42,701	47,026	15,07,966	0 0	20,29,752	0 0	
Punjab . . . . .	4	...	...	...	5	4	316	405	40,554	0 0	28,243	0 0	
Burma . . . . .	17	1	...	...	9	18	423	1,036	21,531	8 0	76,837	15 0½	
Eastern Bengal and Assam . . . . .	24	3	...	...	21	27	1,731	2,738	1,03,043	15 6	1,87,882	0 0	
Central Provinces and Berar . . . . .	8	...	..	...	7	8	1,067	1,231	49,388	1 7	61,175	13 3	
Coorg . . . . .	...	...	...	...	...	...	...	...	...	...	...	...	
Ajmer . . . . .	...	...	...	...	...	...	...	...	...	...	...	...	
Mysore . . . . .	4	...	13	...	10	17	1,364	2,009	50,751	6 5	1,11,011	6 4	
<b>TOTAL . . . . .</b>	<b>128</b>	<b>72</b>	<b>24</b>	<b>3</b>	<b>158</b>	<b>227</b>	<b>56,899</b>	<b>66,544</b>	<b>22,75,695</b>	<b>9 1</b>	<b>32,73,864</b>	<b>9 6½</b>	

\* Includes statistics regarding loans from non-members, loans from other societies, share capital, deposits by members, State aid and reserve fund in Statement IV-B.

STATEMENT IV-C.  
GENERAL PROGRESS.

*Rural Societies.*

PROVINCE.	KINDS OF SOCIETIES.				NUMBER OF SOCIETIES		NUMBER OF MEMBERS		WORKING CAPITAL*			REMARKS.			
	Cash.		Other.		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.		
	Limited liability.	Unlimited liability.	Limited liability.	Unlimited liability.					R	a.	p.		R	a.	p.
1	2	3	4	5	6	7	8	9	10	11	12				
Madras . . . . .	10	143	...	...	77	153	4,717	9,400	3,30,265	2	3	7,84,728	12	10	†Includes four societies already cancelled and three societies engaged in collecting Capital. (a) The statistics of these grain societies are not available.
Bombay . . . . .	...	122†	...	2	100	194	5,245	7,165	1,78,238	14	11	2,83,360	11	6	
Bengal . . . . .	...	359	...	5(a)	331	364	10,909	12,913	1,83,197	0	0	2,60,224	0	0	
United Provinces . . . . .	...	305	...	12	166	317	38,304	43,952	6,33,577	0	0	10,65,487	0	0	
Punjab . . . . .	1	310	...	...	253	311	21,565	22,976	4,72,367	0	0	7,83,666	0	0	
Burma . . . . .	...	156	...	..	72	155	2,662	4,275	1,59,445	10	9	4,06,005	7	6	
Eastern Bengal and Assam . . . . .	...	204	...	...	114	204	5,213	8,442	1,62,728	3	11	3,53,575	0	0	
Central Provinces and Berar . . . . .	...	87	...	...	69	87	2,881	3,912	79,299	13	11	90,017	8	9	
Coorg . . . . .	13	2	...	...	12	15	1,081	1,284	26,224	3	0	34,527	12	6	
Ajmer . . . . .	...	3	...	...	3	3	238	260	408	0	0	673	9	2	
Mysore . . . . .	27	...	...	1	17	23	1,157	2,542	13,374	11	0	24,433	9	5	
TOTAL . . . . .	61	1,695	...	20	1,219	1,768	93,972	1,17,151	22,39,123	11	9	40,86,754	7	8	

\* Includes statistics regarding loans from non-members, loans from other societies, share capital, deposits by members, State aid and reserve fund in Statement IV-C.

STATEMENT III-A.

PROFIT AND LOSS ACCOUNT.

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

Province.	Kind of Society.	PROFIT.				LOSS.						Net profit + or loss—	REMARKS.
		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.	Depreciation of stock.	Other items.	Total.		
1	2	3	4	5	6	7	8	9	10	11	12	13	14
		R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	
Madras	Cash—Limited liability	26,459 1 4	...	1,011 12 1	27,470 13 5	19,333 11 8	662 8 5	...	...	...	19,996 4 1	+7,474 9 4	
Bengal	Ditto	43 7 7	...	233 0 0	376 7 7	20 15 11	114 13 9	...	...	...	135 13 8	+140 9 11	
United Provinces.	Ditto	12,862 0 0	...	205 0 0	13,067 0 0	7,222 0 0	2,034 0 0	...	76 0 0	...	9,332 0 0	+3,735 0 0	
Punjab	Ditto	919 0 0	...	...	919 0 0	369 0 0	142 0 0	...	...	102 0 0	613 0 0	+306 0 0	
Burma	Ditto	...	...	...	...	...	...	...	...	...	...	...	
Central Provinces and Berar	Ditto	2,713 2 9	...	22 2 0	2,735 4 9	589 9 6	182 3 6	...	...	64 3 0	836 0 0	+1,899 4 9	
	TOTAL	42,996 11 8	...	1,471 14 1	44,468 9 9	27,635 5 1	3,135 9 8	...	76 0 0	166 3 0	30,913 1 9	+13,555 8 0	
Central Provinces and Berar	Cash—Unlimited liability	1,211 10 7	...	175 8 0	1,387 2 7	499 11 7	...	...	...	26 9 0	526 4 7	+860 14 0	
	TOTAL	1,211 10 7	...	175 8 0	1,387 2 7	499 11 7	...	...	...	26 9 0	526 4 7	+860 14 0	
	GRAND TOTAL	44,208 6 3	...	1,647 6 1	45,855 12 4	28,035 0 8	3,135 9 8	...	76 0 0	192 12 0	31,439 6 4	+14,416 6 0	

**STATEMENT III-B.**  
**PROFIT AND LOSS ACCOUNT.**  
*Urban Societies.*

Province.	Kind of Society.	PROFIT.				Loss.						Net profit + or loss --	REMARKS.
		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.	Depreciation of Stock.	Other items.	Total.		
1	2	3	4	5	6	7	8	9	10	11	12	13	14
		R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	
Madras	Cash—limited liability	18,685 4 10	...	2,188 9 4	20,873 14 2	11,224 0 1	2,224 9 7	8 13 6	100 0 0	11 14 8	3,569 5 10	+7,804 8 4	
Bombay	Ditto	20,121 3 1	...	927 9 10	21,048 12 11	3,958 5 7	2,230 6 11	...	113 15 7	31 13 9	6,334 9 10	+14,714 3 1	
Bengal	Ditto	4,514 13 11½	0 14 6	744 9 4½	5,260 5 10	1,016 7 3	539 5 6	18 5 0	...	459 11 9	2,063 13 6	+3,196 8 4	
United Provinces	Ditto	1,71,687 0 0	56 0 0	3,427 0 0	1,75,170 0 0	85,751 0 0	20,629 0 0	...	170 0 0	9,341 0 0	1,15,891 0 0	+59,279 0 0	These figures include statistics both for limited and unlimited liability societies.
Punjab	Ditto	1,273 0 0	...	488 0 0	1,761 0 0	140 0 0	377 0 0	83 0 0	...	544 0 0	1,144 0 0	+617 0 0	
Burma	Ditto	5,033 10 5½	...	413 0 0	5,446 10 5½	1,219 10 9	664 9 6	...	...	168 11 11	2,053 0 2	+3,393 10 3½	
Eastern Bengal and Assam *	Ditto	15,586 7 11	105 6 9	1,185 15 9	16,877 14 4	4,789 4 9	1,086 11 11	1 4 0	...	7 9 6	5,884 14 2	+10,993 0 2	* Includes statistics for three unlimited liability societies.
Central Provinces and Berar	Ditto	6,455 3 9½	...	188 1 1	6,643 4 10½	1,540 2 6½	913 3 2	...	...	..	2,453 5 8½	+4,189 15 2½	
Mysore	Ditto	2,582 3 11	...	477 10 6	3,059 14 5	144 14 10	593 2 5	...	33 5 5	534 3 5	1,310 10 1	+1,749 4 4	
	<b>TOTAL</b>	<b>2,45,938 15 11½</b>	<b>162 5 2</b>	<b>10,040 7 10½</b>	<b>2,56,141 13 0½</b>	<b>1,09,813 13 9½</b>	<b>29,263 1 0</b>	<b>111 6 6</b>	<b>417 5 0</b>	<b>11,099 1 0</b>	<b>1,50,704 11 3½</b>	<b>+1,05,437 1 8½</b>	
Madras	Cash—Unlimited liability	4,754 7 7	...	422 15 8	5,177 7 3	3,106 3 5	586 0 8	...	16 2 0	7 1 2	3,755 7 3	+1,463 0 0	
Bombay	Ditto	1,965 8 6	...	55 2 0	2,020 10 6	799 7 7	166 15 11	..	8 15 0	...	975 6 6	+1,015 4 0	
Bengal	Ditto	781 6 11½	0 6 0	41 13 0	823 9 11½	474 12 8	16 10 1½	...	...	6 0 0	497 6 9½	+326 3 2	
Burma	Ditto	105 0 0	...	...	105 0 0	...	1 14 0	...	...	...	1 14 0	+103 2 0	
	<b>TOTAL</b>	<b>7,606 7 0½</b>	<b>0 6 0</b>	<b>519 14 8</b>	<b>8,126 11 8½</b>	<b>4,380 7 8</b>	<b>771 8 8½</b>	<b>...</b>	<b>25 1 0</b>	<b>13 1 2</b>	<b>5,190 2 6½</b>	<b>+2,936 9 2</b>	
Madras	Other—limited liability	2,623 15 11	23,566 2 11	3,232 7 2	29,472 0 0	2,469 11 0	14,420 3 2	29 0 0	35 0 0	1,681 6 0	18,635 4 2	+10,837 5 10	
Bombay	Ditto	146 3 11	1,333 9 2	186 14 6	1,666 11 7	333 13 10	1,027 0 5	...	...	24 9 9	1,385 8 0	+281 3 7	
United Provinces	Ditto	6,867 0 0	...	341 0 0	7,208 0 0	1,304 0 0	...	...	..	2,183 0 0	3,437 0 0	+3,721 0 0	
Mysore	Ditto	2,833 1 9	8,209 13 5	704 4 5	11,747 3 7	44 14 4	4,671 10 0	3 1 2	71 7 10	1,730 0 6	6,721 1 10	+5,026 1 9	
	<b>TOTAL</b>	<b>12,470 5 7</b>	<b>33,109 9 6</b>	<b>4,514 10 1</b>	<b>50,094 9 2</b>	<b>4,152 7 2</b>	<b>20,318 13 7</b>	<b>32 1 2</b>	<b>106 7 10</b>	<b>5,619 0 3</b>	<b>30,228 14 0</b>	<b>+19,866 11 2</b>	
Madras	Other—Unlimited liability	18 11 5	611 14 7	62 3 0	692 13 0	105 8 3	290 10 10	...	...	226 9 11	622 13 0	+70 0 0	
Bombay	Ditto	446 9 1	201 13 5	132 1 9	780 8 3	274 3 9	245 15 9	...	26 13 2	...	547 0 8	+233 7 7	
	<b>TOTAL</b>	<b>465 4 6</b>	<b>813 12 0</b>	<b>194 4 9</b>	<b>1,473 5 3</b>	<b>379 12 0</b>	<b>536 10 7</b>	<b>...</b>	<b>26 13 2</b>	<b>226 9 11</b>	<b>1,169 13 8</b>	<b>+303 7 7</b>	
	<b>GRAND TOTAL</b>	<b>2,66,161 1 1½</b>	<b>34,086 0 8</b>	<b>15,269 5 4½</b>	<b>3,15,636 7 1½</b>	<b>1,18,726 8 7½</b>	<b>50,890 1 10½</b>	<b>143 7 8</b>	<b>575 11 0</b>	<b>16,957 12 4</b>	<b>1,87,293 9 6</b>	<b>+1,28,542 13 7½</b>	



**STATEMENT III-C.**  
**PROFIT AND LOSS ACCOUNT.**

*Rural Societies.*

Province.	Kind of Society.	PROFIT.				LOSS.						Net profit + or Loss —	REMARKS.
		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.	Depreciation of stock.	Other items.	Total.		
1	2	3	4	5	6	7	8	9	10	11	12	13	14
		R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	
Madras	Cash—Limited liability	5,233 15 10	...	183 2 11	5,417 2 9	2,699 8 4	524 11 7	...	2 8 0	2 0 0	3,228 11 11	+2,188 0 10	
Coorg.	Ditto	2,499 15 7	...	363 5 9	2,863 5 4	243 9 4	313 6 6	...	...	..	556 15 10	+2,306 5 6	
Mysore	Ditto	1,111 2 2	...	295 15 1	1,407 1 3	9 10 9	138 9 1	...	5 5 0	51 5 2	204 14 0	+1,202 3 3	
	TOTAL	8,845 1 7	...	842 7 9	9,687 9 4	2,952 12 5	976 11 2	...	7 13 0	53 5 2	3,990 9 9	+5,696 15 7	
Madras	Cash—Unlimited liability	42,537 5 7	...	4,325 8 4	46,862 13 11	27,179 0 10	3,378 15 1	6 3 7	...	54 8 8	30,618 12 2	+16,244 1 9	
Bombay	Ditto	18,563 8 6	12 0 0	2,124 15 2	20,700 7 8	7,957 3 5	1,773 14 6	...	60 1 7	19 12 0	9,810 15 6	+10,889 8 2	
Bengal	Ditto	27,706 2 10½	218 11 1½	1,587 12 7½	29,512 10 7½	15,726 7 0	534 9 3	1 9 9	...	575 4 7	16,837 14 7	+12,674 12 0½	
United Provinces	Ditto	1,18,013 0 0	1 0 0	5,560 0 0	1,23,574 0 0	72,456 0 0	10,052 0 0	...	...	3,494 0 0	86,002 0 0	+37,572 0 0	
Punjab*	Ditto	64,881 0 0	...	8,753 0 0	73,634 0 0	12,055 0 0	1,547 0 0	...	...	2,954 0 0	16,556 0 0	+57,078 0 0	*Includes one limited liability Society.
Birma	Ditto	30,166 15 3	213 0 0	358 1 0	30,738 0 3	10,400 2 3	2,235 15 3	...	...	458 4 0	18,094 5 6	+17,643 10 9	
Eastern Bengal and Assam	Ditto	35,886 3 6	...	1,786 0 11	37,672 4 5	14,211 13 1	1,905 11 0	7 6 3	...	25 0 0	16,149 14 4	+21,522 6 1	
Central Provinces and Berar	Ditto	9,788 15 0	...	401 15 3	10,190 14 3	3,852 6 11	906 8 6	...	...	211 2 10	4,970 2 3	+5,220 12 0	
Coorg	Ditto	25 15 2	...	74 0 0	99 15 2	...	10 0 0	...	...	...	10 0 0	+89 15 2	
Ajmer	Ditto	38 5 10	...	5 8 0	43 13 10	19 7 8	0 1 0	...	...	...	19 8 8	+24 5 2	
	TOTAL	3,47,607 7 8½	444 11 1½	24,976 13 3½	3,73,029 0 1½	1,63,857 9 2	22,344 10 7	15 3 7	60 1 7	7,792 0 1	1,94,069 9 0	+1,78,959 7 1½	
Mysore	Other—Limited liability	30 5 11	614 5 10	382 4 6	1,027 0 3	102 5 2	811 12 6	...	...	1,641 6 1	2,555 7 9	-1,528 7 6	
	TOTAL	30 5 11	614 5 10	382 4 6	1,027 0 3	102 5 2	811 12 6	...	...	1,641 6 1	2,555 7 9	-1,528 7 6	
Bombay	Other—Unlimited liability	271 15 11	...	13 5 9	285 5 8	91 0 6	19 11 3	...	...	...	110 11 9	+174 9 11	
United Provinces	Ditto	...	...	...	...	...	...	...	...	...	...	...	Returns not received.
Mysore	Ditto	...	...	...	...	...	...	...	...	...	...	...	Ditto.
	TOTAL	271 15 11	...	13 5 9	285 5 8	91 0 6	19 11 3	...	...	...	110 11 9	+174 9 11	
	GRAND TOTAL	3,56,754 15 1½	1,059 0 11½	26,214 15 3½	3,84,028 15 4½	1,67,003 11 3	24,152 13 6	15 3 7	67 14 7	9,486 11 4	2,00,726 6 3	1,83,302 9 1½	

## STATEMENT IV-A.

BALANCE SHEET AS AT 30TH JUNE 1909.

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

Province.	Kind of Society.	ASSETS.								LIABILITIES.														Profit + and loss.	REMARKS.	
		Cash in hand and bank.	Value of investment.	Loans due by members.	Loans due by other societies.	Interest due on columns 5 and 6.	Value of stock in hand.	Other items.	Total assets.	Loans from non-members.	Loans from other societies.	Interest due on loans in columns 11 and 12.	Loans from Government.	Interest due to Government.	Total of columns 11 to 15.	Share capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 17 to 20).	Establishment and contingent charges.	Other items.	Reserve fund.			Total liabilities.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
		R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.
Madras . . . . .	Cash—Limited liability . . . . .	8,978 7 3	...	4,500 0 0	6,57,876 0 0	11,816 13 8	...	524 15 11	6,83,695 4 10	2,33,330 15 7	90,800 0 0	2,686 10 10	...	...	3,26,817 10 5	25,000 0 0	3,12,385 0 0	11,293 1 6	...	3,48,678 1 6	28 0 0	698 14 11	0 0 8	6,76,220 11 6	+7,474 9 4	
Bengal . . . . .	Ditto . . . . .	1,862 10 3	...	2,550 0 0	...	39 15 7	...	...	4,452 9 10	1,220 0 0	...	11 0 0	...	...	1,231 0 0	1,835 0 0	1,236 0 0	9 15 11	...	3,030 15 11	...	...	...	4,311 15 11	+140 9 11	
United Provinces . . . . .	Ditto . . . . .	28,211 0 0	636 0 0	...	1,68,436 0 0	2,045 0 0	228 0 0	762 0 0	2,00,318 0 0	83,302 0 0	...	2,119 0 0	55,157 0 0	2,798 0 0	1,43,376 0 0	32,895 0 0	10,644 0 0	468 0 0	...	44,007 0 0	190 0 0	7,910 0 0	1,100 0 0	1,96,583 0 0	+3,735 0 0	
Punjab . . . . .	Ditto . . . . .	1,030 0 0	...	...	73,550 0 0	513 0 0	...	...	75,093 0 0	3,750 0 0	9,647 0 0	48 0 0	...	...	13,445 0 0	20,520 0 0	40,380 0 0	285 0 0	...	61,195 0 0	45 0 0	...	102 0 0	74,787 0 0	+308 0 0	
Burma . . . . .	Ditto . . . . .	...	...	...	19,960 0 0	...	...	...	13,960 0 0	10,000 0 0	...	...	...	...	10,000 0 0	3,960 0 0	...	...	...	3,960 0 0	...	...	...	13,960 0 0	...	
Central Provinces . . . . .	Ditto . . . . .	10,681 15 4½	219 1 7	380 0 0	29,248 5 2	1,345 3 3	...	...	41,872 9 4½	...	...	...	...	...	24,425 0 0	14,596 7 11½	454 14 6	911 3 0	40,367 9 5½	72 0 0	219 1 7	678 5 4	41,357 0 4½	+515 9 0		
	TOTAL . . . . .	50,764 0 10½	855 1 7	7,430 0 0	9,43,069 5 2	15,758 0 6	228 0 0	1,286 15 11	10,19,391 8 0½	3,31,602 15 7	1,00,447 0 0	4,864 10 10	55,157 0 0	2,798 0 0	4,94,869 10 5	1,08,635 0 0	3,79,261 7 11½	12,510 15 11	911 3 0	5,01,808 10 10½	335 0 0	8,826 0 6	1,880 6 0	10,07,219 11 9½	+12,171 12 3	
Central Provinces . . . . .	Cash—Unlimited liability . . . . .	206 7 1	706 13 5	13,572 0 0	...	319 7 8	...	...	14,804 12 2	8,928 14 4	1,000 0 0	67 12 0	1,500 0 0	...	11,496 10 4	...	1,958 13 0	42 1 1	...	2,000 14 1	...	...	675 0 0	14,172 8 5	+632 3 9	
	TOTAL . . . . .	206 7 1	706 13 5	13,572 0 0	...	319 7 8	...	...	14,804 12 2	8,928 14 4	1,000 0 0	67 12 0	1,500 0 0	...	11,496 10 4	...	1,958 13 0	42 1 1	...	2,000 14 1	...	...	675 0 0	14,172 8 5	+632 3 9	
	GRAND TOTAL . . . . .	50,970 7 11½	1,561 15 0	21,002 0 0	9,43,069 5 2	16,077 8 2	228 0 0	1,286 15 11	10,34,196 4 2½	3,40,531 13 11	1,01,447 0 0	4,932 6 10	56,657 0 0	2,798 0 0	5,06,366 4 9	1,08,635 0 0	3,81,210 4 11½	12,562 1 0	911 3 0	5,03,309 8 11½	335 0 0	8,826 0 6	2,555 6 0	10,21,392 4 2½	+12,804 0 0	

\* Bengal figures are for the year ending 31st March 1909.



**STATEMENT IV-C.**  
**BALANCE SHEET AS AT 30TH JUNE 1909.\***

*Rural Societies.*

Province.	Kind of Society.	ASSETS.								LIABILITIES.													Profit + and loss.	REMARKS.			
		Cash in hand and bank.	Value of investments.	Loans due by members.	Loans due by other societies.	Interest due on columns 5 and 6.	Value of stock in hand.	Other items.	Total assets.	Loans from non-members.	Loans from other societies.	Interest due on loans in columns 11 and 12.	Loans from Government.	Interest due to Government.	Total of columns 11 to 15.	Share capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 17 to 20).	Establishment and contingent charges.	Other items.			Reserve fund.	Total liabilities.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	
		R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.	R a. p.		
Madras Coorg Mysore	Cash—Limited liability	5,700 11 0	...	54,619 12 0	500 0 0	3,192 8 2	...	222 1 8	64,284 11 5	14,326 8 4	16,150 0 0	709 2 10	9,355 0 0	181 13 11	40,722 4 1	18,245 0 0	7,519 0 0	443 9 4	...	21,207 9 4	95 7 0	20 15 10	0 0 4	62,046 4 7	+2,188 6 10		
	Ditto	3,157 6 8	3,529 3 5	26,445 8 3	...	...	680 15 8	351 6 5	83,131 13 4	...	...	...	5,143 4 10	...	5,143 4 10	17,817 15 5	4,020 0 0	...	...	21,637 15 5	...	...	4,044 8 7	30,825 7 10	+2,306 5 6		
	Ditto	1,434 1 2	...	11,855 14 5	...	...	...	...	14,272 5 8	...	...	...	500 0 0	...	500 0 0	11,500 9 6	623 15 8	9 2 8	66 13 10	12,200 9 8	...	225 8 2	144 6 0	13,070 2 5	+1,202 3 8		
	<b>Total</b>	<b>10,292 2 10</b>	<b>3,529 3 5</b>	<b>92,920 13 8</b>	<b>500 0 0</b>	<b>3,192 3 2</b>	<b>630 15 8</b>	<b>573 7 8</b>	<b>1,11,638 14 5</b>	<b>14,326 8 4</b>	<b>16,150 0 0</b>	<b>709 2 10</b>	<b>14,998 4 10</b>	<b>181 13 11</b>	<b>46,865 8 11</b>	<b>42,363 8 11</b>	<b>12,162 15 8</b>	<b>452 11 7</b>	<b>66 13 10</b>	<b>55,046 2 0</b>	<b>95 7 0</b>	<b>246 8 0</b>	<b>4,188 9 11</b>	<b>1,05,941 14 10</b>	<b>+5,696 15 7</b>		
Madras Bombay Bengal United Provinces Punjab Bihar Eastern Bengal and Assam Central Provinces and Berar Coorg Ajmer	Cash—Unlimited liability	21,897 14 8	...	7,08,743 14 9	1,050 0 0	20,093 1 7	70 0 0	857 13 2	7,52,701 12 0	48,844 13 0	5,01,875 0 0	9,725 0 11	38,455 0 0	209 14 7	5,99,109 12 6	84,499 8 0	50,459 4 6	2,018 15 8	...	1,96,975 12 2	295 2 0	69 8 11	13 6 8	7,96,457 10 8	+16,244 1 9		
	Ditto	18,190 2 0	262 0 0	2,68,138 10 5	560 0 0	9,544 5 7	225 1 6	841 8 5	2,97,261 11 11	9,401 0 0	26,520 7 0	912 3 0	88,769 6 11	212 2 5	1,26,815 3 4	930 0 0	1,41,341 3 9	4,516 14 0	31 0 0	1,46,718 1 9	459 4 1	2 8 5	13,113 8 3	2,86,107 15 10	+11,153 12 1		
	Ditto	22,871 1 0	796 8 0	2,36,111 0 4	660 0 0	20,322 0 9	1,751 14 0	1,495 5 3	2,83,907 18 5	1,87,768 14 4	1,14,011 0 0	550 0 0	25,539 15 1	623 8 11	2,25,089 3 8	2,545 0 0	21,928 1 5	1,587 7 8	...	26,088 9 1	19 5 8	1 8 9	20,034 7 1	2,71,133 1 5	+12,374 12 0		
	<b>Total</b>	<b>1,24,544 0 0</b>	<b>14,283 0 0</b>	<b>8,76,445 0 0</b>	<b>12,750 0 0</b>	<b>27,991 0 0</b>	<b>7,037 0 0</b>	<b>5,065 0 0</b>	<b>10,62,945 0 0</b>	<b>18,700 0 0</b>	<b>6,68,426 0 0</b>	<b>18,700 0 0</b>	<b>55,416 0 0</b>	<b>788 0 0</b>	<b>8,57,341 0 0</b>	<b>14,427 0 0</b>	<b>1,08,047 0 0</b>	<b>3,168 0 0</b>	<b>...</b>	<b>1,26,642 0 0</b>	<b>729 0 0</b>	<b>746 0 0</b>	<b>40,911 0 0</b>	<b>10,26,869 0 0</b>	<b>7,34,459 0 0</b>	<b>+94,319 0 0</b>	
Mysore	Other—Limited liability	4,198 4 10	...	2,685 2 5	...	82 13 0	2,259 2 9	1,072 7 8	10,247 14 8	990 13 7	...	...	150 0 0	...	1,140 13 7	5,926 6 0	945 1 8	54 2 0	87 15 1	7,013 8 9	...	3,520 14 5	101 1 5	11,776 6 2	-1,528 7 6		
	Ditto	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Ditto	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	<b>Total</b>	<b>4,198 4 10</b>	<b>...</b>	<b>2,685 2 5</b>	<b>...</b>	<b>82 13 0</b>	<b>2,259 2 9</b>	<b>1,072 7 8</b>	<b>10,247 14 8</b>	<b>990 13 7</b>	<b>...</b>	<b>...</b>	<b>150 0 0</b>	<b>...</b>	<b>1,140 13 7</b>	<b>5,926 6 0</b>	<b>945 1 8</b>	<b>54 2 0</b>	<b>87 15 1</b>	<b>7,013 8 9</b>	<b>...</b>	<b>3,520 14 5</b>	<b>101 1 5</b>	<b>11,776 6 2</b>	<b>-1,528 7 6</b>		
Bombay United Provinces Mysore	Other—Unlimited liability	116 7 5	...	2,983 4 3	...	83 10 4	15 11 6	...	3,199 1 8	134 0 0	1,689 0 0	57 0 0	1,000 0 0	2 0 0	1,000 0 0	...	1,689 11 8	121 9 9	21 5 0	1,882 10 0	15 0 0	...	176 13 7	3,024 7 7	+174 9 11		
	Ditto	78 0 0	...	979 0 0	...	51 0 6	...	1,434 0 0	2,542 0 0	...	...	...	37 0 0	...	1,919 0 0	...	...	...	...	...	...	...	...	1,927 0 0	+615 0 0		
	Ditto	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	<b>Total</b>	<b>194 7 5</b>	<b>...</b>	<b>3,962 4 3</b>	<b>...</b>	<b>134 10 4</b>	<b>15 11 6</b>	<b>1,434 0 0</b>	<b>5,741 1 6</b>	<b>134 0 0</b>	<b>1,689 0 0</b>	<b>57 0 0</b>	<b>1,037 0 0</b>	<b>2 0 0</b>	<b>2,919 0 0</b>	<b>...</b>	<b>1,689 11 8</b>	<b>121 9 9</b>	<b>21 5 0</b>	<b>1,882 10 0</b>	<b>15 0 0</b>	<b>8 0 0</b>	<b>176 13 7</b>	<b>4,951 7 7</b>	<b>+789 9 11</b>		
<b>GRAND TOTAL</b>	<b>3,55,961 14 2</b>	<b>26,408 5 1</b>	<b>86,86,693 3 4</b>	<b>15,520 0 0</b>	<b>1,40,879 4 4</b>	<b>12,461 13 5</b>	<b>28,927 2 11</b>	<b>42,45,791 10 4</b>	<b>7,12,109 1 9</b>	<b>14,14,616 1 7</b>	<b>45,814 8 7</b>	<b>5,42,008 11 1</b>	<b>7,501 15 10</b>	<b>27,22,050 6 11</b>	<b>5,59,634 14 11</b>	<b>6,10,313 11 8</b>	<b>18,519 3 11</b>	<b>1,388 9 4</b>	<b>11,89,856 7 5</b>	<b>2,179 6 10</b>	<b>8,785 5 5</b>	<b>1,03,933 0 5</b>	<b>40,26,804 11 0</b>	<b>+2,18,986 15 4</b>			

\* Bengal figures are for the year ending 31st March 1909.

Figures not furnished.

\* Includes one limited liability society.