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Report of the
Bengal Provincial Banking Enquiry
Committee
1929-30

Volume I

Report

Calcutta
Bengal Government Press
1930

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Cost of the Enquiry.

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2. Remuneration paid to the Secretary	10,000
3. Remuneration paid to the establishment	9,313
4. Travelling allowance of the members of the Committee and the staff ..	10,533
5. Travelling allowance of witnesses	594
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Table of Contents.

PART I.—Introductory.

CHAPTER I.

Working of the Committee.

	Para.	Page.
Appointment and personnel of the Committee	2	15
Terms of reference	3	16
Procedure adopted and work done	4	16
Itinerary	6	17
Difficulties encountered	7	18

CHAPTER II.

Economic Features of Bengal.

Physical features	11	20
Population	12	20
Villages and houses	13	21
General conditions of agriculture	14	21
Rainfall	15	22
Principal crops	16	22
System of land tenures	17	22
Rent	18	23
Agricultural holdings	19	23
Plots	20	25
Nature of the raiyat's interest in the holding	21	26
Value of land in agricultural holdings	22	26
Cost of crop production	23	26
Profits of cultivation	24	26
Value of crops produced	25	27
Subsidiary occupations of agriculturists	26	28
Standard of living	27	29
Tea	29	29
Urban areas	29	29
Economic aspects of the caste system	32	31
Economic effects of social and religious customs	33	32
Sanctity of debt	34	32
<i>Appendix A</i> .. .. .	..	33

CHAPTER III.

Existing Credit Agencies.

IMPERIAL BANK OF INDIA.

History	35	38
Bengal Circle ; its funds and their employment	36	38
Position <i>vis a vis</i> other banks	37	40
Indians <i>versus</i> Europeans	38	41
New branches	39	41
Jute	40	41
Tea	41	42
Tobacco	42	42
Other methods of providing agricultural finance	43	42

JOINT-STOCK BANKS.			Para.	Page.
Classification .. .. .	..	..	44	43
Description of chief banks .. .. .	..	..	45	43
Business .. .. .	..	..	46	43
EXCHANGE BANKS.				
Classification .. .. .	..	..	47	44
Private companies .. .. .	..	..	48	44
Public companies .. .. .	..	..	49	44
Resources of their employment .. .. .	..	..	50	45
PRIVATE BANKS.				
Definition .. .. .	..	..	51	46
Limited liability of private companies in Bengal .. .. .	..	..	52	46
Trade <i>cum</i> banking by European partnerships .. .. .	..	..	53	46
Private limited companies .. .. .	..	..	54	46
Jagadamba Loan Company .. .. .	..	..	55	49
Indigenous banking .. .. .	..	..	56	49
Money-lenders .. .. .	..	..	57	50
CO-OPERATIVE BANKS.				
Main divisions of co-operative banks .. .. .	..	..	58	51
Primary societies .. .. .	..	..	59	51
Financing associations .. .. .	..	..	60	51
Rural societies .. .. .	..	..	61	51
Artisans' societies .. .. .	..	..	62	52
Urban banks .. .. .	..	..	63	52
Central banks .. .. .	..	..	64	53
Industrial unions .. .. .	..	..	65	53
Provincial Bank .. .. .	..	..	66	53
POST OFFICES.				
Savings banks .. .. .	..	..	67	54
Cash certificates .. .. .	..	..	68	56
Money-orders .. .. .	..	..	69	57
Value payable system .. .. .	..	..	70	58
GOVERNMENT.				
Direct and indirect credit operations by Government .. .. .	..	..	71	58
Remittance facilities .. .. .	..	..	72	58
Loans .. .. .	..	..	73	59
LOAN OFFICES.				
Nature of their business .. .. .	..	..	74	60
Are loan offices banks? .. .. .	..	..	75	61
Description of a few Calcutta companies .. .. .	..	..	76	61

PART II.—Credit for Agriculture, Minor Industries and Internal Trade.

CHAPTER IV.

Agricultural Indebtedness.				Para.	Page.
Previous enquiries	..	..	..	77	63
Defects of previous methods	..	..	..	82	64
Registered debt	..	..	..	83	64
Allocation between agriculturists and non-agriculturists	..	..	..	84	66
Inquiry among members of co-operative societies in 1919	..	..	..	85	67
The method	..	..	..	86	67
And the result	..	..	..	87	67
Is generalisation possible?	..	..	..	88	69
Comparison with figure for registered debt	..	..	..	89	69
Estimate of Agricultural indebtedness	..	..	..	90	69
Paddy loans	..	..	..	91	70
Their terms	..	..	..	92	70
Temporary loans lead to permanent debts	..	..	..	93	71
Examination of causes of indebtedness	..	..	..	94	71
Effect of indebtedness	..	..	..	102	74

CHAPTER V.

Short-term and Intermediate Agricultural Credit.

Necessity for financing agriculture	..	..	..	106	76
Requirements which need financing	..	..	..	107	76
Dependence on rainfall	..	..	..	108	76
General distribution of rainfall	..	..	..	109	76
General system of agriculture	..	..	..	110	77
Agricultural implements	..	..	..	111	77
Cattle	..	..	..	112	77
Seed	..	..	..	113	78
Manure	..	..	..	114	78
Hired labour	..	..	..	115	78
Rent, cesses and rates	..	..	..	116	79
Food	..	..	..	117	79
Clothing	..	..	..	118	80
Miscellaneous expenses	..	..	..	119	80
Average expenditure per family	..	..	..	120	81
Annual loan requirement of an average agriculturist family	..	..	..	121	81
Facilities now existing	..	..	..	122	82
Suggestions for improving existing credit facilities	..	..	..	123	82
Suggestions for providing further facilities	..	..	..	124	82
Effect of borrowing on disposal of produce	..	..	..	125	82
Co-ordination of credit agencies	..	..	..	126	83

CHAPTER VI.

Long-term Agricultural Credit.

Classification of agricultural credit	..	..	..	127	84
First pre-requisite for agricultural improvement	..	..	..	128	84
Estimate of long-term debt	..	..	..	129	85
Is the Bengal raiyat solvent?	..	..	..	130	86
Second pre-requisite for agricultural improvement	..	..	..	131	86

	Para.	Page.
Irrigation and allied agricultural requirements	133	88
Agricultural machinery	134	88
Examination of existing agencies for providing long-term agricultural credit	135	89
Existing land mortgage banks in Bengal	140	91
Inadequacy of existing long-term credit facilities	141	92
Long-term credit	142	93
Classification of agricultural mortgage banks	143	94
Should loans be granted only to members of rural credit societies ?	147	96
Should rural society be required to accept liability for loans?	148	96
If so, how much?	149	97
Organisation of the higher financing body	150	98
Examination of arguments in favour of a separate land mortgage bank	151	98
Advantages if central banks carry on land mortgage business	156	100
Sources of long-term funds	157	100
Question of State assistance in issuing land mortgage bonds	160	101
Its forms	161	102
Examination of other measures of State assistance	162	102
Conditions of issue	166	103

CHAPTER VII.

Marketing of Agricultural Produce.

Methods of marketing principal crops	167	104
Jute	168	104
Tobacco	171	105
Rice	172	106
Difficulties in marketing—Diversity of measurements	173	106
Lack of standards of quality	174	106
Preference given to Europeans by jute mills	176	107
Financial difficulties	177	107
Effect of indebtedness on marketing	178	107
Part played by middlemen	179	109
Lack of organised markets	180	109
Possibilities of pools and sale societies	181	109
Jute sale societies	182	109
Licensed warehouses	183	109
Licensed measurers and graders	188	111
Better organisation of markets	189	111
Futures market in jute	190	112
Financiers for marketing produce	191	113
Part played by different classes of banks, bankers, etc.	193	113

CHAPTER VIII.

Credit for Internal Trade.

Organisation of internal trade	195	115
Existing credit facilities	202	117
Further facilities required	203	117
Credit facilities for miscellaneous occupations	204	118
Consumers' credit	205	118

CHAPTER IX.

Para. Page.

Industrial Credit.

Introductory	207	119
Tea	208	119
Middle-sized industries	215	121
Cottage industries not subsidiary to agriculture	221	123
Cottage industry subsidiary to agriculture	223	125

CHAPTER X.

Remittance Facilities and Instruments of Credit.

General observations	225	126
Credit instruments in use in the province	226	126
Cheques and drafts	228	126
Hundis	229	126
Bills of exchange in the shape of trade acceptances	230	127
Pro-notes	231	127
Railway receipts and bills of lading	232	128
Hessian delivery orders, etc.	233	128
Reduction of duty on bills	235	129
Amendment of the Negotiable Instruments Act	236	129
Standardisation of bill forms	237	130
Methods of remittance	239	130

PART III.—Co-operation.

CHAPTER XI.

CO-OPERATIVE SOCIETIES.**Progress made by the movement.**

Progress of the movement	240	131
Agricultural societies	241	133
Classification of rural societies	242	135
Indirect benefits of co-operation	243	135
Thrift	244	135
Reduction of interest rate	245	136
Agricultural non-credit societies	246	136
Purchase and purchase and sale societies	247	138
Irrigation societies	249	140
Production and sale societies	250	140
Agricultural associations	251	141
Non-agricultural credit societies	252	141
Non-agricultural non-credit societies	254	143
Purchase and sale societies	255	145
Artisans' societies	256	145
Financing institutions : Central banks	257	146
Industrial unions	259	148
Other financing unions	260	148
Provincial Bank	261	148

DIFFICULTIES AND DEFECTS.

Difficulties : Want of education	262	150
Want of knowledge of co-operation	263	150
Improvidence	264	150
Want of credit	265	150

	Para.	Page.
Competition with money-lenders	266	150
Unlimited liability	267	151
Heterogeneous membership	268	151
Defects : Paucity of Government staff	269	151
Training of officers	270	152
Maintenance of property and debt statement	271	152
Overdues	272	152
Defaults of members of the panchayet	273	152
Loans to panchayet	274	153
Delay in getting loans in primary societies	275	153
Splitting up of central banks	276	153
State aid to industrial societies	277	154
State aid to purchase and sale societies	278	154
Co-operative stores	279	154
Loans against deposits in Central banks	280	155

CO-OPERATIVE SOCIETIES AS BANKING AGENCIES.

Restrictions of the Act against general banking	281	155
Demand made by central banks to take up general banking	282	155
Nature of banking business undertaken at present	283	155
Main ground of their claim	284	156
Recommendation	285	156
Position of urban banks	286	157
Industrial and trade banks	287	157
Grant of cash credit	288	157
Discounting of bills	289	157
Advancing loans against goods	290	157
Financing by provincial and Imperial banks	291	158

BORROWING AND LENDING ON A PROVINCIAL SCALE.

Borrowing	292	158
Lending	293	158
Interlending between central banks	295	158

CONCESSIONS.

Recommendations of the Royal Commission on Agriculture endorsed	296	159
Exemption from income-tax	297	159
Execution of awards by the Certificate Department	298	159
Deposit of surplus funds of Court of Wards, etc., in co-operative banks	299	160
Entrusting co-operative banks with Government Treasury work	300	160

RELATION WITH OTHER BANKS.

Relation with joint-stock banks	301	160
Relation with loan offices	302	161
Relation with the Imperial bank	303	161

PART IV.—Legislation and Legal Procedure.

CHAPTER XII.

Acts for the Protection of Agriculturists.

Restrictions on the transfer of agricultural holdings	304	163
Transferability of holdings	305	163
No necessity for protection	306	163

	Para.	Page
USURIOUS LOANS ACT.		
Regulation of usury	307	164
Usurious Loans Act of 1918	308	164
Causes of its failure	309	165
Examination of the contentions of the judges	310	166
Whether it is necessary to plead the Act to get relief	312	167
Suggested remedies	313	167
MONEY-LENDERS' ACT.		
Law restricting usury	315	167
Repeal of usury laws in 19th century	316	168
Re-introduction of usury laws	317	168
Usury in Bengal	318	169
Measures against usury in other countries	319	170
Licensing and registration of money-lenders	320	170
Fixing the maximum rate of interest	321	170
Fixing the maximum amount of interest	322	171
Limitation of period of suits and recovery of loans	323	171
Abolition of compound interest	324	171
Courts' power to reduce stipulated interest	325	171
Restrictions on advertisements	326	172
Money-lender's obligation to supply information to borrower	327	172
Prohibition of charges for expenses	328	172
False and deceptive representations	329	172
Punishment of habitual usury	330	172
Possible evasion of proposed legislation	331	172
Conclusion	332	173
INSOLVENCY ACTS.		
No recommendation made	333	173
LEGISLATION FOR BETTER RECORD OF RIGHTS.		
No recommendation made.. .. .	334	173
DELAY IN DISPOSAL OF CASES AND EXECUTION OF DECREES.		
Delay in disposal of cases,	335	174
Extension of the rule of the Original Side of the High Court	336	174
Delay in execution of decrees	337	174
LEGAL OBSTACLES AGAINST REALISATION OF JUST CLAIMS OF MONEY-LENDERS.		
No recommendation made	338	175
EQUITABLE MORTGAGES.		
Recommendation of Committee	339	175
TITLES IN LAND.		
Records-of-rights	340	175
Land holders	341	175
Tenure holders	342	176
Raiyati holdings	344	176
✓ PART V.—Indigenous Finance.		
CHAPTER XIII.		
Indigenous Banks and Bankers.		
HISTORY OF INDIGENOUS BANKING AND MONEY-LENDING:		
Vedic age	346	177
Sresthis of Ancient India	348	177

	Para.	Page.
Sresthis and Kings	349	177
Money-lending	350	178
Advances without interest	351	178
Loans with interest	352	178
Securities for loans	353	179
Money-lending as a subject of study	354	178
Rates of interest	355	179
The Dharmasastras	356	179
Endowment deposits with guilds	357	180
State loans during the Muhammadan rule	358	180
Bankers and their Royal Clients	359	180
Agricultural loans	360	181
Non-agricultural loans	362	182
Money-changers	364	183
Small shroffs (poddars)	368	184

INDIGENOUS BANKS AND BANKERS AT THE PRESENT TIME.

Extent and character	371	185
Number	375	185
Methods of business—Captial	376	186
Deposits	377	186
Cash balance	378	187
Lines and terms of advance	379	187
Agriculture	380	187
Industry	381	187
Trade and commerce	382	187
Other purposes	383	188
Credit instruments and devices—Hundi	384	188
Purja	387	189
Hatchita, etc.	388	189
Interest	389	190
Establishment	390	190
Profits	391	190
Clientele	392	190
Relation with joint-stock banks, etc.	393	191
Facilities required	396	191
Licensing	398	192
Publicity of accounts	399	193
Methods to secure stability and inspire confidence	400	193
Linking with the general banking system	401	193

CHAPTER XIV.

OTHER INDIGENOUS CREDIT AGENCIES.

Money-lenders.

Extent	402	194
Number	403	194
Classification	404	194
Borrowers	406	195

	Para.	Page.
Purposes of loans	407	195
Methods of business and securities	408	195
Proportion of secured and unsecured loans	412	196
Rates of interest	413	197
Causes of usury	414	199
Interest on loans in kind	416	200
Period of loan	417	200
Control of money-lenders	418	200
Better credit facilities	419	200

CHAPTER XIV-A.

Loan Offices.

Banking system depends on environment	420	202
Factors giving rise to loan offices—Permanent settlement	421	202
Act VII of 1860	422	202
Example of the Land Mortgage Bank of India	423	202
Earliest loan offices	424	203
Progress till 1900	425	203
Number of loan offices registered	426	203
Increase in the number at work	427	204
Cooch Behar Bank, Ltd.	428	204
Distribution of loan offices within the province	429	205
Causes of unequal distribution	431	207
Importance of loan offices to be judged from their working funds	432	207
Classification according to working funds	433	207
Total working fund of loan offices	435	208
Analysis of the table	436	208
Description of three chief loan offices	437	210
Nature of business of old loan offices	438	210
Undesirable features of new loan companies	440	211
Future danger	442	212
Rapid growth of too many small banks needs regulation	443	212
Recent failures of loan offices	444	213
Amalgamation—the true remedy	445	214
Minimum paid-up capital and subscribed capital for new companies	446	214
Disproportionate authorised capital	447	214
Advance against banks' own shares	449	215
Representation of depositors on the Board of Directors not desirable	450	215
Minimum ratio between deposit and paid-up capital <i>plus</i> reserve	451	215
Allocation of profits	452	215
Postal facilities for investment of reserve fund	453	215
Investment of reserve fund in Government securities	454	216
Loan offices to confine themselves to banking business	457	217
Is commercial banking possible in the mufassal?	458	217
Prescribed cash percentage	459	218
State audit	460	218

	Para.	Page.
Publicity	461	218
Concessions asked for	462	219
Special Act	463	219

PART VI.—Miscellaneous.

CHAPTER XV.

Banks and Banking Practice.

Definition of bank	464	221
Regulation of registered banks	465	221
Regulation of partnerships	466	223
Use of vernacular	467	223
Abolition of stamp duty	468	223
Loss of revenue and suggestion for meeting the loss	469	224

NEGOTIABLE INSTRUMENTS ACT.

The case for our consideration	470	224
Opinions received by us	472	226
Our opinion	473	227

PART VII.—Investment Habit and Attraction of Capital.

CHAPTER XVI.

General observations	474	229
------------------------------	-----	-----

INSTITUTIONS FOR ENCOURAGING THE INVESTMENT HABIT.

(a) Postal cash certificates	478	230
(b) Postal savings banks	479	230
(c) Other savings banks	481	231
(d) Rural co-operative societies	483	231
(e) Central and urban co-operative banks	484	232
(f) Joint-stock banks	485	232
(g) Loan offices	486	233
(h) Indigenous bankers	487	233
Competition of Government with joint-stock banks	488	233
Existing facilities for purchase and sale of Government securities and other securities	490	234
Investment trusts	492	235
Gold cash certificates	493	235
Provincial savings association	494	236
Postal life insurance	495	236
Growth of cheque habit	496	237
Extension of banking facilities	498	238

PART VIII.—Summary.

CHAPTER XVII.

Summary of conclusions and recommendations	499	239
Acknowledgment	503	269
Appendices .. .. .	..	271-368

Appendices.

APPENDICES.

- I.—Memorandum of lines of enquiry by Provincial Committees.
- II.—General Questionnaire.
- III.—(1) Special questionnaire for Central Co-operative Banks.
(2) Special questions and statements for Loan Offices and Joint Stock Banks.
(3) Questionnaire for Intensive Survey of selected villages.
- IV.—List of Witnesses examined.
- V.—Itinerary of the Bengal Provincial Banking Enquiry Committee.
- VI.—(1) Memorandum on Naogaon Co-operative Land Mortgage Bank, Limited.
(2) Memorandum on Co-operation in Gosaba.
(3) Note on pooling of the hemp drug produced in Bengal by the Naogaon Ganja Cultivators' Co-operative Society.
(4) Note on Indigenous Bankers and Money-lenders in the Tangail Subdivision.
(5) Note on the Financing of the Tobacco Crop in the District of Rangpur.
(6) Rates of interest on loans advanced by a money-lending firm in the District of Bogra from 1900—1929.
- VII.—Statistics of Loan Offices in Bengal.
- VIII.—List of replies to General Questionnaire not printed.
- IX.—Specimen *Satta-patras*.
- X.—Specimen Hundis and other documents used by Indigenous Bankers.
- XI.—Specimens of some documents used by a Loan Office in granting loans.
- XII.—List of gentlemen conducting intensive village survey and of villages surveyed.

APPENDIX I.

Memorandum of Lines of Enquiry by Provincial Committees.

1. The Provincial Committees should make intensive surveys of one or two selected districts in each province and a general survey of the conditions in the province or areas as a whole in regard to agricultural and small industries with special reference to the fabric of finance. The details of the enquiries to be undertaken should be settled by the Provincial Committees themselves, but in order to facilitate tabulation of the results for all India, the following main heads under which the Committees should classify the information and material collected are laid down for their guidance. This should not be held to debar the Provincial Committees from investigating any special provincial features not covered by the heads below.

2. The main heads referred to above are :—

I.—Agricultural Credit.

(See in this connection Chapters XII and XIII of Agricultural Commission's Report.)

(a) Various items of permanent improvement to land. Credit facilities required and actually existing. Rates of interest and period of loans and other conditions. Part played by Imperial Bank, joint stock banks, co-operative banks and indigenous banks and bankers. Scope for land mortgage banks and for agricultural credit banks. Co-ordination of credit agencies. Review of system of Government loans and elimination of administrative defects.

(b) Credit facilities required for purchase of agricultural implements and seed and other expenses of production. Facilities actually existing. Rates of interest and period of loans and other conditions. Effect of borrowing on disposal of produce. Part played by different classes of banks and bankers.

(c) Present methods of marketing principal crops. Credit facilities required for financing of products during marketing. Part played by different classes of banks and bankers. Facilities for remittance. Use of negotiable instruments and scope for promotion. Reduction of duty on bills.

(d) Volume of agricultural indebtedness in province and the causes contributing to such indebtedness. Existing credit facilities for discharging debt. Part played by different classes of banks and bankers.

(e) Agricultural enterprises and other small industries in province, like dairy farming, *gur* factories, cotton ginneries, sugar refineries, etc. Possibilities of developing cultivation or of helping cultivator to get a better return by erection of such factories. Credit facilities required and actually existing.

II.—Special study of working of co-operative banks and co-operative marketing societies.

(See Chapter XIII of Agricultural Commission's Report.)

Extension of co-operation in direction of borrowing and lending on provincial scale instead of local units operating separately in watertight compartments. Relations with Imperial Bank and joint-stock banks. Present difficulties of financing co-operative societies both short and long term capital. Alleged competition of co-operative banks with joint-stock banks.

III.—Special study of indigenous banking.

Collection of available information regarding indigenous banks and bankers and their methods of doing business. Shroffs, large and small, who do not usually call themselves bankers, should be included in enquiry. Information should comprise capital, deposits, cash balance, terms of advances, establishment, clientele, relation to agriculture, industry and trade, facilities required, relation to joint-stock banks and Imperial Bank, attitude towards some sort of governmental supervision and publicity, methods to secure stability and inspire confidence.

IV.—Investment habit and attraction of capital.

(1) Means or institutions in existence for encouraging investment habit—Postal cash certificates and postal savings banks. Classes of population who resort to such forms of investment and methods of attracting other classes. Alleged competition of Government with joint-stock banks. Existing facility for purchase and sale of Government securities. Hilton-Young Commission's proposal for introduction of gold cash certificates.

(2) Growth of cheque habit. Effect on same of abolition of stamp duty on cheques. Other methods of promotion like payment of Government servants and bank employés above, say, Rs. 100 by cheques.

(3) Branch banking and investment habit. Experience of Imperial Bank's new branches opened under agreement. Existing difficulties experienced by joint-stock banks in opening new branches.

APPENDIX II.

General questionnaire.

(NOTE.—The following memorandum is published in order to assist witnesses in the preparation of their evidence. It is not to be regarded as exhaustive, nor is it desired that each witness should necessarily attempt to deal with all the questions raised.)

Part I.—Agricultural credit and credit facilities for small industries.

1. (i) Describe the present system by which the agriculturist in your district or province obtains finance—

- (a) for expenses during cultivation,
- (b) for capital and permanent improvements, and
- (c) for other special needs, e.g., failure of moonson, for land revenue, *rent*, etc.

(ii) What are the rates of interest charged in your district or province in respect of advances, the period for which loans are taken, the nature of the security given and accepted (e.g., standing crops, etc.), and other conditions attaching to the grant of such loans?

What in your estimate are the percentages of secured and unsecured loans to the agriculturists in your part of the country?

(iii) Describe the part played in agricultural finance by Government, the Imperial Bank of India, the joint-stock banks, co-operative banks, the indigenous banks and bankers, professional money-lenders, merchants and dealers, and other organisations giving credit (e.g., companies trading in fertilisers, etc.).

(iv) Can you give an estimate of the total amount of capital required for the various purposes stated above for your district or province?

(v) State defects, if any, in the present system of financing agriculture, and the reasons for the existence of such defects. Do you suggest any remedies?

(vi) Is there co-ordination among the various credit agencies including Government, and is there scope for improvement in that direction?

2. (i) Describe the present method of marketing principal crops in your district or province *by the raiyat*.

Is he unable to hold up his crop for a better price? If so, for what reasons?

(ii) What in your opinion are the possibilities of forming pools and of co-operative effort generally in marketing produce?

(iii) *Are there any co-operative sale societies in your district? How are they constituted? Are they linked to any central organisation? How are they financed at present? Do they experience any difficulty in obtaining sufficient funds?*

(iv) Describe the credit facilities required for the financing of products during marketing and the facilities actually existing.

(v) In regard to such facilities, is there any special difference as between internal trade and foreign trade?

(vi) What is the part played by the different classes of banks and bankers and merchants and dealers in the financing of—

(a) *the export trade from the village to the ports of the province through hâts, mokams, etc., and*

(b) *the import trade from these ports to the distributing centres and ultimately to the consumers ?*

(vi-a) *What are the terms on which the financing of trade during the above stages is done ? Are any difficulties experienced in connection with the above financing, and have you any suggestions to make for removing those difficulties and for improving in any way the existing financial facilities available for the movement of imported and exportable articles ?*

(vi-b) *It has been suggested that the grower of produce in India does not get the full value for his produce on account of the speculative buying and selling activities of firms and companies who deal in the export trade and on account of the control of prices by these and other bodies. What are your views on this suggestion ? Please supplement your views by any facts and figures within your knowledge. Have you any observations to make with a view to ensure a better return to the growers of produce in India ?*

(vi) *Have you any reason to think that the lack of banking facilities to persons engaged in the movement of the principal crops of your district (such as paddy and jute) is due to causes other than borrower's lack of credit, e.g., any position of monopoly which the buyers might enjoy or to the want of a definite standard of quality ?*

(viii) *What are the existing facilities available to the public, including banks and bankers, for internal remittance ?*

(ix) *State any defects in the existing system and any suggestions for improvement ?*

(x) *Describe the part played by negotiable instruments in the internal trade of the province.*

(xi) *Have you any suggestions to make for the more extensive use of bills (e.g., by reduction of duty on bills) ?*

(xii) *What are the different classes of hundis current in your part of the country ? What are the peculiarities of each ?*

(xiii) *Will the introduction of standardised forms on stamped paper facilitate the use of hundis ?*

(xiv) *Have you any suggestions for the amendment of the Negotiable Instruments Act, by which the public and the bankers handling hundis might be better protected or benefited ?*

(xv) *Are hundis emanating from your locality discounted in your local centre or are they sent to a provincial centre and discounted there, or are they held by middlemen, merchants or commission agents ?*

(xvi) *Are there any facilities for rediscounting hundies in your locality ? If not, can you suggest means for the introduction of such facilities ?*

(xvii) *What different kinds of instruments of ownership of goods and produce (e.g., railway receipts) and documents are employed for raising money during the process of marketing ?*

(xviii) Are any difficulties experienced in the use of these instruments, for instance, bills of lading issued by particular Inland Steamship Navigation Companies, and have you any suggestions to make with a view to removing those difficulties ?

(xix) What in your opinion are the possibilities of operating licensed warehouses in India either on the lines of the system which exists in the United States of America or otherwise ?

(xx) Do you think there is any need for Government assistance in the matter ?

3. (i) In your district, what is the value of land per acre for different kinds of crops ?

(ii) What are the factors affecting such value ? In your reply, please distinguish between—

- (a) value of land in Government auction for non-payment of revenue,
- (b) value of land in the event of sale by court decree ; and
- (c) value of land in purchase by private negotiation.

4. (i) Is there any legal impediment to mortgage of land and agricultural holdings in your province ?

(ii) How far has the amended Bengal Tenancy Act influenced the credit of the agriculturists ?

(iii) To what extent do the smallness and fragmentation of the agricultural holdings stand in the way of establishing long term credit institutions ?

(iv) Are there any land mortgage banks or agricultural banks in your province or any other banks for the provision of long term credit ?

(v) State what you know of their method of work and of raising capital.

(vi) If no such institution exists in the province, suggest the lines on which such institutions could be established and worked to the advantages of the landholders and tenants of your province.

(vii) Do you suggest any measures for—

- (a) improvement in the record-of-rights and title of ownership so as to simplify reference, and to avoid possibilities of disputes and counter-claims by parties other than those who are the clients of the bank ;
- (b) simplification of the process of foreclosure and sale by the mortgage bank in the event of non-payment ; and
- (c) reduction of costs of reference to the record-of-rights and of registration of records and of the process at law, so as to reduce the burden on the good constituents of the bank in respect of charges incurred on account of defaulters ?

(viii) Should the working capital of the proposed mortgage bank be derived largely from—

- (a) deposits,
- (b) funds from central institutions, or
- (c) debenture bonds ?

(ix) Should debenture bonds carry any Government guarantee either for principal or interest, or for both ?

(x) If so, what measures would you suggest to secure Government against unnecessary loss ?

(xi) On what terms should Agricultural Mortgage Banks raise moneys under each of the above-mentioned heads, with or without Government guarantee, and on what terms should they lend out money so as to cover their expenses ?

(xii) Do you consider that the debentures to be issued by the proposed Co-operative Land Mortgage Banks should be included in the list of trustee securities ?

(xiii) Please state any other suggestions for the adequate provision of long term credit against sound security.

5. In order to devise measures for the increase of credit facilities to the agricultural classes, it is necessary to reach an estimate as accurate as possible of the existing indebtedness of these classes.

(i) Do you know of any such estimate for a village or a district in your province, or for the whole province ?

(ii) In what manner can such an estimate be obtained with reasonable accuracy ?

(iii) In such an estimate please distinguish between—

(a) the amount of debt with land as security which is in the form of a registered mortgage ; and

(b) the amount of debt which is incurred against any other assets, such as the village house, ornaments, ploughs and other agricultural implements, crops and produce, or debt which is given on the general security of all the assets without a specific pledge.

(iv) Please state wherever possible the purposes for which the debt was incurred, such as—

(a) the repayment of earlier debts,

(b) marriage and other social occasions,

(c) litigation,

(d) famine and other kinds of distress,

(e) payment of land revenue or rent,

(f) growth of the debt by compound interest, interest not having been paid,

(g) cattle, seeds and manure,

(h) improved agricultural implements, or

(i) sinking of wells and agricultural improvements.

(v) Please indicate also to whom this debt is largely due and whether the creditors are Government, banks, co-operative societies, or indigenous bankers and professional money-lenders.

(vi) Is agricultural indebtedness in your locality increasing or decreasing ?

(vii) How far are the needs of the agriculturists of your part of the country met at present by the Land Improvements Loans Act of 1883 and the Agriculturists' Loans Act of 1884 ?

(viii) Can you suggest any measures for rendering the operations of these Acts more prompt?

(ix) Are itinerant money-lenders, such as *Kabulis*, to be found in your part of the country? Describe their method of work?

(x) Can you give some concrete instances of usurious rates of interest, heavy accumulation of debts, and prolonged duration of a loan, in cash or in kind?

(xi) To what extent is the Usurious Loans Act (Act X of 1918) availed of in your locality? What measures would you suggest for greater use being made thereof?

(xii) Is there any standard rate of interest followed by courts for (a) unsecured and (b) secured loans in applying the Act?

(xiii) Is the Act being evaded by the taking of a bond for a larger amount than is actually advanced to the debtor, or in any other way?

(xiv) What practical proposals would you make so that the *raiyyats* can get loan of seeds and paddy for their needs in normal times and can easily pay off such loan?

(xv) What is the prevalent rate of interest of paddy loan in your locality?

(xvi) State what you know of the rates of interest charged, the methods used, for calculating it and for enforcing the payment of the debt.

(xvii) Do you think a large number of people, who are efficient farmers, are being turned into tenants for a period of tenants-at-will through the process of the enforcement of the old debts and landed property passing on into the hands of the creditors?

(xviii) If this process is going on, does it take away from the actual cultivator the incentive to produce more and in an efficient and better manner?

6. (i) Give some idea of the number of small subsidiary industries allied or supplemental to agriculture existing in your province, such as rice-milling, dairy-farming, gur-making, garden produce, cotton ginneries, sugar refineries, hand-spinning, etc.

(ii) Can you suggest methods by which any such industries could be encouraged and by which the producer might be enabled to get a better return for his produce?

(iii) Can you suggest any enterprises which may give employment to the farmer during seasons when he cannot make full use of his time on his farm and thus enable him to supplement his income and to raise his standard of living?

(iv) What would be the best method of securing working capital for such enterprises?

(v) What financial machinery do you suggest for this purpose?

6A. (i) How are small industries (requiring funds below 5 lakhs of rupees), which are neither supplemental to nor connected with agriculture, financed at present in respect of their (a) fixed and (b) circulating capitals?

(ii) Can you suggest any measures for providing better financial facilities for such industries?

6B. (i) What are the facilities existing in your district for obtaining loans by people who are not agriculturists, e.g., day-labourers, fishermen, small traders, service-holders and middle class gentlemen generally?

(ii) *What are the purposes for which they generally borrow and at what rate of interest? State the difference in the rate of interest in the case of secured and unsecured loans.*

(iii) *In what way are the Government, the co-operative banks, and joint stock banks, and the indigenous bankers helping them now, and what steps do you suggest to give them better financial facilities?*

(iv) *Is the indebtedness among these classes generally on the increase or decrease?*

7. (i) *State what you know of the relations that exist between the co-operative banks and the other banks in the country, namely, the Imperial Bank of India, the joint stock banks and the indigenous banks.*

(ii) *Describe any existing difficulties in the matter of finance in the case of co-operative societies, both in regard to short and long term capital.*

(iii) *Can you give an estimate of the amount of extra capital required for financing the co-operative movement in your district or province?*

(iv) *Is there any competition in your district or province between the co-operative banks and joint stock banks, including loan offices, and the branches of the Imperial Bank of India, if any?*

(v) *If so, to what extent and in what direction?*

(vi) *Have you any views regarding the possibility and desirability of granting financial concessions in order to stimulate the growth of the co-operative movement (e.g., by extension of special exemption from income-tax to genuine co-operative societies, inclusion of debentures issued by the Provincial Co-operative Bank in the list of trustee securities, reduction of fees on money remitted through post offices)?*

7A. (i) *Is it desirable that Co-operative Central Banks should be permitted to grant loans to individual members and depositors?*

(ii) *Is it desirable to enlarge the scope for the investment of funds of co-operative societies and to relax the restrictions contained in section 32 of the Act?*

(iii) *Would you advocate free interlending of funds between co-operative societies and joint stock banks, including loan offices?*

(iv) *What are the relations between them and what assistance do they render to each other?*

(v) *How far are Co-operative Central Banks in a position to undertake such banking business as remittances of money from one place to another, without infringing in any way the provisions of the Co-operative Societies Act?*

7B. (i) *What has been the effect of the establishment of co-operative societies in rural areas on the prevailing rates of interest on secured and unsecured loans to agriculturists in your district?*

(ii) *To what extent are Co-operative Credit Societies replacing professional money-lenders of your locality? If possible, give some concrete instances.*

(iii) *What are the factors that operate against the rapid spread of co-operative banks in rural areas?*

Part IA.—Loan offices and Joint Stock Banks in the mufassal.

1. *What are the loan offices or banks (other than Co-operative Credit Societies) in your district—*

- (a) *at the district headquarters,*
- (b) *at the subdivisional headquarters, and*
- (c) *at other places?*

2. *What are the relative proportions of the different items of the working funds of such institutions, e.g.—*

- (a) *paid-up capital,*
- (b) *reserve fund,*
- (c) *short term deposits (i.e., money at call or at short notice, not exceeding one month),*
- (d) *intermediate deposits (repayable within two years), and*
- (e) *long term deposits (not repayable till after two years)?*

3. (i) *What are the rates of interest allowed on different classes of deposits?*

(ii) *What is the longest period for which deposits are accepted?*

4. *What are the proportions of the total funds invested in—*

- (a) *Government and other marketable securities,*
- (b) *loans against immovable properties (such as land and buildings),*
- (c) *advances to industrial concerns,*
- (d) *loans on personal security (such as simple promissory notes),*
- (e) *jewellery, and*
- (f) *goods (either directly, or indirectly in the form of documents of title such as railway receipt or bill of lading)?*

5. (i) *What are the different periods for which loans are granted, their purposes and the respective rates of interest?*

(ii) *Is compound interest charged and, if so, what is the practice with regard to the levy of such interest?*

(iii) *Is any interest deducted in advance at the time of granting loans?*

(iv) *Are the loans given for a fixed period? If so, are any steps taken when they become overdue?*

6. (i) *Do these institutions lend money to agriculturists? If so, under what circumstances?*

(ii) *Do you think that they can serve the interest of agriculturists better than any other agency?*

7. (i) *Is any business other than banking undertaken by these institutions? If so, what proportion of their total resources is so employed?*

(ii) *What are the difficulties which stand in the way of their doing ordinary commercial banking, e.g., discounting bills drawn in respect of goods sent from the mufassal to Calcutta and vice versa?*

8. (i) *What portion of the profits is utilized in building up a reserve fund, and how is such fund invested ?*

(ii) *What are the rates of dividend paid during the last five years ?*

9. (i) *Describe the present method of their keeping accounts.*

(ii) *Do you think that a uniform system of accounting and balance-sheets should be prescribed for all ?*

10. *What is your opinion regarding such banks being federated into a central banking institution ?*

11. *Can you suggest means by which loan offices can take a bigger share in financing trade and agriculture ?*

12. *Have there been any bank failures in your district ? If so, what were the causes of such failures ?*

Part II.—Indigenous banking.

(NOTE.—By indigenous banking is meant all banks and bankers other than the Imperial Bank of India, the Exchange Banks, Joint Stock Banks and Co-operative Banks. It includes any individual or private firm receiving deposits and dealing in hundis or lending money.)

1. State what you know of the functions of the indigenous bank or banker in your district or province, enumerating all kinds of business the bank or banker transacts.

2. How and to what extent does an indigenous bank or banker in your district or province assist in financing agriculture, trade and industry ?

3. State what you know of the organisation of the indigenous banking system in your district or province with regard to—

(a) the amount of capital invested,

(b) the volume of their business,

(c) their expenses, and

(d) the relations between one indigenous bank and another, between indigenous banks and other banks in the country, viz., the Imperial Bank of India, the joint stock banks and the co-operative banks.

4. State what you know of the various forms of hundis and other credit instruments used by the indigenous banks and bankers and the extent of their use. Give sample copies of any of the hundis, promissory notes, deposit receipts, etc., used in your locality.

5. (i) State what you know of the indigenous bankers' methods of granting loans and allowing cash credits and the terms and nature of these loans and cash credits.

(ii) What are the means by which the indigenous banks and bankers provide themselves with funds to meet their demands ?

(iii) What are the rates of interest allowed on various kinds of deposits received by them ?

(iv) Do the indigenous bankers in Calcutta and other principal towns in Bengal get sufficient facilities for rediscounting hundis with the Imperial Bank or with joint stock banks, if any?

(v) Can you suggest measures for increasing such facilities?

6. (i) What are the rates of interest either in money or in kind which the agricultural community has to pay at present to the indigenous banker?

(ii) In what manner do you suggest these rates could be brought down by better organisation?

(iii) Would the reduction of such rates confer great benefit on the agricultural community and increase its resources, thereby leading either to an improvement in the standard of living or enabling them to spend more on agricultural improvements, better agricultural implements, etc.?

7. (i) Is there a prejudice in your locality against the indigenous bankers?

(ii) Are these bankers sufficiently protected in law?

(iii) Is there any legal or other facility which can be extended to them?

(iv) Are the dealings of such class of bankers with their clientele conducted on sound lines?

(v) If not, indicate the existing defects, making suggestions for remedying them.

8. (i) Would you suggest any means of making this class of bankers more serviceable to the community?

(ii) Could you suggest any means by which the indigenous banking system could be improved and consolidated?

(iii) Do you recommend any special facilities to be given to this class for this purpose?

(iv) What do you think would be the attitude of the indigenous banking community towards the introduction of any measures for regulating their operations and for giving publicity to the same?

9. After making allowance for the legal expenses, management charges, losses through default and losses through foreclosure, can you give an idea of the net return to the indigenous banks and bankers on their capital?

10. Please state whether the indigenous banks and bankers are able to meet all demands for accommodation, or whether they are obliged to refuse any either on account of the unacceptable nature of the security offered or owing to insufficiency of their working capital?

11. (i) How in your opinion should the indigenous banking system be linked with the central money market and provincial capitals?

(ii) Would you suggest the establishment of a branch of a joint stock bank, or a branch of a central reserve bank, or a local bank with local directorate in each district with which the indigenous banking system may be connected?

(iii) In what manner could such a bank inspire the confidence of the indigenous bankers and be able to utilise the local knowledge and experience of the latter?

(iv) How is the competition of such a bank with the indigenous bankers to be avoided?

12. (i) Do you think there is a large amount of money in the hands of the indigenous bankers which does not find employment throughout the year ?

(ii) Do you think that owing to this cause any large amount of money is flowing to the provincial capital, either for long or for short periods ?

(iii) Do you think any kind of improvement in the organisation of lending or borrowing can be made by which these funds, instead of flowing to the provincial capitals, would find remunerative employment in the districts and thereby benefit the districts ?

Part III.—Investment habit and attraction of capital.

1. (i) What are the existing banking resources in the province ?

(ii) Can you state the amount of additional capital, if any, required ?

(iii) What are the means or institutions in existence for encouraging savings and investment habit ?

(iv) Are the public provided with full facilities for the investment of their savings ?

(v) Can the existing facilities be improved in any way or extended in the smaller interior places ?

(vi) Can you give any useful information in regard to the habits of the people of India to invest in silver and gold ?

2. (i) Are postal cash certificates popular in your district or province, and can any steps be taken to increase their popularity ?

(ii) Do present interest rates of cash certificates require revision, and do existing terms of issue in any way need change ?

(iii) Do Savings Banks afford all possible facilities to the public ?

(iv) What class of population resort to such forms of investment ?

(v) Can anything be done to attract other classes ?

(vi) Have you anything to say regarding the alleged competition of Government with banking institutions and bankers in regard to deposits by their attractive rates on postal cash certificates and treasury bills ?

3. (i) State the existing facilities for purchase and sale of Government securities afforded by Government, the Imperial Bank of India and other banks. Are you in favour of granting any special facilities to the small agriculturists and the small investors of the country to take up some form of Government security ? If so, state what special facilities you recommend ?

(ii) State the existing facilities for purchase and sale of securities other than Government securities, afforded by the various financial agencies.

(iii) Can you indicate clearly the habits of various groups of people in your district or province with reference to moneys which come into their hands by sale of produce or through any other cause ? Where do they keep this money, and for what purposes and in what manner do they use it ?

(iv) Do the farmers lend to fellow agriculturists, and on what terms ? How do they invest surplus money in a prosperous year ? Give any information you can regarding the amount, growth and distribution of capital among the indigenous population ?

4. (i) State what you know about the growth of the cheque habit.
- (ii) What has been the effect of the abolition of stamp duty on cheques ?
- (iii) What class of population use cheques ? Have you any suggestions to make for further promoting the cheque habit (e.g., payment of Government servants and bank employees above Rs. 100 by cheques) ?
- (iv) Have you any suggestions to make regarding the use of vernacular scripts in banking ?
5. (i) Do you support the view that the banking and investment habit in India is of very slow growth ?
- (ii) If so, to what cause do you attribute it ?
- (iii) Have you any suggestions to make regarding the various possible means of educating the people of the country to invest their savings in productive undertakings (e.g., propaganda by Government in regard to Government loans for capital expenditure, etc.) ?
- (iv) As far as you know, what has been the result of the opening of new branches in recent years by the Imperial Bank of India ?

APPENDIX III.

Special Questionnaire.

(1) FOR CENTRAL CO-OPERATIVE BANKS.

I.—Relation with constituent societies.

1. What was the total amount of indebtedness of the members of the rural societies consisting the Central Bank at the time of application for membership ?

2. If it is possible to ascertain it, kindly state if the total amount of indebtedness of the members of the rural societies has been reduced since the formation of the societies.

3. Has the Central Bank financed any rural society to such an extent that all the debts of all the members have been paid off by such loan ?

4. Has any long term loans been given by the Central Bank to any rural society for the purpose of repayment of the old debts of the members ? If so, for what period ?

5. In regard to the short term loans which, we understand, are annually given to the rural societies, will you kindly state if the amount of loan required by the society is fully met by the Central Bank, and, if not, how the rural society meets its requirement ?

6. What was the proportion between short term and long term loans given by the Central Bank to its affiliated societies during the last three years ?

7. What are the general purposes for which loans are granted by rural societies to its members ?

8. Are the members of the rural societies adequately financed by their society or have they to go to money-lending classes to meet their requirements ?

9. If it is possible for the supervisors to ascertain from local enquiry, the Committee will be obliged if a comparative statement is prepared of a few typical villages showing the amount of indebtedness of the members of the rural society and that of those residents of the village who are not members.

10. Is there any rule of your bank that the loans given to rural societies in any one year is limited to one or any fixed number of occasions or is entertained only at certain periods of the years ?

11. Is there sufficient facility for the grant of short term loans to meet all seasonal demands of agriculturists, such as may be required at the time of cultivation, sowing, weeding and harvesting of the different crops. If not, would you suggest any deviation from the usual procedure adopted by your bank in granting loans to rural society ?

12. To what extent does drinking or drug habit affect the indebtedness of the members of the rural societies constituting your bank ?

13. Does the bank grant loans to co-operative organisations other than primary credit societies (e.g., industrial unions, rice mills, co-operative stores, supply and sale societies, etc.)? If so, kindly give details.

II.—Finance.

14. From what sources does the Central Bank raise the funds necessary for financing rural societies ?

15. What is the rate of interest paid by the Central Bank on loans taken from the Provincial Bank and on deposits for different periods taken from members and non-members ?

16. If there is any source, other than that mentioned in question 15 above, from which the Central Bank derives its funds, kindly state the terms on which the bank obtains funds from it.

17. Has the Central Bank more money on deposit than it can profitably employ ? If so, can you suggest any means for the better utilisation of such funds ?

18. What are the rates of interest on which loans for different periods are granted by the Central Bank to rural societies ?

19. How are the loans granted to rural societies, remitted to such societies and how are the repayments and payments on account of interest of such loans made by the rural societies to the Central Bank ?

20. How are remittances to and from the Provincial Bank made ?

21. How is the interest actually paid by the Central Bank on loans from sources other than the Provincial Bank and on deposits of members and non-members ? Is the interest remitted by the Central Bank or have the creditors to attend the bank ?

III.—Other activities of the Central Bank.

22. Does the bank discount any bills of exchange or hundis and issue drafts ?

23. Besides the financing of rural societies does the bank do any other kind of business (e.g., current accounts, saving banks, life, cattle or other insurances, provident funds, religious, charitable or educational institutions, village uplift, training of officials of rural societies) ? If so, kindly give a detailed account of this.

(2) FOR LOAN OFFICES AND JOINT STOCK BANKS.

Name of the company.....
 Full addressDate of incorporation
 Authorised (nominal or registered) capital
 Subscribed (or issued) capital.....

NOTE.—Omit annas and pies in each of the amounts below.

No.	Particulars.	(i)	(ii)	(iii)	(iv)	(v)	Remarks.
1	Dates of the last balance sheet and of the four previous balance sheets, preferably English dates.						Give the date of the last balance sheet in column (i), of the previous one in column (ii) and so on.
2	Dividend declared on those dates						
3	Paid-up capital as on those dates						
4	Reserve fund as on those dates ..						
5	Amount of deposits*—						*If different rates of interest are allowed on such deposits, give the highest and lowest rates from to per cent. per annum.
	(a) for periods exceeding 4 years (interest being allowed on such deposits at..... per cent. per annum).						
	(b) for periods exceeding 3 years but not exceeding 4 years (interest being allowed on such deposits at..... per cent. per annum).						
	(c) for periods exceeding 2 years but not exceeding 3 years (interest being allowed on such deposits at..... per cent. per annum).						
	(d) for periods exceeding 1 year but not exceeding 2 years (interest being allowed on such deposits at..... per cent. per annum).						
	(e) for periods exceeding 6 months but not exceeding 1 year (interest being allowed on such deposits at..... per cent. per annum).						
	(f) Current account (interest being allowed at..... per cent. per annum).						
	(g) Other deposits, if any, interest being allowed at per cent. per annum.						
6	Total of 5 (a) to 5 (g)						

No.	Particulars.	(i)	(ii)	(iii)	(iv)	(v)	Remarks.
7	Other liabilities, such as balance of profit and loss account, unpaid dividends, amounts due but not yet paid, etc.						
8	Total of lines 6 and 7						
9	Cash—						
	(a) on hand						
	(b) with bankers						
10	Total of 9 (a) and 9 (b)						
11	Cash percentage = (item 10 ÷ item 8 × 100.)						
12	Investment in Government securities.						
13	Investment in other marketable securities .						
14	Bank premises, furniture, etc. . .						
15	Investment in any other business carried on by the company such as zemindary, trade, transport (motor bus), industry (e.g., printing), etc. State the amounts invested in these items as shown below :—						
	(a) (Name of business No. 1)						
	(b) (Name of business No. 2)						
	(c) (Name of business No. 3)						
	Total of 15 (a) to 15 (c)						
16	Purposes for which loans are granted						If actual figures for different purposes are not available, give approximate percentages.
	Amounts lent for—						
	(a) Agriculture						
	(b) Industry other than agriculture.						
	(c) Trade						
	(d) Other purposes						
	Total of 16 (a) to 16 (d)						

No.	Particulars.	(i)	(ii)	(iii)	(iv)	(v)	Remarks.
17	Periods for which loans are granted Amounts of loans for periods— (a) Up to 6 months, interest being charged at from..... to.....per cent. per annum. (b) Exceeding 6 months but not exceeding 1 year, interest being charged at from.....to.....per cent. per annum. (c) Exceeding 1 year but not exceeding 2 years, interest being charged at from.....to.....per cent. per annum. (d) Exceeding 2 years, interest being charged at from.... to.....per cent. per annum. Total of 17 (a) to 17 (d) ..						
18	Particulars of securities against loans. Amount of loans against— (a) Mortgage of land, interest being charged at from..... to.....per cent. per annum. (b) Pledge of ornaments, interest being charged at from .....to..... per cent. per annum. (c) Promissory notes, interest being charged at from .....to.....per cent. per annum. (d) Simple bonds, interest being charged at from..... to.....per cent. per annum. (e) Any other securities not mentioned above. Total of 18 (a) to 18 (e) ..						

{ Signature
 { Designation
 { Date

(3) QUESTIONNAIRE FOR INTENSIVE SURVEY OF SELECTED VILLAGES.

Name of village

Thana

Subdivision

District

Situation of the village in regard to road and railway facilities

Distance from District Board Road and nearest railway station

Total area of village in acres

	Hindus.	Muham- madans.	Others.			Total.
Population ..						
Number of families ..						

(Sonthals, whether Hindus or Christians, should be shown separately as "Sonthals" in one of the sub-columns under the heading "Others".)

Describe the character of the different kinds of soil found in the village

Area under cultivation.

Crops.	Area in acres.	Amount of produce in maunds in—			Average price per maund.
		1928-29.	1927-28.	1926-27.	
(a) <i>Paddy</i> —					Rs. A. P.
Aus					
Aman					
Boro					
(b) <i>Other food crops such as</i> —					
Potatoes					
Sugarcane					
Wheat					
(c) <i>Rabi crops</i> —					
Mustard					
Linseed					
Pulses					
(d) <i>Jute</i>					
(e) <i>Others</i>					

N.B.—Please state here the total area of the village in which more than one crop is raised every year and also the total area of the village which requires periodical rest.

Value per acre of different classes of land in the village.

[If available, this information should be obtained from the Settlement records (crop statistics).]

1. Aus land
2. Aman land
3. Boro land
4. Jute land
5. Irrigated land
6. Culturable waste
7. Unculturable waste
8. Other kinds
- 9.

Cost of cultivation per acre.

(In calculating the cost of cultivation the cost of labour of the agriculturist himself and his family should be excluded. Only the wages paid to hired labourers should be shown. A typical agriculturist should be selected, or an average taken of several typical agriculturists.)

Paddy.	Rs.	A.	P.
(1) Wages for ploughing			
(2) Wages for sowing			
(3) Wages for weeding			
(4) Wages for reaping			
(5) Wages for threshing			
(6) Cost of seed			
(7) Cost of manure			
(8) Cost of feed of cattle			
(9) Rent			
(10) Other expenses, if any			
Total			

N. B.—Similar statement should be prepared for jute, potatoes, sugarcane and rabi crops.

Marketing.

1. To whom do the cultivators of the village sell their produce and how are the prices fixed between them and the purchasers? Note specially whether the price is fixed before, at the time, or after the produce is handed over and whether the seller exercises any real influence in fixing the prices. Mention cases of forward sales or of advances made by the hypothecation of standing crops.

2. How is the account settled? Does the purchaser pay at once in cash or does he credit the grower's account towards repayment of a past debt or as a deposit for future withdrawal? If the latter, how long after the delivery can the grower withdraw his dues?

3. If the sale is to a mahajan or to a middleman who has advanced money, does the grower get as good a price for his produce as in the open market? If not, please give concrete examples.

4. Does the grower have to pay any other charges at the time of the sale of his produce, such as *Koyali*, *Iswarbritti* or *tahari*? If so, at what rates?

5. What means of conveyance is usually availed of by the grower in conveying his produce from his field or house to the place where it is sold? What is the average cost of such conveyance per maund for different kinds of agricultural produce?

6. Does the grower keep back the produce for a better market? If so, give concrete instances during the year 1335. Does the local Co-operative Credit Society assist towards this end?

7. What are the articles manufactured in the village and how are they sold?

8. Is there any hât or bazar in the village? If so, on what dates does it sit and what commodities are generally available in it? If there is no hât or market in the village what hât or market do the villagers frequent? How far is it from the village, on what day does it sit and what commodities are available in it?

9. Is any commission charged by or on behalf of the zemindar as *tola* or *malhat* on the commodities sold by the villagers in such hât or market? If so, at what rate is it charged?

Purchase and Industry.

1. How do the villagers purchase commodities required—

- (a) for industrial and agricultural uses, and
- (b) for their own household consumption?

2. What is the number of shop-keepers in the village and what commodities do they sell?

3. Do itinerant vendors (e.g., hawkers, pedlars, etc.) frequent the village? If so, what commodities do they sell and whether purchases are made in cash or credit?

4. Are goods purchased on credit or in cash? If the former, how are payments made and for how long do the credit accounts run? What are the disadvantages that result from credit purchases?

5. Do any cottage industries exist in the village? If so, give details. How are they financed (e.g., oil presses, sugarcane presses, sericulture, silk and tussar weaving, cotton weaving, tannery, etc.)?

Rural Co-operative Credit Society.

(To be answered if there is a rural Co-operative Credit Society in the village. If more than one village is included in the jurisdiction of a single society the figures in Part I should be given for the members who are resident of the village only.)

1. Name of society
2. Date of registration



Part I.

3. Number of members
4. Total amount of deposits made by the members since the establishment of the society
5. Rate of interest on deposits
6. Total amount of loans taken by the members in—
1928-29
1927-28
1926-27
7. Rate of interest paid by the villagers for loans
8. After examining the ledgers of the members please note whether repayments of loans are made on due dates by the members. If not, please note what steps are taken by the society for enforcing punctual repayments.
9. Is there any complaint from the members—
 - (a) that applications for loans are unduly delayed ?
 - (b) that the full amount of requirement is not lent ? If so, please state if the member has taken recourse to the local money-lenders.
 - (c) against the conduct of the officials of the society ?
10. Has the establishment of the society resulted in the reduction of the rate of interest charged by local money-lenders ? If so, give figures.
11. Are the benefits of the society appreciated by the members, and is the membership of the society increasing ?

Part II.

(The following figures should be given for the whole society.)

- | | Rs. | A. | P. |
|--|-----|----|----|
| 12. Working capital | .. | .. | .. |
| 13. Reserve fund up to date | .. | .. | .. |
| 14. Share capital paid up to date | .. | .. | .. |
| 15. Amount borrowed from the Central Bank in— | | | |
| 1928-29 | .. | .. | .. |
| 1927-28 | .. | .. | .. |
| 1926-27 | .. | .. | .. |
| 16. Rate of interest charged by the Central Bank | .. | | |
| 17. Are repayments to the Central Bank punctual ? If not, please examine the causes and note if they are sufficient. | | | |

(Similar information should be given for co-operative societies that may be in the village other than the credit society.)

Dates of enquiry _____

Date of submitting report _____

Signature _____

Designation _____

Statement I.—Occupation of Families.

(This information should be collected from the Union Board or Panchayet's Assessment Register, corrected by local enquiry.)

[Sonthals should be shown as (S) in column 3.]

Serial No.	Name of head family.	Religion.	Occupation.
		Hindu (H). Mubammadan (M). Others (O).	

Statement II.—Tenants' holdings.

(This information should be collected from the Settlement Khatians corrected by local enquiry.)

Serial No.	Name of tenant.	Dag numbers of plots held by tenant.	Area in acres of each plot.	Total area held by each tenant.

Statement III.—Debts of the Villagers.

[Please give the outstanding debts of agriculturists and non-agriculturists in separate sheets. When compound interest is charged, please mark (comp.) and give the period of the rest (i.e., quarterly, half-yearly or annual). Concrete cases of usurious rates of interest should be given on a separate sheet. If a loan in the form of paddy is carried over from beyond the next harvest, the value of the paddy debt should be included in the statement.]

STATEMENT A.

Amount of debt.

Serial No.	Name of villager.	Debt due to Loan offices.			Debt due to the village mahajan.			Debt due to Co-operative Society.			Debt due to a buyer of produce.			Debt due to other creditors.			Total.		
		Prin- cipal.	Interest.		Prin- cipal.	Interest.		Prin- cipal.	Interest.		Prin- cipal.	Interest.		Prin- cipal.	Interest.		Prin- cipal.	Interest.	Total.
			Amount.	Rate.		Amount.	Rate.		Amount.	Rate.		Amount.	Rate.		Amount.	Rate.			
			Rs. A. P.	Rs.		Rs. A. P.	Rs.		Rs. A. P.	Rs.		Rs. A. P.	Rs.		Rs. A. P.	Rs.		Rs. A. P.	Rs. A. P.

Statement IV.—Purpose of the Loan taken.

Serial No.	Name of villager.	Amount borrowed in 1335 B.S.														Amount of paddy borrowed in 1335 B. S.				
		For cultivation.		Capital and permanent improvement including purchase of cattle.		Social and religious ceremonies.		Litigation.		Payment of revenue or rent.		Repayment of old debts.		Miscellaneous.		For food.		Seeds.		
		Amount.	Rate of interest.	Amount.	Rate of interest.	Amount.	Rate of interest.	Amount.	Rate of interest.	Amount.	Rate of interest.	Amount.	Rate of interest.	Amount.	Rate of interest.	Amount.	Rate of interest.	Amount.	Rate of interest.	
		Rs. A. P.	Rs.	Rs. A. P.	Rs.	Rs. A. P.	Rs.	Rs. A. P.	Rs.	Rs. A. P.	Rs.	Rs. A. P.	Rs.	Rs. A. P.	Rs.	Mds.	Rs.	Mds.	Rs.	

Statement V.—Family Budgets.

Please give actual family budgets for the year 1335 B. S. of two typical families of each of the following classes, one of whom is living in comparative comfort and another living in indigence. A typical family should consist of two adult males, two adult females, and two minor children. Where the family selected deviates from the above type, please mention in detail the members comprising the family :—

- (a) Agriculturists. (b) Artisans. (c) Middle classes.

Income.

Source.	Family in comfort.			Family in indigence.		
	Rs.	A.	P.	Rs.	A.	P.
1. From agriculture (gross value of the produce)						
2. From exploitation of other raw materials, e.g.—						
(a) Fruit or vegetables						
(b) Milk or milk produce						
(c) Fish						
(d) Poultry and eggs						
(e) Sericulture						
(f) Hides						
(g)						
(h)						
3. Rent received in cash or kind						
4. Handicrafts, e.g.—						
(a) Weaving						
(b) Brass and bell-metal industry						
(c) Tanning						
(d) Leather industry						
(e) Pottery						
(f) Carpentry						
(g) Blacksmithy						
(h) Lac industry						
(i)						
(j)						
(k)						

Source.	Family in comfort.			Family in indigence.		
	Rs.	A.	P.	Rs.	A.	P.
5. *Salaries, wages and other payments in cash or kind for services rendered, e.g., as—						
(a) Labourer						
(b)						
(c)						
(d)						
(e)						
(f)						
6. Other sources of income, e.g.—						
(a) Loans incurred in the year in cash or in kind						
(b)						
(c)						
(d)						
7. Total income						

*(If a member of the family works elsewhere the net amount remitted by him during the year should be shown.)

Expenditure.

Items.	Family in comfort.			Family in indigence.		
	Rs.	A.	P.	Rs.	A.	P.
I. Rent, cesses, rates, and taxes						
II. Food—						
(a) Rice						
(b) Pulses						
(c) Vegetables						
(d) Fish, eggs, meat or other animal food						
(e) Milk						
(f) Cooking oil and ghee						
(g) Salt						
(h) Sugar, gur or sweetmeats						
(i) Tobacco						
(j) Betel leaf and betel nuts, etc.						
(k) Spices for cooking						

Items.	Family in comfort.			Family in indigence.		
	Rs.	A.	P.	Rs.	A.	P.
(l) Fuel						
(m) Fodder for cattle						
(n)						
III. Dress—						
(a) Dhuti						
(b) Sari						
(c) Ganji						
(d) Gamcha						
(e) Coat						
(f) Shoes						
(g) Warm wrapper						
(h)						
(i)						
IV. Kerosene or other lighting oil						
V. Repairs or renewals of house, furniture and utensils						
VI. Education of children						
VII. Medical expenses						
VIII. Intoxicating drinks and drugs						
IX. Social and religious ceremonies						
X. Cost of cultivation						
XI. Cost of journeys						
XII. Purchase of luxuries						
XIII. Cost of litigation						
XIV. Interest paid on loans						
XV. Loans in cash or kind repaid						
XVI.						
XVII.						
XVIII.						
Total expenditure						

APPENDIX IV.

List of witnesses examined.

Serial No.	Date.	Name.	Page of evidence in volume.
1	August 23rd, 1929 ..	Mr. Jadunath Sarkar, Deputy Director of Agriculture, Western Circle.	
2	September 30th, 1929	Khan Sahib Syedur Rahman of Chandra, Jamalpur.	
3	Ditto ..	Mr. Mahim Chandra Deb Maulik, President, Bar Association, Jamalpur.	Jointly ..
4	October 30th, 1929 ..	Mr. Joges Chandra Ghose, Vice-Chairman, Indian Tea Planters' Association, Jalpaiguri.	Jointly ..
5	Ditto ..	Mr. A. F. Rahman, M.L.C., Tea Planter, Jalpaiguri.	
6	October 31st, 1929 ..	Mr. Jai Gobinda Guha, Chairman, District Board, Jalpaiguri.	
7	November 3rd, 1929 ..	Mr. Kunjalal Basak, Managing Director, Noagan Islamia Bank, Ltd.	
8	November 8th, 1929 ..	Mr. Agniswar Roy, Managing Director, Bengal United Bank, Ltd.	
9	Ditto ..	Mr. Surendra Nath Shom, Managing Director, Savings and Industrial Bank.	Jointly ..
10	Ditto ..	Mr. Akshoy Krishna Bose, Managing Director, Union Bank Co.	
11	Ditto ..	Mr. Narendra Narayan Neogi, Managing Director, Jamalpur Bank, Ltd.	
12	November 9th, 1929	Mr. Dinesh Chandra Guha, Chairman, Urban Co-operative Bank, Ltd.	
13	December 13th, 1929	Mr. S. M. Bose, Proprietor, Bengal Waterproof Works.	
14	Decemb̄r 17th, 1929	Mr. B. Maitra, Partner of Messrs. Sen, Das Maitra & Co.	
15	January 27th, 1930 ..	Maulvi Shah Abdur Rauf, Secretary, Rangpur Central Co-operative Bank.	
16	Ditto ..	Rai Babadur Sarat Chandra Chatterji, Chairman, District Board, Rangpur.	
17	Ditto ..	Mr. A. R. Malik, Deputy Director of Agriculture, Northern Circle.	
18	January 28th, 1930 ..	Mr. Satya Gopal Sen Gupta, Income-tax Officer, Rangpur and Bogra.	
19	Ditto ..	Mr. A. K. W. Ahmed, Sadar Subdivisional Officer, Rangpur.	
20	Ditto ..	Mr. M. B. Roy, Deputy Collector ..	
21	Ditto ..	Mr. R. Palit, Superintendent of Post Offices, Rangpur and Bogra.	
22	January 30th, 1930 ..	Mr. Anandji Haridas	Representatives of the Indian Chamber of Commerce. (Evidence taken jointly.)
23	Ditto ..	Mr. H. P. Bagaria	
24	Ditto ..	Mr. M. C. Raisurana	
25	Ditto ..	Mr. R. L. Nopany	
26	Ditto ..	Mr. M. P. Gandhi	

Serial No.	Date.	Name.	Page of evidence in volume.
27	February 1st, 1930 ..	Mr. S. K. Haldar, i.c.s., Subdivisional Officer, Tamluk.	
28	Ditto ..	Mr. B. K. Bhattacharyya, Circle Officer, Tamluk.	
29	Ditto ..	Mr. B. C. Adhya, Circle Officer, Mahisadal.	
30	Ditto ..	Rai Bahadur Manmatha Nath Bose, Secretary, Midnapore Central Bank.	
31	Ditto ..	Mr. B. K. Ghose, 2nd Khas Mahal Officer, Contai.	
32	Ditto ..	Mr. Manishi Nath Bose, Assistant Secretary, Midnapore Central Co-operative Bank.	} Jointly ..
33	Ditto ..	Mr. Surendra Chandra Chakrabarty, Inspector of Co-operative Societies.	
34	Ditto ..	Mr. D. N. Sen Gupta, Executive Engineer, Cossye Irrigation Division.	
35	Ditto ..	Mr. S. C. Mazumdar, Executive Engineer, Bankura Irrigation Division.	
36	Ditto ..	Mr. D. M. Mitra, Superintendent of Post Offices, Midnapore and Bankura.	
37	Ditto ..	Mr. A. K. M. Ehya Sadique, Income-tax Officer, Midnapore and Bankura.	
38	Ditto ..	Mr. A. M. Chakrabarty, Khas Mahal Manager, Contai (Midnapore).	
39	February 8th, 1930 ..	Mr. A. T. Weston, Director of Industries, Bengal.	
40	February 10th, 1930 ..	Mr. T. C. Roy, Collector, Nadia	
41	February 13th, 1930 ..	Mr. D. N. Sen, Sadar Subdivisional Officer, Noakhali.	
42	Ditto ..	Khan Bahadur Saiyid Muazzamuddin Hossain, Subdivisional Officer, Feni.	
43	Ditto ..	Mr. S. L. Nandi, Income-tax Officer, Tippera and Noakhali.	
44	Ditto ..	Mr. M. K. Banerjea, Income-tax Officer, Chittagong.	
45	Ditto ..	Dr. Beni Mohon Das, Ex-Secretary Chittagong Urban Bank.	} Jointly ..
46	Ditto ..	Mr. Jogesh Chandra Sen, Secretary, Chittagong Central Co-operative Bank.	
47	February 14th, 1930 ..	Mr. Satyendra Nath Dutta, Subdivisional Officer, Cox's Bazar.	
48	Ditto ..	Khan Sahib Maulvi Ali Azam, Deputy Collector, Chittagong.	
49	Ditto ..	Mr. Niranjana Bhuiya, a proprietor of the firm of Messrs. Harish Chandra Ram Kanai Bhuiya of Chittagong.	
50	Ditto ..	Mr. B. K. Das, Assistant Registrar of Co-operative Societies, Chittagong Division.	
51	Ditto ..	Haji Najm Mia, Merchant, Chittagong	
52	Ditto ..	Mr. Golab Chand Somani, representative of Messrs. Lakshminarayan Rambilas, Bankers, Chittagong.	

Serial No.	Date.	Name.	Page of evidence in volume.
53	February 14th, 1930..	Mr. K. K. Sen, Managing Director of the Chittagong Engineering and Electric Supply Company.	
54	Ditto ..	Rai Bahadur Upendra Lal Roy, Zemindar and Merchant, Chittagong.	
55	February 16th, 1930..	Mr. Hemchandra Das, Inspector of Co-operative Societies, Khepupara.	} Jointly ..
56	Ditto ..	Mr. Abu Ali Sabir, Inspector of Co-operative Societies, Bhola.	
57	Ditto ..	Mr. Gopal Chandra Biswas, Managing Director, Barisal Rindan Samity.	} Jointly ..
58	Ditto ..	Mr. Kali Prasanna Guha, Deputy Chairman, Barisal Central Bank.	
59	Ditto ..	Mr. Rajani Kanta Chatterji, Secretary, Barisal Loan Office.	} Jointly ..
60	Ditto ..	Maulvi Kazi Abdul Wajej, Chairman, Dhandoba Rural Co-operative Credit Society.	
61	Ditto ..	Maulvi Mahabat Ali, Chairman, Purba Najirpur Rural Co-operative Credit Society.	
62	Ditto ..	Maulvi Mianali Rari, Chairman, Hassanpur Rural Co-operative Credit Society.	
63	Ditto ..	Maulvi Mahammad Ali Rari, Secretary, Hassanpur Society.	
64	February 17th, 1930..	Khan Sahib Kazi Muhammad Mahiuddin, Colonization Officer, Bakarganj.	
65	Ditto ..	Mr. Akimuddin Ahmed, Secretary, Dakhinshabbazpur Land Mortgage Bank.	
66	Ditto ..	Mr. Saral Kumar Dutt, Secretary, Barisal Central Co-operative Sale and Supply Society.	
67	Ditto ..	Mr. Nur Muhammad Ismail, Joint Sub-Registrar, Barisal.	
68	Ditto ..	Mr. N. C. Saha, Income-tax Officer, Bakarganj.	
69	February 19th, 1930..	Mr. S. Bose, Subdivisional Officer, Munshiganj.	
70	Ditto ..	Mr. K. B. Saha, Lecturer in Economics, Dacca University.	
71	Ditto ..	Mr. Matilal Dam, Lecturer in Economics, Dacca University.	
72	Ditto ..	Mr. Bankubehari Ghose, Subdivisional Officer, Jamalpur.	
73	Ditto ..	Mr. N. N. Chakravarti, Assistant Commissioner of Income-tax, Dacca.	} Jointly ..
74	Ditto ..	Mr. Pannalal Adhikari, Income-tax Officer, Dacca.	
75	February 20th, 1930..	Khan Bahadur Kamaruddin Ahmed, Assistant Registrar of Co-operative Societies, Dacca Division.	
76	Ditto ..	Khan Bahadur Kazi Zahirul Haque, Deputy Chairman, Dacca Central Co-operative Bank.	

Serial No.	Date.	Name.	Page of evidence in volume.
77	February 20th, 1930..	Mr. N. K. Paul, Income-tax Officer, Myensingh.	
78	Ditto ..	Mr. Sudhirendra Kishore Dutta Ray, Secretary and Director, Brahmanbaria Loan Company.	
79	February 21st, 1930 ..	Mr. S. V. Ayyar, Lecturer in Economics, Dacca University.	
80	Ditto ..	Muhammad Saberaj Bhuiya, Secretary, Asrampur Co-operative Bank.	
81	Ditto ..	Shaik Muhammad Rajab Ali, Secretary, Barabarupara Co-operative Bank.	} Jointly ..
82	Ditto ..	Babu Prasanna Kumar Sen of Jagabandhu Podder's firm, Dacca.	
83	Ditto ..	Babu Aswini Mohan Ghose, Secretary, Jamalpur Central Co-operative Bank.	
84	February 22nd, 1930..	Mr. Jnana Ranjan Ghose, Assistant Secretary, Industrial Union, Dacca.	
85	March 11th, 1930 ..	Mr. P. Hoerder, President, Baled Jute Shippers' Association, Calcutta.	
86	Ditto ..	Mr. K. C. Mullick, Member.	
87	Ditto ..	Captain N. M. Rai Chaudhury, Member.	
88	Ditto ..	Mr. H. P. Ghose, Assistant Secretary.	} Representatives of the Bengal National Chamber of Commerce, Calcutta, jointly.
89	Ditto ..	Mr. J. M. Sen Gupta, Assistant Secretary.	
90	March 13th, 1930 ..	Mr. J. T. Donovan, Collector, Bakarganj ..	

APPENDIX V.

Itinerary of the Provincial Banking Enquiry Committee, Bengal,
1929-30.*A.—Itinerary of the full Committee or in batches.*

Suri (Birbhum)—September 13th to 17th, 1929.
 Krishnagar (Nadia)—September 23rd, 1929.
 Bogra (Bogra)—September 28th, 1929.
 Jamalpur (Mymensingh)—September 29th to October 1st, 1929.
 Chandpur (Tippera)—October 2nd, 1929.
 Jalpaiguri (Jalpaiguri)—October 30th to November 2nd, 1929.
 Naogaon (Rajshahi)—November 3rd to 4th, 1929.
 Krishnagar (Nadia)—November 30th to December 1st, 1929.
 Gosaba (24-Parganas)—December 29th to 30th, 1929.
 Rangpur (Rangpur)—January 27th to 28th, 1930.
 Midnapore (Midnapore)—February 1st, 1930.
 Chittagong (Chittagong)—February 13th to 14th, 1930.
 Barisal (Bakarganj)—February 16th to 17th, 1930.
 Dacca (Dacca)—February 19th to 22nd, 1930.

B.—Itinerary of the individual Members of the Committee.

1. Mr. K. C. De, C.I.E., I.C.S. (retired), *Chairman*.
 Krishnagar (Nadia)—October 27th, 1929.
 Bhagyakul (Dacca)—November 16th and 17th, 1929.
 Jessore (Jessore)—November 23rd, 1929.
2. Dr. J. C. Sinha, *Member*.
 Bogra—September 29th and 30th and October 1st, 1929.
 Bogra—November 15th and 16th, 1929.
3. Rai Sasadhar Ghose Bahadur, *Member*.
 Jamalpur (Mymensingh)—December 1st, 1929.
 Arrah (Mymensingh)—December 28th, 1929.
 Tangail (Mymensingh)—December 30th to 31st, 1929 and January 1st, 1930.
4. Khan Bahadur Hemayatuddin Ahmed, *Member*.
 Chandpur (Tippera)—October 24th to 28th, 1929.
 Chandpur (Tippera)—November 13th to 15th, 1929.
5. Khan Bahadur Azizul Haque, M.L.C., *Member*.
 Rampurhat (Birbhum)—September 26th to 27th, 1929.
 Suri (Birbhum)—October 15th and 17th, 1929.
 Rampurhat (Birbhum)—October 27th and 28th, 1929.
 Suri (Birbhum)—November 26th to 28th, 1929.
 Plasey (Birbhum)—December 6th, 1929.
 Satghata (Birbhum)—December 9th, 1929.
 Suri (Birbhum)—December 18th to 21st, 1929 and January 14th to 19th 1930.
6. Mr. J. C. Chaudhuri, *Secretary*.
 Dacca—December 23rd, 24th and 27th, 1929.

APPENDIX VI.

(1) The Naogaon Co-operative Land-mortgage Bank, Limited.

The society was started in 1924. It was originally named as the Ganja Mahal Bank. The bye-laws were completely amended and registered in August 1929 and the society is now named as the Naogaon Co-operative Land-mortgage Bank, Limited.

Area.—Its area of operation is the tract of land known as the Ganja Mahal in Naogaon Subdivision.

Shares.—The authorized share capital is five lakhs of rupees divided in 50,000 shares of the value of Rs. 10 each fully payable in one lump. No member is allowed to hold more than one-fifth of the subscribed share capital of the Bank or to hold shares the value of which exceeds Rs. 5,000.

The liability of members excepting honorary members nominated by the Registrar, is limited to twice the value of shares held.

The number of members is 1,686 (up to November 1929) and the fully paid up share capital is Rs. 52,480 (up to November 1929). Applications for membership are properly dealt with, at meetings of the Board and of the Sub-committee.

Working Capital.—The working capital has been always on the increase since the start of the society. It is now composed of:—

	Rs.	A. P.
Share Capital	52,480	0 0
Members' Deposit—		
Fixed	54,045	0 0
Current	1,562	7 3
Non-members' Deposit—		
Fixed	2,15,530	15 0
Current	6,269	5 3
Cash credit with the Naogaon Ganja Cultivators' Co-operative Society, Limited	Satisfied in September last.	
Sinking Fund	2,264	0 0
Reserve Fund	6,536	0 0
Total	3,38,687	11 6

Deposits and borrowings.—The present rates of interest on deposits are:—

						Rs. A.
Current	..	..	..	..	..	3 12
Fixed—						
One year	..	..	..	..	..	6 4
Two years	..	..	..	..	..	7 0
Five years	..	..	..	..	..	7 8
Ten years	..	..	..	..	..	8 0

The old rates have been diminished in view of the confidence that it now enjoys amongst depositors. The deposits received are on the increase. Deposits of non-members exceed those of members because most of the share-holders are people who require loans and have not enough to deposit. Fixed deposits at different rates on different terms are shown in a separate statement enclosed herewith. Schemes for provident deposits have been adopted though not yet given effect to. As this will provide for long term deposits, it will do away with the difficulty in issuing loans for long terms.

It had a cash credit of Rs. 1,00,000 from the Naogaon Ganja Cultivators' Co-operative Society, Limited, at $7\frac{1}{2}$ per cent. It has fully repaid, the drafts made in September last.

Cash and securities.—The Honorary Secretary is the Cashier. He is empowered to keep cash with him up to Rs. 100. As a matter of fact, it is kept in current account with the Ganja Cultivators' Co-operative Society.

Bonds and other valuable documents are kept in the strong room of the Ganja Cultivators' Co-operative Society, of which the key is with the Secretary who is also the manager of the Ganja Cultivators' Co-operative Society.

Loans.—The interest on loans against simple and mortgage bonds as also against cash credit given to members is Rs. $10\frac{1}{8}$ per cent.

Formerly loans up to Rs. 250 for meeting the immediate requirements of members were given against simple bonds in April, May and June on the security of ganja stored and are recovered from its price. These were practically short-term loans. Recently it has been resolved to charge $12\frac{1}{2}$ per cent. on loans not secured by mortgage of lands and $10\frac{1}{8}$ per cent. long-term loans secured by mortgage of lands. According to amended bye-laws there is no provision for loans on simple bonds.

Cash credit was formerly given to all members against pro notes. Members who are also members of the co-operative rural societies are not now given cash credit as they get loans from these societies to meet their current or short-term requirements.

Loans are now given against mortgage bonds. No loan application is entertained unless it is recommended by the Director who belongs to the locality of the applicant member. A member who is also a member of a rural society is not given a loan unless his case is recommended by the latter.

All loan applications are locally enquired into by a supervisor as to assets, liabilities and arrear rents of intending borrowers. There are three supervisors for the three circles into which the Ganja Mahal is divided. Besides, there are two permanent office clerks, one at Rajshahi and another at Naogaon, to act as searching clerks at Registration offices.

Loan applications are considered by the Board. The working committee can deal with application for loans up to Rs. 750.

Loans are issued on due execution and registration of mortgage bonds. As soon as a loan is issued steps are taken to see that all previous debts of the borrower as also his arrear rents are cleared up from loans taken, i.e., the purposes for which the loans are taken are satisfied. Redeemed bonds of previous debts are obtained and kept in the office. According to the amended bye-laws two sureties are required in all cases of loans.

In order that members may pay up the dues of the Bank without default, easy instalments are given extending over up to 20 years. There are two instalments in each year. One at the Ganja season and another at the jute season. The overdues amount 8-4 per cent. This is due to unfavourable crop conditions.

There are provisions for issue of debentures in the bye-laws but it has not been given effect to. People do not like to risk in debentures unless these are backed by Government guarantee.

A statement showing the amounts lent on different terms is annexed herewith.

Profit.—The Bank has earned a net profit of Rs. 10,906-2-3 during the year 1928-29.

Reserve Fund.—The total amount of the Reserve Fund is Rs. 6,536. No part of it has yet been separately invested.

Board.—The present Board of Directors as constituted under the old bye-laws consists of 21 members, of whom 3 are *ex-officio* members and 6 nominated by the Registrar, Co-operative Societies, and 12 elected members. There is no provision for *ex-officio* members in the present amended bye-laws. Under the new bye-laws the Board is to consist of 12-21 Directors, of whom not more than 6 are to be nominated by the Registrar.

Statement showing the amount of deposits taken by the Bank at different rates on different terms.

	Rs.	A.
3 Years' fixed deposit—		
At 9 per cent.	43,500	0
At 8 per cent.	57,995	0
At 7½ per cent.	10,000	0
2 Years' fixed deposit—		
At 7½ per cent.	93,918	7
At 7 per cent.	14,225	0
1 Year's fixed deposit—		
At 6½ per cent.	1,212	8
At 5 per cent.	40,000	0
Total	2,60,850	15

Statement showing amounts lent on different terms.

	Year's Kist.	Amount.
		Rs.
1	341
2	5,870
3	16,105
4	28,045
5	71,855
6	300
7	5,050
8	11,870
9	4,300
10	84,345
11
12	10,450
13	1,100
14	1,400
15	80,175
16
17
18
19
20	28,500
	Total	<u>3,49,706</u>

(2) Note on Co-operation in Gosaba.

Gosaba is the headquarters of the zemindary of Sir Daniel Hamilton in the Sunderbans. The estate has a compact area of about 25,000 acres, of which about two-thirds have been deforested and brought under cultivation. The soil is quite fertile, but saline water has to be kept out by high embankments.

Sir Daniel began with making advances to cultivators like other landlords, although on quite easy terms. But as this did not encourage thrift and selfhelp, he provided the capital necessary for a co-operative credit society on the Raiffeisen model started in 1916. The movement caught on, and by 1924 the societies were sufficient in number to be federated into the Gosaba Central Co-operative Bank, Limited. Progress was made in another direction at the same time. In 1919, a co-operative store was started which supplied all the needs of the villagers.

The entire deforested sunderbans grow only one staple crop, viz., paddy. By 1922 a co-operative paddy sale society was organised at Gosaba to eliminate the numerous intermediaries in the rice trade.

Five years later, in 1927, the Sale Society started a rice mill. The Society sells its rice and paddy through the Central Paddy Sale Society in Calcutta.

As a type of rural societies, the Committee inspected three co-operative credit societies at the village Rangabelia in Gosaba Estate on the 24th December 1929. Practically all the families in the village are represented on the credit societies. In fact, the co-operative spirit has made so much progress that there is no litigation, all disputes being settled by the co-operative societies. Recently, on the death of a member, his wife was enrolled as a member and necessary arrangements for the cultivation of the holding was made by the Rural Society. The organisations have all the characteristics of "A" class societies, but they belong to class "B" on account of the smallness of deposits of members. The reason for this, as explained to the Committee, is that the members of the credit society have ordinarily to invest all their savings for the improvement of their holdings and there is at present little surplus available for deposits. On the other hand, finance for long term requirements has now been mostly met through the credit societies by Sir Daniel himself who cleared off the old debts of his tenants to mahajans. Most of the loans granted by the co-operative societies are for short periods in instalments between May and September for specific purposes such as expenses of cultivation. It is interesting to note that unlike the rural credit societies in many other parts of the province Rangabelia credit societies grant loans only on personal security and not on the mortgage of land as additional security. When the crop is harvested and carried to the Sale Society at Gosaba, credit is given to the cultivator in his *hat chita* (indigenous Pass Book) for his crop calculated at the market rate. At the same time, the amount due to the rural society in respect of loans and to the landlord in respect of rents are debited. It is no wonder therefore that there are no arrears, for the rice crop seldom fails in the Sunderbans and the entire output is controlled through different co-operative organisations in the interest of members.

There are 18 such rural societies (4 of which belong to class "B" and 14 to class "C") affiliated to the Gosaba Central Co-operative Bank, which has 3 other members, viz., (1) the Co-operative Stores, (2) the Co-operative Sale Society and rice mill and (3) the Co-operative Credit Society of the employees of the zemindary estate and of the Central Bank. The rural societies borrow from the Central Bank at $9\frac{3}{4}$ per cent. and lend at $12\frac{1}{2}$ per cent. As all such loans are now short-term loans, the Central Bank receives short-term deposits, generally for one year at $6\frac{1}{2}$ per cent. The present share capital is Rs. 4,625 whereas the reserves and other funds amount to Rs. 2,727, according to the latest balance sheet for the year ending 30th June 1929. The Central Bank is financed at present mainly by non-members, the most important of whom is Sir Daniel Hamilton who has substantial deposits in the bank. It is desirable that the Central Bank should try to make itself independent of such outside help and the members should increase their deposits as far as possible.

The Co-operative Store called the Gosaba Bhandar is, on the other hand, financed mostly by members, who, in addition to their share capital, deposit small sums in "Home Safe" boxes. They are getting a dividend of $12\frac{1}{2}$ per cent. for the past few years in addition to an average rebate of about 4 per cent. on their purchases.

Unrestricted credit sale is one of the causes of the failure of the store movement in Bengal. The Gosaba Bhandar sells cash at the market price both to members and non-members and thus avoids bad debts. Its management is also quite economical, involving an expense of Rs. 1,242 against a sale of Rs. 23,586, according to the latest balance sheet. The statistics indicate almost uninterrupted progress since the inception of the Store except in the year 1922-23 when there was a burglary.

The Co-operative Sale Society or to give its full name, "The Gosaba Jamini Rice Mill O Dhanya Bikray Samiti, Limited," has had, on the other hand, a somewhat chequered career. During 1925-26, one of the boats carrying its paddy, was lost on the way to Calcutta, causing a serious loss. During the last season, the rice trade was disorganised. Competition due to bumper crops in Siam and Indo-China and to increased cultivation in the United States of America, Italy and Spain proved so keen that huge stocks of Burma rice had to be held, so much so that prices during the off season were actually lower than during the previous harvesting season. Stocks of Gosaba Sale Society had to be written down to market value, the result for the past season's working showing a net profit of Rs. 132 only.

But this is due to world factors affecting the general rice trade and is in no way due to inefficiency in the co-operative organisation.

In fact the chief reason for the successful working of other co-operative concerns at Gosaba is that the entire crop has to be brought to the Sale Society, there being no *mahajan*, *bepari* or *aratdar* in the area. Co-operative Credit Societies elsewhere might consider whether realisations would not be better carried out than at present, if they start sale societies for their member on the Gosaba plan.

(3) Note on Pooling of the hemp drug produced in Bengal by the Naogaon Ganja Cultivators' Co-operative Society, Ltd.

The Naogaon Ganja Cultivators' Co-operative Society was registered in 1917 under the Co-operative Societies Act. It is a limited liability company, composed of ganja cultivators only in the Naogaon subdivision of the Rajshahi district. They number about 4,000. The share capital consists of fully paid-up shares of the value of Rs. 10. No member can hold more than 100 shares. The last balance sheet shows the paid-up share capital to be Rs. 45,650 held by 3,916 members.

The reserve fund of the Society is Rs. 3,00,035 and there is in addition a special reserve of Rs. 1,66,538. The reserves are not separately invested.

The working capital is composed of the paid-up share capital, the reserve funds, and deposits. The latter amount to Rs. 1,96,635. Thus the total working capital is Rs. 7,08,858.

Deposits are both current and fixed. The rate of interest for current deposits is $3\frac{1}{2}$ per cent. and that on fixed deposits varies from $6\frac{1}{2}$ per cent. to 8 per cent. according to the period.

The Society obtained from Government the sole monopoly of purchasing ganja manufactured by the licensed cultivators and uses its working capital in making the purchase of the manufactured drug every year. These licensed cultivators are not always members of the Society,

but they become members soon after the production of the first crop. When a licensed cultivator manufactures ganja he brings it to the Excise Depôt at Naogaon. On producing the Excise Department's certificate he obtains from the Society the first instalment of price, called "advance price," as fixed by the Committee of the Society. Six months later the remainder of the price called "deferred price," also as fixed by the Committee, is paid to him. At the close of the year the Society prepares its annual account and after making payment on account of the statutory provision for the reserve fund and a statutory maximum rate of dividend on the shares, gives a bonus to the manufacturer. The rate of bonus to the non-members is half that paid to the members. There is still a very large surplus left, which is expended by the Society on charity, bonus to employees, medical aid, public improvements, such as communications, etc., and the balance is carried over.

In 1927-28, 1,798 bighas (1 bigha = .33 acre) were brought under cultivation and produced 6,092 maunds of the drug. The advance price paid was Rs. 90 a maund, the deferred price Rs. 7 and the bonus Rs. 30 per maund, making up a total of Rs. 127 per maund. Thus the price obtained by the cultivator amounted to Rs. 127 per maund and averaged about Rs. 437 per bigha.

The Society sells ganja to licensed vendors at a rate fixed by the Commissioner of Excise which was Rs. 200 for Bengal vendors and Rs. 175 for vendors from outside the province. In 1927-28 the Society paid Rs. 5,22,477 for the price of the manufactured drug and sold it for Rs. 8,68,082.

The drug is sold in retail at the rate of Rs. 105 per seer or Rs. 4,200 a maund. The bulk of the difference is received by Government as duty (Rs. 40 a seer) and license fee on shops (also Rs. 40 a seer) and only the remainder (Rs. 20 per seer) goes to meet the expenses and the profit of the licensed vendor.

Thus it will be seen that this Society does not assist the ganja cultivator in the process of cultivation and manufacture of the drug. Nor does it finance for either capital or current expenses of farming or for household expenses. These functions are exercised by other Co-operative Societies. There are, firstly, about 40 rural Co-operative Societies within the Ganja mahal which extends to about 50 sq. miles, and they finance the cultivators with short-term loans. There is also the Co-operative Land Mortgage Bank which gives them long-term loans. There are also the Co-operative Agricultural Association which supplies them with improved seeds and manure and the Co-operative Store which sells them various articles of consumption at a moderate price.

The Society does a large amount of works of public utility. It maintains three charitable dispensaries, one veterinary hospital, two High English Schools, one Middle English School and forty-two Primary Schools. Besides these recurring expenses, money is also spent on making and maintaining roads and bridges, bunds, burial grounds, etc., for the benefit of the public. The area is also served by an itinerant Veterinary Surgeon who treats the cultivators' cattle free. For co-operative propaganda work a grant of Rs. 3,000 is made to the Bengal Co-operative Organisation Society. The Society also makes grants-in-aid to various institutions maintained by public bodies, missionaries or private individuals.

The employees of the Society usually receive a bonus out of the profits at the end of the year. The Society has built commodious and sanitary accommodation for them in the town and has provided them with a club. They have also a Co-operative Store of their own.

The Society has also constructed residence for the officers of the Excise and Co-operative Departments stationed in Naogaon, for which a moderate rent is charged.

The administration of the Society is vested in a Committee of 26 members, composed of the Collector as Chairman, the Subdivisional Officer as Vice-Chairman, 21 elected members and 3 members nominated by the Registrar. The work is in charge of a Deputy Chairman, a whole time officer lent from the Bengal Civil Service by the Government.

The Society also does banking work for all the co-operative institutions in the town. No other Co-operative Society has got a strong room. They all keep their funds in current deposit with this Society and receive an interest at $3\frac{1}{2}$ per cent. per annum on the minimum monthly balances. The Society keeps its own surplus funds with the Provincial Co-operative Bank as current deposit bearing 4 per cent. per annum. So, on the whole, it does not incur any loss by giving interest on current deposits to the local Societies.

The Society also finances all sister co-operative institutions requiring financial accommodation by loans and cash credits at a low rate of interest varying from 5 per cent. to $7\frac{1}{2}$ per cent.

(4) Note on Indigenous Bankers and money-lenders in the Tangail subdivision by Rai Bahadur Sasadhar Chose.

I have examined during my tour from 26th December 1929 to 1st January 1930 as many as 20 people. There is a feeling of distrust about the intentions of the Government by the appointment of the Committee. I explained to them the nature of our work but it was not possible to get systematic answers to the set questions nor were they willing to write down their statements and sign them. So I discussed with them the subjects contained in the questions and gathered as much information as was possible which I have embodied in this report. The big indigenous bankers themselves usually do not stay at home and it is their officers who do the work for them. It is practically impossible to get any information regarding the state of things which existed say a hundred years before both regarding banking and money-lending. It is only one gentleman Babu Tarak Nath Saha who gave some valuable information. This old gentleman is very respectable and truthful. He said more about money-lending. According to him, 100 years before there was practically little use of bonds not to speak of registration of bonds. The debtors took money on khata, that is, in the khata of the mahajan an account was opened for the individual debtors. In this account the amount lent was shown which sometimes used to be signed by the debtors; the subsequent payments were also shown there. The debtors were usually shy of taking loan and making repayments in presence of other people so no witness was required. There was a feeling of great trust and confidence among them. He says this was the reason why the lenders were called the mahajans. The execution of the bond is of very late origin, and with time mortgage and registration came into

existence. The rate of interest in ancient days was lower than what exists at present, but he says there was absolutely no pressure upon debtor to make payment when he is in distress.

According to him exchange of commodities used to be the method of payment instead of payment in cash.

The money-lenders and private bankers are very much disinclined to disclose their capital invested.

It did not appear that any money-lender pure and simple has failed in business. Instances are not wanting where bankers who lent money to jute dealers on hundi have suffered greatly and sometimes their business has been ruined. It is not possible to get any reliable statistics about their number.

It is chiefly the Sahas, the Telies, and in some places the Marwaries who lend money. This class of people have also other business such as petroleum, jute, cloth, paddy. They are also rent receivers and have agricultural lands.

The money is generally lent on simple bonds, mortgage bonds and handnotes and khatas. The rate of interest varies between $7\frac{1}{2}$ to 24 per cent. per annum. Much higher rate of interest is demanded in times of scarcity of money for small amounts which rise up to 75 per cent. per annum.

The rate of interest has come down in some places especially where the co-operative societies are at work. It is said by some that low rate of interest has the tendency to induce the cultivators to borrow more money and make them less inclined to make repayments.

The bankers were held in high esteem before but they are losing gradually the confidence and respect of the debtors.

The bankers know their own interests very well and their system of work is relied on by law courts. So the system may be said to be sound.

The bankers experience great difficulties in making remittances.

The hundi rate is greatly dependent upon the Imperial Bank rate where there are branches of the said Bank; in other places the rate scarcely varies from year to year but sometimes one local banker reduces the rate when he is to send large sums to Calcutta.

Many of the bankers suggest that it will help them greatly if they can be connected with all classes of bankers of the locality.

There is always a scarcity of money and many of the bankers hardly ever remain idle.

It is very true that if the private money-lenders and bankers are recognised by the Government they will secure larger clientele. They say that the little connection that the co-operative banks have with the Government has the effect of their finding preference with the depositors.

The money-lenders lend their own money. The indigenous bankers used to get deposits before but since the establishment of co-operative banks practically no deposit is made with them.

The cost of litigation is now becoming gradually higher than before. Previously, the suit used to be instituted against debtors whose debt is going to be barred but now-a-days there are very many unscrupulous debtors who after taking loans sell away their properties or make benami transfers. So the money-lenders require to sue earlier. In

such suits various kinds of objections are raised and litigation is protracted and although the money-lender ultimately succeeds he is faced with great difficulties to get back his money by execution.

It is pointed out by some that the co-operative banks are likely to get a set back on the ground that the joint liability is not favoured by honest debtors and as such the loan offices have a wide field of activities. The loan offices can do immense good to the public if some facilities are given to them by the Government, e.g., deposit of money, remittance through treasuries, etc. They further said that it takes a long time before a co-operative bank can lend money and individual wants cannot be met promptly by co-operative banks. Co-operative banks cannot help trade, industry or any individual activity. Their grievance seemed to be that the Government favours the co-operative banks and the Imperial Bank but views with suspicion and distrust the loan offices. It is also said by them that there are no grounds for such suspicion and distrust because they work under the Companies Act and the Registrar of Joint Stock Societies very scrupulously enforces all the strict rules upon them, whereas the Co-operative Societies Act do not contain such rules and those societies can as such be more lax and negligent in their work.

The gentlemen connected with the 'Tangail loan offices showed their satisfaction at the Committee's desire to send suggestions to the Government to help loan offices and they are prepared to come before the Committee to give their oral testimony.

Many of the questions relating to indigenous bankers and money-lenders of the questionnaire have little application in parts of Tangail where I have travelled. Tangail has no branch of the Imperial Bank. There are no great centres of trade and commerce. There are two principal crops, viz., paddy and jute. Paddy is not sufficient even for local consumption and paddy is brought in boats from Rajshahi and so the only agricultural produce that brings in money is jute. During the months of January to March the lands are cultivated and made fit for growing jute. During this time the cultivators require money. They borrow money from local mahajans, loan offices and co-operative banks. They repay during August to October when they also pay the landlord's rents and other charges and liabilities. The hats and bazars where the jute is sold by cultivators and beparies have become places of importance.

Purchasers of jute in these markets, after purchase, store them in godowns and sell them to mills and balers through Calcutta brokers. Some of the purchasers are also commission agents of the brokers.

These purchasers of jute require money for which they find financiers before the commencement of the jute season (July). These financiers are mahajans in Tangail, the Imperial Bank and other joint-stock banks. The payments in some cases are made through the sub-treasury. The Indian purchasers in Tangail find local financiers who are mostly Sahas and scarcely ever Marwaries. The payment is made upon the production of bills-of-lading and the collection is made at Calcutta. Many of the Indian purchasers have their own capital. The Marwari purchasers get finance from Calcutta. The loan offices have not yet undertaken to help jute purchasers with finance.

The finance for purchase of paddy in Rajshahi is usually obtained from local mahajans. The purchasers of paddy who go from Tangail to bring paddy in boats require small amounts. The money lent for

such purposes is paid back after sale. The outside traders also bring paddy to Tangail who sell paddy on cash payment.

The various articles which are brought from outside principally from Calcutta are bought on cash payment or on credit. There is practically no banking transaction about the same.

Tangail saries and bell-metal articles had some reputation but they are no longer of any commercial importance.

It is suggested by the persons I examined—

(1) The loans to cultivators by private money-lenders and joint-stock banks should be stamp free and they may be registered without cost as is allowed in cases of loans by co-operative banks.

(2) In respect of limitation it is suggested that payment by one of the debtors should be binding against all.

(3) In case of non-payment of debts to loan offices some summary remedy should be allowed as is allowed for the realisation of co-operative debts.

(4) The private bankers may be allowed to do transactions in cases of hundies through the local treasuries.

(5) Government may help the approved loan offices and joint-stock banks with loans at low rates of interest and with the deposit of its money.

(6) Loan on handnotes should bear one anna stamp and not as amended by the Stamp Act.

(7) The C. S. record should be the final paper for the ascertainment of the persons who own the land mortgaged and no claim by persons other than those should be allowed in law.

(8) A money-lender who is not an agriculturist should get all the rights of a raiyat when the land is purchased by him in execution of money or mortgage decree.

(9) Deposit of money by co-operative banks to other classes of bankers should be allowed.

(5) Note on the financing of the tobacco crop in the district of Rangpur.

On the 28th of January last the Committee visited the Burirhat Government tobacco farm in the district of Rangpur. The farm was established in the year 1907, though the actual work did not commence till August 1908. The total area of the farm at present is 58 acres approximately, of which about 32 acres are under tobacco cultivation, the rest being used for other farm purposes. The tobacco area is divided into 4 plots of 8 acres each, and in any particular year tobacco is actually grown only in one of these plots. Thereafter the cultivated plot gets rest for a period of 3 years, during which time it is

used for such purposes as may be necessary to recuperate its productive powers. The other three plots are cultivated in the three following years in succession.

The common variety of tobacco in the district of Rangpur is named Bhengi and Matihari but the farm has been trying to find out the suitability of other varieties of tobacco leaves, both local and exotic, for the purposes of making cigarettes and cigars. The farm varieties are Bhengi, Matihari, Manilla, Sumatra, Pennsylvania and Burmese-Havana. Manilla and Pennsylvania are used as fillers, while Sumatra and other varieties are used for purposes of wrapper.

The average produce per bigha and the cost of its production, as well as the price per maund are shown below. Separate figures are given for cultivation inside and outside the farm:—

	Produce per bigha in maunds.		Cost of production per bigha.		Price per maund.
	Farm.	Outside.	Farm.	Outside.	
			Rs.	Rs.	Rs.
Bhengi ..	5 to 6	5 to 6	55	35	8 to 40
Matihari ..	3 to 4	4 to 5	55	35	5 to 33
Manilla ..	4 to 5	4	65 to 70	50	44
Sumatra ..	4	4	65 to 70	50	44
Pennsylvania ..	4 to 5	4 to 5	65 to 70	50	44
Burmese ..	4 to 5	4 to 5	65 to 70	50	44

Bhengi is mostly sent to Burma, Matihari to Assam and Bengal, while the improved varieties have market in Calcutta, Madras and other places. The improved varieties are being introduced in this district through the farm. For some years, cheroots used to be manufactured in the Burirhat farm itself and there was good demand for the farm cheroots in the market, but cheroots are no longer manufactured in the farm. The entire production of the farm, it is said, is now purchased by a Calcutta firm named Messrs. A. K. Tennent & Co. of B5, Clive Buildings, Calcutta, at a price fixed beforehand. Through the farm Mr. Tennent is said to be introducing cultivation of improved varieties on certain terms. Mr. Tennent advances money to the cultivators through his local agent who for all practical purposes works under the supervision of the Agricultural officers of the farm. At present there is only one man, whose business is mainly to keep accounts of the money advanced to the cultivators. Those who take advances have not to pay any interest for such advances but have to enter into agreement to sell the entire production of improved tobacco leaves to Mr. Tennent at a rate fixed under terms of the contract. This rate is determined by Messrs. Tennent & Co. and has either to be accepted or rejected without any modification. The agreement is a printed one. People who will not take advances are given free manures, but those who take advances can get manures at cost prices. The seeds are supplied by the purchaser. A cultivator who accepts these conditions signs the printed agreement. The agreement system was introduced 2 years ago though actual work under the agreement has begun only this year. For all practical purposes, the selection of cultivators and

all other works are done by the officers of the Agricultural Department who have to look after the selection of cultivators, the grant of seeds, the supervision of cultivation and the curing of leaves. The man, who works as the agent of Messrs. Tennent & Co. and is paid, it is said, a sum of Rs. 25 per month, has only to keep the accounts of the advances granted and the manures given to the people, while all other works including maintenance of records are done by the Agricultural officers. This year it is expected that about 400 maunds of tobacco leaves will be supplied to Messrs. Tennent & Co. from the farm as well as from the cultivators. It is said that Mr. Tennent has entered into some sort of agreement with the Secretary of State for India for tobacco cultivation. We found a number of agreements lying in the office of the farm after being signed by Mr. Tennent. The substance of the agreement is noted below:—

“This deed of agreement entered between Mr. A. K. Tennent, hereinafter described as the “First party” and which expression shall include his heirs, administrators and assigns, and.....hereinafter described as the cultivator, doth hereby covenant that whereas the “First party” has entered into an agreement with the Secretary of State for India in Council for the cultivation of tobacco, and whereas the “Cultivator” having agreed to cultivate tobacco for and on behalf of the “First party” under the terms and conditions set forth herein it be known—

(1) That the first party shall supply all necessary seeds to the said “cultivator” for the production of tobacco.

(2) That the said “cultivator” is prepared to sow the seeds supplied by the “First party” for the cultivation of tobacco, under the directions of the Agricultural Department of the Government.

(3)

(4) That the “First party” shall pay to the said “cultivator” the price of dried tobacco under the following rate:—

	Per maund.			
				Rs.
No. 1 quality, 17" or more	45
No. 2 quality, 16" to 13"	35
No. 3 quality, 12" to 9"	20

It is also made known that the “First party” shall, under the request of the “cultivator,” pay an advance of 33 per cent. of the approximate price of tobacco to be grown, at the time of sowing the tobacco, and that this amount will be paid at the time of transplantation of tobacco seedlings, and that the approximate price of tobacco will be calculated at Rs. 400 per acre, and the balance will be paid at Burirhat according to the foregoing conditions after the tobacco has been supplied.

(5) That the First party shall supply to the cultivator the necessary quantity of manure at cost price under the direction of the Agriculture Department and shall deduct the cost of same at the time of agreement. But at the same time it may be made known that should any cultivator not take advance, he will be supplied with the necessary quantity of manure required for tobacco cultivation at Burirhat free of charge.

(6) That this agreement shall be in force for one year.

(7) That if through any act of God the cultivated tobacco is perished the First party shall pay the entire cost of cultivation."

Sd. A. K. Tennent.

This year a sum of Rs. 2,000 has been advanced to the cultivators. The tobacco leaves thus grown by them as also the entire tobacco production of the Burirhat farm are really sent direct to Dacca, where cheroots are made under the supervision of the Agricultural Chemist for the Government of Bengal and the finished cheroots are handed over to Mr. Tennent on terms not known at Rangpur. Cheroots were manufactured in this farm from 1914 to 1924, this is now being done at Dacca. When the factory was here, different people and even different companies purchased cheroots from the Rangpur farm. The quality of the cheroots manufactured in this farm was not then in any way inferior to the cheroots of foreign make, while the price was cheaper. It may be noted that though the farm allows the tobacco land to get periodical rest and recuperation by keeping it fallow for some time and by rotation of crops, the local people continually use the same land for the purpose of tobacco growing and we were informed that it does not deteriorate the quality or quantity of the produce. The Committee met one Gamiruddin of Kabaru, police-station Kotwali, district Rangpur, who himself locally cultivates 18 bighas of tobacco and is also a big dalal (broker) dealing in tobacco business. Tobacco leaves are sold through these dalals to merchants coming from different parts of India, mainly from Akayab, Moulmein and Rangoon. There are as many as 500 dalals in the locality and Gamiruddin is said to be a small fry among them; still he gave us an idea that his transaction annually amounts to over Rs. 50,000. Each dalal supplies tobacco to several purchasers—sometimes three or four—and it often happens that as many as 12 mahajans stay in the house of one dalal for days for purchasing tobacco leaves. The figures supplied before as to the cost of production represent the estimate supplied by the Superintendent of the farm. An attempt was made to check the cost of production through this man, but the man had no idea as to his cost. This year he has 7 bighas of Sumatra, 4 bighas of Matihari and 7 bighas of Bhengi tobacco. The market according to him very greatly fluctuates and Bhengi was sold last year at even Rs. 40 per maund. One mahajan attempted to corner market by purchasing the largest amount of supply available in the market and the effect of it was to raise the market immediately. These dalals, as they are locally called, receive commission to the extent of about 4 to 6 annas per maund from both sides. The weight is as follows:—90 tolas make one seer, and 40 seers make a maund.

The mahajans who purchase tobacco leaves locally supply them to manufacturing firms and traders in various places and generally make a profit of Re. 1 to Rs. 10 per maund. There are village mahajans in the villages who advance money. They are also dealers in tobacco and the tenants have to give additional weight of 2 seers per maund to the mahajans and generally gets Rs. 2 to Rs. 4 per maund less than the usual price. In jute also a dhalta of 2 seers per maund is charged. The average rate of interest in the village is 2 pice to 3 pice per rupee per month, though it comes down at times to 2 per cent. per mensem.

(6) Rates of interest on loans advanced by a money-lending firm at Adamdighi in the district of Bogra, from 1308 B. S. to 1336 B. S., i.e., from 1900 to 1929 A. D., kindly supplied by one of the partners.

Serial No.	Date.	Nature of security.	Amount of loan.		Interest per cent. per mensem.
			Rs.	Rs. A.	
1	1308 B. S. 12th Aswin	Mortgage ..	1,000	0 12	
2	1310 B. S. 23rd Kartik	Ditto ..	130	1 8	
3	1310 B. S. 15th Agrahayan.	Ditto ..	400	1 5	
4	1311 B. S. 16th Magh ..	Ditto ..	51	2 0	
5	1312 B. S. 14th Aswin	Ditto ..	400	1 8	
6	1312 B. S. 25th Paus ..	Ditto ..	29	2 0	
7	1313 B. S. 4th Jaistha	Ditto ..	99	2 0	
8	1313 B. S. 9th Jaistha	Ditto ..	180	1 10	
9	1313 B. S. 27th Jaistha	Ditto ..	70	0 12	
10	1314 B. S. 31st Jaistha	Simple bond	55	2 0	
11	1314 B. S. 27th Magh ..	Mortgage ..	133	1 0	
12	1314 B. S. 27th Magh ..	Ditto ..	133	1 0	
13	1314 B. S. 27th Magh ..	Ditto ..	134	1 0	
14	1314 B. S. 27th Magh ..	Ditto ..	200	1 0	
15	1315 B. S. 3rd Chaitra	Ditto ..	200	1 8	
16	1315 B. S. 25th Baisak	Ditto ..	75	1 12	
17	1315 B. S. 1st Jaistha ..	Simple bond ..	10	2 0	
18	1315 B. S. 13th Sraban	Mortgage ..	600	1 0	
19	1316 B. S. 1st Asarh ..	Simple bond ..	50	2 8	
20	1316 B. S. 1st Asarh ..	Ditto ..	70	2 8	
21	1317 B. S. 17th Aswin	Mortgage ..	500	1 10	
22	1317 B. S. 12th Agrahayan.	Ditto ..	75	2 0	
23	1317 B. S. 1st Chaitra ..	Ditto ..	900	1 0	
24	1318 B. S. 15th Bhadra	Ditto ..	900	1 8	
25	1318 B. S. 20th Jaistha	Ditto ..	850	1 8	
26	1318 B. S. 27th Agrahayan.	Ditto ..	1,000	0 10	
27	1318 B. S. 26th Magh ..	Ditto ..	100	1 12	
28	1318 B. S. 1st Agrahayan	Simple bond ..	48	1 9	
29	1319 B. S. 25th Magh ..	Mortgage ..	199	1 8	
30	1319 B. S. 26th Falgoon	Simple bond ..	27	2 0	
31	1320 B. S. 24th Asarh ..	Mortgage ..	1,000	0 12	
32	1320 B. S. 26th Paus ..	Ditto ..	400	1 4	
33	1320 B. S. 14th Falgoon	Ditto ..	300	0 14	
34	1320 B. S. 9th Asarh ..	Simple bond ..	50	2 0	
35	1320 B. S. 19th Magh ..	Ditto ..	16	3 2	
36	1320 B. S. 11th Falgoon	Ditto ..	125	2 0	
37	1321 B. S. 2nd Baisak ..	Ditto ..	100	1 8	
38	1321 B. S. 18th Jaistha	Mortgage ..	50	1 8	

Serial No.	Date.	Nature of security.	Amount of loan.	Interest per cent. per mensem.
			Rs.	Rs. A.
39	1321 B. S. 23th Jaistha	Simple bond ..	25	2 0
40	1321 B. S. 10th Asarh ..	Ditto ..	27	0 8
41	1321 B. S. 26th Asarh ..	Mortgage ..	32	2 0
42	1321 B. S. 29th Aswin	Ditto ..	392	1 8
43	1321 B. S. 28th Kartik	Ditto ..	2,000	1 6
44	1321 B. S. 28th Kartik	Simple bond ..	200	1 5
45	1321 B. S. 16th Falgoon	Ditto ..	50	1 10
46	1322 B. S. 5th Jaistha	Ditto ..	25	2 0
47	1322 B. S. 28th Paus ..	Ditto ..	50	2 0
48	1322 B. S. 12th Jaistha	Note of hand	131	1 0
49	1322 B. S. 29th Baisak	Mortgage ..	637	1 0
50	1322 B. S. 2nd Falgoon	Ditto ..	432	1 0
51	1322 B. S. 24th Falgoon	Simple bond ..	250	1 0
52	1323 B. S. 12th Jaistha	Mortgage ..	75	2 0
53	1323 B. S. 24th Asarh ..	Ditto ..	300	1 12
54	1323 B. S. 8th Agrahayan	Ditto ..	2,000	1 4
55	1323 B. S. 28th Falgoon	Ditto ..	25	2 0
56	1323 B. S. 22nd Asarh ..	Note of hand	200	1 8
57	1324 B. S. 6th Baisak ..	Mortgage ..	650	1 4
58	1324 B. S. 27th Baisak	Ditto ..	200	1 4
59	1324 B. S. 17th Baisak	Simple bond ..	50	2 0
60	1324 B. S. 28th Asarh ..	Ditto ..	10	3 2
61	1325 B. S. 18th Sraban	Mortgage ..	625	1 8
62	1325 B. S. 6th Aswin ..	Simple bond ..	30	2 0
63	1325 B. S. 6th Paus ..	Mortgage ..	80	1 12
64	1325 B. S. 2nd Falgoon	Simple bond ..	86	1 4
65	1325 B. S. 20th Chaitra	Ditto ..	21	3 2
66	1326 B. S. 25th Baisak	Mortgage ..	65	1 12
67	1326 B. S. 25th Baisak	Ditto ..	93	1 10
68	1326 B. S. 20th Asarh ..	Note of hand	5	3 2
69	1326 B. S. 21st Asarh ..	Ditto ..	200	1 8
70	1326 B. S. 17th Baisak	Mortgage ..	44	2 4
71	1327 B. S. 26th Baisak	Note of hand	59	1 9
72	1327 B. S. 8th Baisak ..	Simple bond ..	100	2 0
73	1327 B. S. 3rd Sraban ..	Mortgage ..	40	2 0
74	1327 B. S. 11th Aswin	Simple bond ..	156	1 8
75	1328 B. S. 10th Baisak	Ditto ..	37	3 2
76	1328 B. S. 22nd Magh ..	Ditto ..	10	3 2
77	1329 B. S. 1st Falgoon	Note of hand	400	1 8
78	1329 B. S. 16th Falgoon	Mortgage ..	100	1 8
79	1329 B. S. 27th Kartik	Simple bond ..	17	3 2
80	1330 B. S. 18th Jaistha	Mortgage ..	120	1 12
81	1330 B. S. 17th Jaistha	Ditto ..	100	2 8
82	1330 B. S. 5th Asarh ..	Ditto ..	397	1 12
83	1331 B. S. 12th Baisak	Ditto ..	125	1 12

Serial No.	Date.	Nature of security.	Amount of loan.		Interest per cent. per mensem.
			Rs.	Rs. A.	
84	1331 B. S. 25th Falgoon	Simple bond ..	32		3 2
85	1331 B. S. 25th Falgoon	Mortgage ..	200		1 10
86	1331 B. S. 19th Chaitra	Ditto ..	200		1 12
87	1331 B. S. 25th Falgoon	Simple bond ..	32		3 2
88	1331 B. S. 25th Falgoon	Mortgage ..	200		1 10
89	1331 B. S. 19th Chaitra	Ditto ..	200		1 12
90	1332 B. S. 20th Baisak	Simple bond ..	20		3 2
91	1332 B. S. 7th Asarh ..	Note of hand	16		1 9
92	1332 B. S. 8th Asarh ..	Ditto ..	100		1 12
93	1332 B. S. 11th Agra- hayan.	Ditto ..	300		1 9
94	1333 B. S. 1st Aswin ..	Ditto ..	16		1 9
95	1333 B. S. 23rd Kartik	Ditto ..	300		1 0
96	1333 B. S. 23rd Agra- hayan.	Mortgage ..	100		1 12
97	1333 B. S. 5th Paus ..	Ditto ..	60		1 9
98	1334 B. S. 22nd Jaistha	Note of hand	30		2 0
99	1334 B. S. 30th Jaistha	Simple bond ..	10		3 2
100	1334 B. S. 19th Jaistha	Mortgage ..	100		2 0
101	1334 B. S. 6th Agra-hayan	Ditto ..	150		1 14
102	1335 B. S. 11th Baisak	Ditto ..	250		1 12
103	1335 B. S. 26th Jaistha	Ditto ..	1,000		1 6
104	1335 B. S. 24th Jaistha	Ditto ..	800		1 4
105	1335 B. S. 8th Asarh ..	Simple bond ..	16		1 9
106	1335 B. S. 8th Asarh ..	Ditto ..	80		1 9
107	1336 B. S. 12th Baisak	Note of hand	250		1 10
108	1336 B. S. 14th Jaistha	Mortgage ..	80		2 0
109	1336 B. S. 8th Asarh ..	Note of hand	100		1 8
110	1336 B. S. 23rd Asarh ..	Simple bond ..	5		3 2

APPENDIX VII.

APPENDIX

Statistics of Loan

Class I.—Having working

District.	Date of incorporation.	Name of the company.	Year of balance sheet.	Dividend.	Paid up capital.
				Per cent.	Ra.
1 Calcutta ..	8-7-1896	Bhowanipur Banking Corporation, Ltd. ..	1929	6	1,25,000
2 Faridpur ..	4-3-1871	Faridpur Loan Office, Ltd. ..	1927	10	19,820
3 Jalpaiguri	23-5-1887	Jalpaiguri Banking & Trading Corporation, Ltd.	1928	50	50,000
4 Jessore ..	12-4-1876	Jessore Loan Co., Ltd. ..	1929	7	1,00,000
5 Rangpur ..	27-3-1894	Rangpur Loan Office, Ltd. ..	1929	30	47,000
Total of Class I					3,41,820

Class II.—Having working funds exceeding

1 Bogra ..	5-11-1874	Bogra Loan Office, Ltd. ..	1929	60	59,030
2 Calcutta ..	13-3-1909	Co-operative Hindusthan Bank, Ltd. ..	1928	(a)	1,68,444
3 Calcutta ..	16-3-1918	Bengal Central Bank, Ltd. ..	1928	15	1,68,305
4 Chittagong	22-11-1910	Moha Luxmi Bank, Ltd. ..	1928	9	2,42,400
5 Faridpur ..	10-4-1911	Faridpur Bank, Ltd. ..	1928	12½	47,535
6 Jessore ..	5-7-1909	Jessore United Bank, Ltd. ..	1929	3	1,00,000
7 Khulna ..	15-9-1887	Khulna Loan Co., Ltd. ..	1925	(a)	44,660
8 Rajshahi ..	15-5-1908	Rajshahi Banking & Trading Corporation, Ltd. ..	1928	10	50,000
9 Rangpur ..	10-7-1903	North Bengal Bank, Ltd. ..	1928	20	20,000
10 Tippera ..	5-9-1922	Comilla Union Bank, Ltd. ..	1929	(a)	40,475
Total of Class II					9,40,849

Class III.—Having working funds exceeding

1 Bakarganj	17-11-1873	Barisal Loan Office, Ltd. ..	1929	4	21,325
2 Bakarganj	16-2-1914	Barisal Rindan Samity, Ltd. ..	1928	(a)	16,000
3 Rogra ..	2-8-1917	Rogra Bank, Ltd. ..	1927	(a)	30,375
4 Calcutta ..	26-11-1919	Indian Industrial Bank, Ltd. ..	1926	(a)	3,72,237
5 Calcutta ..	31-3-1922	Luxmi Industrial Bank, Ltd. ..	1927	(a)	1,66,127
6 Dacca ..	10-3-1914	Manickganj Loan Office, Ltd. ..	1927	45	12,500
7 Faridpur ..	28-3-1887	Madaripur Loan Office, Ltd. ..	1928	(a)	10,000
8 Jessore ..	31-5-1909	Jessore Banking & Trading Co., Ltd. ..	1928	6	71,565
9 Midnapur ..	31-3-1905	Taraiuk Loan Office, Ltd. ..	1929	17	26,000
10 Mymensingh	2-9-1873	Mymensingh Loan Office, Ltd. ..	1929	24	80,400
12 Mymensingh	19-9-1883	Kishoreganj Loan Office, Ltd. ..	1929	60	40,000
12 Mymensingh	21-10-1916	Jamalpur Loan Office, Ltd. ..	1929	80	10,000
13 Mymensingh	26-4-1921	Gouripur Loan Office, Ltd. ..	1928	(a)	20,000
14 Pabna ..	8-8-1882	Pabna Bank, Ltd. ..	1928	(a)	20,000
16 Rajshahi ..	12-1-1914	Naogaon Loan Office, Ltd. ..	1927	(a)	19,500
16 Rajshahi ..	28-9-1916	Nator City Bank, Ltd. ..	1928	(a)	15,000
17 Rangpur ..	8-8-1887	Kurigram Loan Office, Ltd. ..	1929	127	20,000
18 Rangpur ..	26-7-1894	Nilphamari Loan Office, Ltd. ..	1926	(a)	40,000
19 Rangpur ..	25-10-1910	Gaibandha Loan Office, Ltd. ..	1928	40	40,000
20 Rangpur ..	18-5-1912	Gaibandha Bank, Ltd. ..	1927	40	29,950
21 Rangpur ..	27-4-1920	Nawabganj Town Bank, Ltd. ..	1927	(a)	10,000
22 Tippera ..	4-12-1901	Brahmanbaria Loan Co., Ltd. ..	1929	125	12,000
23 Tippera ..	8-10-1914	Comilla Banking Corporation, Ltd. ..	1929	..	17,800
24 Birbhum ..	26-4-1918	Jagdamba Loan Co., Ltd. (Private) ..	1927	15½	4,72,020
25 Midnapur ..	31-3-1905	Tanaiuk Loan Office, Ltd. ..	1929	17	20,000
26 Rangpur ..	26-7-1894	Nilphamari Loan Office, Ltd. ..	1928	(a)	40,000
Total of Class III					16,26,799

(a) Information

VII.

Offices in Bengal.

funds exceeding Rs. 25 lakhs.

Deposits.				Reserve fund.	Working fund.	Total loans.	Investment in Government securities.	Cash in hand and with bankers.
Short term.	Intermediate and long term.	Miscellaneous.	Total.					
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
6,07,173	7,33,551	16,20,358	29,61,082	2,65,551	33,51,633	12,89,129	3,55,049	98,297
1,94,598		26,86,431	28,81,029	10,706	29,11,555	16,52,395	1,86,750	9,06,493
7,82,051	40,52,644	6,25,984	54,60,679	4,51,000	59,61,679	41,96,326	1,73,890	17,01,663
24,210	49,60,693	2,410	49,87,313	4,42,624	55,29,937	42,88,683	1,05,300	3,99,575
2,87,958	21,07,183	55,366	24,50,507	2,78,801	27,76,308	14,88,015	1,16,167	6,23,990
18,95,990	1,18,54,071	49,90,549	1,87,40,610	14,48,682	2,05,31,112	1,29,14,548	9,37,156	37,30,018

Rs. 10 lakhs but not exceeding Rs. 25 lakhs.

70,342	17,71,997	2,97,078	21,39,417	40,145	22,38,592	16,37,425	78,765	1,73,753
(a)	(a)	(a)	14,98,103	85,000	17,51,547	21,43,064	1,01,058	1,84,305
(a)	(a)	(a)	16,23,357	90,000	18,81,662	12,66,725	2,39,389	3,82,264
(a)	(a)	(a)	7,59,933	1,15,000	11,17,333	8,80,265	..	2,70,612
(a)	(a)	(a)	10,14,151	24,050	10,85,736	7,86,711	500	1,74,533
8,333	8,56,867	6,059	8,71,259	1,66,202	11,37,461	7,88,555	50,200	1,68,802
(a)	(a)	(a)	14,67,447	25,181	15,37,288	18,41,994	5,550	75,698
3,57,048	5,76,666	1,102	9,34,816	31,248	10,16,064	6,85,239	..	3,45,961
15,179	9,41,631	2,35,051	11,91,861	31,954	12,43,815	10,01,738	5,000	30,174
..	..	..	13,37,542	90,000	14,68,017	12,91,808	44,991	1,57,967
4,50,902	41,47,161	5,39,290	1,28,37,886	6,98,780	1,44,77,515	1,22,63,424	5,25,453	19,64,069

Rs. 5 lakhs but not exceeding Rs. 10 lakhs.

85,814	4,32,053	1,035	5,18,902	61,400	6,01,627	5,02,390	..	35,827
23,098	7,08,325	1,26,501	8,57,924	7,652	8,81,576	7,80,011	..	10,081
57,884	4,09,016	3,971	4,70,871	10,034	5,11,280	4,21,346	778	88,913
52,028	2,000	793	54,821	2,69,222	6,96,280	1,40,822	..	2,175
(a)	(a)	(a)	5,00,899	23,000	6,90,026	3,65,980	..	1,51,934
71,240	4,45,815	..	5,16,855	22,400	5,51,755	3,90,405	7,500	1,02,538
72,612	5,34,195	..	6,06,807	41,254	6,58,061	4,87,036	20,000	27,775
33,397	6,42,956	2,800	6,79,153	75,456	8,26,174	6,24,540	3,300	96,847
2,18,033	2,67,865	5,937	4,91,835	30,000	5,41,835	38,901	..	1,17,394
..	2,31,069	1,23,377	3,54,446	66,286	5,01,132	3,40,699	5,000	87,651
16,715	4,15,905	2,15,320	6,47,940	80,000	7,67,940	6,33,913	15,010	1,35,578
2,15,442	3,07,918	1,387	5,24,747	54,000	5,88,747	4,33,690	25,562	1,21,789
1,67,138	3,32,823	11,091	5,11,052	18,202	5,49,254	3,61,256	6,640	1,35,682
..	79,468	4,13,073	4,92,540	21,552	5,34,093	3,13,145	..	30,374
2,06,786	3,10,519	217	5,17,522	45,758	5,82,780	3,67,500	..	46,666
..	3,51,030	2,53,793	6,04,823	25,199	6,45,022	4,55,808	..	1,60,448
89,368	5,79,724	11,312	6,30,404	70,000	7,20,404	2,89,520	5,400	90,927
1,21,366	3,92,019	24,894	5,38,279	52,137	6,30,416	3,74,055	19,737	1,04,799
85,233	4,27,938	..	5,13,171	64,845	6,18,016	5,21,331	..	90,552
(a)	(a)	(a)	6,80,033	43,000	7,52,983	4,62,742	..	2,76,754
82,441	4,45,232	776	5,28,449	6,969	5,45,418	4,24,450	3,337	1,38,815
52,608	4,97,739	1,144	5,51,486	1,76,360	7,39,846	5,52,034	53,027	59,565
(a)	(a)	(a)	8,65,747	11,450	8,94,997	7,23,452	25,814	1,62,067
(a)	(a)	(a)	3,46,799	62,326	8,81,145	6,56,816	27,132	49,501
2,18,033	2,67,865	5,937	4,91,835	30,000	5,41,835	3,84,231	..	1,17,394
1,21,366	3,92,019	24,894	5,38,279	52,137	6,30,416	3,74,055	19,737	1,04,799
10,40,597	84,73,293	12,28,252	1,40,35,620	14,20,639	1,70,83,068	1,14,23,168	2,37,974	24,84,845

not available.

Class IV.—Having working funds exceeding

District.	Date of incorporation.	Name of the company.	Year of balance sheet.	Dividend.	Paid up capital.
				Per cent.	Rs.
1 Bogra ..	31-10-1913	Noakhali Loan Office, Ltd. ..	1926	30	50,000
2 Bogra ..	21-3-1917	Selbarsa Bank, Ltd. ..	1929	37½	25,500
3 Bogra ..	19-11-1917	Adamdighi Mahajan Samity, Ltd. ..	1928	35	41,250
4 Bogra ..	15-10-1919	Sherpur Sammitani Loan Office, Ltd. ..	1928	(a)	19,908
5 Bogra ..	22-11-1919	Bogra Banking & Trading Co., Ltd. ..	1927	(a)	29,005
6 Bogra ..	19-7-1920	Panchbibi Industrial Bank, Ltd. ..	1927	(a)	68,792
7 Bogra ..	27-9-1920	Santahar Banking & Trading Co., Ltd. ..	1928	30	14,000
8 Calcutta ..	29-11-1920	Industrial Loan Co., Ltd. ..	1927	(a)	13,015
9 Calcutta ..	20-5-1921	Mahajan Bank & Trading Co., Ltd. ..	1927	(a)	28,260
10 Calcutta ..	4-1-1926	Bengal Banking & Trading Co., Ltd. ..	1928	(a)	30,803
11 Chittagong ..	19-2-1924	Chittagong Bank, Ltd. ..	1927	(a)	1,01,550
12 Chittagong ..	23-11-1925	Chittagong Loan Co., Ltd. ..	1928	(a)	24,170
13 Dacca ..	29-7-1876	Munshiganj Loan Office, Ltd. ..	1928	17	12,060
14 Dacca ..	8-2-1919	Bank of Dacca, Ltd. ..	1925	(a)	61,800
15 Dacca ..	26-5-1919	Manickganj Trading & Banking Co., Ltd. ..	1924	(a)	12,000
16 Darjeeling ..	5-11-1914	Siliguri Loan Office, Ltd. ..	1929	(a)	25,000
17 Dinajpur ..	22-1-1920	Dinajpur Loan Office, Ltd. ..	1928	(a)	5,592
18 Dinajpur ..	26-11-1920	Raseya Trading & Banking Co., Ltd. ..	1929	22	69,995
19 Dinajpur ..	3-2-1921	Thakurgaon Union Bank, Ltd. ..	1927	(a)	25,150
20 Dinajpur ..	10-6-1921	Santosh Bank, Ltd. ..	1928	(a)	8,750
21 Dinajpur ..	14-10-1928	Dinajpur Hitaisini Bank, Ltd. ..	1928	(a)	9,182
22 Faridpur ..	3-7-1908	Lakshmikole Rajbari Loan Office, Ltd. ..	1928	(a)	25,000
23 Faridpur ..	28-5-1909	Rajbari Bank, Ltd. ..	1928	6½	20,000
24 Faridpur ..	22-3-1911	Madaripur Bank, Ltd. ..	1928	(a)	10,000
25 Faridpur ..	10-6-1911	Gopalganj Banking & Trading Co., Ltd. ..	1929	15	10,000
26 Faridpur ..	29-1-1917	Madaripur Popular Banking & Loan Co., Ltd. ..	1928	21	10,000
27 Faridpur ..	29-1-1917	Madaripur General Bank, Ltd. ..	1928	(a)	10,000
28 Faridpur ..	25-6-1917	Bhanga Loan Office, Ltd. ..	1929	15	15,000
29 Faridpur ..	5-11-1919	Madaripur Commercial Bank, Ltd. ..	1928	(a)	50,000
30 Howrah ..	17-11-1897	Uttarpara Loan Office Co., Ltd. ..	1928	(a)	66,840
31 Jalpaiguri ..	26-7-1911	Jotedars Banking & Trading Corporation, Ltd. ..	1927	8	64,310
32 Jalpaiguri ..	21-8-1911	Bengal Duars Bank, Ltd. ..	1927	10	73,928
33 Jalpaiguri ..	11-12-1917	Arya Bank, Ltd. ..	1927	(a)	40,000
34 Jalpaiguri ..	2-1-1902	Raikut Industrial Bank, Ltd. ..	1928	(a)	3,04,184
35 Jessore ..	1-3-1913	Narail Loan Co., Ltd. ..	1929	10	14,120
36 Jessore ..	11-3-1914	Jhenida Loan Office, Ltd. ..	1928	8	25,000
37 Khulna ..	23-8-1920	Union Bank of Khulna, Ltd. ..	1926	(a)	50,450
38 Murshidabad ..	28-11-1921	Berhampore Bank, Ltd. ..	1928	(a)	13,424
39 Mymensingh ..	2-9-1873	Mymensingh Loan Office, Ltd. ..	1928	33	80,400
40 Mymensingh ..	14-11-1913	Singhiani Loan Office, Ltd. ..	1929	60	20,000
41 Mymensingh ..	14-2-1919	East Bengal Rural Bank, Ltd. ..	1928	12½	50,000
42 Mymensingh ..	31-1-1921	Mymensingh Industrial Loan Office, Ltd. ..	1928	(a)	28,331
43 Mymensingh ..	26-4-1921	Gouripur Loan Office, Ltd. ..	1927	(a)	20,000
44 Mymensingh ..	29-11-1921	Dewanganj Bank & Industry, Ltd. ..	1929	40	15,000
45 Mymensingh ..	24-2-1925	Shibganj Loan Co., Ltd. ..	1928	(a)	7,595
46 Mymensingh ..	28-9-1926	Jamalpur Bank, Ltd. ..	1929	50	5,000
47 Mymensingh ..	20-12-1926	Bengal United Bank, Ltd. ..	1929	40	9,270
48 Nadia ..	12-12-1896	Kumarkhali Banking Corporation, Ltd. ..	1929	(a)	18,610
49 Nadia ..	16-2-1912	Kumarkhali Co-operative Credit Association, Ltd. ..	1927	(a)	12,800
50 Nadia ..	12-10-1912	Kusthia Loan Office, Ltd. ..	1928	(a)	20,040
51 Noakhali ..	2-3-1885	Noakhali Loan Office, Ltd. ..	1928	(a)	15,000
52 Pabna ..	21-7-1897	Pabna Dhan Bhandar Co., Ltd. ..	1928	(a)	40,000
53 Pabna ..	4-3-1911	Serajganj Loan Office, Ltd. ..	1928	(a)	2,500
54 Pabna ..	18-9-1919	Porjana Loan Office, Ltd. ..	1927	(a)	13,560
55 Rajshahi ..	18-9-1913	Rajshahi Lakshmi Bank, Ltd. ..	1928	(a)	11,000
56 Rajshahi ..	11-12-1913	Rajshahi Peoples' Bank, Ltd. ..	1928	(a)	10,000
57 Rajshahi ..	20-6-1916	Naogaon Union Bank, Ltd. ..	1928	10	15,000
58 Rajshahi ..	19-4-1917	Nator United Bank, Ltd. ..	1928	(a)	17,000
59 Rajshahi ..	20-12-1917	Naogaon Islamia Bank, Ltd. ..	1928	(a)	7,912
60 Rajshahi ..	15-10-1920	Naogaon Town Bank, Ltd. ..	1928	22	59,920
61 Rajshahi ..	8-4-1921	Par Naogaon Bank, Ltd. ..	1928	40	7,000
62 Rajshahi ..	23-6-1923	Rajshahi City Bank, Ltd. ..	1929	30	6,000
63 Rajshahi ..	27-4-1925	Naogaon Atrai Bank, Ltd. ..	1928	(a)	1,04,059
64 Rajshahi ..	4-4-1926	Nator Kamala Bank, Ltd. ..	1928	(a)	12,000
65 Rangpur ..	8-6-1896	Kurigram Bank, Ltd. ..	1928	(a)	20,000
66 Rangpur ..	28-8-1910	Rangpur Bank, Ltd. ..	1927	(a)	35,200
67 Rangpur ..	16-5-1912	Mahiganj Loan Office, Ltd. ..	1928	(a)	18,000
68 Rangpur ..	6-11-1912	Badarganj Loan Office, Ltd. ..	1928	(a)	11,000

(a) Information.

Rs. 1 lakh but not exceeding Rs. 5 lakhs.

Deposits.				Reserve fund.	Working fund.	Total loans.	Investment in Government securities.	Cash in hand and with bankers.
Short term.	Intermediate and long term.	Miscellaneous.	Total.					
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
7,803	2,57,033	1,04,179	3,69,015	50,000	4,69,015	3,70,810	3,000	83,617
48,935	1,94,783	150	2,43,868	9,446	2,78,814	2,31,060	..	4,373
69,148	1,07,915	224	1,77,287	6,888	2,25,425	2,19,556	..	11,259
64,833	96,668	52	1,61,553	20,148	2,01,699	1,44,021	5,940	51,871
25,315	97,530	594	1,23,439	2,000	1,54,444	88,618	..	13,311
24,069	1,15,917	1,163	1,41,149	1,162	2,11,103	1,99,585	..	14,223
..	96,384	1,500	97,884	6,300	1,18,184	97,430	..	11,382
..	91,950	15	91,965	2,000	1,06,980	1,18,011	..	..
24,307	1,53,495	22,019	1,99,821	1,99,821	2,28,081	1,61,137	50,044	22,007
..	..	87,947	87,947	6,500	1,25,250	1,49,714	4,830	34,952
(a)	(a)	(a)	52,294	1,725	1,55,569	82,956	..	..
(a)	(a)	(a)	75,173	4,000	1,03,343	81,701	..	19,142
..	..	1,47,141	1,47,141	15,258	1,74,459	1,52,345	..	18,079
97,394	2,30,917	41,936	3,70,247	..	4,22,047	4,77,274	..	693
1,46,329	38,125	1,31,860	3,16,314	1,801	3,30,115	1,25,111	..	27,393
31,393	60,172	..	91,565	..	1,16,565	1,04,747	..	29,736
42,108	2,48,444	..	2,90,552	17,065	3,11,209	2,21,096	2,500	71,755
1,301	5,749	..	7,050	..	1,07,040	1,09,406	..	8,785
5,191	81,754	1,772	88,717	9,225	1,23,092	1,00,544	..	30,128
17,004	75,521	1,733	94,258	5,302	1,08,310	39,068	6,750	22,162
..	1,28,052	1	1,28,053	5,697	1,43,872	1,10,505	..	18,491
44,297	1,62,574	..	2,26,871	9,479	2,61,350	1,88,200	9,975	38,645
75,161	2,47,805	4,609	3,27,375	8,222	3,55,597	2,06,047	7,950	41,681
24,173	1,39,753	278	1,64,204	21,252	1,95,456	99,740	5,000	25,690
17,632	1,33,949	5,326	1,56,907	19,987	1,86,894	1,07,283	..	30,565
54,892	2,27,848	3	2,82,743	11,700	3,04,443	2,07,620	13,925	55,769
15,818	85,688	8	1,01,514	6,212	1,17,726	83,357	7,500	16,293
47,216	1,25,468	503	1,73,187	16,100	2,04,287	1,69,378	2,000	42,182
24,872	93,848	400	1,19,120	12,000	1,81,120	87,376	8,000	10,986
11,612	52,245	..	63,857	20,302	1,50,999	56,922	1,100	1,391
91,759	2,71,785	813	3,64,357	44,500	4,73,167	4,47,790	..	33,276
11,767	26,465	7,953	46,185	23,029	1,43,142	1,10,115	..	22,991
60,802	1,06,635	23,630	1,91,067	26,947	2,58,014	2,43,143	..	28,506
6,515	1,450	1,609	19,574	..	3,23,758	1,11,900	3,147	8,560
..	92,129	10,488	1,02,617	13,145	1,29,882	98,721	225	24,263
..	1,45,256	83	1,45,339	800	1,71,139	1,45,211	12,476	18,308
23,309	27,048	..	50,357	400	1,01,207	47,949	..	9,373
31,525	1,47,728	..	1,79,253	4,920	1,97,597	91,626	..	31,892
1,16,250	1,23,920	1,01,519	3,41,689	63,825	4,85,914	3,35,904	5,000	79,452
10,916	2,53,873	59,035	3,23,824	45,000	3,88,824	3,39,149	..	2,674
185	2,18,257	61,626	2,80,068	10,000	3,40,068	2,66,849	..	86,882
..	1,17,799	354	1,18,153	6,875	1,53,359	1,25,658	1,942	28,777
95,720	2,61,138	8,038	3,64,896	10,422	3,95,318	3,45,063	..	..
44,877	66,091	617	1,11,585	31,000	1,57,585	1,34,782	..	12,347
32,228	49,591	1,577	83,396	9,100	1,01,091	96,404	..	17,481
50,204	70,447	3,835	1,24,486	7,000	1,36,486	1,44,131	..	3,303
9,260	91,814	1,46,764	2,49,838	4,000	2,63,108	75,540	..	1,93,492
(a)	(a)	(a)	3,41,026	20,541	3,80,177	2,91,193	3,956	39,548
13,095	1,50,249	411	1,68,755	20,000	1,96,555	1,47,873	..	22,517
..
138	1,30,560	74	1,30,772	12,229	1,63,041	1,15,505	..	3,269
..	3,70,510	12,823	3,83,338	30,432	4,28,770	3,85,905	23,000	204
2,23,819	84,386	19,950	3,27,955	33,347	4,01,302	60,194	..	1,233
25,356	2,39,014	263	2,64,633	80,119	3,47,252	2,29,245	6,435	43,037
20,109	81,019	..	1,01,128	4,600	1,19,288	58,401	..	63,489
49,884	92,285	22	1,42,191	23,588	1,78,759	1,42,935	182	20,398
88,084	1,64,366	1	2,52,451	14,586	2,77,037	2,30,131	1,365	86,215
49,617	3,63,659	1,152	4,14,428	67,633	4,97,061	4,47,956	..	49,623
20,401	75,667	..	98,068	3,786	1,16,854	1,05,561	..	17,414
20,309	67,692	..	88,001	5,834	1,01,747	79,643	..	25,069
62,209	1,88,406	10,135	2,60,750	..	3,20,670	2,93,452	..	41,527
95,396	1,42,103	..	2,67,499	12,652	2,57,151	1,71,230	..	76,408
64,495	70,910	..	1,35,405	1,764	1,43,169	1,01,050	..	46,599
49,171	40,784	14,100	1,04,055	800	2,08,914	1,66,490	..	9,593
32,558	70,638	7,000	1,10,196	1,122	1,23,318	99,536	..	28,703
(a)	(a)	(a)	1,16,485	12,800	1,43,285	1,18,206	..	..
(a)	(a)	(a)	1,97,333	7,000	2,39,533	1,25,337	17,500	19,648
25,536	1,39,212	..	1,64,749	13,133	1,95,881	1,81,152	..	26,774
13,254	2,22,520	1,589	2,37,363	12,000	2,60,363	1,65,058	..	17,394

not available.

District.	Date of incorporation.	Name of the company.	Year of balance sheet.	Dividend.	Paid up capital.
				Per cent.	Rs.
69 Rangpur ..	10-6-1913	Naldanga Bank, Ltd.	1927	25	17,800
70 Rangpur ..	10-8-1913	Nilphamari Commercial Bank, Ltd.	1928	24	10,000
71 Rangpur ..	22-6-1917	Kurigram Union Loan Co., Ltd.	1928	(a)	7,486
72 Rangpur ..	14-10-1919	Saidpur Commercial Bank, Ltd.	1927	9	79,520
73 Rangpur ..	8-6-1920	North Bengal Industrial Bank, Ltd.	1926	21	21,612
74 Rangpur ..	5-11-1923	Union Loan Co. (Jamalpur), Ltd.	1927	100	5,000
75 Rangpur ..	18-9-1924	Rangpur National Bank, Ltd.	1929	(a)	9,880
76 Tippera ..	25-3-1871	Tippera Loan Office, Ltd.	1928	13½	1,00,000
77 Tippera ..	10-2-1914	Brahmanbaria Lakshmi Bank, Ltd.	1928	25	12,000
78 Tippera ..	24-4-1922	Girija Bank, Ltd.	1928	(a)	12,850
79 Tippera ..	16-4-1923	Pioneer Bank, Ltd.	1928	(a)	17,454
80 Tippera ..	13-8-1924	Bengal Traders' Bank, Ltd.	1927	(a)	17,835
81 Tippera ..	15-3-1926	Chandpur Bank, Ltd.	1927	(a)	7,594
82 Tippera ..	29-1-1929	East Bengal Bank, Ltd.	1928	(a)	28,860
83 24-Parganas	28-11-1901	Basirhat Loan Co., Ltd.	1928	(a)	20,000
		Total of Class IV ..	..	..	25,56,211

Class V.—Having working funds exceeding

1 Bakarganj	25-4-1916	Khayerabad Loan Office, Ltd.	1928	(a)	15,485
2 Bakarganj	18-2-1921	Solok Loan Office, Ltd.	1927	6	13,811
3 Bogra ..	17-2-1919	Shariakandi Loan Co., Ltd.	1928	22½	22,000
4 Bogra ..	25-6-1921	Santabar Union Co., Ltd.	1928	(a)	18,340
5 Bogra ..	5-9-1921	Bogra United Bank, Ltd.	1928	22	10,785
6 Bogra ..	4-1-1922	Gossabari Loan Co., Ltd.	1927	(a)	25,250
7 Bogra ..	17-11-1924	Barendra Bank, Ltd.	1927	(a)	16,802
8 Bogra ..	26-11-1925	Kalitala Loan Co., Ltd.	1928	20	18,950
9 Dacca ..	29-3-1880	Dacca Loan Office, Ltd.	1928	(a)	62,200
10 Dacca ..	1-10-1920	Narayanganj Banking & Loan Co., Ltd.	1928	12	14,200
11 Faridpur ..	25-7-1919	Madaripur Local Bank, Ltd.	1927	15	10,000
12 Faridpur ..	29-1-1924	Gopajganj Krishi O'Loan Bank, Ltd.	1928	(a)	12,630
13 Faridpur ..	15-3-1924	Goalundo Trading & Banking, Ltd.	1927	(a)	15,822
14 Jessore ..	17-6-1908	Oriental Bank, Ltd.	1927	(a)	42,638
15 Jessore ..	1-10-1920	Bengal Commercial & Industrial Bank, Ltd.	1927	(a)	3,556
16 Jessore ..	28-7-1929	Village Union Bank, Ltd.	1927	5	12,000
17 Khulna ..	3-2-1920	Khulna Banking Corporation, Ltd.	1926	(a)	25,677
18 Khulna ..	25-9-1920	Star of India Loan Co., Ltd.	1928	(a)	46,912
19 Mymensingh	11-2-1867	Tangail Loan Office, Ltd.	1928	(a)	44,310
20 Mymensingh	2-5-1888	Digpait Milita Dhan Bhandar Co., Ltd.	1923	37	32,000
21 Mymensingh	16-6-1920	Sarisabari Bank & Loan Office, Ltd.	1928	(a)	14,000
22 Mymensingh	5-8-1921	Kishorganj National Bank, Ltd.	1927	(a)	20,075
23 Mymensingh	21-11-1922	Melandaha Loan Office, Ltd.	1928	(a)	6,650
24 Mymensingh	6-3-1924	Baksiganj Commercial Bank, Ltd.	1929	45	6,700
25 Mymensingh	12-2-1925	Gandha Bank Commercial Bank, Ltd.	1928	10	42,000
26 Mymensingh	18-3-1925	Sherpur Dayamayee Bank & Loan Office, Ltd.	1928	(a)	7,450
27 Mymensingh	7-5-1925	Patiladaha Loan Co., Ltd.	1928	(a)	4,940
28 Mymensingh	15-7-1925	Sarisabari Mahajan Bank, Ltd.	1927	(a)	5,195
29 Mymensingh	6-4-1926	Narundi Loan Co., Ltd.	1929	45	5,895
30 Mymensingh	27-9-1926	Prodyat Nagar Loan Co., Ltd.	1928	(a)	3,770
31 Mymensingh	8-7-1927	Kishorganj Lakshmi Bank, Ltd.	1929	12	25,000
32 Mymensingh	10-7-1927	Narundi Banking & Trading Co., Ltd.	1929	40	6,930
33 Nadia ..	23-12-1912	Bengal Commercial Bank, Ltd.	1929	5	42,625
34 Nadia ..	15-4-1913	Khoksa Janipur Jubilee Bank, Ltd.	1929	10	29,565
35 Pabna ..	26-2-1919	Bara Pangashi Samabay Bank, Ltd.	1929	(a)	16,000
36 Pabna ..	6-12-1920	Udhukia Banking & Trading Co., Ltd.	1929	20	10,000
37 Pabna ..	1-9-1921	Chak Pangashi Industrial Bank, Ltd.	1929	30	8,000
38 Pabna ..	8-1(-)-1923	Mohanpur Trading Bank, Ltd.	1928	24	9,394
39 Pabna ..	17-11-1924	Seraganj Bank, Ltd.	1928	(a)	6,885
40 Pabna ..	23-12-1919	Sthal Industrial Bank, Ltd.	1928	(a)	14,535
41 Rajshahi ..	26-6-1914	Chikandi Loan Office, Ltd.	1928	(a)	16,020
42 Rajshahi ..	23-4-1923	Rajshahi City Bank, Ltd.	1928	(a)	6,000
43 Rajshahi ..	29-7-1925	Naoqaon Mahajan Bank, Ltd.	1927	(a)	7,000
44 Rangpur ..	13-12-1924	Zemindars' Bank, Ltd.	1928	(a)	19,875
45 Rangpur ..	27-9-1915	Baharband Jotedars' Bank, Ltd.	1928	(a)	15,000
46 Rangpur ..	22-12-1920	Pingsha Loan Office, Ltd.	1928	3	40,100
47 Rangpur ..	16-2-1921	Kastriya Bank Co., Ltd.	1926	(a)	15,175
48 Rangpur ..	21-10-1924	Nilphamari Luxmi Bank, Ltd.	1928	(a)	7,820
49 Rangpur ..	17-3-1925	Rangpur Baiyat Bank, Ltd.	1926	(a)	24,580

(a) Information

Deposits.				Reserve fund.	Working fund.	Total loans.	Investment in Government securities.	Cash in hand and with bankers.
Short term.	Intermediate and long term.	Miscellaneous.	Total.					
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
..	61,545	40,968	1,02,513	8,290	1,28,603	1,06,157	..	27,550
35,018	63,602	643	99,263	5,817	1,15,080	85,014	1,500	11,367
9,623	1,09,448	1,971	1,21,042	6,265	1,34,793	1,04,957	..	27,280
40,646	1,29,136	8,920	1,78,702	7,355	2,65,577	1,56,760	..	83,008
32,747	99,453	192	1,02,392	2,061	1,26,065	99,740	..	34,522
23,769	80,607	5,996	1,10,372	7,053	1,22,425	1,26,343	..	6,414
10,769	1,06,497	..	1,17,266	1,400	1,28,546	1,17,653	..	..
..	83,299	1,47,220	2,30,519	52,864	3,83,383	3,90,099	1,540	7,572
10,137	2,24,930	16,856	2,51,723	15,715	2,79,438	2,18,210	5,000	44,835
..	71,248	19,000	90,248	4,507	1,07,405	85,685	..	8,832
1,911	94,491	15,931	1,12,333	3,695	1,33,482	1,20,052	..	19,027
2,200	1,16,816	23,348	1,42,364	15,896	1,76,005	1,63,897	..	19,050
(a)	(a)	(a)	92,201	1,500	1,01,295	70,489	..	21,421
8,224	3,78,656	19,917	4,06,797	18,338	4,53,995	2,88,377	1,707	20,823
15,233	7,10,644	..	2,25,877	15,789	2,61,666	75,466	4,000	11,325
25,69,628	99,25,165	13,51,641	1,47,20,946	11,35,875	1,84,13,032	1,35,82,423	2,23,385	22,98,681

Ra. 50,000 but not exceeding Rs. 1 lakh.

1,879	53,898	8,377	64,154	5,542	85,181	68,627	..	10,730
..	50,472	6,384	56,856	1,000	71,667	64,468	..	11,636
372	35,666	13,350	54,388	10,488	86,876	72,234	..	8,290
18,012	24,016	19	42,047	1,405	61,790	41,366	..	20,280
15,512	64,951	621	81,064	3,487	95,338	79,192	..	14,670
2,120	43,933	..	46,109	4,290	75,849	64,723	..	9,956
9,927	46,959	140	57,026	1,458	75,284	79,030	..	5,336
(a)	(a)	(a)	30,283	4,000	53,233	50,173	..	6,674
..	29,326	1,729	31,055	23	93,278	1,08,823	..	7,214
1,019	44,872	1	45,892	3,200	63,292	59,831	2,800	6,734
6,931	49,122	..	56,053	2,500	68,553	54,757	..	10,557
11,243	33,447	162	44,852	2,500	59,982	55,195	..	8,284
5,104	49,056	75	54,235	..	70,057	42,622	4,943	5,025
6,333	23,060	12,457	41,850	4,050	88,538	90,091	..	3,013
51,495	..	..	51,495	..	55,051	49,553	..	893
2,384	37,244	..	39,628	3,038	54,866	40,372	..	4,517
..	34,016	2,533	36,549	580	62,806	55,366	..	9,097
6,771	5,623	..	12,394	585	59,891	18,864	..	19,189
660	30,942	411	32,033	3,858	80,201	60,739	..	4,448
(a)	(a)	(a)	38,548	26,000	96,548	74,911	..	14,518
20,625	24,768	2,113	47,506	13,100	74,606	71,663	..	1,402
16,181	34,599	681	51,461	1,600	73,136	80,180	..	13,985
42,837	32,508	..	75,345	16,100	98,095	92,473	..	6,807
..	28,821	14,990	43,811	3,500	54,011	62,439	..	139
20,396	..	6,834	27,230	1,801	71,031	17,838	..	21,204
44,113	27,690	..	71,803	8,000	87,253	50,585	..	15,357
15,753	26,923	1,542	44,223	4,500	53,963	57,298	..	2,373
31,778	34,830	3,125	69,533	1,500	76,223	67,305	..	4,721
..	48,654	..	48,654	9,500	64,049	61,646	..	7,055
..	18,579	31,879	50,458	..	54,228	57,926	..	2,112
13,113	40,891	13,681	67,685	1,000	93,685	85,246	..	13,326
28,256	12,534	..	40,790	5,750	53,470	55,809	..	1,927
120	30,090	13,701	43,911	1,542	88,078	72,466	..	9,765
1,293	22,734	122	24,149	4,670	58,384	46,304	..	8,351
4,866	32,903	4,300	42,069	13,638	71,707	44,609	..	7,811
8,822	42,862	..	51,684	6,164	67,858	56,373	5,205	6,814
6,063	19,348	31,649	57,060	13,827	78,877	58,468	..	4,906
5,602	4,879	34,020	42,600	7,687	59,681	55,742	..	11,461
11,378	41,875	1,097	54,350	1,759	62,994	53,755	..	14,145
6,645	28,910	1,193	36,748	10,784	62,017	48,963	..	7,502
9,266	52,855	..	62,121	8,193	86,334	58,992	7,500	14,392
24,094	64,782	..	88,876	1,099	95,975	91,124	..	7,211
40,429	12,931	162	53,522	..	60,522	37,944	..	35,355
..	35,079	..	35,079	..	75,179	62,039	..	8,150
3,996	33,164	260	37,420	..	57,295	41,633	..	1,573
7,310	57,586	42	64,938	8,500	88,438	1,03,780	..	25,068
10,378	33,874	..	44,052	2,700	61,927	60,190	..	13,885
25,813	21,467	58	47,338	2,019	57,177	44,686	..	10,781
10,081	19,601	..	29,682	430	54,692	44,341	..	14,337

not available.

District.	Date of incorporation.	Name of the company.	Year of balance sheet.	Dividend.	Paid-up capital.
				Per cent.	Rs.
50 Rangpur ..	6-8-1925	Bamandanga Loan Office, Ltd.	1927	40	3,547
51 Rangpur ..	11-9-1925	Gaibandha Mahajan Bank, Ltd.	1928	(a)	5,000
52 Rangpur ..	7-10-1926	Assam Bengal Industrial Bank, Ltd.	1927	20	9,051
53 Tipperah ..	2-9-1911	Kaalkatcha Loan Co., Ltd.	1929	18½	12,500
54 Tipperah ..	8-3-1926	Palli Mongal Bank, Ltd.	1929	10	19,020
55 Tipperah ..	26-8-1926	Brahmanbaria Mahakuma Bank, Ltd.	1928	(a)	6,225
56 Tipperah ..	30-9-1926	Tripura National Bank, Ltd.	1928	(a)	12,210
57 Tipperah ..	4-10-1926	Comilla Bank, Ltd.	1929	(a)	10,435
58 Bogra ..	23-2-1925	Bogra National Bank, Ltd.	1928	(a)	51,000
		Total of Class V ..			10,29,535

Class VI.—Having working funds exceeding

1 Backerganj	4-9-1923	Patuakhali Loan Office, Ltd.	1929	12½	12,000
2 Bogra ..	17-11-1922	Hatsherpur Loan Office, Ltd.	1928	(a)	7,277
3 Bogra ..	27-9-1924	Bogra Kohinoor Bank, Ltd.	1928	35	6,710
4 Bogra ..	31-8-1925	Sonatala Loan Office, Ltd.	1929	20	10,707
5 Bogra ..	15-9-1925	Durgahatta Loan Co., Ltd.	1929	(a)	12,500
6 Bogra ..	17-3-1926	Gossaibari Mahajan Bank, Ltd.	1928	20	17,200
7 Bogra ..	17-3-1926	Sherpur Bank, Ltd.	1928	(a)	6,763
8 Bogra ..	25-8-1926	Kutabpur Commercial Bank, Ltd.	1927	10	14,776
9 Bogra ..	8-7-1926	Baikali Loan Office, Ltd.	1928	15	10,025
10 Bogra ..	27-8-1926	West Bogra Bank, Ltd.	1928	15	6,000
11 Bogra ..	2-9-1926	Basipur Commercial Bank, Ltd.	1928	20	4,860
12 Calcutta ..	2-1-1925	Trade Union Loan Co., Ltd.	1927	(a)	24,321
13 Chittagong	29-11-1927	Eastern Union Bank, Ltd.	1928	(a)	10,170
14 Dacca ..	2-3-1922	East End Bank, Ltd.	1926	(a)	25,406
15 Dacca ..	12-2-1923	Manickganj Industrial Bank, Ltd.	1927	15	7,490
16 Dinajpur ..	20-1-1928	Birampore Bank, Ltd.	1928	Nil	13,680
17 Faridpur ..	7-2-1919	Palong Loan Co., Ltd.	1929	4	20,000
18 Faridpur ..	3-11-1920	Mustafapur Banking and Trading Co., Ltd.	1927	(a)	16,027
19 Faridpur ..	4-7-1927	Gopalganj Industrial Bank, Ltd.	1929	Nil	5,100
20 Jalpaiguri	7-7-1911	Alipur Duar Banking Corporation, Ltd.	1928	3	31,225
21 Khulna ..	22-3-1922	Khulna Mercantile Bank, Ltd.	1927	(a)	27,972
22 Murshidabad	14-10-1920	Murshidabad Loan Office, Ltd.	1928	(a)	10,376
23 Mymensingh	26-7-1887	Ghatail Sammilani Dhan Bhandar, Ltd.	1925	(a)	26,000
24 Mymensingh	16-5-1910	Itail Loan Office Co., Ltd.	1923	(a)	20,000
25 Mymensingh	3-1-1921	Bajitpur Industrial Loan Office, Ltd.	1929	10	12,978
26 Mymensingh	29-11-1924	Jamalpur Merchants Bank, Ltd.	1927	(a)	3,320
27 Mymensingh	14-2-1925	Narayanpur Bank and Loan Office, Ltd.	1929	(a)	4,410
28 Mymensingh	12-3-1925	Sherpur Loan and Commerce, Ltd.	1927	(a)	4,820
29 Mymensingh	29-1-1926	Kamala Bank, Ltd.	1928	(a)	7,150
30 Mymensingh	9-3-1926	Bahadurabad Loan and Commerce, Ltd.	1928	(a)	3,140
31 Mymensingh	11-3-1926	Shyamganj Bank, Ltd.	1928	(a)	3,605
32 Mymensingh	15-3-1926	East Bengal Mercantile Bank, Ltd.	1927	(a)	18,845
33 Mymensingh	20-3-1926	Hatbari Chapakona Loan Office, Ltd.	1928	(a)	6,915
34 Mymensingh	19-6-1921	Serajganj Industrial and Agricultural Bank, Ltd.	1927	(a)	2,640
35 Mymensingh	10-7-1926	Brahmanpara Loan Co., Ltd.	1929	25	5,763
36 Mymensingh	22-9-1926	Jamalpur Commercial Bank, Ltd.	1928	(a)	4,610
37 Mymensingh	5-10-1926	Islampur Loan Office, Ltd.	1928	(a)	3,855
38 Mymensingh	8-10-1926	Gunaritola Loan Co., Ltd.	1929	30	4,020
39 Mymensingh	28-10-1926	Jamalpur Central Loan Co., Ltd.	1928	(a)	2,405
40 Mymensingh	28-10-1926	Bausi Bangali Bank, Ltd.	1928	(a)	5,945
41 Mymensingh	9-11-1926	Digpait Officers Union Bank, Ltd.	1928	(a)	3,475
42 Mymensingh	4-1-1927	Sherpur Model Bank and Loan Office, Ltd.	1927	(a)	3,260
43 Mymensingh	8-2-1927	Kalipati Loan Co., Ltd.	1929	(a)	4,485
44 Mymensingh	8-2-1927	Narayan Bank, Limited	1928	(a)	1,600
45 Mymensingh	29-7-1927	Islampur Bank, Ltd.	1928	(a)	2,380
46 Mymensingh	12-9-1927	Gopalpur Bank, Ltd.	1929	30	3,405
47 Mymensingh	17-9-1927	Nogdasima Loan Office, Ltd.	1929	13½	4,650
48 Mymensingh	6-12-1927	Krishna Bank, Ltd.	1929	10	7,865
49 Mymensingh	19-12-1927	Bhairab Loan Co., Ltd.	1929	(a)	16,100
50 Mymensingh	20-1-1928	Barhatta Bank, Ltd.	1929	20	4,760
51 Noakhali ..	29-9-1924	Lakhimpur Loan Co., Ltd.	1928	(a)	16,000
52 Noakhali ..	27-8-1926	Noakhali Nath Bank, Ltd.	1928	(a)	20,093
53 Noakhali ..	29-7-1927	Noakhali Baisya Barujibi Bank, Ltd.	1929	(a)	16,805
54 Pabna ..	27-8-1923	Ganga Prosad Bank, Ltd.	1928	25	4,500

(a) Information

Deposits.				Reserve fund.	Working fund.	Total loans.	Investment in Government securities.	Cash in hand and with bankers.
Short term.	Intermediate and long term.	Miscellaneous.	Total.					
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
27,715	49,832	..	77,457	..	81,094	63,970	..	25,739*
19,258	58,684	560	78,502	1,500	85,002	57,610	..	24,553
42,627	22,612	..	65,239	2,511	76,801	34,028	..	16,095
3,551	60,106	..	63,657	12,913	89,070	74,814	..	7,701
..	59,719	5,917	65,636	5,055	89,711	84,557	..	2,071
542	36,140	13,500	50,182	4,842	61,249	61,121	..	4,008
(a)	(a)	(a)	53,089	2,200	67,489	63,719	..	1,16,127
9	40,213	1,313	41,535	1,200	53,170	49,253	..	7,668
530	1,680	10	2,220	..	53,220	10,761	..	463
6,41,222	18,76,066	2,29,008	28,68,216	2,57,534	41,55,285	34,46,686	20,448	6,72,383

Rs. 25,000 but not exceeding Rs. 50,000.

..	27,170	..	27,170	3,074	42,244	41,901	..	5,217
3,665	24,272	15	27,952	2,572	37,801	38,178	..	1,082
5,414	20,930	6,380	32,724	630	40,064	34,214	..	9,201
44	29,505	25	29,574	528	40,809	43,306	..	2,746
..	..	27,659	27,659	1,174	41,333	37,221	..	7,977
..	23,228	8,539	26,767	1,812	45,779	45,287	..	3,774
6,063	14,506	31	20,600	200	27,563	22,165	..	8,062
..	..	17,635	17,635	..	32,411	27,881	..	5,859
6,841	27,376	108	33,825	..	43,850	38,928	..	10,653
5,260	5,473	9,310	20,043	315	26,358	27,375	..	2,290
13,225	17,156	..	30,381	..	35,241	39,571	..	9,185
1,133	889	2,228	4,250	..	23,571	3,953	..	258
(a)	(a)	(a)	28,776	137	49,083	47,791	..	1,289
(a)	(a)	(a)	16,703	..	42,109	17,129	..	1,552
19,349	18,158	1,043	38,550	1,087	47,127	26,923	..	14,111
9,087	6,653	7,620	23,360	..	37,040	31,091	..	6,665
2,255	18,724	..	20,979	5,054	46,033	31,518	..	5,253
3,558	12,658	1,010	17,226	..	33,253	11,468	..	6,002
3,018	20,311	631	23,960	..	29,060	26,689	..	4,006
209	1,508	666	2,383	11,000	44,608	40,691	..	11,399
4,612	13,788	..	18,400	..	46,372	8,125	..	5,262
4,845	28,151	..	32,996	3,900	47,272	39,229	..	3,887
..	13,284	8,433	19,717	192	45,909	12,953	..	851
1,421	15,582	..	17,003	10,771	47,774	1,03,409	..	5,811
12	15,388	140	15,540	2,300	30,818	31,874	..	1,239
642	8,902	18,108	27,652	1,509	32,481	31,279	..	1,704
3,119	7,782	15,366	26,267	2,866	33,543	28,938	..	4,035
6,874	11,734	21,586	40,194	1,500	46,514	32,380	..	213
7,850	25,395	786	33,981	1,500	42,631	46,778	..	1,296
1,192	9,573	11,501	22,266	2,000	27,406	27,366	..	662
200	25,332	813	26,345	1,500	31,450	36,720	..	759
..	570	14,485	15,055	..	28,900	20,970	..	9,650
15,731	17,924	1,089	34,744	2,100	43,759	42,801	..	1,923
4,757	..	23,778	28,537	..	31,177	29,264	..	3,544
..	12,140	14,934	27,074	1,500	34,337	31,836	..	2,824
3,050	18,572	2,237	23,859	..	28,489	31,341	..	725
10,956	18,874	815	30,445	..	34,300	34,769	..	3,604
9,900	12,821	879	23,600	2,100	29,720	31,356	..	1,202
10,059	34,834	..	44,893	..	47,298	48,096	..	3,393
8,045	28,144	2,336	38,525	..	44,470	43,590	..	1,482
10	23,798	7,511	31,316	..	34,791	35,713	..	2,612
11,080	15,128	727	26,935	..	30,195	17,318	..	1,367
9,789	13,441	165	23,375	1,000	28,960	22,646	..	4,416
644	12,926	23,009	36,579	..	38,179	44,282	..	1,200
39	13,632	11,052	24,723	..	27,103	23,599	..	349
128	8,126	20,812	29,066	3,000	35,471	35,384	..	1,666
101	20,309	5,113	25,523	3,000	33,173	32,714	..	1,367
2,156	14,289	6,165	23,060	..	30,925	29,355	..	3,609
..	2,500	19,070	21,570	2,897	40,567	43,378	..	505
16,232	9,319	1,000	26,651	500	31,911	32,895	..	603
6,785	23,011	..	29,796	1,303	47,099	49,595	..	994
(a)	(a)	(a)	16,633	..	36,726	37,383	..	2,959
2,000	7,475	5,212	14,687	..	31,482	26,537	..	5,505
19,745	14,913	6,000	39,658	2,726	46,884	31,212	1,090	16,259

not available.

District.	Date of incorporation.	Name of the company.	Year of balance sheet.	Dividend.	Paid-up capital.
				Per cent.	Rs.
55 Rajshahi ..	31-5-1920	Chowgram Banking and Trading Co., Ltd.	1929	15	12,500
56 Rajshahi ..	17-11-1922	Hutsherpur Loan Office, Ltd. ..	1928	(a)	7,277
57 Rajshahi ..	18-3-1925	Gurudaspur Trading Bank, Ltd. ..	1927	(a)	10,533
58 Rajshahi ..	12-2-1927	Rajshahi Industrial Bank, Ltd. ..	1928	(a)	4,975
59 Rajshahi ..	8-4-1927	Kalam Loan Office, Ltd. ..	1929	(a)	14,359
60 Rajshahi ..	6-5-1927	Mahadebpur Kamala Bank, Ltd. ..	1929	12	5,800
61 Rangpur ..	13-9-1914	Chilmari Loan Co., Ltd. ..	1927	(a)	14,690
62 Rangpur ..	20-4-1917	Gaybari Loan Office, Ltd. ..	1928	(a)	22,500
63 Rangpur ..	27-4-1917	Belka Loan Office, Ltd. ..	1928	(a)	15,000
64 Rangpur ..	22-9-1922	Lalmonirhat Union Bank Ltd. ..	1925	(a)	19,330
65 Rangpur ..	12-9-1923	Nilphamari Town Bank, Ltd. ..	1928	(a)	8,000
66 Rangpur ..	27-7-1925	Rangpur Mahajan Bank, Ltd. ..	1927	(a)	13,460
67 Rangpur ..	20-10-1925	Jaibandha Jotedars Bank, Ltd. ..	1928	(a)	7,765
68 Rangpur ..	26-4-1926	Nilphamari Mahajan Bank, Ltd. ..	1928	(a)	7,361
69 Rangpur ..	18-2-1926	Nilphamari Mahajan Bank, Ltd. ..	1928	(a)	5,829
70 Tipperah ..	21-1-1913	Brahmanbaria Bazar Bank, Ltd. ..	1929	(a)	17,325
71 Tipperah ..	6-5-1920	Chandpur Loan Office, Ltd. ..	1928	(a)	25,547
72 Tipperah ..	2-3-1925	Dakshin Kalikatcha Loan Co., Ltd. ..	1928	(a)	10,204
73 Tipperah ..	13-8-1926	Brahmanbaria Kamala Bank, Ltd. ..	1928	Nil	4,000
74 Tipperah ..	6-12-1926	Bengal Oriental Bank, Ltd. ..	1928	(a)	10,044
75 Tipperah ..	5-1-1927	Chandpur Model Bank, Ltd. ..	1929	12	18,134
76 Tipperah ..	11-11-1927	Brahmanbaria Model Bank, Ltd. ..	1928	Nil	7,310
77 Mymensingh	12-2-1925	Fulkochoa Loan Office, Ltd. ..	1928	(a)	4,775
		Total for Class VI ..	..	..	8,12,102

Class VII.—Having working funds

1 Bakarganj	24-1-1918	Jhalakati Loan Office, Ltd. ..	1924	(a)	4,433
2 Bakarganj	9-10-1922	Popular Loan Office, Ltd. ..	1927	(a)	9,220
3 Bakarganj	28-8-1923	Bhola Loan Office, Ltd. ..	1929	7½	15,622
4 Bakarganj	7-9-1923	Khosbar Loan Co., Ltd. ..	1926	(a)	543
5 Bogra ..	23-6-1920	Jayapur Bogra Bank, Ltd. ..	1927	(a)	5,940
6 Bogra ..	14-3-1921	Shariakandi Trading and Banking Co., Ltd. ..	1927	(a)	7,771
7 Bogra ..	15-12-1925	Bogra Royal Bank, Ltd. ..	1928	12½	2,655
8 Bogra ..	21-12-1925	Naogaon Equitable Bank, Ltd. ..	1928	(a)	1,095
9 Bogra ..	25-2-1926	Biswanathpur Loan Office, Ltd. ..	1928	(a)	12,136
10 Bogra ..	25-2-1926	Bagbari Loan Co., Ltd. ..	1929	12½	13,978
11 Bogra ..	30-4-1926	Gosaibari Tajmahal Bank, Ltd. ..	1928	(a)	2,735
12 Bogra ..	9-6-1926	Champapur Bank, Ltd. ..	1928	(a)	6,000
13 Bogra ..	13-8-1926	Adarsa Bank, Ltd. ..	1928	(a)	9,335
14 Bogra ..	9-9-1926	Narshi United Bank, Ltd. ..	1928	(a)	6,600
15 Bogra ..	13-11-1926	Radhakantapur Loan Office, Ltd. ..	1928	(a)	2,041
16 Bogra ..	3-12-1926	New Shariakandi Bank, Ltd. ..	1927	(a)	6,298
17 Bogra ..	9-12-1926	Kamalpur Popular Bank, Ltd. ..	1928	15	13,774
18 Bogra ..	17-12-1926	Kusumbia Krishi Bank, Ltd. ..	1928	10	4,975
19 Bogra ..	17-8-1927	Hatgacha Mahajan Bank, Ltd. ..	1928	(a)	3,284
20 Bogra ..	28-11-1927	Pinderhati Bank, Ltd. ..	1929	(a)	4,535
21 Calcutta ..	21-4-1903	Mahisya Banking and Trading Co. Ltd. ..	1928	(a)	15,501
22 Calcutta ..	8-8-1921	Alliance Loan Co., Ltd. ..	1926	(a)	7,868
23 Calcutta ..	16-2-1929	Great Eastern Loan Co., Ltd. ..	1927	(a)	4,008
24 Chittagong	2-11-1926	Buddhist Trading and Banking Association, Ltd. ..	1927	(a)	3,375
25 Chittagong	5-10-1928	Chittagong Commercial Bank, Ltd. ..	1929	(a)	5,815
26 Dacca ..	23-6-1919	Exchange Loan Co., Ltd. ..	1929	Nil	23,700
27 Dacca ..	24-8-1921	Naryanganj Samabay, Ltd. ..	1927	(a)	950
28 Dacca ..	20-9-1921	Dacca National Bank, Ltd. ..	1928	(a)	14,354
29 Dacca ..	22-12-1921	Agricultural and Industrial Loan Co., Ltd. ..	1926	(a)	12,256
30 Dacca ..	13-7-1925	Vikrampore Banking and Trading Co., Ltd. ..	1926	(a)	8,172
31 Dacca ..	10-11-1925	Bikrampore Banking and Loan Co., Ltd. ..	1928	(a)	8,919
32 Dacca ..	15-2-1926	Leaganj Bank, Ltd. ..	1928	(a)	7,448
33 Dianjpur ..	15-2-1922	Agricultural and Piscicultural Co., Ltd. ..	1928	(a)	8,606
34 Dianjpur ..	21-4-1927	Mahauxmi Industrial and Trading Bank, Ltd. ..	1929	10	5,000

(a) Information

Deposits.				Reserve fund.	Working fund.	Total loans.	Investment in Government securities.	Cash in hand and with bankers.
Short term.	Intermediate and long term.	Miscellaneous.	Total.					
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
14,279	16,466	..	31,195	5,143	48,838	40,447	2,189	8,832
..	24,287	3,683	27,970	3,474	38,721	38,178	..	1,082
7,873	21,660	..	29,533	327	40,393	31,612	..	11,790
7,419	22,525	575	30,519	..	35,494	24,960	..	1,893
13,096	5,296	6,500	24,892	261	39,512	24,529	..	13,622
2,956	8,931	9,751	21,638	976	28,414	25,068	..	6,513
2,787	21,893	25	24,505	970	40,165	35,818	..	2,382
1,489	15,658	1,207	18,354	3,909	44,783	48,755	..	3,962
3,447	4,657	4,870	12,974	..	27,974	64,276	..	19,209
2,842	23,659	350	26,851	580	46,761	39,294	..	12,776
20,277	15,128	151	35,556	2,742	46,298	34,475	..	13,791
7,034	15,672	..	22,706	130	36,296	27,894	..	10,792
6,075	19,413	123	25,611	..	33,376	36,387	..	1,646
8,763	17,081	138	25,982	115	33,458	31,184	..	4,932
1,795	22,263	899	24,957	..	30,786	19,126	..	12,980
3,300	5,574	500	9,374	2,563	29,262	33,815	..	5,982
3,422	11,783	200	15,405	6,750	47,702	43,794	..	4,468
1,046	15,138	636	16,820	1,021	28,045	24,134	..	3,489
4,019	31,016	6,900	41,935	3,771	49,706	45,617	..	7,678
300	20,989	1,458	22,747	..	32,791	24,816	..	7,057
..	17,360	6,969	24,329	..	42,463	41,805	..	3,090
4,958	26,391	..	31,349	2,292	40,951	38,583	..	3,342
17,634	17,220	981	35,835	3,200	43,810	45,477	..	4,425
3,75,938	11,63,831	3,66,338	19,78,219	1,13,971	29,04,292	26,22,859	3,279	3,79,553

not exceeding Rs. 25,000.

(a)	(a)	(a)	68	..	4,501	2,560	..	94
321	3,066	..	3,387	..	12,607	8,636	..	2,086
..	1,537	119	1,656	4,500	21,778	21,518	..	2,889
36	5,244	52	5,332	..	5,875	3,713	..	2,034
(a)	(a)	(a)	2,096	..	8,036	7,688	..	1,240
1,533	11,835	1,088	14,456	354	22,581	15,768	..	2,708
914	3,901	295	5,110	..	7,785	6,526	..	1,809
1,665	..	10	1,675	..	2,770	376	..	1,622
2,821	4,500	2,730	10,051	200	22,387	22,407	..	3,408
442	3,240	..	3,682	636	18,296	17,272	..	3,818
7,560	7,760	..	15,320	524	18,579	18,500	..	2,936
14,671	8,832	6	18,509	125	24,634	14,006	..	12,355
3,687	1,054	..	4,741	..	14,076	12,032	..	4,104
27	9,555	811	10,393	..	16,993	14,462	..	3,370
..	..	1,274	1,274	..	3,315	2,723	..	577
1,814	3,668	1,000	6,482	750	13,580	7,894	..	6,351
20	7,525	1,026	8,571	1,700	24,045	21,692	..	4,087
2,599	4,936	30	7,565	..	12,540	12,670	..	2,050
..	..	371	371	..	3,655	3,160	..	374
180	..	180	180	..	4,715	3,390	525	1,024
(a)	(a)	(a)	282	1,039	16,822	12,161	..	161
466	1,038	66	1,570	533	9,971	9,054	..	2,275
221	2,350	111	2,682	..	6,685	4,476	..	422
..	1,343	..	1,343	..	4,718	7,140	..	477
1,685	3,300	1,191	6,176	..	11,991	14,835	..	4,382
(a)	(a)	(a)	..	..	23,700	8,434	..	211
(a)	(a)	(a)	..	..	950	492	..	390
..	2,000	414	2,414	..	16,768	13,959	..	2,721
..	..	165	165	..	12,421	4,923	..	272
..	..	2,404	2,404	..	10,576	375	..	1,797
633	2,880	..	3,513	..	12,432	11,628	..	1,032
923	2,131	..	3,054	..	10,502	8,524	..	1,162
7,094	3,376	1,433	5,903	..	14,509	4,880	..	1,721
1,192	7,957	708	9,857	..	14,857	5,261	..	5,904

not available.

District.	Date of incorporation.	Name of the company.	Year of balance sheet.	Dividend.	Paid-up capital.
				Per cent.	Rs.
35 Faridpur ..	26-8-1911	Baharpur Bank, Ltd. ..	1928	(a)	18,110
36 Faridpur ..	10-4-1916	National Loan Company, Ltd. ..	1923	(a)	1,045
37 Faridpur ..	17-5-1920	Kartikpur Samabaya Ltd. ..	1926	(a)	9,900
38 Faridpur ..	26-5-1920	Standard Tea Company, Ltd. ..	1927	(a)	22,186
39 Faridpur ..	30-9-1921	Eastern Cotton Industrial and Bank, Ltd. ..	1925	(a)	9,421
40 Faridpur ..	15-2-1924	Khankhanapur Bank, Ltd. ..	1928	(a)	7,660
41 Faridpur ..	18-9-1925	Orakandi Loan Office, Ltd. ..	1929	6½	6,266
42 Faridpur ..	7-10-1926	Bhanga Public Bank, Ltd. ..	1929	(a)	13,000
43 Faridpur ..	18-9-1928	Gopalganj Loan Bank, Ltd. ..	1929	(a)	4,455
44 Jalpaiguri ..	29-6-1925	Victoria Bank, Ltd. ..	1928	12½	5,350
45 Jessore ..	25-6-1919	Magura Loan Co., Ltd. ..	1927	(a)	19,940
46 Jessore ..	30-6-1920	Kasipur Banking & Trading Co., Ltd. ..	1927	(a)	8,904
47 Jessore ..	18-12-1920	Magura Bank, Ltd. ..	1928	8	9,663
48 Khulna ..	19-6-1922	Khulna Lakshmi Bank, Ltd. ..	1929	10	7,026
49 Murshidabad ..	3-4-1922	Nehalia Loan Office, Ltd. ..	1929	Nil	3,775
50 Mymensingh ..	3-2-1921	Pioneer Trading Bank, Ltd. ..	1927	(a)	4,885
51 Mymensingh ..	29-4-1921	Kalkini Loan & Trading Co., Ltd. ..	1927	(a)	5,538
52 Mymensingh ..	25-8-1921	Tangail Industrial Bank, Ltd. ..	1927	(a)	9,767
53 Mymensingh ..	12-2-1925	Karma Loan Co., Ltd. ..	1926	(a)	5,995
54 Mymensingh ..	9-12-1925	Darmut Loan & Commerce Ltd. ..	1928	(a)	3,205
55 Mymensingh ..	26-1-1926	Sriharadi Loan Office, Ltd. ..	1927	(a)	2,395
56 Mymensingh ..	21-4-1926	Kendua Mohanganj Loan Office, Ltd. ..	1928	10	6,055
57 Mymensingh ..	8-10-1926	Shyanpur Nawansagar Loan Office, Ltd. ..	1928	(a)	2,360
58 Mymensingh ..	10-11-1926	Nayansagar Loan Office, Ltd. ..	1928	(a)	9,050
59 Mymensingh ..	10-11-1926	Dewanganj Oriental Bank, Ltd. ..	1928	(a)	3,395
60 Mymensingh ..	24-11-1926	Puthimari Bank, Ltd. ..	1928	(a)	2,235
61 Mymensingh ..	9-12-1926	Hatiya Loan Office, Ltd. ..	1928	(a)	2,390
62 Mymensingh ..	20-12-1926	Bhelamari Loan Office, Ltd. ..	1928	(a)	4,960
63 Mymensingh ..	21-12-1926	Mukhudpur Loan Office, Ltd. ..	1928	(a)	1,882
64 Mymensingh ..	12-1-1927	Purbadhala Loan Office, Ltd. ..	1928	(a)	6,125
65 Mymensingh ..	19-2-1927	Hussainpur Loan Co., Ltd. ..	1929	9	5,800
66 Mymensingh ..	11-3-1927	Bengal Mercantile Bank & Trading Co., Ltd. ..	1928	(a)	1,850
67 Mymensingh ..	2-5-1927	Haliaghat Loan Office, Ltd. ..	1928	(a)	1,651
68 Mymensingh ..	15-5-1927	Mohiramkole Union Loan Office, Ltd. ..	1928	(a)	1,170
69 Mymensingh ..	16-5-1927	Thury Loan Office, Ltd. ..	1929	20	1,550
70 Mymensingh ..	4-7-1927	Kamdebbari Loan Office, Ltd. ..	1928	(a)	1,300
71 Mymensingh ..	20-12-1927	Tangail Popular Bank, Ltd. ..	1929	20	3,490
72 Mymensingh ..	2-2-1928	Kundabari Reserve Bank, Ltd. ..	1929	12	1,590
73 Mymensingh ..	16-3-1928	Phulpur Bank, Ltd. ..	1929	25	6,400
74 Mymensingh ..	23-5-1928	Chandrakona Lakshmi Narayan Bank & Loan Office, Ltd. ..	1929	(u)	2,442
75 Mymensingh ..	19-7-1928	Pathershi Loan Co., Ltd. ..	1929	(a)	690
76 Mymensingh ..	1-9-1928	Bhuapur Loan Office, Ltd. ..	1929	(a)	1,525
77 Mymensingh ..	10-11-1928	Sree Durga Loan Co., Ltd. ..	1929	(a)	4,740
78 Mymensingh ..	21-12-1928	Iasmanpur Gour Nitai Bank, Ltd. ..	1929	(a)	3,225
79 Mymensingh ..	25-1-1929	Sidhuly Loan Office, Ltd. ..	1929	(a)	1,510
80 Mymensingh ..	3-3-1929	Nayankola Popular Bank, Ltd. ..	1928	(a)	2,685
81 Mymensingh ..	1-11-1928	Kusthia Banking & Trading Co., Ltd. ..	1927	(a)	6,780
82 Noakhali ..	29-11-1928	Sandvip Popular Bank, Ltd. ..	1929	..	6,837
83 Pabna ..	25-8-1921	Ghatabari Baidikholo Banking & Trading Co., Ltd. ..	1927	(a)	5,978
84 Pabna ..	4-4-1922	Chatmohar Loan Office, Ltd. ..	1926	(a)	11,939
85 Pabna ..	14-1-1924	Bhatbera Trading & Banking Co., Ltd. ..	1928	(a)	6,207
86 Pabna ..	11-7-1925	Satsang Bank, Ltd. ..	1929	(a)	3,810
87 Pabna ..	4-12-1925	Haturia Bank, Ltd. ..	1928	12	4,350
88 Pabna ..	6-6-1927	Dogachi Saidpur United Bank, Ltd. ..	1929	(a)	5,956
89 Pabna ..	5-8-1927	Khadali Bank, Ltd. ..	1929	12½	4,530
90 Pabna ..	7-9-1927	Sital Industrial & Agricultural Bank, Ltd. ..	1929	(a)	5,100
91 Pabna ..	9-8-1928	Dilpashar Industrial Bank, Ltd. ..	1929	(a)	1,027
92 Rajshahi ..	13-8-1921	Belgharia Commercial Bank, Ltd. ..	1926	(a)	4,548
93 Rajshahi ..	27-9-1927	Kalam Peoples Bank, Ltd. ..	1928	(a)	5,515
94 Rangpur ..	27-2-1930	Haripur Loan Office, Ltd. ..	1927	(a)	8,353
95 Rangpur ..	8-1-1921	Tajhat Loan Office, Ltd. ..	1928	(a)	3,844
96 Rangpur ..	17-2-1921	Falia Banking Trading & Store Co., Ltd. ..	1925	10	2,589
97 Rangpur ..	30-1-1924	Kamarpura Bank, Ltd. ..	1928	15	9,930
98 Rangpur ..	6-7-1925	Nilphamari Kamala Bank, Ltd. ..	1928	(a)	5,863
99 Rangpur ..	21-10-1925	Kurigram Bazar Bank, Ltd. ..	1927	(a)	5,000
100 Rangpur ..	12-6-1926	Kakina Loan Office, Ltd. ..	1928	(a)	4,832
101 Rangpur ..	25-6-1926	Vaisya (Sutradhar) Banking & Trading Co., Ltd. ..	1928	5½	6,720
102 Rangpur ..	31-6-1926	Bhitarbanda Loan Co., Ltd. ..	1928	(a)	7,435
103 Rangpur ..	4-10-1926	Jumarbari Bank, Ltd. ..	1928	(a)	9,330
104 Rangpur ..	23-12-1926	Moghalhat Loan Office, Ltd. ..	1928	9½	6,615
105 Rangpur ..	14-8-1927	Tulsighat Bank, Ltd. ..	1928	(a)	2,999

(a) Information

Deposits.				Reserve fund.	Working fund.	Total loans.	Investment in Government securities.	Cash in hand and with bankers.
Short term.	Intermediate and long term.	Miscellaneous.	Total.					
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
808	599	..	1,407	4,533	24,050	20,748	..	8,584
..	1,150	236	1,385	..	2,430	11	..	57
266	651	20	937	574	11,411	3,514	..	1,345
(a)	(a)	(a)	..	..	22,186	2,934	..	924
3,600	1,600	..	5,200	..	14,621	1,019	..	5,656
340	3,437	60	3,887	..	11,547	8,625	..	1,918
10	4,611	51	4,672	400	11,333	12,087	..	568
165	7,583	..	7,728	600	21,328	19,507	450	1,557
419	613	..	1,037	..	5,492	..	..	473
1,567	1,846	532	3,945	..	9,295	7,447	..	2,724
(a)	(a)	(a)	..	2,026	21,966	18,265	..	2,185
484	3,491	..	3,975	..	12,879	11,078	..	436
..	6,062	..	6,062	1,453	17,178	15,060	..	2,366
..	6,429	..	6,429	1,000	14,865	5,763	..	4,695
(a)	(a)	(a)	18,000	..	21,775	14,674	..	2,111
3,150	107	104	3,361	..	8,246	891	..	444
633	1,802	..	2,435	..	7,973	5,705	..	1,172
835	5,926	179	6,940	2,452	19,159	2,676	..	355
9,465	6,537	375	16,427	..	22,422	23,425	..	371
9,700	8,273	145	18,178	1,500	22,883	22,637	..	1,243
30	4,820	3,783	8,638	..	11,033	8,260	..	3,283
2,446	1,950	1,284	5,630	207	11,942	12,767	..	470
50	5,763	7,751	13,564	..	15,929	17,586	..	735
6,150	3,159	313	9,622	..	18,672	13,578	..	395
7,020	6,303	427	13,755	..	17,150	18,121	..	632
3,705	1,197	715	5,617	..	7,832	10,896	..	463
3,000	14,473	203	17,676	..	20,066	21,174	..	1,318
4,890	10,050	606	15,546	..	20,506	23,041	..	1,179
2,550	10,180	2,530	15,260	..	17,142	16,153	..	2,699
760	15,129	336	16,225	..	22,350	18,978	..	4,364
..	3,376	..	3,376	212	9,388	10,160	..	243
..	..	210	410	..	2,260	380	..	89
81	1,114	4,021	5,216	..	6,266	5,042	..	1,953
80	5,150	6,850	11,880	..	13,050	11,610	..	2,556
137	1,632	8,143	9,912	600	12,062	11,883	..	999
..	6,210	1,439	7,649	..	8,949	7,977	..	416
..	6,415	6,933	14,002	280	17,752	18,016	..	1,261
2,400	3,505	642	6,547	1,000	9,137	8,603	..	136
..	4,718	5,764	10,480	1,000	17,880	19,883	..	549
200	9,035	4,494	13,729	..	16,171	16,389	..	754
14,098	1,740	173	16,011	..	16,701	15,884	..	1,439
185	3,743	1,167	5,095	..	6,620	4,045	..	325
..	900	..	900	..	5,640	4,726	..	110
..	12,667	1,428	14,095	..	17,320	17,455	..	758
3,400	4,911	3,329	11,640	..	13,150	9,984	..	820
123	3,588	4,783	8,504	..	11,189	11,743	..	450
..	208	1,030	1,238	..	8,018	3,393	..	422
300	9,238	2,077	11,615	..	18,432	17,020	..	1,060
189	1,845	235	2,269	54	8,201	2,060	..	1,452
1,339	2,786	..	4,125	..	16,064	13,044	..	2,679
1,542	11,516	1,862	14,920	873	22,000	16,664	..	6,591
569	7,800	112	8,481	165	12,456	8,620	..	3,319
89	1,300	1	1,340	..	5,690	5,304	..	925
2,723	7,843	4,892	15,263	800	22,019	19,989	..	2,473
1,431	6,364	2,700	10,495	250	15,275	15,022	..	1,361
779	6,771	..	7,550	..	12,550	11,968	..	1,199
53	5,193	642	2,991	72	4,090	2,255	..	1,014
2,736	2,418	..	5,154	..	9,702	3,628	..	3,860
6,019	3,746	800	9,835	..	15,350	7,535	..	7,531
2,230	4,910	400	7,540	920	16,813	14,610	..	2,714
520	10,395	113	11,033	100	15,077	10,464	..	5,286
507	2,225	50	2,772	124	5,485	4,894	..	649
3,295	5,100	..	8,395	..	18,325	13,466	..	425
7,105	6,288	..	13,373	..	19,236	18,152	..	2,590
3,614	12,878	860	17,352	50	22,402	16,022	..	5,329
2,486	1,453	12	3,966	..	8,798	7,179	..	1,658
1,166	3,029	..	4,195	..	10,915	7,350	..	2,439
1,526	3,414	..	4,940	..	12,375	11,816	..	1,255
488	6,690	..	7,178	..	16,508	17,565	..	917
2,454	3,001	..	5,476	..	12,091	12,798	..	777
5,312	11,672	99	17,083	105	20,187	10,313	..	11,321

not available.

District.	Date of incorporation.	Name of the company.	Year of balance sheet.	Dividend.	Paid-up capital.
				Per cent.	Rs.
106 Rangpur ..	2-4-1927	Palasbari Bank, Ltd.	1928	(a)	4,430
107 Rangpur ..	21-5-1927	Rangpur Commercial Bank, Ltd.	1928	(a)	2,005
108 Rangpur ..	10-8-1927	Sashkandar Jotedar Banking & Trading Co., Ltd.	1928	(a)	2,352
109 Rangpur ..	23-9-1927	Alamnagar Bank, Ltd.	1928	42	4,100
110 Rangpur ..	3-9-1927	Alamnagar Union Loan Office, Ltd.	1928	(a)	3,794
111 Rangpur ..	2-3-1928	Dowar Loan Office, Ltd.	1929	(a)	3,025
112 Rangpur ..	4-5-1929	Jumarbari Banking & Trading Co., Ltd.	1929	(a)	4,918
113 Tippera ..	23-12-1912	Brahmanbaria Coronation Bank, Ltd.	1927	0	10,343
114 Tippera ..	27-9-1924	Cornilla Jalama Bank, Ltd.	1929	12½	15,459
115 Tippera ..	16-4-1925	Nabimagar Banking & Loan Co., Ltd.	1928	(a)	10,216
116 Tippera ..	14-12-1926	Chelikkola Model Bank, Ltd.	1928	(a)	5,743
117 Tippera ..	15-12-1926	Tripura Popular Bank, Ltd.	1928	(a)	5,940
118 Tippera ..	4-2-1927	Comilla Model Bank, Ltd.	1928	(a)	4,160
119 Tippera ..	11-3-1927	Kalishatsha Chakshar Moslem Bank, Ltd.	1928	(a)	5,290
120 Tippera ..	16-3-1927	Brahmanbaria Banker's Union, Ltd.	1928	(a)	8,537
121 Tippera ..	28-10-1927	Konda Loan Co., Ltd.	1928	(a)	7,496
122 Tippera ..	9-1-1929	Ashuganj Sobhania Commercial Bank, Ltd.	1929	(a)	1,862
GRAND TOTAL (Class VII)					7,64,254

(a) Information

Deposits.				Reserve fund.	Working fund.	Total loans.	Investment in Government securities.	Cash in hand and with bankers.
Short term.	Intermediate and long term.	Miscellaneous.	Total.					
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
2,334	9,475	..	11,809	..	16,239	15,876	..	1,540
7,502	10,929	..	18,431	..	20,436	16,087	..	4,641
777	5	..	782	..	4,134	4,263	..	250
10,188	9,657	25	19,865	..	23,965	22,554	..	2,792
3,000	16,852	201	20,053	..	23,847	16,643	..	3,227
1,457	16,209	327	17,993	..	21,018	16,942	..	6,240
1,600	464	..	3,954	1,500	8,972	..	..	684
..	..	4,287	4,287	2,176	16,806	16,838	..	3,221
1,019	3,510	..	4,529	802	20,860	23,919	..	1,516
2,085	4,686	2,388	9,104	..	19,890	16,404	..	2,698
464	6,819	7,580	14,858	1,759	22,355	20,100	..	777
57	9,631	2,974	12,662	250	18,852	16,770	..	2,835
..	..	5,096	5,096	..	9,256	7,636	..	1,664
120	..	..	120	..	5,410	4,959	..	175
(a)	(a)	(a)	..	129	8,664	12,311	..	771
1,141	2,147	..	3,288	695	11,479	10,414	..	1,090
3,004	..	..	3,004	..	4,866	4,400	..	217
2,10,985	5,25,938	1,22,776	8,60,135	89,092	16,83,481	13,55,691	975	2,57,260

not available.

APPENDIX VIII.

List of replies to General Questionnaire received but not printed.

I.—BURDWAN DIVISION.

(1) District Burdwan.

1. Mr. S. M. Bhowmick, M.A., B.L., S. D. O., Katwa.
2. Mr. P. N. Ghose, Circle Officer, Raniganj.
3. Mr. Dwijapada Chakraborty, Kagram.
4. Rai Sahib A. C. Chakraborty, President, Union Board, Gobindapur.
5. Mr. Aswini Kumar Roy, President, Union Board, Krishnadebpur, Kalna.

(2) District Birbhum.

6. Mr. Chedilal Marwari, Merchant, Dubrajpur.
7. Mr. Narayan Das Sarkar, Raipur.
8. Mr. S. B. Chatterjee, Dubrajpur.
9. Mr. Sheik Jalani, Member, Local Board, Rampurhat.
10. Mr. Dharani Dhar Mukherjee, M.A., B.T., Secretary, Nalhati Central Co-operative Bank, Nalhati.
11. Mr. Pasupati Mandal, P. O. Mollarpur.
12. Mr. Bejoy Chandra Sarkar, Kirnahar.
13. Mr. Abdul Aziz, Paikpara, Nalhati.
14. Mr. Md. Sagore, Moureshwar.
15. Mr. Achyutananda Sarkar, President, Union Board, Muhammad-bazar.

(3) District Bankura.

16. Mr. Sarat Chandra Chatterjee, President, Union Board, Palasdanga.

(4) District Midnapore.

17. Secretary, Ghatal Central Co-operative Bank, Ghatal.
18. Mr. Khirode Chandra Das, B.L., Pleader, Contai.
19. Mr. P. G. Krishnan, G.M.C.A., District Agricultural Officer, Midnapore.
20. Mr. S. C. Chatterjee, Deputy Magistrate, Midnapore.

(5) District Hooghly.

21. Mr. Kesab Chandra Sen, President, Union Board, Hooghly.

II.—PRESIDENCY DIVISION.

(1) District 24-Parganas.

- 22. Rai Saheb Surendra Nath Ghose, Chairman, Local Board, Barasat.
- 23. Mr. S. F. Mirza, Subdivisional Officer, Barasat.
- 24. Mr. Sasi Bhusan Bannerjee, Madrul.

(2) District Nadia.

- 25. Mr. Mritunjoy Acharyya, Chairman, Local Board, Chuadanga.
- 26. Mr. R. Chakravarty, Kustia.
- 27. Mr. A. C. Bose, District Agricultural Officer, Nadia.
- 28. Mr. H. R. Sen, Subdivisional Officer, Ranaghat.
- 29. Mr. S. P. Sarkar, Subdivisional Officer, Chuadanga.

(3) District Murshidabad.

- 30. Mr. Bisweswar Roy, Zemindar, P. O. Khagra.
- 31. Mr. Dwijapada Chatterjee, Secretary, Central Co-operative Bank, Jangipur.
- 32. Mr. Bidhu Bhusan Bagchi, President, Union Board, Shibpur, Nabagram.

(4) District Jessore.

- 33. Mr. Nur Mohammad, Muktear, Narail.

(5) District Khulna.

- 34. Mr. Karunamoy Mitra, Subdivisional Officer, Satkhira.
- 35. Mr. Ramanath Raha, President, Union Board, Khulna.

III.—DACCA DIVISION.

(1) District Dacca.

- 36. Mr. Srinath Roy, Pirpur, Raipura.
- 37. Mr. Madan Mohan Saha, B.L., Superintendent, Dacca Nawab Estate, Attia (Jamarki) Circle.
- 38. Mr. Abu Nasar Saidullah, Director, Muslim Banking and Trading Coy., Ltd., Ghorasal.

(2) District Mymensingh.

- 39. Mr. Osman Uddin Sarkar, President, Union Board, Tangail.
- 40. Mr. Jogesh Gobinda Mazumdar, President, Union Board, Gharinda, Tangail.

(3) District Faridpur.

41. Mr. Sailendra Chandra Banerjee, President, Union Board, P. O. Nagar Kandi.
42. Mr. Mukhlesar Rahaman, Rajbari.
43. Mr. N. B. Bagchi, Secretary, Central Co-operative Bank, Gopalganj.
44. Mr. Mohini Mohon Sinha, Gohaliora.
45. Mr. Gopal Chandra Banerjee, Faridpur.
46. Maulvi Kafiluddin Mia, President, Union Board, Nadia.

(4) District Bakarganj.

47. Mr. N. Zaman, Secretary, Central Co-operative Bank, Bhola.
48. Khan Saheb H. Rahaman, Sadar Subdivisional Officer, Barisal.
49. Mr. Md. Eshaq Chowdhury, Zamindar, Ulania, Barisal.
50. Mr. Mohendra Nath Roy Chowdhury, Pleader, Bhola.
51. Haji Chowdhury Md. Ismail Khan, M.L.A., Barisal.
52. Mr. Azheruddin Ahmed, Perojpur.

IV.—CHITTAGONG DIVISION.

(1) District Chittagong.

53. Mr. A Halim, B.A., Chairman, Local Board, Chittagong.
54. Sheik Md. Wajed Ali Chowdhury, President, Local Board, Jaldi.

(2) District Tippera.

55. Mr. H. C. Bose, Subdivisional Officer, Brahmanberia.
56. Chairman, Local Board, Chandpur.
57. Secretary, Chandpur Central Co-operative Bank, Chandpur.
58. Mr. Dwija Das Dutt, Comilla.

(3) District Noakhali.

59. Mr. J. P. Chakrabarty, Secretary, Central Co-operative Bank, Chaumuhani.
60. Mr. C. Mukherjee, M.A., Subdivisional Officer, Feni.
61. Maulvi Syed Abdul Majid, M.A., B.L., Assistant Settlement Officer-in-charge, Noakhali.

V.—RAJSHAHI DIVISION.

(1) District Rajshahi.

62. Mr. P. Nandy, Secretary, Arani Co-operative Samity, P. O. Arani.

(2) District Dinajpur.

- 63. Mr. S. C. Banerjee, District Agricultural Officer, Dinajpur.
- 64. Mr. Kumad Nath Das, Hili.
- 65. Mr. Digindra Nath Saha, M.A., Sadar Subdivisional Officer, Dinajpur.
- 66. Messrs. Surendra Nath Bagchi and Amiruddin Ahmed Chowdhury, Balurghat.

(3) District Jalpaiguri.

- 67. Mr. Abdar Rahim Khan, Manager, Diana Tea Estate, P. O. Carron.

(4) District Rangpur

- 68. Mr. Md. Ali Chowdhury, President, Union Board, P. O. Kamadia.
- 69. Mr. Upendra Chandra Dutt, Subdivisional Officer, Kurigram.

(5) District Bogra.

- 70. Mr. Nasiruddin Mandal, Gopalpur.
- 71. Mr. Muhammad Ibrahim, Secretary, Bogra Central Co-operative Bank, Bogra.

(6) District Pabna.

- 72. Mr. Surendra Narayan Chakrabarty, Raiganj, Serajganj.
- 73. Mr. W. Ahmed, District Agricultural Officer, Pabna.
- 74. Mr. Joges Chandra Bhowmick, Managing Director, Pabna Bank, Limited, Pabna.
- 75. Maulvi Khaliluddin Talukdar, Secretary, Kawakola Co-operative Credit Society, Sirajganj.
- 76. President, Sonarai Union Board, Domar.

(7) District Malda.

- 77. Mr. Gangaram Kundu, Secretary, Chanchal Raj Central Co-operative Bank, P.O. Chanchal.

(8) District Darjeeling.

- 78. Mr. H. L. Dikshit, Secretary, Kalimpong Central Co-operative Bank, Kalimpong.
- 79. Mr. G. D. Pradhan, Esq., Secretary, Pedong Central Co-operative Bank, Limited, Pedong.
- 80. Messrs. Hardeodas Srilal, Bankers and Commission Merchants, Kurseong.

APPENDIX IX.

Specimen Satta Patras (Bonds).*

Specimen No. 1.

Executed by a cultivator promising to deliver a certain quantity of paddy to the creditor within a specified period in lieu of cash loan taken by him.

মহামহিষ শ্রীমুক্ত , পিতা মৃত , সাকিন সোণারগাঁও,
পং আলাপসিংহ, থানা মুক্তাগাছা, জিলা ময়মনসিংহ, ছাহেবের বরাবরেণু।

—
সাকিন
সোণারগাঁও

নিবিতং শ্রী , পিতা মৃত , জাতি

ব্যবসা গৃহস্থ, সাং সোণারগাঁও, পং আলাপসিংহ, থানা মুক্তাগাছা, জিলা ময়মনসিংহ, কস্য ধানের পট্টা পত্রমিদং কার্যক্রমে আমি অদ্য আপনার নিজ তহবিল হইতে মং ৩০/- ত্রিশ টাকা নগদ দস্ত-বদন্ত বুঝিয়া পাইয়া ৩০/ ত্রিশ নং ধানের পর দানন লইলাম। ধানের আদায়ের করার বর্তমান সনের মাঘ মাসের ১লা তারিখে পাকা ওজনের মাপে একোয়াল আনন বাশিরাছ ধান্য শুধান সারা এক মাপে আপনার বাড়ী মোকামে আনিয়া বুঝাইয়া দিব। সরাসরিতক্রমে যদি উক্ত ধান্য উক্ত তারিখে না দেই, তবে বাছারের প্রচলিত দর হিসাবে বত টাকা হয় তাহা একযোগে আদায় করিব। এতদর্থে অত্র ধানের পট্টা লেখাইয়া দিলাম। ইতি সন ১৩২৪ সাল, তারিখ ২রা জ্যৈষ্ঠ।

ইসাদী—

* Received from Mr. A. G. R. Henderson, I.C.S., District Judge of Mymensingh.

(Translation.)

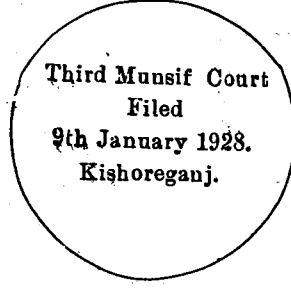
In favour of Srijukta (name of the creditor), son of resident of village Sonargaon, pargana Alapsing, p.-s., Muktagacha, district Mymensingh.

Signature of
Executant.

Whereas I, _____, son of the late _____, by caste _____, by occupation a cultivator, resident of Sonargaon, pargana Alapsing, thana Muktagacha, district Mymensingh, have this day received in cash rupees thrity only from your own funds as *dadan* for delivery of thirty maunds of paddy, I execute this paddy *patti patra* undertaking to deliver on the 1st Magh of the current year, at your own residence, the abovementioned full quantity of dry Aman Basiraj paddy by standard and uniform weight. If I deceitfully fail to deliver the same quantity of paddy on the said date, I bind myself to pay unto you in one instalment the full price of the said quantity of paddy at the prevailing market rate. Accordingly I have got this *patti* for paddy written on this the 2nd day of Jaistha, 1334 B. S.

Witnesses.

মোঃ নং ৪২, ১৯২৮ সন।



হাত নই—
শ্রীসেখ নুর হুসেন।
শ্রীসেখ মামুদ হুসেন।
বং শ্রীচন্দ্রনাথ কপালী।

মহামহিম শ্রীযুক্ত মহম্মদ আব্দুল বেগারী সাহেবের
সদাশয়েবু।

লিখিতঃ শ্রীসেখ নুর হুসেন ও শ্রীসেখ মামুদ হুসেন, পিত্তা মৃত সেখ ছমির, সাকিম কাজলা, তপে হাজরাদী। কস্ত বায়কাটা পত্রমিদং কার্যক্রমে আমরা মহাশয়ের নিকট হইতে অস্ত্র নগদ নং ৬০৮ বাইট টাকা কোম্পানী কর্তৃক গ্রহণ করিলাম উক্ত টাকা হুদ ও আসল মধ্যে আগামী ১৩৩৩ সনের ভাদ্র মাস মধ্যে ৪ নং কোঠা ১২/০ বার মণ আপনাকে বুঝাইয়া দিব। যদি উক্ত করারে উল্লিখিত কোঠা আপনাকে বুঝাইয়া না দেই তবে টাকা আদায়ের চূড়ান্ত তারিখ পর্যন্ত উল্লিখিত কোঠা বাজার দর করার মতে মূল্য নিরূপণ করিয়া প্রতি টাকাতে ৮/০ হুই আনা হারে সুদ দিব। না দিলে আইনমতে নালিশ করিয়া আদায় করিয়া গইতে পারিতে ইহাতে আমার কোন ওজর আপত্তি থাকিবে না। এতদর্থে সাকল্য টাকা বুঝিয়া পাইয়া মহাশয়ের বাটীতে বসিয়া অত্র বায়কাটা খত লিখিয়া দিলাম। ইতি সন ১৩৩২ সনের ১১ই ফাল্গুন।

ইসাদী—

নং শ্রীচন্দ্রনাথ কপালী,
সাং শ্রামপুত্র,
তপে হাজরাদী।
শ্রীসেখ উমেদ আলী,
সাং কাজলা,
তপে হাজরাদী।

ইসাদী—

শ্রীসেখ আতর আলী,
সাং কাজলা।
শ্রীবিছুনি,
সাং কাজলা,
তপে হাজরাদী।
শ্রীসেখ মবউল্লা,
সাং কাজলা,
তপে হাজরাদী।

(Translation.)

Suit No. 42, 1928.
 Third Munsif Court
 Filed 9th January 1928.
 Kishoreganj.

Sd. CHANDRA NATH KAPALI.
 for { SEKH NUR HUSSAIN,
 SEKH MAHAMUD HUSSAIN.

To

The Magnanimous and Glorious Sj. Muhammad Abdul Bepari Sahib.
 Written by Sri Sekh Nur Hussain and Sri Mahmud Husain, father late
 Sekh Chhamir residing in Kajla, Tappe Hazardi,

Thus begins the Baykata letter or agreement. We borrow to-day from you Rs. 60 (Rupees sixty only) in cash. For the said sum as principal and its interest, we shall deliver to you 12 maunds of No. 4 Jute within the month of Bhadra of 1333 B. S. If we do not deliver to you the said quantity of jute according to the stipulation, then to the last date of the payment of the whole amount, we agree to pay interest at 2 as. per rupee on the value of the said jute according to the market rate. If we do not pay by that time you will be at liberty to realise the money by instituting a suit against us. No objection on our part will be valid. After receiving the whole amount in full, we execute this Baykata letter or agreement in your house. Thus ends the transaction.

11th Falgun. 1332 B.S.

Witnessess :

Sri Chandra Nath Kapali, residing in
 Nyamatpur, Tappe Hazardi.
 Sri Sekh Umed Ali, residing in Kajla.

Witnessess :

Sri Sekh Atar Ali residing in
 Kajla.
 Sri Bichuni, residing in Kajla.
 Tappe Hazardi.
 Sri Sekh Mabulla, residing in Kajla,
 Tappe Hazardi.

Specimen. No 3.

মোঃ নং ১৫২২, ১৯২৭ সন।



আশ্রব আলী।

ইয়াছিকির্দ শ্রীমহাম্মদ সরল ও শ্রীমহাম্মদ আরিপদ্দিন মুন্সী মহাজন স্থানে লিখিতঃ শ্রীসেখ আশ্রবালী, পিতা মৃত সেখ উজির মামুদ, সাকিম চরকাওনিয়া, থানা মনহরদি, জিলা ঢাকা। কস্ত আগত নূতন কোষ্ঠার পট্টপত্রমিদং কার্য্যধাণে আমি মহাজনের নিকট হইতে নগদ দস্তবদস্ত বুঝিয়া পাইয়া মঃ ৩৩- তেত্রিশ টাকা কোম্পানি কোষ্ঠার উপর আগামী দাদন লইলাম ঐ টাকায় কোষ্ঠা কিঃ মাস ২- দুই টাকা হিসাবে একুনে ১৬।০ সাড়ে বোল মণ কোষ্ঠা শুকান সারা করিয়া আগত সনের মাহে আশ্বিন মাসে আপনার কোষ্ঠা আপনাকে বিনা ওজরে বুঝাইয়া দিব। যদি না দেই তবে উক্ত কোষ্ঠা বিক্রী আদায়ে যত টাকা মণে ধার্য্য হয় আসলে গণ্য হইয়া প্রতি টাকায় প্রতি মাসে /০ এক আনা হারে সুদ চলিবে আদায় না হওয়া পর্য্যন্ত। এতদর্থে নগদ টাকা বুঝিয়া পাইয়া কোষ্ঠার পট্টপত্র দলিল লিখিয়া দিলাম। ইতি ১৩২৭ সনের ৪ঠা অগ্রহায়ণ।

Exhibit No. 1.

Suit No. 1522 of 1927.

Produced by.....

On behalf of Plaintiff on 28th October 1927 and admitted.

A. G. R.

Munsif.

Date—16th January 1928.

Second Munsif's Court,
Kishoreganj.

লেখক—

শ্রীমহাম্মদ আছরদ্দিন,
মাং চরকাওনিয়া।

ইসাদী—

শ্রীঅম্বুবউল্লা,
মাং চরকাওনিয়া।
শ্রীসেখ চান্দে আলী,
মাং চরকাওনিয়া।

(Translation..

Suit No. 1522 of 1927.

Second Munsif's Court.

Filed, 28th October 1927.

Kishoreganj.

ASRAB ALI.

Be this known,

Written to Sri Muhammad Saral and Sri Muhammad Aripaddin Munshi, Kahajans, by Sri Asrab Ali, father late Sekh Ujir Mahmud, residing in Charkaonia, Thana Monohardi, District Dacca, this patti letter or agreement to sell new jute. Thus begins the transaction. I have received directly from the Mahajans an advance of Rs. 33 (Rupees Thirty-three only) in cash on the security of next jute crop. For that value I shall deliver without any objection 16 maunds and 20 seers of fully dried jute at the rate of Rs. 2 per maund in the month of Aswin next. If I do not deliver it, interest will run up to the date of payment at the rate of one anna per rupee per month on the value of the jute at the market rate at the time of sale. For this, I execute this agreement (Patti letter) for selling jute. Thus ends the document.

4th Argrahayan, 1327 B.S.

Exhibit No. 1,

Suit No. 1522 of 1927.

Produced by.....

on behalf of plaintiff on 28th October 1927.

and admitted.

Sd, A. G. R.,

Munsif.

16th January 1928.

2nd Munsif's Court, Kishoregang.

Writer :

Muhammad Asiruddin,
residing in Charkaonia.

Witnesses :

Ayub Ulla, residing in Charkaonia.
Sekh Bande Ali, residing in
Charkaonia.

APPENDIX X.

Specimen Hundis and other Documents used by Indigenous Bankers.

Specimen No. 1.

[Obverse.]

শ্রীশ্রীহরি সহায় ।

নং

৮জগবন্ধু সেন পোদ্দার

সমাচার এই অদ্য রোজ মোং টাকা

শ্রীযুক্ত

মং

মোং কলিকাতা পৌছমাত্র উক্ত টাকা

শ্রীযুক্ত

অথবা বরাতবাহককে বুঝাইয়া দিবা

ইতি সন ১৩৩৬ তারিখ ।

[Reverse.]

পরম কল্যাণবর—

শ্রীমান প্রসন্নকুমার সেন পোদ্দার

কল্যাণবরেন্দ্র ।

মোং কলিকাতা বড়বাজার

শিবতলা ষ্ট্রীট্ ১৪নং বাড়ী ।

[Obverse.]

(Translation.)

May Sri Hari help us.

No.

(The firm of the) late Jagabandhu Sen Poddar

begs to inform you this day

Sj. of Dacca.

Rupees (in words)

immediately after the receipt of this in Calcutta, please pay the above amount:

to

Sj.

or order

This day 1336 B. S.

[Reverse.]

To

Most Blessed

Sriman Prasannakumar Sen Poddar,

Calcutta, Burrabazar,

14, Sibtala Street.

বরাতচিঠি

বরাবর—

মোকাম

আমি/আমরা আপনার/আপনাদের উপর বরাত দিয়া আদ্যকার তারিখে এখান হইতে
টাকা লইলাম। আপনি/আপনারা উক্ত টাকা মোকামে
গদীতে বরাতচিঠির পৃষ্ঠে জমা দিয়া ফেরত লইবেন। ইতি—

মোকাম

(Translation.)

(Note of Assignment.)

To

(Address)

I/We have this day received here Rs. with an order
on your behalf. You will please take back the said amount by presenting this
letter with your endorsement on its back from Gadi at
Thus ends this document.

Signature

Address

শ্রীশ্রীচরণ
শরণং ।

সেবক—শ্রীহরিচরণ দাস ।

শ্রীহরিচরণ দাস,

মোং হালিমহর, জেলা ২৪-পরগণা,

দেনী হুণ্ডি মবলকে এক কেতা

১,০০০ হাজার টাকা মাত্র

প্রণাম্য বহুনিবেদনক বিশেষ :-

আপনাদের উপর এখান হইতে দেনী হুণ্ডি এক কেতা ১,০০০ এক হাজার টাকা, পাঁচ শত টাকার ডবল হাজার টাকা লিখি। এখানে রাখেন শ্রীঅমরনাথ বসু বাঁদী মুতুং ২৫ রোজ গ্রেস ৩ রোজ এফুনে ২৮ রোজ পিছে ধনীযোগে তথায় হুণ্ডি পেঁছিলে সাকরাইয়া দিয়া মুতুং বাদ ডিউ, তারিখে টাকা দিয়া হুণ্ডির পৃষ্ঠে রসিদ লেখাইয়া লইবেন, ইহা শ্রীচরণে নিবেদন করিলাম। ইতি— ১০ই আষাঢ়, সন ১৩৩৫ সাল, সোমবার।

পরম পূজনীয়

শ্রীযুক্ত বাবু জ্ঞানেন্দ্রনাথ দাস,

মহাশয় শ্রীচরণেশু—

১৫, হ্যারিসন রোড, কলিকাতা।

এই হুণ্ডি রামলাল হীরালালকে সাগরাই

করিলাম।

শ্রীজ্ঞানেন্দ্রনাথ দাস,

১৫ই আষাঢ় ১৩৩৫।

শ্রীযুক্ত বাবু জ্ঞানেন্দ্রনাথ দাসের নিকট এই হুণ্ডির টাকা সমস্ত বুঝিয়া পাইলাম।

শ্রীরামলাল হীরালাল,

১৫ই আষাঢ়, সন ১৩৩৫ সাল।

Note.—Reproduced from Prof. S. N. Lala's Modern Trade with the kind permission of the author.

(Translation.)
(Muddati Hundi.)

[Obverse.]

May Sri Durga protect us.

Obedient servant Sj. Hari Charan Das

Begs with many salutations to inform you

That a hundi for Rs. 1,000 double of Rupees Five Hundred (Rupees One thousand only) is issued upon you from this place. The amount has been deposited here by Sri Amarnath Basu. The Muddat is 25 days, and the grace is 3 days, i.e., in all 28 days. On the receipt of this Hundi, you please accept it and pay the sum to a person with credit on due date after the Muddat, and take receipt on the back of the Hundi. This is the prayer to your auspicious feet. Thus ends this Hundi.

10th Ashar, 1335 B. S., Monday.

(Signature)

Halisahr, Dist. 24-Parganas,
Issued Hundi 1 piece for
Rs. 1,000 (Rupees One thousand
only).

[Reverse.]

This hundi is endorsed in
favour of Ramlal Hiralal.

Jnanendra Nath Das,
15th Ashar, 1335 B. S.

To

The auspicious feet of the most Honoured
Sj. Babu Jnanendra Nath Das
15, Harrison Road, Calcutta.

Received the full amount of this hundi from Babu Jnanendra Nath Das,

Ramlal Hiralal

9th Sravan 1335 B. S.

(Transliteration.)

[Obverse.]

(Darsani Hundi.)

Hundi leni Bheja Amad

Hundi lani bheja

Haji Sale Muhammad

Sohanlal Munsilal

Bhaj Sahanlal Munsilaljoga

Jog Thakurdas Agyaram

Sri Hari;

Motilal Parmananda Wardha.

No. 426

D / Parmananda ka Hundi likhe Mujab sakardena 1st Siddha Sri Kalkatta Bandar subhasthane Bhai Sitalprasadji Kharag Prasadji Jog Sri wardha se likhi Motilal Parmananda ken Sri Jaygopal Banchijo uparancha Hundi Nag 1 Ru 500—Akhare Rupia Panch sauka neeme rupia Arhai sauka Duna Pura ithe Rakhya Amad Sale Muhammad Kachhi Pas Miti Magsarbadi 5 Pahuncha Turanta Naube shahjog Rupia Company Chalan ka Dijyo 1 Sam. 1986 Miti Magosir Badi 5 Gurubar Ta.: 21-11-29.

[Reverse.]

Rs 500—

Neeme ka neeme sawasau ka chauguna Pura Ru Panch sau kar Dijyo

Sd. Thakurdas Agyaram

Hundi Bharpaya Sibkumarsingh

Ta. 26-11-29.

Magasarbadi 10.

1st Bhai Sitalprasad Kharagprasad jog

No. 30 Burtolla Street, Calcutta.

(Translation.)

[Obverse.]

Haji Sale Muhammad sends
brother Sohanlal Munshi-
lal to receive the value of the
hundi.

Sohanlal Munshilal sends
Thakurdas Agyaram to receive
the value of the hundi.

Sri Hari

Mati Lal Parmanand Wardha.

No. 426. Please accept according to writing in the Hundi of Parmananda

In the prosperous, beautiful and auspicious port of Calcutta, to honoured brother Sital Prasad Kharkprasad written from Wardha by Moti Lal Parmananda whose greetings (Jay Gopal) you may be pleased to accept. Further, one hundi for Rs. 500 in words rupees five hundred, full twice of Rs. 250 is drawn in favour of Ammad Hazi Sale Muhammad Kachhi on the 5th day of Magsir Badi; immediately on the arrival of this hundi, you will (please) pay the amount thereof in current coin of the Company to the presentor after ascertaining his respectability. Sambat 1986, 5th day of Magsir Badi, Thursday, dated 21/11/1929.

[Reverse.]

Rs. 500

half of half Rs. 125 four times of which Rs. 500

Sd/—Thakurdas Agyaram.

Received the full amount of hundi

Sd/—Sib Kumar Singh

D. 26/11/29

Margasir Badi 10

Brother Sitalprasad Kharkprasad

No. 30, Bartola Street, Calcutta.

Specimen No. 5.

Muddati Hundi.

(Transliteration.)

Sri Ramji

Siddha Sri Kalkatta Subhasthane Bhai Sree Nathuram Bholaram Jog Lekhi Bikaneer Se Tulsiram Rampratap ka Jaygopal Bancheo Uparanch Hundi Kitta ak rupaiya 400 ankan rupaiya Charsoka neeme rupiya do so ka duna pura athe rakhiya Ram Chandra Ramgopal ka pas miti Mahag Sudi 15 Panaro Se MUDAT din 15 panero piche sahajog rupaiya Company chalanka dena, Sambat 1986.

Sd/—Sampat din

(Translation)

In the prosperous, beautiful and auspicious town of Calcutta, to brother Nathuram Bholaram written from Bikaneer by Tulsiram Rampratap whose greetings you may be pleased to accept. Further, one piece (Kitta) of hundi for Rs. 400, in words rupees four hundred, twice of rupees two hundred full, is drawn in favour of Ram Chandra Ram Gopool. 15 (fifteen) days after the 15th day of Magh Sudi you will (please) pay the amount thereof in current coin of the Company to the presenter after ascertaining his respectability.

Sambat 1986.

Sd/—Sampatdin.

Specimen No. 6.

Purja.

(Transliteration.)

Bhai Sri Nathuram Tekal Chand se likhe Bhuramal Gopinath ka Ram Ram Banchiyo upranch Ru 500 Akhre Panch So tumhare pas liya jekara beyaj dar 6 as hisab bhejachh so laileja Rupaiya jamadarne diadejo miti 30 ko karochee 1986 sal miti Mahag.

Dastkhat

Sd/—Sawanlal Nahata.

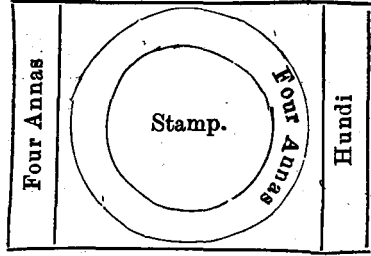
(Translation)

Honoured brother Nathuram Tekal Chand be pleased to accept the greetings (Ram Ram) of Bhuramal Gopinath. Further Rs. 500, in words rupees five hundred, is being taken from you, the interest on which at the rate of 6 as is sent herewith. Please accept it and pay the money to Jamadar, dated 30th day of Magh 1986 Sal.

Sd/—Sawanlal Nahata.

APPENDIX XI.

Specimens of some Documents used by a loan office in granting loans.

Specimen No. 1
Hundi.

জামালপুর লোন আফিস লিমিটেড্ ।

আফিস টাউন জামালপুর ।

ওয়ার্ডার

দাদনের

তাং

তাং

১৩ সন

১৩ সন

শ্রী

সাং

বরাবরেষু ।

আমি জামালপুর লোন আফিস হইতে মঃ টাকা লইলাম । আপনি অদ্যাবধি দিন মধ্যে উক্ত টাকা উক্ত আফিসে অথবা উক্ত আফিসের আদেশমত দিবেন । ঐ তারিখে বা তৎপূর্বে উক্ত টাকা না দিলে ঐ তারিখের পর হইতে ষত কাল টাকা পরিশোধ না হইবে ততকাল উক্ত টাকার উপর শতকরা প্রতি ত্রিশ দিনে হারে সুদসহ উক্ত লোন আফিসকে দিবেন ; কিন্তু দিনের প্রথম দিনে বা তৎপূর্বে ঐ কালের সুদ অগ্রিম দিলে সুদের হার শতকরা প্রতি ত্রিশ দিনে না দিয়া টাকা হারে দিবেন ।

শ্রী

পিতা

পং

জিলা

থানা

(Translation)

Jamalpore Loan Office, Limited,
Office at Town Jamalpur.

(Date on which the loan is promised, to be repayed) (Date on which the
loan is taken)

To

_____(Name)

_____(Address)

I take on loan from the Jamalpore Loan Office Ltd., a sum of Rs. . You
promise to pay within days from date the said sum to the said Office or
order. If the said sum be not repaid on or before the said date, then you shall
pay to the said Loan Office interest at the rate of per cent. per every thirty
days after that date for the period during which loan is not repaid ; but if the
interest be paid in advance on or before the first day of every days, you
shall instead of paying the interest at the rate of for every thirty days
pay it at the rate of

(Address including thana and district)

(Name)

(Father's name)

Specimen No. 2.

Promissory Note.

বরাবর—

শ্রীযুক্ত জামালপুর লোন অফিস লিমিটেড

রেজিস্ট্রিকৃত অফিস টাউন জামালপুর

উক্ত কোম্পানীর বরাবরে—

লিখিতঃ শ্রী

পিতা

জাতি

পেশা

মাং

পং

ষ্টেশন

জিলা

কস্য হ্যাণ্ডনোট পত্রমিদং কার্যক্ষেপে

প্রয়োজনবশতঃ উক্ত কোম্পানীর

অফিসের তহবিল হইতে উক্ত কোম্পানীর

মহাশয়ের মারফতে মঃ

টাকা

নগদ দস্তবদস্ত বুঝিয়া পাইয়া অঙ্গীকার করিতেছি যে, উক্ত কোম্পানীর ১৩২৩ সনের ৭ই পৌষ তারিখের ডিরেক্টর সভার বিধানমতে শতকরা প্রতি ৩০ দিনে হার সুদসহ সাঙ্কুল্য টাকা চাহিবামাত্র পরিশোধ করিব। এতদর্থে অত্র হ্যাণ্ডনোট পত্র সম্পাদন করিয়া দিলাম। ইতি—

(Translation)

To

Messrs. The Jamalpore Loan Office, Ltd.

Registered Office at Town Jamalpore.

Written by ...

Father's name ..

Caste ..

Profession ..

Residence ..

Pergana ..

Station ..

District ..

Whose handnote is this and the transaction commences thus :—

Having received in cash to meet my requirements directly from the funds of the said Company at its office at through Mr. I promise to pay on demand the whole sum with interest at the rate of Rs. per every thirty days as fixed by the resolution of the Directors of the Company at their meeting held on the 7th Pous, 1323 B.S. to this effect I hereby execute this handnote. Here ends this document.

(Signature)

Specimen No. 3.

Simple Bond.

কার্য্যক্ষেপে প্রয়োজনবশতঃ অত্র তারিখে উক্ত কোম্পানীর
 আফিসের তহবিল হইতে উক্ত লোন আফিসের প্রীযুক্ত
 মহাশয়ের মারফতে মঃ টাকা নগদ দস্তবদস্ত বুঝিয়া পাইয়া কৰ্জ লইলাম।
 ইহার স্মদ শতকরা প্রতি ৩০ দিনে হারে সাকুল্য টাকা আদায়ের চূড়ান্ত
 কালতক দিব। টাকা আদায়ের করার অত্র হইতে দিনমাত্র অর্থাৎ
 সনের তারিখে মায় স্মদ সাকুল্য টাকা আদায় করিব? স্মদের টাকা
 প্রতি ৩০ দিনের বা তাহার কোনও গুণিতক কালের অগ্রিম দিনে স্মদ মধ্যে শতকরা প্রতি
 ৩০ দিনে ১১/১০ এক টাকা নয় আনা হারে ডিস্কাউন্ট কম পাইব। স্মদ কিংবা আসল মধ্যে
 যখন যে টাকা দিব তাহার জন্য কোম্পানীর প্রবর্তিত উপযুক্ত ক্যাশ একটুকু গ্রহণ করিব।
 উক্ত নিদর্শন ভিন্ন ওয়াশীলের পক্ষে অত্র কোন ওজর আপত্তি গ্রাহ্য হইবেক না। উক্ত টাকা
 মায় স্মদ আপোষে আদায় না করিলে আপনারা আদালতে নাগিশ করতঃ মায় স্মদ সাকুল্য
 টাকা আদালত ব্যয় ও ভাবী স্মদসহ যাবতীয় স্বনামী, বেনামী, স্থাবর, অস্থাবর
 সম্পত্তি মায় রায়তি জোতের ভূমি ক্রোক নিলামকরতঃ আদায় করিরা লইতে পারিবেন।
 উল্লিখিত অবস্থায় স্বত্ব দখলীয় রায়তি জোতের ভূমি ক্রোক নিলাম সম্বন্ধে
 সম্মতি দিলাম। এই সম্মতির অন্তর্বে রায়তি জোতের ভূমি প্রয়োজন হইলে
 আপনারা ক্রোক নিলাম করাইতে পারিবেন, তাহাতে বা ওয়ারিশান
 স্থলবর্তী কাহারও কোন আপত্তি গ্রাহ্য হইবে না। এতদর্থে স্বেচ্ছায়, সজ্ঞানে, স্বেচ্ছ শরীরে ও
 স্বাধীনভাবে অত্র তমঃস্বকপত্র সম্পাদন করিলাম। ইতি—

সন তাং

ইসাদী

লেখক

(Translation).

Thus begins the transaction. Having received this day directly from the funds of the Loan Office through Sj. _____ of the Office Rs. _____ Rupees _____ cash on loan to meet some requirement, I promise to pay interest at the rate of _____ per cent for every 30 days up to the date of the final repayment of the whole amount. The time allowed for the repayment of the amount is _____ days from date *i.e.*, I shall pay off the whole debt with interest due thereon _____ For advance payment of interest, I shall take a proper 'cash extract' under the rules of the Company; no plea of payment will be admitted by the Company without this cash extract. If I do not pay amicably the amount together with interest due thereon, you will be at liberty to realise the whole amount with interest, cost of suit, and interest on the decretal amount by attachment and sale of all movable and immovable properties including raiyati jotes standing in my own name or in the name of my benamdars in execution of a decree issued by the Court. Under the said conditions I do hereby give my consent to the sale of the lands appertaining to my raiyati jotes, and by virtue of this consent you will be able if necessary to attach and put up to auction my raiyati jotes, and my heirs, representatives and successors in interest shall not be able to raise any objection to same, and such objection even if raised will not be valid. To this effect, I of my own free will, in sound mind and body, execute this bond. Here ends this document.

Year _____ date _____

Witnesses

Writer

Specimen No. 4.
Mortgage Bond.

কার্ধ্যাধাগে প্রয়োজনবশতঃ অল্প তারিখে উক্ত কোম্পানীর
আফিসের তহবিল হইতে উক্ত লোন আফিসের ত্রীমুক্ত
মহাশয়ের মারফতে মাঃ টাকা নগদ দস্তবদস্ত বুঝিয়া পাইয়া কর্জ
লইলাম। ইহার সুদ শতকরা প্রতি ৩০ দিনে
হারে সাঙ্কুল্য টাকা আদায়ের চূড়ান্ত কালতক দিব L টাকা আদায়ের করার দলিলের তারিখ
হইতে দিনমাত্র। অর্থাৎ সনের

তারিখে মাঃ সুদ সাঙ্কুল্য টাকা আদায় করিব। সুদের টাকা প্রতি ৩০
দিনের বা তাহার কোনও গুণিতক কালের অগ্রিম দিনে সুদ মধ্যে শতকরা প্রতি ৩০ দিনে
১১/১০ এক টাকা নয় আনা হারে ডিস্কাউন্ট কম পাইব। সুদ কিংবা আসল মধ্যে যখন যে
টাকা দিব তাহার জন্য কোম্পানীর প্রবর্তিত উপযুক্ত ক্যাশ এক্ট্রাঙ্ক গ্রহণ করিব। উক্ত নিদর্শন
ভিন্ন ওয়াশীলের পক্ষে অন্য কোন ওজর আপত্তি গ্রাহ্য হইবেক না। উক্ত টাকা আদায়ের
মাতবরিতে স্বস্ত দখলীর নিম্ন তফশীলের বর্ণিত সম্পত্তি মাহাতে
নিম্ন বর্ণিতরূপে স্বস্তবান দখলিকার আছি তাহা রেহাণীবদ্ধ রাখিলাম। আপোষে উক্ত
টাকা আদায় না করিলে উক্ত রেহাণীবদ্ধ সম্পত্তি নিলাম বিক্রয় করিয়া মাঃ সুদ
আদালত ব্যয়সহ সাঙ্কুল্য টাকা আদায় করিয়া লইতে পারিবেন তাহাতে কোম্পানীর সাঙ্কুল্য
টাকা আদায় না হইলে অন্যান্য যাবতীয় স্বাবর, অস্থাবর, স্থানামী ও
বেনামী সম্পত্তি ক্রোক নিলাম দ্বারা এবং শরীর দ্বারা কোম্পানীর যাবতীয়
পাওনা আদায় করিয়া লইতে পারিবেন। উক্ত সম্পত্তি অন্য কোন স্থানে রেহাণ, কট, চুকানী
বা কোন প্রকারে দায়বদ্ধ নাই। উক্ত সম্পত্তি অন্য কোন স্থানে কোনওরূপ দায়বদ্ধ থাকা
প্রকাশ পাইলে অথবা উক্ত সম্পত্তিতে বা তাহার কোনও অংশে বর্ণনারূপ স্বস্ত
না থাকা বা স্বস্ত-স্বামিতের ক্রটী থাকা প্রকাশ পাইলে ফৌজদারী অপরাধে
দণ্ডনীয় হইবে এবং তাহাতে উক্ত কোম্পানীর যে ক্ষতি হইবে তৎক্ষতিপূরণ করিতে

ও

ওয়ারিশান বাধ্য রহিলাম ও বাধ্য রহিল।

রেহাণীবদ্ধ সম্পত্তির রাজস্ব ও পথকরাদি রীতিমতভাবে আদায় করিব।
রেহাণীবদ্ধ সম্পত্তি কোনও কারণে বাকীকর ও পথকরের জন্য নিলাম হইলে ডাক ফাজিলী
টাকা উক্ত কোম্পানি পাইবেন। উক্ত রেহাণীবদ্ধ সম্পত্তি গভর্ণমেন্টকর্তৃক খাস হইলে ক্ষতিপূরণের
টাকা উক্ত কোম্পানী পাইবেক। অত্র রেহাণীবদ্ধ সম্পত্তি নিজ দখলে
আছে ও থাকিবেক। মাঃ সুদ সাঙ্কুল্য টাকা চূড়ান্তরূপে আদায় না হওয়া পর্যন্ত উক্ত রেহাণীবদ্ধ
ভূমি কোন প্রকার হস্তান্তর দায়বদ্ধ বা মালিক সরকারে ইস্তাফা ইত্যাদি করিতে বা পত্তন বা
চুকানী ইত্যাদি দ্বারা অবহস্তর করিতে পারিব না; করিলে তাহা অগ্রাহ্য হইবেক। রেহাণীবদ্ধ
ভূমির সীমা সহরদ ও দংল সাবেকমত বাহাল রাখিব। এই রেহাণী তমঃস্বকের সমস্ত সর্ত আমা
প্রতি এবং আমা উত্তরাধিকারী, স্থলবত্তী ও পরবত্তীগণের প্রতি বাধ্যকর

হইবে। এতদর্থে নগদ টাকা বুঝিয়া পাইয়া স্বেচ্ছায়, সজ্ঞানে, সুস্থ শরীরে ও স্বাধীনভাবে
অত্র রেহাণী তমঃস্বকপত্র সম্পাদন করিলাম। ইতি দন

তফশীল রেহাণী সম্পত্তি।

(Translation).

Thus begins the transaction. I have received this day directly from the funds of the Company through S^j _____ of the Company Rs. _____ Rupees cash in full on loan to meet some requirement. The interest will run at the rate of _____ per cent for every 30 days up to the liquidation of the full amount. The time allowed for final repayment is _____ days from the date of this document i.e. I shall pay the full amount with interest on _____ For advance payment of interest I shall get a discount at the rate of Re. 1-9-0 per cent for every 30 days or multiple thereof For every payment on account of capital or interest, I shall take the cash extract as prescribed by the Company; without it, no plea of payment will be admitted. As security of my debt, I do hereby mortgage the properties belonging to me as detailed in the Schedule which I enjoy as per details given below. If the amount be not paid up amicably, you will be at liberty to realise the whole amount with interest due thereon, the cost of the suit, and the interest on the decretal amount by attachment and sale of the mortgaged properties in execution of the decree obtained in the suit brought for the purpose. If the whole amount be not realised in this way, you will realize the balance due to the Company by the attachment and sale of other movable and immovable properties standing in my own name or in the name of any other person as my benamdar or from my body. There is no encumbrance upon this property by way of mortgage, conditional sale; *chaukani* or otherwise. If in future it transpires that the property bears any encumbrance or charge or if there appears to be any defect or want of title in the property or any part thereof, I shall be liable to criminal prosecution and myself and my heirs, representatives and successors in interest, shall be liable to make up the loss which the Company may incur. I shall regularly pay the rent and cesses due on account of the mortgaged property. If the mortgaged property be at any time put to execution sale on account of arrears of rent and cesses, the Company will get the surplus money. If the mortgaged land be acquired by Government the Company will get the compensation. The mortgaged property is in my Khas possession and will remain so until all the dues are paid up. I shall not be able to transfer, mortgage or create any encumbrance or charge upon the property or relinquish the same in favour of superior landlord, and if I do so, it will be null and void. I shall maintain the boundaries of the mortgaged properties.

All the stipulations and terms of this mortgage deed will remain binding upon me as well as my heirs, representatives and successors in interest. To the above effect after receiving the full amount in cash, I of my own free will and in sound body and mind do hereby execute this mortgage deed. This the _____ day of _____.

(Schedule of mortgaged property.)

APPENDIX XII.

List of gentlemen conducting intensive village survey and of the villages surveyed.

Name.	Village.	Police-station.
<i>District Birbhum.</i>		
1. Rai A. C. Banerjee Bahadur, Chairman, District Board.	Sultanpur	.. Suri.
2. Mr. Jogesh Ch. Rai, District Agricultural Officer	Singur	.. Suri.
3. Mr. Ali Hossain Bhuiyan, Circle Officer	Nagari	.. Rajnagar.
4. Mr. Naresh Ch. Sen, Co-operative Inspector	Tantipara	.. Ditto.
5. Mr. Abdul Azim, Vice-Chairman, District Board	Sekadda	.. Md. Bazar.
6. Mr. Abdul Halim, Co-operative Inspector	Md. Bazar	.. Ditto.
7. Dr. U.-N. Ghose, District Health Officer, Birbhum.	Matpalsa	.. Sainthia.
8. Mr. Bidyut Kumar Raha, Sub-Deputy Collector	Tilpara	.. Ditto.
9. Mr. Sashi Bhusan Chatterjee, Member, District Board.	Balijiri	.. Dubrajpur.
10. Mr. Bhupendra Nath Sen Gupta, Principal, Krishna Chandra College, Hetampur.	Jaspur	.. Ditto.
11. Mr. Debendra Nath Chakravarty, Circle Officer.	Faigora garia.	Ken- Khoirasole.
12. Mr. Kshitish Ch. Mitra, Secretary, Central Bank	Batikar	.. Illambazar.
13. Mr. Abdul Hye, Co-operative Inspector	Nanasole	.. Ditto.
14. Superintendent, Village Reconstruction, Sriniketan.	Raipur	.. Bolpur.
15. Mr. Jyoti Baran Chakravarty, Circle Officer	Bahiri	.. Ditto.
16. Mr. Jyoti Baran Chakravarty, Circle Officer	Gopalpur	.. Labpur.
17. Mr. Tara Sankar Banerji, Vice-Chairman, Union Board, Labpur.	Sahugram	.. Ditto.
18. Mr. Anadi Kinkar Roy, Chairman, Local Board	Bandar, Fatehpur.	Nanur.
19. Mr. Hari Sadan Mukherji, Circle Officer	Mohula, Goals	Moureswar.
20. Mr. Kalika Ranjan Mitra, Co-operative Inspector	Barsal	.. Rampurhat.
21. Mr. Lalit Kumar Dutt, Peripatetic Weaving Instructor.	Bhatina	.. Ditto.
22. Mr. Niradbaran Bhattacharjya, Circle Officer	Siura	.. Nalhati.
23. Mr. Upendra Nath Roy, Vice-Chairman, Local Board	Simulandi	.. Ditto.
24. Mr. Manomohan Barua, Co-operative Inspector	Laknamara	.. Ditto.
25. Mr. Niradbaran Bhattacharjya, Circle Officer	Bhadiwar	.. Murarai.
26. Mr. Raj Kumar Singh, Member, District Board	Murarai	.. Ditto.
<i>District Nadia.</i>		
1. Mr. Indubhusan Bhaduri, Secretary, Central Co-operative Bank.	Jahangirpur	.. Krishnagar.
2. Mr. Dinesh Chandra Chatterjee, Inspector of Co-operative Societies.	Dhubulia	.. Ditto.
3. Mr. Nandalal Bose, Vice-President, Union Board, assisted by Mr. Jyan Ranjan Mukherjee, Circle Officer.	Plassey	.. Kaliganj.
4. Mr. Ramesh Chandra Sinha, Assistant Secretary, Central Co-operative Bank, Krishnagar.	Bhaluka	.. Ditto.

Name.	Village.	Police-station.
5. Mr. Nani Gopal Mitra, Inspector, Co-operative Industrial.	Matiari	.. Kaliganj.
6. Mr. Jnan Ranjan Mukherjee, Circle Officer	.. Birpur	.. Nakashipara.
7. Mr. Sachindranath Adhikari, Auditor, Co-operative Society.	Majhergram	Ditto.
8. Dr. Hiralal Banerjee, District Health Officer	Arangsarisa	.. Chapra.
9. Mr. Murari Mohan Sarkar, District Board Overseer.	Ranabandha	Ditto.
10. Mr. Surendra Nath De, Circle Officer, and Mr. S. Dutt, i.c.s.	Teorkhali	.. Nabadwip.
11. Mr. Surendra Nath De, Sub-Deputy Collector	.. Nidaya	.. Ditto.
12. Mr. S. K. Chatterjee, Assistant Magistrate, and Mr. S. N. De, Circle Officer.	Badkulla	.. Hanskhali.
13. Mr. Birinchi Lal Roy, Circle Officer	.. Mamjoani	.. Ditto.
14. Mr. Suresh Kumar Mukerjee, Supervisor, Central Bank.	Digambarpur	Kiasenganj.
15. Collectorate Kanango	.. Adityapur	.. Ditto.

District Bogra.

1. Dr. Jogendra Chandra Choudhury, Vice-Chairman, District Board.	Malanğa	.. Fanshibili.
2. Rai Sahib Kumud Chandra Das, Merchant, President, Union Board, Hili.	Ratanpur	.. Khetlal.
3. Moulvi Nadirali, Organiser of Local Ganamandal	Hatsahar	.. Ditto.
4. Moulvi Maniruddin Shaikh, B.L., Pleader, P. O. Khetlal.	Karimpur	.. Ditto.
5. Moulvi Asadulla, President, Mokamtola Union Board.	Chakpara	.. Shibgunj.
6. Moulvi Maniruddin Ahmed, Jotedar	.. Mohabala	.. Ditto.
7. Babu Binode Gobinda Das, President Board.	Union Bhutiapara	.. Jaipurhat.
8. Babu Anadinath Sarkar, Manager, Jaipur Government Estates.	Khanjanpur	.. Ditto.
9. Babu Bijoy Chandra Kundu, Head Master, H. E. School, and President, Union Board.	Keshorta	.. Adamdighi.
10. Moulvi Afazulla Talukdar, President, Union Board.	Bhikni	.. Ditto.
11. Moulvi Nabiruddin Talukdar, B.L., Pleader, son of the President, Union Board.	Mahismurda	.. Dupchanchia.
12. Moulvi Khorsad Ali Choudhury, President, Union Board.	Talora	.. Ditto.
13. Moulvi Fazlur Rahman, Circle Officer	.. Gerail	.. Ditto.
14. Moulvi Rajikul Islam, Inspector, Co-operative Societies.	Durgapur	.. Kahaloe.
15. Moulvi Raisuddin Talukdar, Headmaster, M. E. School.	Dharampur	.. Ditto.
16. Moulvi Habibar Rahaman, B.A., Zamindar	.. Malgram	.. Ditto.
17. Babu Jogendra Nath Sarkar, Rai Sahib, Zamindar.	Malda.	.. Bogra.
18. Moulvi Abdul Bari, B.L., Pleader, Secretary, Padmapara Central Co-operative Bank.	Joybhoga	.. Ditto.
19. Moulvi Abdul Karim, President, Union Board	.. Saghatia	.. Gaptali.
20. Moulvi Md. Ibrahim, Khan Sahib, Secretary, Central Co-operative Bank, Bogra.	Chamurgachha	Ditto.
21. Babu Anath Gopal Sen, B.L., Mangar, Dighapati Raj.	Rahuadha	.. Shariakandi.

	Name.	Village.	Police-station.
22.	Moulvi Nasimudzzaman Talukdar ..	Bahalgachcha	Dhunot.
23.	Moulvi Muhammad Ibrahim, B.L. ..	Pinderhati ..	Ditto.
24.	Moulvi Mowla Buz, Zamindar, President, Union Board.	Dhankunthi ..	Sherpur
25.	Babu Gokul Behari Sarkar, B.L., Manager, Taras Estate.	Kalyani ..	Ditto.
<i>District Mymensingh.</i>			
1.	Babu Surendra Nath Sen, B.L. ..	Pathalia ..	Jamalpur.
2.	Babu Kamini Kapta Bhattacharjee, B.L. ..	Phulbaria ..	Ditto.
3.	Maulvi Momin Uddin Ahmed, Secretary, Sarisabari Central Bank.	Mulbari ..	Sarisabari
4.	Maulvi Mahammad Hafezuddin ..	Tarakandi ..	Sarisabari.
5.	Maulvi Mahammad Akhtrozaman ..	Krishnapur ..	Nakhla.
6.	Babu Purna Chandra Ghose, President, Union Board.	Bandhal Talki	Ditto.
7.	Maulvi Musaraff Hossain, Member, District Board, President, Union Board.	Islampur (Mouza Jalla).	Islampur.
8.	Babu Mohini Mohon Banerjee, Circle Officer ..	Napiterchar (Mouza Sharmara)	Ditto.
9.	Rai Sahib Akhay Kumar Sen, Manager, Gouripur Estate.	Chakdaha ..	Molandaha.
10.	Babu Agniswar Roy, Muktear ..	Melandaha ..	Ditto.
11.	Maulvi Reaz Uddin Ahmed, Secretary, Madarganj Central Bank.	Balijuri (Balathbhara).	Madarganj.
12.	Maulvi Rafat Uddin Talukdar, President, Union Board.	Fazilpur ..	Ditto.
13.	Babu Himangsu Jyoti Mazumdar, Circle Officer, Sherpur.	Sapmari ..	Sherpur.
14.	Maulvi Jamsed Ali, President, Union Board ..	Kamaria ..	Ditto.
15.	Maulvi Nazirul Haque, Supervisor, Central Bank	Rajnagar ..	Nalitabari.
16.	Babu Satish Chandrá Ray, President, Union Board	Garkanda ..	Ditto.
17.	Maulvi Muzaffar Hossain, Director, Co-operative Bank.	Chuniapara ..	Dewanganj.
18.	Maulvi Azizar Rahaman, M.L.C., Member, District Board.	Filokhya ..	Ditto.
19.	Maulvi Galam Muhammad, Muktear ..	Sribardi ..	Sribardi.
20.	Maulvi Kafil Uddin Ahmed, President, Union Board.	Rani Simul ..	Ditto.
<i>District Tippera.</i>			
1.	Babu Jaineswar Bardhan, President, Union Board	Asikati ..	Chandpur.
2.	Maulvi Serajul Haq Choudhury, Co-operative Inspector.	Sobhanpur	Ditto.
3.	Maulvi Tafazzal Hossain, Secretary, Chandpur Central Bank.	Rupsa ..	Faridgunj.
4.	Babu Nripendra Mohon Chakravarty, Circle Officer.	Char Basanta	Ditto.
5.	Maulvi Golam Rahaman Khan, Secretary, Matlab Central Bank.	Ludhua ..	Matlab.
6.	Maulvi Ahmad Razzak Choudhury ..	Kalipur ..	Matlab.
7.	Maulvi Amin Mean, Hajiganj ..	Doalia ..	Hajiganj.
8.	Babu Rup Chandra Saha, President, Union Board and Head Master.	Dherara ..	Ditto.
9.	Maulvi Md. Karamat Ali Miah, Central Co-operative Bank (Chandpur).	Doghar ..	Kachua.
10.	Maulvi Saiyed Fazl-ur Rahman, Senior Supervisor, Chandpur Central Bank.	Gohat ..	Kachua.