

REPORT

ON THE WORKING OF THE

CO-ÖPERATIVE CREDIT SOCIETIES

IN THE

LOWER PROVINCES

FOR THE YEAR

1905-1906.

Calcutta:

THE BENGAL SECRETARIAT BOOK DEPOT.

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No. 255 C.C.S.

FROM W. R. GOURLAY, Esq., I.C.S.,

Registrar of Co-operative Credit Societies, Bengal,

TO THE SECRETARY TO THE BOARD OF REVENUE,

LAND REVENUE BRANCH.

Dated Calcutta, the 12th April 1906.

SIR,

I HAVE the honour to submit the following report on the working of the Co-operative Credit Societies Act in the Lower Provinces of Bengal for the year 1905-06. The report is unaccompanied by statistical tables, as it is impossible to compile these till the annual audit has been completed. This year the experiment of auditing the accounts of a considerable number of societies locally is being tried, and it will consequently be impossible to give complete and accurate statistics before the month of July. The tables will be forwarded in continuation of this report together with a short explanatory note as soon as possible.

2. I was in charge of the Department from the commencement of the year till the close of July: during this period I was unable to do any touring, but I supervised the audit of the accounts in addition to my duties as Private Secretary to His Honour the Lieutenant-Governor. From August to November Mr. Cobden-Ramsay was in charge and spent 75 days on tour. In December I returned, and in the last four months of the year spent 82 days on tour. All the districts in the Patna, Chota Nagpur and Orissa Divisions were visited, also all the districts in the Bhagalpur Division, except Bhagalpur itself: in the Presidency Division, the 24 Pargannas and Nadia: and in Burdwan, Midnapore, Birbhum and Bankura.

The tours did not extend to Hooghly, Howrah, Jessore, Khulna, Murshidabad, Bhagalpur and Burdwan.

3. In the statement appended to last year's report 67 societies are shown: of these 8 are now situated in the province of Eastern Bengal and Assam: 3 have ceased to exist: 8 have not yet been inspected by the Registrar: while 46 were visited by me this year. The registration of societies commenced this year, and of the 56 societies in Bengal (8 societies, as stated above, are now in East Bengal and 3 have ceased to exist), 19 have been registered under the Act: 38 new societies have been registered during the year and 11 societies have been registered since the close of the year. Of the societies for which statistics were given last year, 34 are working though not registered: there has been delay in getting some of the Committees to work in accordance with the Act and Rules, but most of these societies will be registered in the course of the next few months.

3. During the year three societies have ceased to exist and as these might be accounted failures, I give the reasons in detail. The first society was started by Government agency in a Government Estate village. The Collector for administrative reasons sold the estate. The zemindar who purchased it did not favour the scheme and found that it would be unwise for them to continue the society. They therefore repaid the capital borrowed and were permitted to purchase carpets for use on festal occasions with the reserve fund. This can be accounted a failure to fight an antagonistic zemindar but not a failure of principle. Another society was closed by the Collector at the request of the *sirpunch*. It was found later that the *sirpunch* was the local money-lender who had taken up the work of the society in the hope of gaining some

benefit by it. He found, however, that the society really took away some Rs. 300 of his own business, and he therefore repaid the capital borrowed and had the society closed. The villagers were ready enough to go on with the society but they explained that the Mahajan had been the leading man in the matter, and as he did not want the society the rest had agreed. This again was a victory for the money-lender, but no failure of principle. In the third case the society was closed under my advice. I found on inspection that Rs. 300 had been entrusted to a tahsildar to form a society; the tahsildar lent the money to individuals whom he knew within a radius of some five miles; the raiyats themselves had nothing whatever to do with the management; in fact no society existed.

6. During the year some capital has been raised locally from Marwaris or Mahajans, but money has been borrowed at a rate at which the lender is prepared to finance other villages should the first experiments prove successful. The rate charged by these lenders is 12 per cent., and the society lends to its members at $18\frac{3}{4}$ per cent. As the ordinary rate on small loans is seldom less than half an anna per rupee or $37\frac{1}{2}$ per cent., this is no hardship, and it has been found better to finance a society at $18\frac{3}{4}$ per cent. on money borrowed locally than at $12\frac{1}{2}$ per cent. on money borrowed from some outside source. In the former case the whole country-side watches the experiment and the Marwari when he sees success is willing to continue the experiment in other villages. Even where money can be obtained at 6 per cent. if the ordinary rate is $37\frac{1}{2}$, societies are recommended to start lending at $18\frac{3}{4}$; the profits all go to the reserve fund and the society becomes established in a much shorter time.

7. The societies are almost all small, from 10 to 50 members, and the capital employed is from Rs. 150 to Rs. 500. I have confined my attention as much as possible to villages which are not heavily indebted and the operations of each society are contained within the limits of a single village. In this way it has been possible to reach a large number of small cultivators with the limited capital. The members have been chosen without any outside interference; the only check exercised is the examination of the landlord's papers to make sure that the members or a fair proportion of them are settled raiyats of the village who have been paying their rents regularly. In many cases the villagers express interest in the scheme when it is explained to them, but no one comes forward to join; later on, however, a small group will come and say that provided no one else is allowed to join, these 15 or 20 are willing to be liable for each others borrowings. The explanation is that there were some in the village whom they could not trust, but they were unwilling to cause unpleasantness by denouncing them before the rest. From Rs. 200 to Rs. 300 is often quite sufficient to finance a low-caste village. As a result, however, of this policy, the members are unable at first to deposit anything in the societies beyond their small entrance fee. After the society has been working for a year, however, and the members realise that they have made some saving, they are recommended to deposit their savings in the society. The usual answer is that that is impossible, as the money is required to finance the next crop. It is then explained to them that though they deposit their money now, they will be able to borrow for the next crop. The raiyats, however, are sharp enough to see that they would not gain by depositing money at $6\frac{1}{2}$ per cent. and borrowing it again at $12\frac{1}{2}$. For this reason, in many cases, the rate paid on deposits is $12\frac{1}{2}$, the same as that charged on loans. In this way the members are being gradually taught to deposit, and as the society, during the first three years of existence, is able to borrow from Government as much as the members have deposited and this loan is free of interest for three years, the society is able to pay a high rate on deposits without loss.

8. In almost all societies the Reserve Fund is employed as working capital. It is true that in time of stress when the crops fail and members are unable to pay their loans, there may be nothing to fall back upon. At present however, the amount is so small that it would not be of any use in tiding the society over difficulties, and therefore at present it is better to lend the money from the reserve fund to the society and obtain a return of $12\frac{1}{2}$ per cent. on it. While the societies are young the only way to tide them over difficulties is to accommodate them with temporary extra capital.

9. It is in Bihar, Chota Nagpur and Orissa that the scheme has succeeded best. Midnapore District in Burdwan is an exception. Within these areas the scheme might be extended indefinitely; the only difficulties are want of capital and want of men to explain the principles and guide the villagers. Where societies have been formed, the local conditions are not exceptional. Success has been due to personal influence and individual effort. In Midnapore, to the interest of Babu Jamini Mohan Mitra; in Bettiah, to the individual efforts of the Subdivisional Officer Mr. Hopkyns; in Hazaribagh, to the personal influence of the Rev. Finch-White. In Monghyr Rai Camaleswari Prasad Singh Bahadur has offered to finance the villages on his own estates at 3½ per cent. if societies can be established there. Some 12 societies were founded before the close of the year and others will follow as soon as the success of these has been assured.

10. In Purulia there are two Mission societies which are worthy of special attention. These societies were founded by Dr. Wagner, the one in Purulia which is looked after by himself and the other at Gobindpur is watched over by Dr. Campbell. In these societies it is not the credit in the village which has been organised but the credit in the Christian community. The operations are spread over a very large area. Every member must deposit Rs. 5 in addition to his entrance fee of Re. 1. and no member is allowed to borrow more than three times the amount he has deposited. In Purulia the deposits amount to Rs. 830, and the working capital is close upon Rs. 2,000. In Gobindpur the deposits amount to Rs. 510 and the working capital is over Rs. 1,700. These societies are doing much good in the communities for which they are intended, but they differ from the village societies in being managed by the principal people of the Mission and not by the people themselves.

11. Four urban societies with limited liability exist. All of these have been registered: the "Premier society,"—confined to the employés of Messrs. Mackinnon, Mackenzie and Co., the Motihari Amlah's society, the Midnapore Amlah's society and another society of Khulna amlahs. All these are making progress and doing good work. The Purnea Central Bank is still under the Companies Act but arrangements have now been made for handing over the business to an Urban Society which is being formed in Purnea.

12. With the exception of a reorganisation of the grain business in the Sonthal Parganas, very little has been done in the way of establishing grain societies. It is only in the harvest season that cultivators can be induced to pay in deposits of grain. Unfortunately both Mr. Ramsay and I were unable to tour during the latter half of November and December, and the opportunity was lost. Later the price of paddy rose so rapidly, that all who had surplus stocks sold out and no one was willing to deposit. In Ranchi two societies with a grain capital has been registered.

In the Sonthal Parganas the Deputy Commissioner has been carrying on a grain-lending business for the relief of the raiyats of the Government and Wards' Estates. Golas have been established in the Damin, the Sankara estate, and at Rohini and Punasi with a total capital of over 25,000 maunds. As loans were given to individual raiyats on the recommendation of the head man of the village, the account-keeping in a short time assumed unmanageable proportions. The difficulties which arose were the impossibility of checking such a large number of accounts and of taking stock; cost of management also was great. On inquiry it was found that it was difficult to get the grain to the individual raiyat at a rate of 25 per cent. Exactions made at both times of weighment and on other occasions brought the real rate of interest nearer to 50 per cent. than 25 per cent. To overcome these difficulties new rules have been drawn up for Rohini and Punasi under which grain is not lent to individuals but to batches of ten or more from one village or neighbouring villages. The borrowers then have the choice either of bringing the grain back to the central gola every year or of building a gola in their village and thus forming a grain co-operative credit society of their own. In the former case the whole of the interest is credited to the central gola; in the latter case half is credited to the village gola.

It is practically impossible to run a gola for seed grain; even in a small village the number of different kinds of paddy sown is large, and few raiyats will sow mixed grain. It would be useless to try to persuade all the raiyats

of the village to sow the same kind, for they have been taught by their forefathers the kind which is suited to the particular plot. The only method seems to be to make a budget of the requirements of the village for seed and then to purchase such seed after selling the necessary quantity of food grain. All collections are then placed in the same gola and used for maintenance. After a year paddy deteriorates by keeping, and after each harvest surplus stocks should be sold and the gola filled with the new year's paddy. All this means a considerable handling of grain, and unless the stock is small and the members of the gola well bound together, the danger of speculation is considerable.

13. Last year the account books of all the societies were called in the head-quarters and the audit was conducted under direct supervision. This year an experiment is being tried of auditing the accounts locally. Some 20 to 30 societies have been selected and two auditors will visit these villages and go through the accounts with the punchayat on the spot. In this way it will be possible to collect better statistics, and what is more important it will be possible to explain to the punchayat the mistakes made and to give them advice for the future management of the society. It will not be possible to complete this audit before the beginning of July.

14. Steady progress has been made, and I am satisfied that so far as Bihar, Chota Nagpur and Orissa are concerned, societies on a Raiffesien basis will succeed: where, as is the case in many of the Bengal districts, the village hardly exists, and the cultivators who live in isolated clusters of huts have little knowledge of their neighbours, I am less sanguine. With few exceptions, all the societies which are at present working are founded on the credit which the individual member has within his village. That such a credit founded on a character for honesty exists is well known to all who are familiar with village life. The majority of the village transactions are done without a word in writing, and such debts are seldom repudiated. This credit, however, seldom extends beyond the limits of the village, and in many cases not even beyond the limits of the *tola*, or hamlet in which the individual resides. It is this existing village credit which has to be organised, and when the villagers understand this, unlimited liability has no terrors for them: they accept the principle without question.

The secret of financing agriculture in India lies not in creating anything new but in organising the credit which already exists.

I have the honour to be,

SIR,

Your most obedient servant,

W. R. GOURLAY,

Registrar of Co-operative Credit Societies, Bengal.

No. 408 C.C.S.

FROM L. E. B. COBDEN-RAMSAY, Esq., I.C.S.,

Registrar of Co-operative Credit Societies, Bengal,

TO THE SECRETARY TO THE BOARD OF REVENUE, L. P.,

LAND REVENUE BRANCH.

WRITERS' BUILDINGS,

Dated Calcutta, the 16th July 1903.

SIR,

IN continuation of Mr. Gourlay's letter No. 255 C.C.S., dated the 12th April 1903, submitting the Annual Report on the working of the Co-operative Credit Societies in this Province for the year ending 31st March 1903; I have the honour to forward herewith the statistics called for: these statistics have been compiled (a) for the Societies which have been registered under the Act; and (b) for those which have not yet come under the operation of the Act. Appendices I and II deal with registered Societies and Appendices IA and IIA furnish figures for the unregistered ones.

2. *Appendices I and IA.*—It is satisfactory to note that the number of members enrolled up to the 31st of March 1903 both in the registered and unregistered Societies rose from 3,910 in last year to 4,617 or 18 per cent. The number of members who received loans during the year is 2,595.

The disparity between the total number of members and the total number of loans granted during the year which is noticeable in some of the Societies may be mainly ascribed to the following reasons:—

- (a) In some cases members have not paid up their old debts and fresh loans were not granted.
- (b) In some societies the members are well-to-do raiyats and even depositors rather than borrowers, *vide* Habra, Balarampur, Radhanagar and Jhankra Societies.
- (c) In other societies the funds are not adequate to meet at one time the demands of all the members.

In respect of Radhanagar Society, it may be noted that the members of this society were well-to-do people who deposited a fairly large sum of money in the society and did not require to take loans; a sufficient number of poorer members had not been admitted.

As Radhanagar is a large village, a proposal is accordingly under consideration to re-organise the Society as a Central Bank to lend money to groups of smaller villages.

As regards the Balugan Society (No. 27, Appendix IA) the failure to grant any loans was due to some unaccountable misunderstanding on the part of the *punch*, who refused to reloan the monies realised, until all outstanding loans were realised, though they had realised 75 per cent. of their loans.

The reason for the small number of loans granted by the Bakhtiarpur Society (No. 8 Appendix IA) is not clear and is under enquiry.

In the cases of societies where the number of loans as shown in the statement is greater than the number of members, the reason is that the members had more than one transaction with the Society during the year repaying and taking out fresh loans.

3. In last year's Resolution Government called attention to the unevenness in the distribution of loans. This year the value of the loans granted varied from Rs. 1 to Rs. 205 in Rural Societies and from Rs. 5 to Rs. 550 in Urban Societies.

There is probably always bound to be a considerable variation in the value of loans taken and granted: in the first place better security must undoubtedly influence the Committee in granting loans and, until by experience, it has been found that poorer members are as prompt, and reliable in their repayments as the better-to-do members this unevenness will continue. On the other hand the unevenness is not so great as the figures would apparently indicate. When inspecting societies which are working to full advantage it has constantly been noticed that immediately a few rupees have come in on account of interest the Committee have loaned them out at once to any one of the members who would take a petty loan and thus they ensure the prompt circulation of the Society's funds. In some Societies a maximum limit of loan has been fixed, varying from Rs. 25 to Rs. 50, but at present it is not proposed to fix the limit of loans.

The unevenness, it may, however, be remarked is mostly noticeable in the Urban Societies where loans are granted according to the number of shares held by each member.

4. Eight hundred and nine loans were outstanding at the close of the year
 Loans outstanding and overdue. in the registered societies and 817 loans in the unregistered societies. Of these, the number of overdue loans in the case of the former societies is 129 and in the case of the latter is 246.

In the case where loans have not been duly repaid within the fixed period, the reason is mostly to be found in unfavourable agricultural conditions and not to any attempt to escape or withhold payment.

5. The loans in rural societies have all been granted for agricultural purposes; only in the Habra Society (No. 13 in Appendix I) one loan was granted for trade purposes.

Purpose of loans.

In the six societies in the Sankara Estate, Sonthal Parganas (Nos. 32—37 of Appendix I) where the number of members is very large, loans sufficient to finance the raiyats throughout the year cannot be granted and loans varying from Rs. 3 to Rs. 5 are allowed which are just sufficient to pay for the hire of a pair of bullocks and these societies are largely used for this purpose.

In the urban societies the loans have been granted for miscellaneous non-agricultural purposes, *e.g.*, marriage expenses, house repairs, etc.

6. The general rate of interest on loans granted to members has been $9\frac{1}{2}$ and $12\frac{1}{2}$ per cent. The Teorkhali (No. 18, Appendix I), Hardi and Rohika (Nos. 16 and 19 in Appendix IA.) charged a higher rate of interest ($15\frac{1}{2}$ and 18 per cent.), which is, however, much below the rate charged by local money-lenders.

Rate of interest on loans.

The Premier Urban Society of Calcutta formed amongst the office employes of Messrs. Mackinnon Mackenzie and Company, charges only 8 per cent. on loans.

7. *Appendices II and IIA.*—These statements furnish the figures of assets and liabilities of the registered and unregistered societies.

Deposits.

The total deposit made by members in the registered Societies amounts to Rs. 6,637, and that in the unregistered ones 1,977, or a total of Rs. 8,614 against a total deposit last year, of Rs. 3,236. This is one of the most satisfactory features of the year's working, and very especial attention was throughout the year given to increase the confidence of the people in the Societies and encourage deposits. Of the rural Societies, only Maranga, Manbhumi and Kashipur Societies (Nos. 31, 55 and 57 in Appendix II) have their capital in shares though the liability is unlimited. The Urban Societies have a share capital with limited liability.

The advances granted by Government free of interest for three years under the India Government Resolution of 29th April 1904, have in all cases been in consideration of the deposits made by members in equal amount. It has however been found that in one case (Labsa Society No. 19 in Appendix II) deposits have been withdrawn towards the close of the year. The matter is under enquiry, and unless the deposit be renewed the grant will have to be withdrawn. In making advances, it is now the custom to ascertain what proportion of the deposits is for one year fixed or for a shorter period.

Balarampur Society—(No. 5 in Appendix II).—An advance of Rs. 650 was sanctioned by the Board of Revenue previous to the delegation of the power of sanctioning loans to Co-operative Credit Societies, to Registrar. The amount of entrance fees (Rs. 63) was taken into account as deposit in sanctioning the advance.

Khelar Society.—A loan of Rs. 330 was sanctioned from Mr. Hamilton's Fund previous to the deposits made by members. Since the close of the year the deposits have been raised to Rs. 500 and an equal amount has been sanctioned from Government funds and the Society will now repay Mr. Hamilton's loan.

Habra Society—(No. 13 in Appendix II).—A loan of Rs. 350 was sanctioned from Government funds, but the amount could not be drawn before the close of the year.

Manbhumi Native Christian Society—(No. 55).—Since the close of the year the original advance of Rs. 280 has been supplemented by another advance of Rs. 520 inasmuch as the share capital amounts to over Rs. 900.

Advances at 6½ per cent. per annum were made by Government to Societies started experimentally in Khas Mahals before the passing of the Act, and these Societies are still being worked with these funds. These Government advances are not in consideration of the deposits of members.

8. This represents amounts due to Government, depositors and other creditors, *e.g.*, Bettiah Raj, Hathwa Raj, Hamilton's Fund, etc. The due time for the payment of interest to creditors was not in all cases the close of the financial year, and so the interest shown as outstanding in the annual balance sheets will in most cases be paid off in course of two or three months: for the purpose of drawing up the balance sheets the interest which had accumulated up to 31st March had to be calculated.

In Hardi Society (No. 19 in Appendix IIA), Babu Krishen Prosad Narain Singh, the financier, allowed the interest due to him to be re-invested again year after year to a larger number of raiyats. Instructions have however been issued to the effect that the interest due to him should not be left outstanding from year to year and should be paid regularly. If the Society requires more capital the financier may regrant the interest in the shape of additional loans with the approval of the Registrar.

Instructions for the regular payment of interest due to Government have also been issued to the Societies in the Orissa Division.

The transaction of three registered and two unregistered Societies ended in loss due to the failure of the Committees to re-invest the capital promptly in the issue of new loans.

9. No cases occurred during the year in which disputes about the recovery of loans from members were referred to the Registrar for decision or were the subject of arbitration.

Arbitration by Registrar.

During the year the Motihari Urban Society submitted an addition to their bye-laws by which irrecoverable loans could be reported to the Registrar for realisation as a public demand under the certificate procedure. The Legal Remembrancer who was consulted in the matter held that the proposed amendment would not be legal. In the Model Bye-laws framed for the guidance of Societies in this Province no special rules have been framed under section 27 (2) (p) of Act X of 1904. It is merely stated in the Model Rules that disputes which the Committee cannot decide will be referred to the Registrar: it was hoped that the personal influence of the Registrar would suffice in the earlier days of the movement: so far the Societies have not failed to realise their loans and no change in the Act seems necessary at present. To allow loans to be recovered on the decision of the Registrar as a public demand would be likely to encourage careless management on the part of the Committee, and the granting of loans rashly and without due enquiry: it would also be likely to make the Committee and the members generally lax in watching the use made of the loans by their fellow members, all of which are essential to the spirit of local co-operation.

I have the honour to be,

SIR,

Your most obedient servant,

L. E. B. COBDEN-RAMSAY

Registrar of Co-operative Credit Societies, Bengal.

APPENDICES:

For Registered Societies for the

Serial No.	Division.	District.	Name of Society.	Village.	Post-office.	Estate.	Date of foundation.	Date of registration.	Name of Birpunch or Secretary.
1	2	3	4	5	6	7	8	9	10
1	Burdwan	Birbhum	Fatehpur Laine	Fatehpur and six others.	Mollarpur	Private	18th May 1903	8th January 1906.	Pasupati Mukerjee
2	Ditto	Ditto	Kushmore	Kushmore and two others.	Lohapur	Government	12th July 1903	30th January 1906.	M a d h u s u d a n Banerjee.
3	Ditto	Bankura	Maliara	Maliara	Maliara	Private	24th June 1905	24th June 1905	Raj Narain Chandradharya.
4	Ditto	Ditto	Borjuri	Borjuri	Gaugajalhati	Do.	27th July 1905	27th July 1905	Peary Lal Singha
5	Ditto	Midnapore	Balrampur	Arsini and ten others.	Bonapur	Government	28th May 1905	28th May 1905	Bobary Lal Ghosh
6	Ditto	Ditto	Jhankra	Jhankra	Kenckapur	Private	9th June 1905	9th June 1905	Nageshar Prosad Singha.
7	Ditto	Ditto	Radhanagar	Radhanagar	Radhanagar	Do.	May 1905	Ditto	Ashwini Kuma Das
8	Ditto	Ditto	Khelar	Khelar and 11 others.	Benapur	Do.	22nd June 1905	22nd June 1905	Rati Nath Bose
9	Ditto	Ditto	Midnapore "Urban."	Midnapore	Midnapore	Do.	8th January 1906.	8th January 1906.	Ashu Tosh Mukerjee
10	Presidency	24 Parganas	Premier "Urban"	Calcutta	Calcutta	Do.	April 1905	12th May 1905	Shama Charan Sanyal.
11	Ditto	Ditto	Rajarampur	Rajarampur	Bishnupur	Private	15th June 1905	15th June 1905	Kunja Behari Nascar
12	Ditto	Ditto	Rammakal Chak	Rammakal Chak	Ditto	Do.	17th October 1905.	17th October 1905	Joshua Paramanik
13	Ditto	Ditto	Habra	Habra and five others.	Tababeria	Do.	12th November 1905.	12th November 1905.	Manvi Sattar Buz
14	Ditto	Ditto	Jhanjra	Jhanjra	Bishnupur	Do.	26th January 1906.	26th January 1906.	Ishan Ch. Mondal
15	Ditto	Ditto	Panakus	Panakus	Ditto	Do.	28th February 1906.	28th February 1906.	Joseph Mandal
16	Ditto	Ditto	Altaberia	Altaberia	Ditto	Do.	27th March 1906	27th March 1906	Bidhu Bhusan Makal
17	Ditto	Ditto	Chak Bolal Bag	Chak Bolal Bag	Ditto	Do.	Ditto	Ditto	Santosh Kumar Mandal.
18	Ditto	Nadia	Teorkhall	Teorkhall and two others.	Mahesganj	Do.	17th July 1905	17th July 1905	Tahajuddin Sarkar
19	Ditto	Khulna	Labsa	Labsa	Satkhira	Government	13th May 1903	29th July 1905	Shaik Keramatullah
20	Ditto	Do.	Manikkola	Manikkola	Morrelgunge	Private	14th August 1905.	5th September 1905.	Tarini Ch. Mandal
21	Ditto	Do.	Shibnagar	Shibnagar	Choygharia	Do.	27th May 1905	3rd August 1905	Khater Sardar
22	Ditto	Do.	Khulna, Amla's "Urban."	Khulna	Khulna	Do.	8th January 1906	8th January 1906.	Jenaki Nath Guha
23	Fatna	Gaya	Nawadah-Mirzapur.	Nawadah and Mirzapore.	Nawadah	Private	Ditto	8th January 1906.	Bhagwan Das
24	Do.	Saran	Umdha	Umdha	Chapra	Government	30th January 1905.	17th October 1905.	Khobhari Singh
25	Do.	Champanan	Motihari "Urban"	Motihari	Motihari	Private	28th July 1905	28th July 1905	Upendra Nath Ganguli.
26	Do.	Ditto	Singha Chapra	Singha Chapra and two others.	Bettiah	Wards	13th March 1905	15th March 1906	Ram Tahal Rai
27	Do.	Ditto	Ehairwatolla	Ehairwatolla	Majhaulia	Do.	15th May 1904	Ditto	Ruchan Tewari

DIX I.

STATEMENT.

year ending 31st March 1906.

Name of Supervisor.	Number of members.	Rate of entrance fee.	Amount of each share.	Least and greatest loan outstanding.		Number of loans granted during the year.	NUMBER OF LOANS OUTSTANDING.		Rate of interest charged on members.	Purpose of loan.	REMARKS.
							Current.	Overdue.			
11	12	13	14	15	16	17	18	19	20	21	
Batak Bhairab Chatterjee.	85	0 4	Nil	Rs. A. 5 0 & 25 0	45	36	Nil	12½	Agriculture.		
Kooren Shaikh ...	65	0 4	Nil	Rs. A. 5 0 & 25 0	46	46	Nil	12½	Ditto.		
Kali Prasad Kaviraj.	21	1 0	Nil	Rs. A. 5 0 & 15 0	3	3	Nil	12½	Ditto.		
Nilmony Singha...	12	1 0	Nil	Nil	12	Nil	Nil	12½	Ditto.		
Ashu Tosh Ghose	68	1 0	Nil	Rs. A. 6 0 & 200 0	34	29	Nil	12½	Ditto.		
Ashu Tosh Singha	23	0 4	Nil	Rs. A. 50 0 & 200 0	6	6	Nil	12½	Ditto.		
Mahendra Nath Misser.	34	0 4	Nil	10 0	1	1	Nil	12½	Ditto.		
Ishwar Chandra Pahari.	148	1 0	Nil	Rs. A. 4 0 & 100 0	110	68	Nil	12½	Ditto.		
No Supervisor ...	72	1 0	10 0	10 0 & 125 0	11	10	Nil	12	Ditto.		
Mr. J. W. A. Bell	337	1 0	10 0	Rs. A. 5 0 & 500 0	161	158	Nil	8	Various non-agricultural purposes.		
Gatram Bajdar ...	10	0 4	Nil	Rs. A. 20 0 & 60 0	10	10	Nil	12½	Agriculture ...		
Jogendra Nath Naru.				No transaction (a).						(a) The members did not agree and it never started work. The entries will be cancelled.	
Banga Lal Banerji.	50	1 0	Nil	Rs. A. 25 0 & 60 0	8	8	Nil	12½	Agriculture*	* Only one loan granted for trade purposes.	
Protap Nasar ...	11	0 8	Nil	Rs. A. 5 0 & 57 0	11	11	Nil	12½	Ditto.		
Sahadob Makal				No transaction†						† Registered and started only just before audit.	
Keshab Fag ...				No transaction†						† Registered and started only just before audit.	
Beni Madhab Adhikari.				No transaction†						† Registered and started only just before audit.	
Panchanan Rai ...	113	0 4	Nil	Rs. A. 2	197	—	Nil	12½	Agriculture.	‡ Mapped 1,124 8 to first standing, but from that many members could not be ascertained from the books as the books were not written up to date.	
Kaji Sad Imant	57	0 4	Nil	Rs. A. 10 0 & 25 0	64	0	1	12	Ditto.		
Gopal Mondol ...				No transaction (b).						(b) The Secretary delayed in drawing out loans from the Treasury.	
Mahatab u d d in Bardar.				Figures not available (c).						(c) Books not received in time for audit.	
Tarini Charan Das Gupta.	21	1 0	10 0	Nil	Nil	Nil	Nil	12½	Nil		
Md. Alin Zaffer ...				No transaction §						§ Only recently started. No transactions at the time of audit.	
Banga Sing ...	54	0 4	Nil	Rs. A. 10 0 & 45 0	37	Nil	37	12½	Agriculture.		
Raj Kishore Lal.	50	0 0	10	Rs. A. 5 0 & 150 0	113	20	Nil	12½	For marriage etc. loan agricultural.		
Ram Saran Dube	24	0 0	Nil	Rs. A. 5 1 & 45 0	12	5	18	12½	Agriculture.		
Ruchan Tewari ...	12	1 0	Nil	Rs. A. 5 0 & 25 0	1	1	2	12½	Ditto.		
Total carried over	1,307	—	—	—	2,3	60	60	—	—		

For Registered Societies for the

Serial No.	DIVISION.	District.	Name of Society.	Village.	Post-office.	Estate.	Date of foundation.	Date of registration.	Name of Sirpunch or Secretary.
1	2	3	4	5	6	7	8	9	10
28	Patna	Champanan	Chailabar	Chailabar	Majhauia	Wards	April 1903	15th March 1906	Juraon Rai
29	Bhagalpur	Purnea	Nandanpur Catholic Mission.	Nandanpur	Kadwa	Private	20th April 1904	6th June 1905	Simon Mondar
30	Ditto	Do.	Mirzapur Pokharmal.	Mirzapur	Korah	Do.	10th July 1905	10th July 1905	Shaik Johar
31	Ditto	Do.	Maranga	Maranga	Purnea	Do.	1st July 1904	20th March 1906	Chintamon Lal
32	Ditto	Sonthal gaus.	Gando	Gando	Dumka	Wards	May 1903	12th November 1905.	Manager, Sankar Estate.
33	Ditto	Ditto	Dighi	Dighi	Do.	Do.	Ditto	Ditto	Ditto
34	Ditto	Ditto	Satgawan	Satgawan	Do.	Do.	Ditto	Ditto	Ditto
35	Ditto	Ditto	Kushpahari	Kushpahari	Do.	Do.	Ditto	Ditto	Ditto
36	Ditto	Ditto	Kadma	Kadma	Do.	Do.	Ditto	Ditto	Ditto
37	Ditto	Ditto	Dhakajole	Dhakajole	Do.	Do.	Ditto	Ditto	Ditto
38	Orissa	Cuttack	Billipara	Billipara	Dompars	Do.	3rd November 1905.	3rd November 1905.	Raghu Nath Sowain
39	Do.	Do.	Pathpur	Pathpur	Ditto	Do.	Ditto	Ditto	Ram Chandra Mongra
40	Do.	Do.	Talbast	Talbast	Ditto	Do.	Ditto	Ditto	Bauri Bandhu Misser
41	Chota pur.	Nag. Hazaribagh	Bayang I (Kokha)	Bayang I (Kokha)	Chitarpar	Private	27th March 1906	27th March 1906	Prahaob Kurmi
42	Ditto	Ditto	Marang Marcha	Marang Marcha	Ditto	Do.	Ditto	Ditto	Lado
43	Ditto	Ditto	Toyor	Toyor	Ditto	Do.	Ditto	Ditto	Chaman Kurmi
44	Ditto	Ditto	Bariathu	Bariathu	Ditto	Do.	Ditto	Ditto	Jhari Mahto
45	Ditto	Ditto	Goorathu	Goorathu	Ditto	Do.	Ditto	Ditto	Kalia Kurmi
46	Ditto	Ditto	Soso	Soso	Ditto	Do.	Ditto	Ditto	Mohadeb Lal
47	Ditto	Ditto	Barkipona	Barkipona	Ditto	Do.	Ditto	Ditto	Chaman Mahto
48	Ditto	Ditto	Barlong	Barlong	Ditto	Do.	Ditto	Ditto	Soogho
49	Ditto	Ditto	Kundara	Kundara	Ditto	Do.	Ditto	Ditto	Haradhan Karmali
50	Ditto	Ditto	Bongasari	Bonga Sori	Ditto	Do.	Ditto	Ditto	Anand Mahali
51	Ditto	Ditto	Honke	Honke	Ditto	Do.	Ditto	Ditto	Hardas Mahie
52	Ditto	Ditto	Lodma	Lodma	Ditto	Do.	Ditto	Ditto	Sukhlal Goyal
53	Ditto	Ditto	Bayang II (Baratu).	Bayang II	Ditto	Do.	Ditto	Ditto	Ahamad
54	Ditto	Ranchi	Rampur	Rampur, Chery and Lupungtol.	Ranchi	Government	8th March 1903	8th January 1906	S. K. Aikat
55	Ditto	Manbhum	Manbhum Native Christian.	Purulia	Purulia	Private	15th May 1905	15th May 1905	Rev. Paul Wagner
56	Ditto	Ditto	Pokhuria	Pokhuria	Pokhuria	Do.	21st June 1905	21st June 1905	Rev. A. Campbell
57	Ditto	Ditto	Kashipur	Kashipur	Kashipur	Do.	16th September 1905.	16th September 1905.	Bhahn Ch. Kabira

DIX I—concl'd.

STATEMENT.

year ending 31st March 1906—concl'd.

Name of Supervisor.	Number of members.	Rate of entrance fee.	Amount of each share.	Least and greatest loans outstanding.		Number of loans granted during the year.	NUMBER OF LOANS OUTSTANDING.		Rate of interest charged on members.	Purpose of loan.	REMARKS.
							Current.	Overdue.			
11	12	13	14	15	16	17	18	19	20	21	
Brought forward ...	1,307	Rs. A. ...	Rs. A. ...	Rs. A. ...	Rs. A. ...	833	450	78	
Jurson Bal ...	15	1 0	Nil	8 0 & 34 0	Nil	Nil	16	12½	Agriculture.		
Basoo ...	63	Nil	Nil	1 0 & 33 0	24	(a)	(b)	12½	Agriculture and Miscellaneous family expenses.	(a) and (b) Rs. 240 is outstanding, but number cannot be ascertained as no ledger has been properly kept.	
Sbolkb Masulla	60	1 0	Nil	8 0 & 275 0	37	37	Nil	12½	Agriculture.		
Ganga Prasad ...	23	0 4	4 8	10 0 & 20 0	6	"	"	9½	Ditto	* Cannot be ascertained; the amount is Rs. 124 8.	
No Supervisor ...	319	0 2	Nil	Nil	152	Nil	Nil	12½	Ditto.		
Ditto ...	168	0 2	Nil	Nil	74	Nil	Nil	12½	Ditto.		
Ditto ...	200	0 2	Nil	Nil	126	Nil	Nil	12½	Ditto.		
Ditto ...	61	0 2	Nil	Nil	40	Nil	Nil	12½	Ditto.		
Ditto ...	113	0 2	Nil	Nil	70	Nil	Nil	12½	Ditto.		
Ditto ...	67	0 2	Nil	Nil	41	Nil	Nil	12½	Ditto.		
Sowri Sowain ...	23	0 2	Nil	8 0 & 55 0	23	23	Nil	12½	Ditto.		
Bonmali Khundaitra.	27	0 2	Nil	4 0 & 100 0	26	25	Nil	12½	Ditto.		
Sridhar Panigrahi.	23	0 4	Nil	4 0 & 20 0	2	23	Nil	12½	Ditto.		
Maghbe Kurmi											
Dhuda ...											
Shiblal ...											
Harl Lal ...											
Gobinda Kurmi											
Jhaloo Kurmi											
Jagarnath ...										† Only just started at the time of audit.	
Balwa ...											
Balwa Karmali											
Hardhan Chowkadar.											
Labukarmali ...											
Nandram ...											
Bipta ...											
S. K. Aitai ...	68	0 0	Nil	2 0 & 40 0	6	6	46	12½	Agriculture.		
Rev. P. Wagner ...	82	0 4	5 0	1 0 & 60 0	23	20	Nil	12½	Ditto.		
Rev. A. Campbell	105	0 4	Nil	8 0 & 80 0	147	78	Nil	12½	Ditto.		
Ram Yaco Misra	29	Nil	5 0	Nil	Nil	Nil	Nil	Nil	Nil	‡ No transaction was carried on.	
GRAND TOTAL ...	2,664	—	—	—	1,728	640	129	—	—		

Serial No.	Division.	District.	Name of Society.	Village.	Post-office.	Estate.	Date of Found- ation.	Name of Sir Punch or Secretary.
1	2	3	4	5	6	7	8	9
1	Burdwan	Hooghly	Basudebpur	Basudebpur	Basudebpur	Government	7th August 1903	Upendra Nath Sing
2	Bhagalpur	Darjeeling	Kalimpong	Kalimpong	Kalimpong	Ditto	15th February 1902	Chong Mondol
3	Ditto	Ditto	Bhalucope	Bhalucope	Ditto	Ditto	Ditto	Not known
4	Ditto	Ditto	Icha	Icha	Ditto	Ditto	Ditto	Ditto
5	Ditto	Ditto	Sindipong	Sindipong	Ditto	Ditto	Ditto	Ditto
6	Ditto	Monghyr	Amosi	Amosi	Khagaria	Private	3rd March 1904	Kamla Sahay
7	Ditto	Ditto	Chowtham	Chowtham	Sarsya	Ditto	1st July 1904	.....
8	Ditto	Ditto	Baktiarpur	Baktiarpur	Baktiarpur	Ditto	1st August 1904	Maulvi Choudhry Maha- med Azirul Haq.
9	Patna	Suran	Telpa	Telpa	Chapra	Ditto	8th July 1902	Ram Dhari Misser
10	Do.	Do.	Parsa	Parsa	Parsa	Ward's	10th January 1902	Ram Prosad Tewari
11	Do.	Do.	Jalalpur	Jalalpur	Jalalpur	Ditto	16th January 1902	Bishun Tewari
12	Do.	Do.	Karharia	Karharia	Gopalgunge	Ditto	February 1905	Ram Baran Sing
13	Do.	Champaran	Madhuban	Madhuban	Patahi	Private	5th January 1902	Krishun Behari Panday
14	Do.	Ditto	Betowna	Betowna	Dhaka	Ward's	12th January 1902	Not known
15	Do.	Darbhanga	Joglara	Joglara	Joglara	Government	15th February 1902	Sri Narain Sing
16	Do.	Ditto	Rohika	Rohika	Rohika	Private	18th March 1902	Hartans Jha
17	Do.	Ditto	Rampatti	Rampatti	Rampatti	Ditto	20th March 1902	Gopi Ram Saha
18	Do.	Musaffarpur	Phulwaria	Phulwaria	Silout	Ditto	1st February 1902	.....
19	Do.	Ditto	Hardi	Hardi	Hardi	Ditto	17th April 1902	Babu Krishun Prosad Narain Sing.
20	Orissa	Balasore	Nusparhi	Nusparhi	Bemana	Ditto	3rd January 1902	Surendra Nath Das
21	Do.	Ditto	Sargan	Sargan	Balasore	Ward's	25th July 1902	Nimal Charan Ghose
22	Do.	Ditto	Orora	Orora	Dolsahi	Government	13th December 1902	Chintamani Dass
23	Do.	Cuttack	Subarnapur	Subarnapur	Banki	Ditto	27th May 1903	Bidyadhar Panda
24	Do.	Ditto	Charchika	Charchika	Do.	Ditto	20th May 1903	Dasarathi Mahapatra
25	Do.	Ditto	Barapat	Barapat	Balasore	Ditto	Ditto	Ram Chandra Patnaik
26	Do.	Puri	Tarabhol	Tarabhol	Khurda	Ditto	23rd March 1903	Sridhar Patnaik
27	Do.	Do.	Balugaon	Balugaon	Balugaon	Ditto	12th March 1904	Chakrapani Patnaik
28	Do.	Do.	Bolgarh	Bolgarh	Bolgarh	Ditto	20th June 1904	Ghanashyam Patnaik
29	Do.	Do.	Nimaparah	Nimaparah	Nimaparah	Ditto	20th December 1902	Jaganath Misser
30	Chota Nagpur	Ranchi	Sidrol	Sidrol	Ranchi	Ward's	16th January 1903	Punai Sing
31	Ditto	Do.	Cheny-Lupengtoll	Cheny-Lupengtoll	Do.	Government	8th March 1902	S. K. Aikat
32	Ditto	Hasaribagh	Hoodhoodhoo	Hoodhoodhoo	Hasaribagh	Ditto	17th July 1902	.....
33	Ditto	Ditto	Matwari	Matwari	Ditto	Ditto	Ditto	.....
34	Do.	Ditto	Korrah	Korrah	Ditto	Ditto	19th July 1902	.....

DIX I A.

STATEMENT.

the year ending 31st March 1906.

Name of Supervisor.	Number of members.	Rate of entrance fee.	Amount of each share.	Least and greatest loan outstanding.	Number of loans granted during the year.	NUMBER OF LOANS OUTSTANDING.		Rate of interest charged on members.	Purpose of loan.	REMARKS.	
						Current.	Overdue.				
10	11	12	13	14	15	16	17	18	19	20	
Not known ...	83	Rs. A. P. 0 8 0	Nil	Rs. Rs. 5 & 45	1	f	23	12½	Agriculture.		
Ditto ...	30	0 8 0	Do. ...	10-0-0 & 40	Nil	Nil	6	12½	Ditto.		
Ditto ...	35	0 8 0	Do. ...	5 & 28	(a)	(a)	Nil	12½	Ditto ...	(a) A sum of Rs. 25373 was granted as loans towards close of the year and the whole amount is outstanding as current loans.	
Ditto ...	15	0 8 0	Do. ...	Nil	Nil	Nil	Nil	12½	Ditto.		
Ditto ...	37	0 8 0	Do. ...	Nil	Nil	Nil	Nil	12½	Ditto.		
Ditto ...	11	0 4 0	Do. ...	5 & 50	Nil	Nil	11	9	Ditto.		
.....				Figures not available†							
Syed M. Ganimat Hossain.	147	Nil	Do. ...	3 & 20	6	6	20	12½	Ditto ...	† Rupee not received in time for audit.	
Nirekhan Sing ..	51	0 4 0	Do. ...	5 & 50	15	15	19	9	Ditto.		
Not known ...	107	0 4 0	Do. ...	2 & 25	1	1	45	12	Ditto.		
Balrup Tewari ...	38	0 4 0	Do. ...	5 & 19	38	Nil	27	12	Ditto.		
Not known ...	37	0 4 0	Do. ...	4 & 25	35	28	Nil	12½	Ditto.		
Ditto ...	99	0 8 0	Do. ...	Nil	25	Nil	Nil	9	Ditto.		
Ditto ...	41	0 4 0	Do. ...	3 & 30	34	40	Nil	12½	Ditto.		
Ditto ...				Figures not available †							
Ram Phal Lal ...	103	0 8 0	Do. ...	4 & 30	60	60	Nil	12½	Ditto.		
Bina Misser ...	98	0 8 0	Do. ...	3 & 25	51	51	Nil	12½	Ditto.		
.....				Figures not available.							
Rachunandan Koor.	98	Nil	Do. ...	2 & 25	80	80	8	12	Ditto.		
Kapilananda Das	137	0 4 0	Do. ...	3 & 10	51	22	Nil	12½	Ditto.		
Gangadhas Patnaik.	98	0 4 0	Do. ...	Nil	Nil	Nil	Nil	12½	Ditto.		
Har Kriahna Senapati.	29	0 4 0	Do. ...	4 & 23	1	Nil	35	12½	Ditto.		
Ram Chandra Bahu.	123	0 8 0	Do. ...	3 & 15	73	73	1	12½	Ditto.		
Ram Chandra Misra.	117	0 8 0	Do. ...	Nil	72	Nil	Nil	12½	Ditto.		
Basudevs Tripati	28	0 8 0	Do. ...	5 & 20	3	3	45	12½	Ditto.		
Not known ...	54	0 4 0	Do. ...	3 & 15	54	41	—	9½	Ditto.		
Gobardhan Subudhi.	91	0 4 0	Do. ...	4 & 10	Nil	Nil	19	12½	Ditto.		
Not known ...	137	0 4 0	Do. ...	3 & 10	75	75	Nil	9½	Ditto.		
Gobind Misser ...	106	0 4 0	Do. ...	5 & 20	119	67	21	12½	Ditto.		
Not known ...	25	0 4 0	Do. ...	Nil	Nil	Nil	Nil	12½	Ditto.		
S. K. Aikat										* Amalgamated with Ram- pur Society. (See No. 54 in Appendix I.)	
.....				Figures not available †							
.....				Ditto		†					
.....				Ditto		†					
TOTAL	2,611				623	571	248				

APPEN
STATEMENT OF ASSETS
For registered Societies for the

Serial Number.	Name of Society.	LIABILITIES.						
		Share capital paid up.	Reserve Fund.	Fixed deposits of members over three months.	Borrowed capital.			Interest due to creditors.
					From Government under India Government Resolution.	From Government at 6½ per cent.	From other sources.	
1	2	3	4	5	6	7	8	9
	BURDWAN DIVISION.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
1	Fatchpur Laine	Nil	21 4 0	327 12 0	350 0 0	Nil	Nil	27 13 8
2	Kushmore	Nil	21 4 0	72 0 0	Nil	400 0 0	Nil	6 4 0
3	Mallara	Nil	21 0 0	79 0 0	Nil	Nil	Nil	4 11 4
4	Borjuri	Nil	12 0 0	Nil	Nil	50 0 0(a)	150 0 0*	5 7 0
5	Balrampur	Nil	69 0 0	509 0 0	650 0 0	Nil	Nil	28 2 0
6	Jhankra	Nil	5 12 0	600 0 0	600 0 0	Nil	Nil	46 14 0
7	Radhanagar	Nil	8 8 0	350 0 0	350 0 0	Nil	Nil	30 1 3
8	Khelar	Nil	148 0 0	352 0 0	Nil	Nil	330 0 0*	15 7 6
9	Midnapur "Urban"	298 8 0	Nil (b)	100 0 0	Nil	Nil	Nil	0 8 4
	PRESIDENCY DIVISION.							
10	Premier Society of Calcutta, Ld., "Urban."	4,630 0 0	357 0 0	2,435 0 0	Nil	Nil	1,000 0 0†	41 6 0
11	Rajarampur	Nil	2 8 0	Nil	Nil	Nil	325 0 0‡	13 13 0
12	Bem Mahal Chak ... ..	...	...	...	...	...	...	No transac
13	Habra	Nil	16 3 6	337 0 0	Nil	Nil	Nil	1 13 9
14	Jhanjra	Nil	5 8 0	Nil	Nil	Nil	300 0 0§	3 2 0
15	Panakua							
16	Altaberia							No transac
17	Chak Bolai Bag							
18	Toorkhall	Nil	28 4 0	Nil	Nil	Nil	1,340 0 0||	45 8 1
19	Labna	Nil	30 11 10¶	Nil (d)	500 0 0	Nil	Nil	Nil
20	Manikkola							No transac
21	Shibnagar ... ..	...	...	...	...	...	...	Figures not
22	Khulus Amla "Urban"	52 0 0	21 0 0	5 0 0	Nil	Nil	Nil	Nil
	PATNA DIVISION.							
23	Nawadah-Mirzapur							No transac
24	Umdah	Nil	13 8 0	Nil	Nil	700 0 0	Nil	Nil
25	Motihari "Urban"	1,308 0 0	42 7 2	300 0 0	Nil	Nil	Nil	24 1 9
26	Singha Chapra	Nil	12 0 0	Nil	Nil	Nil	250 0 0††	2 14 6
27	Khairwata	Nil	12 0 0	Nil	Nil	Nil	300 0 0††	3 2 0
28	Challabar	Nil	8 0 0	Nil	Nil	Nil	200 0 0††	3 2 0
	BHAGALPUR DIVISION.							
29	Nandaapur Catholic Mission	Nil	Nil	Nil	Nil	Nil	300 0 0‡‡	38 0 4
30	Mirzapur Pekkurnal	Nil	40 0 0	Nil	Nil	Nil	2,000 0 0§§	67 5 4
	Total carried over ...	6,423 8 0	804 14 7	4,186 12 0	2,450 0 0	1,150 0 0	7,155 0 0	411 9 10

DIX II.

AND LIABILITIES.

year ending 31st March 1906.

Total liabilities.	ASSETS.				Total assets.	BALANCE.		REMARKS.
	Cash in hand.	Cash in Bank.	Loans due by members.	Interest due on loans.		Profit.	Loss.	
10	11	12	13	14	15	16	17	18
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	
736 13 8	408 11 9	Nil	353 0 0	3 10 10	746 6 7	84 0 11	Nil	
409 8 0	87 10 0	19 0 9	416 0 0	4 5 4	627 0 1	27 8 1	Nil	
104 11 6	90 0 0	Nil	20 0 0	0 13 4	100 13 6	Nil	3 10 0	
817 7 0	220 11 4	Nil	Nil	Nil	230 11 4	3 6 4	Nil	* From Hamilton's fund.
1,345. 0 0	Nil	179 3 0	1,148 0 0	66 7 9	1,398 10 9	44 8 9	Nil	(a) From Magistrate's fund.
1,252 10 0	Nil	616 8 9	600 0 0	37 3 6	1,253 12 9	1 0 3	Nil	
738 9 3	89 10 0	608 8 0	10 0 0	0 6 8	708 8 8	Nil	30 0 7	
845 7 6	128 14 6	Nil	731 0 0	7 12 4	867 10 10	23 2 4	Nil	
309 0 4	9 8 9	Nil	435 0 0	6 8 6	470 1 2	71 0 11	Nil	(b) No reserve fund has been opened, as it worked for only two months.
8,713 6 0	1,207 11 8	Nil	7,742 0 0	15 2 0	9,064 12 8	241 7 8	Nil	† From Mr. Hamilton.
841 5 0	2 1 0	Nil	325 0 0	27 9 9	854 10 9	13 8 9	Nil	‡ From Hamilton's fund.
tion.								
375. 1 8	16 3 6	28 0 0	329 0 0	3 0 6	378 10 0	1 0 9	Nil	
808 10 0	Nil	Nil	305 8 0	6 5 10	311 12 10	3 8 10	Nil	§ From Hamilton's fund.
tion. (c)								(c) Started towards the close of the year.
1,574 12 1	50 5 11	Nil	1,558 0 2	Nil	1,608 6 3	23 10 1	Nil	¶ From Kailashnath fund.
830 11 10	438 13 8	30 11 10	110 0 0	12 2 6	892 12 0	62 1 2	Nil	§ Kept with Sir P. N. h.
tion.								(d) The deposit of Rs. 400 was withdrawn before the close of the year.
available (e)	...	...	...	...	...	...	...	(e) Banks not received in time for audit.
78 0 0	71 9 0	Nil	Nil	Nil	71 9 0	Nil	0 7 0	
tion.								
713 8 0	Nil	56 2 2	611 8 0	72 1 2	939 11 6	228 2 2	Nil	
2,171 9 0	24 6 2 23 0 0	Nil	2,166 8 0	Nil	2,160 12 2	69 8 2	Nil	** Rs. 2 10 the estimated cost of subacute forms.
	56 6 2							
208 14 6	3 5 0	Nil	320 0 0	18 12 2	321 7 2	21 0 9	Nil	†† From Bettiah Hoj.
215 2 0	6 12 9	11 0 0	223 11 6	Nil	241 2 2	20 6 2	Nil	
211 2 0	21 15 9	8 4 0	222 7 0	Nil	222 10 9	41 8 9	Nil	
933 0 4	41 4 2	Nil	850 2 0	54 10 6	976 10 9	38 10 5	Nil	‡‡ Rs. 6 0 from Mission Fund - 200 from Hamilton's fund
2,107 8 4	50 7 0	Nil	1,963 0 0	143 12 10	2,152 6 10	78 1 6	Nil	§§ Through Mr. G. D. Free.
24,673 12 5	3,004 1 10	1,557 6 7	22,733 0 0	453 11 10	25,663 12 0	1,730 6 2	67 5 7	
						1,150 0 7		

APPEN
STATEMENT OF ASSETS
For registered Societies for the year

Serial Number.	Name of Society.	LIABILITIES.						
		Share capital paid up.	Reserve Fund.	Fixed deposits of members over three months.	Borrowed capital.			Interest due to creditors.
					From Govern-ment under India Government Resolution.	From Govern-ment at 6½ per cent.	From other sources.	
1	2	3	4	5	6	7	8	9
	BHAGALPUR DIVISION— continued.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
	Brought forward ...	6,485 8 0	604 14 7	6,128 12 0	2,450 0 0	1,150 0 0	7,155 0 0	411 8 10
31	Maranga ...	129 8 0	5 8 0	Nil	Nil	Nil	Nil	Nil
32	Gando ...	Nil	27 8 0	Nil	Nil	Nil	300 0 0°	18 12 0
33	Dighl ...	Nil	20 4 0	Nil	Nil	Nil	250 0 0°	15 10 0
34	Satgawan ...	Nil	25 0 0	Nil	Nil	Nil	250 0 0°	15 10 0
35	Kushpahari ...	Nil	7 10 0	Nil	Nil	Nil	200 0 0°	12 8 0
36	Kadma ...	Nil	14 0 0	Nil	Nil	Nil	300 0 0°	18 12 0
37	Dhaksjole ...	Nil	8 8 0	Nil	Nil	Nil	200 0 0°	12 8 0
	ORISSA DIVISION.							
38	Bilipara ...	Nil	7 4 0	Nil	Nil	Nil	500 0 0†	Nil.
39	Pathpur ...	Nil	7 12 0	Nil	Nil	Nil	500 0 0†	Nil
40	Talbast ...	Nil	5 4 0	Nil	Nil	Nil	500 0 0†	Nil.
	CHOTA NAAGPUR DIVISION.							
41	Bayang I (Kokha) ...							
42	Marang Maroha ...							
43	Toyor ...							
44	Bariathu ...							
45	Goorethu ...							
46	Beeo ...							
47	Barkipona ...							No tran
48	Bariang ...							
49	Kundara ...							
50	Bongasori ...							
51	Houhe ...							
52	Lodma ...							
53	Bayang II (Bariatu) ...							
54	Rampur ...	Nil	18 4 0	Nil	Nil	455 10 0	Nil	28 9 0
55	Manbhun Native Christian ...	950 0 0	44 6 0	Nil	250 0 0°	Nil	Nil	Nil
56	Pokhuria ...	Nil	27 0 0	510 8 0	480 0 0	Nil	200 0 0‡	24 11 6‡
57	Kashipur ...	100 0 0	Nil	Nil	Nil	Nil	Nil	Nil
	GRAND TOTAL ...	7,664 0 0	1,113 14 7	6,637 4 0	3,210 0 0	1,806 10 0	10,353 0 0	658 10 4‡

DIX II—concluded.

AND LIABILITIES.

ending 31st March 1906—concluded.

Total liabilities.	ASSETS.				Total assets.	BALANCE.		REMARKS.
	Cash in hand.	Cash in Bank.	Loans due by members.	Interest due on loans.		Profit.	Loss.	
10	11	12	13	14	15	16	17	18
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	
24,673 13 5	3,094 1 10	1,567 6 7	20,728 8 9	433 11 10	23,823 13 8	1,236 6 2	40 6 7	
134 0 0	0 0 6	NIL	134 0 0	7 7 10½	141 0 4½	16 0 4½	NIL	
246 2 0	478 6 7½	NIL	NIL	NIL	478 6 7½	123 4 7½	NIL	* From Barbara Ward's Estate.
235 14 0	377 11 3	NIL	NIL	NIL	377 11 3	91 13 3	NIL	
390 10 0	377 0 0	NIL	NIL	NIL	377 0 0	66 6 0	NIL	
220 2 0	302 15 9	NIL	NIL	NIL	302 15 9	33 13 9	NIL	
332 12 0	450 0 0	NIL	NIL	NIL	450 0 0	117 0 0	NIL	
220 14 0	304 6 1½	NIL	NIL	NIL	304 6 1½	63 6 1½	NIL	
507 4 0	15 4 0	NIL	403 0 0	10 4 0	517 0 0	10 4 0	NIL	† From Dempsey Ward's Estate.
507 12 0	166 12 0	NIL	341 0 0	5 0 0	512 0 0	5 0 0	NIL	
605 4 0	24 4 0	NIL	481 0 0	10 12 6	514 1 6	10 12 6	NIL	
601 7 0	0 0 0	153 12 1	400 4 2	22 12 0	524 12 10	130 0 10	NIL	
1,274 6 0	237 9 7	44 0 0	950 4 0	34 0 0	1,294 10 1	23 0 1	NIL	
1,242 2 6½	8 15 8	NIL	1,230 0 0	46 2 2	1,234 0 0	32 0 11½	NIL	‡ From Hamilton's Fund.
100 0 0	NIL	100 0 0(a)	NIL	NIL	100 0 0	0 0 0	NIL	(a) Arises from interest accrued in the Post Office Savings Bank.
21,142 6 11½	2,820 7 2	1,856 0 8	24,508 9 0	621 10 6½	23,174 12 1	2,072 10 8	40 6 7	
						2,136 5 1		

motion.

‡ Directed towards the close of the year.

APPEN
STATEMENTS OF ASSETS
For unregistered societies for the year

Serial No.	Name of Society.	LIABILITIES.						
		Share capital paid up.	Reserve Fund.	Fixed deposits of members over three months.	Borrowed Capital.			Interest due to creditors.
					From Government under India Government Resolution.	From Government at 6½ per cent.	From other sources.	
1	2	3	4	5	6	7	8	9
	BURDWAN DIVISION.		Rs. A. P.	Rs. A. P.		Rs. A. P.		Rs. A. P.
1	Baundepur	Nil	10 4 0	130 0 0	Nil	200 0 0	Nil	40 1 9
	BNAGALPUR DIVISION.							
2	Kalinpong	Nil	18 0 0	Nil	Nil	200 0 0	Nil	48 14 0
3	Bhulucops	Nil	9 0 0	Nil	Nil	150 0 0	Nil	38 7 4
4	Joba	Nil	7 8 0	Nil	Nil	150 0 0	Nil	36 3 2
5	Sindipong	Nil	6 8 0	Nil	Nil	100 0 0	Nil	26 0 8
6	Amosi	Nil	2 8 0	200 0 0	Nil	Nil	Nil	25 0 8
7	Chowtham ... ..	..	..	..	Figures not available.†			..
8	Bakhtiarpur	Nil	19 14 5	1,099 5 0	Nil	Nil	Nil	94 15 4
	PATNA DIVISION.							
9	Telga	Nil	12 12 0	Nil	Nil	Nil	788 0 0(1)	70 2 9
10	Parsa	Nil	20 12 0	Nil	Nil	Nil	800 0 0(3)	32 0 0
	Jalaipur	Nil	9 0 0	Nil	Nil	Nil	400 0 0(3)	16 2 0
12	Karharla	Nil	6 12 0	Nil	Nil	Nil	500 0 0(3)	43 12 0
13	Madhuban	Nil	39 0 0	Nil	Nil	Nil	305 0 0(4)	Nil
14	Betowna	Nil	10 4 0	Nil	Nil	Nil	300 0 0(5)	23 7 0
15	Jogiana ... ..	..	..	..	Figures not available.†			..
16	Bohika	Nil	30 0 0	Nil	Nil	Nil	520 0 0(6)	81 4 0
17	Kampati	Nil	31 8 0	100 0 0	Nil	Nil	500 0 0(6)	32 13 0
18	Pbulwaris... ..	..	..	..	Figures not available.			..
19	Hardi	Nil	Nil	11 3 6	Nil	Nil	913 0 3(7)	202 0 9
	ORISSA DIVISION.							
20	Nusapahi	Nil	35 6 3	219 0 0	Nil	Nil	450 0 0(5)	46 15 1
21	Sargua	Nil	24 8 0	14 11 6½	Nil	Nil	Nil	1 13 11
22	Orora	Nil	14 12 0	Nil	Nil	300 0 0	Nil	18 12 0
23	Subarnapur	Nil	61 0 0½	1 0 0	Nil	300 0 0	Nil	17 5 10
24	Charchika	Nil	58 8 0	150 0 0	Nil	300 0 0	Nil	36 3 1
25	Barapat	Nil	34 0 0	Nil	Nil	400 0 0	Nil	20 13 4
26	Tarabhol	Nil	27 8 0	Nil	Nil	250 0 0	Nil	46 14 0
27	Balugan	Nil	22 12 0	Nil	Nil	500 0 0	Nil	62 8 0
28	Bolgarh	Nil	38 0 0	Nil	Nil	500 0 0	Nil	87 4 8
29	Nimapara	Nil	25 12 0	151 10 0	Nil	500 0 0	Nil	135 4 4
	CHOTA NAGPUR DIVISION.							
30	Sidrol	Nil	6 4 0	Nil	Nil	Nil	Nil	Nil
31	Cheny Lupungtoli ... ..	..	..	..	Figures not available.†			..
32	Hoodhoothoo ... ..	..	..	..	Ditto.†			..
33	Matwari ... ..	..	..	..	Ditto.†			..
34	Kortah ... ..	..	..	..	Ditto.†			..
	Total	..	250 12 8½	1,976 14 ½	..	3,850 0 0	6,074 0 3	1,222 2 8

DIX IIA.

AND LIABILITIES.

ending 31st March 1906.

Total liabilities.	ASSETS.				Total assets.	BALANCE.		REMARKS.
	Cash in hand.	Cash n bank.	Loans due by members.	Int rest due on loans.		Profit.	Loss.	
10	11	12	13	14	15	16	17	18
Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	
380 5 9	10 14 3	16 5 3	307 8 0	40 7 0	435 2 6	54 12 0	NIL	
281 14 0	NIL	215 2 0	103 2 3	NIL	319 4 3	57 6 3	NIL	
105 7 4	NIL	NIL	253 7 3	NIL	253 7 3	57 13 11	NIL	
193 11 2	39 9 0	200 0 0	NIL	NIL	239 9 0	45 13 10	NIL	
132 8 8	NIL	163 0 0	NIL	NIL	163 0 0	30 7 4	NIL	
228 8 3	7 8 0	NIL	195 0 0	32 0 8	234 16 3	6 8 7	NIL	
...	...	...	...	...	...	...	...	† Books not received in time for audit.
1,214 2 9	957 2 0	19 14 8(a)	232 12 0	34 2 10	1,149 16 3	NIL	70 2 6	(a) Deposited with Mr. P. N. S. S. G.
808 14 9	15 11 0	54 2 9(2)	816 0 0	104 8 9	900 0	121 7 0	NIL	(1) From Babu Gulab Chand (2) Deposited with Babu Gulab Chand. (3) From Hathwa Kal.
858 13 0	52 8 3	275 13 0	523 13 6	140 1 9	940 2 6	121 7 6	NIL	
425 2 0	78 8 3	60 3	347 1 9	23 6 0	500 2 3	55 1 3	NIL	
550 0 0	59 0 8	2 1 6	600 0 0	NIL	574 2 2	23 10 3	NIL	
343 0 0	358 13 11	18 8 11	NIL	NIL	377 6 10	24 6 10	NIL	(4) From Madhuban Kal.
333 11 0	23 12 0	11 4 6	308 8 6	11 7 0	413 0 0	79 5 0	NIL	(5) From Bettiah Kal.
...	...	...	...	...	...	...	...	(6) From Darbhanga Kal.
631 4 0	7 6 11	30 14 3	508 0 0	54 2 1	600 12 3	59 9 3	NIL	
664 5 0	0 1 8	1 8	630 0 0	46 9 6	717 13 6	63 7 6	NIL	
...	
1,126 4 6	70 11 9	11	1,045 0 0	102 6 0	1,216 1 0	91 13 3	NIL	(7) From Babu K. P. N. S. G.
651 5 4	510 9 4	35 6 3	300 8 0	6 2 10	732 11 6	101 6 1	NIL	(8) From Magistrate's Kal.
41 1 5½	17 6 5	37 12 6	NIL	NIL	55 2 11	16 1 2½	NIL	
333 8 0	43 2 6	NIL	244 0 0	57 9 0	306 1 6	61 9 6	NIL	
379 5 10½	10 13 10½	1 0 9	421 0 0	5 10 9	441 9 4½	62 2 6	NIL	
544 11 1	500 2 6	115 2 3	NIL	NIL	620 11 7	60 0 6	NIL	
434 13 4	10 2 0	58 0 0	416 0 0	42 1 4	526 4 6	71 7 0	NIL	
324 2 0	59 1 10	NIL	241 0 0	16 9 2½	346 11 2½	21 9 2½	NIL	
585 4 0	506 18 0	NIL	63 0 0	15 2 4½	545 1 4½	NIL	0 2 7½	
502 4 3	8 11 3	NIL	444 0 0	40 12 7½	524 7 1¼	28 2 2¼	NIL	
612 10 4	{ 24 0 10½ 60 0 0(c) }	NIL	623 0 0	24 2 3	644 2 2¼	131 0 11½	NIL	(c) Average profit of all the printing members.
6 4 0	NIL	55 2 9	NIL	NIL	55 2 9	46 13 9	NIL	
...	...	...	...	...	...	...	...	† Analyzed with the following Receipts, 11/12/05 N. S. G. (see p. 11)
13,133 13 8	3,340 4 11	1,023 6 10	8,009 11 3	622 2 5½	14,721 19 9½	1,360 2 3	79 4 11	
						1,977 13 11		

REVENUE DEPARTMENT.

LAND REVENUE

CALCUTTA, THE 11TH AUGUST 1906.

RESOLUTION—No. 2466L.R.

READ—

A Report No. 2550.C.S., dated the 12th of April 1906, from Mr. W. R. Gourlay, on the working of the Co-operative Credit Societies for the year ending the 31st March 1906; and a Supplementary Report No. 4080.C.S., dated the 16th July 1906, from Mr. L. E. B. Cobden-Ramsay, on the same subject.

Read again—

Government Resolution No. 3032T.—R., dated the 9th September 1905, on the Registrar's report for 1904-05.

THIS is the second report submitted by the Registrar, but it is the first of its kind dealing with societies registered under Act X of 1904.

2. The report was due to Government on the 1st July. Mr. Gourlay, the Registrar, before he proceeded on leave, submitted a preliminary report on the 12th April last, but it was not possible to prepare statistics by that date. The compilation of the statistics and the preparation of a review of them was, therefore, left to his *locum tenens*, Mr. Cobden-Ramsay, who was unable to submit them until the 19th July, and the report as a whole did not reach Government till the 27th idem. The statistics now submitted are not in all cases complete, and the figures of seven societies were not before Mr. Ramsay when he prepared his review. The reports submitted are clear and concise, and it is unnecessary to review them in detail.

3. Mr. W. R. Gourlay was in charge of the Department, in addition to his duties as Private Secretary to His Honour the Lieutenant-Governor, from the beginning of the year till the end of July, when Mr. L. E. B. Cobden-Ramsay was appointed Registrar and acted as such till Mr. Gourlay relieved him in December. Messrs. Gourlay and Cobden-Ramsay spent 167 days on tour and visited all the districts of the Province, except Burdwan, Hooghly, Jessore, Khulna, Murshidabad and Bhagalpur.

4. The year 1905-06 opened with 67 unregistered societies. Eight of these were situated in districts which have been transferred to the Province of Eastern Bengal and Assam. Five societies (Majnamutha, Chakdhi, Dalsingserai, Baktiarpur and Baltara) ceased to exist owing to various circumstances. Two more—Chenny and Loopoongtooly—were amalgamated with the Rampur Society. Of the remaining 52 societies, 19 were registered during the year, 38 new societies were also registered during the year, and at its close 90 societies in all—registered and unregistered—stood on the list as against 67 in the preceding year.

5. The number of members of the societies amounted to 4,617 as against 3,280 in 1904-05, and the number of loans granted rose from 1,737 in 1904-05, to 2,595 in the year under review. The members of the different societies varied from 10 to 357, and the amount of capital from Rs. 100 to Rs. 2,000.

6. The unequal distribution of loans was one of the points to which attention was drawn in paragraph 5 of the Government Resolution on the Report for 1904-05. In that year the loans varied from Re. 1 to Rs. 101. In the year under review, the unevenness of the distribution of loans was even more marked, being from Re. 1 to Rs. 265 in the rural societies, and from Rs. 5 to Rs. 550 in the case of the urban societies. Mr. Cobden-Ramsay notes that variation is bound to continue till it is found by experience that the poorer members are as prompt as their well-to-do brethren in repaying

the loans granted to them, as the question of security must influence the Committees in granting loans. Moreover, in urban societies, which are practically "Limited Companies," the distribution varies according to the number of shares held by each member.

7. The societies were financed either by loans (with or without interest) from Government and from private parties and by deposits made by the members. Rupees 3,210 were granted to registered societies free of interest

	Rs.
Mr. Hamilton's Fund	2,005
" G. D. Pyne	2,000
Kailashewari Fund	1,600
Domepara Ward's Estate	1,600
Bettiah Raj	650
Mission Fund	600
	10,355
Hatwa Raj	1,700
Darbhanga Raj	1,020
Babu K. P. N. Singh	913
" Gulab Chand	786
Magistrate's Charitable Fund	450
Madhubani Babus	305
Bettiah Raj	300
	5,474

for three years in accordance with paragraph 26 of the Resolution of the Government of India, dated the 29th April 1904, on deposits of equal amounts being made by the members. Rupees 5,457 were lent by Government on interest at $6\frac{1}{4}$ per cent. to societies in Government estates, and Rs. 15,829 were advanced by other parties. Of the latter amount, Rs. 10,355 went towards financing the registered societies, and the balance of Rs. 5,474 to help the unregistered societies. The details of these are given on the margin.

The deposits made by the members amounted to Rs. 8,614 as against Rs. 3,181 in 1904-05.

8. The rate of interest which the societies charged on loans granted to members was generally $12\frac{1}{2}$ per cent. as in last year, but Mr. Gourlay shows in paragraph 6 of his report that in some cases it is better for a society to charge $18\frac{3}{4}$ per cent. on lending out money borrowed locally, than to borrow money from outside sources and lend it out at a lower rate.

9. The societies worked on the whole at a profit. The total assets amounted to Rs. 47,786-6-10, and their liabilities to Rs. 44,276-4-7 $\frac{1}{2}$, thus leaving a profit of Rs. 3,510-2-2 $\frac{1}{2}$ as against Rs. 1,955-1-6 $\frac{1}{2}$ in the preceding year.

10. These results indicate that the scheme is progressing steadily, but much depends on the zeal and sympathy of local officers. It has succeeded most in the districts of the Bihar, Orissa and Chota Nagpur Divisions and in the district of Midnapore. Mr. Gourlay thus describes the causes of this success:—

"With few exceptions, all the societies which are at present working are founded on the credit which the individual member has within his village. That such a credit, founded on a character for honesty, exists is well known to all who are familiar with village life. The majority of the village transactions are done without a word in writing, and such debts are seldom repudiated. This credit, however, seldom extends beyond the limits of the village, and in many cases not even beyond the limits of the *tola*, or hamlet, in which the individual resides. It is this existing village credit which has to be organised, and when the villagers understand this, unlimited liability has no terrors for them; they accept the principle without question.

"The secret of financing agriculture in India is not in creating anything new but in organising the credit which already exists."

The scheme is being extended gradually on sound lines, and this will yield better results in the end than the establishment of a large number of societies in communities where the principle of co-operation is not properly understood. Of the two obstacles which hinder progress in these tracts, viz., the want of capital and the absence of men able to explain the principles to guide the villagers, the latter is the most serious, though it is hoped that in the large Christian communities of Chota Nagpur the requisite instruction may in time be furnished by the Missionaries and their assistants. As to capital, it is not too much to expect that others will follow the example of Rai Camaleswari Prasad Singh Bahadur, of Monghyr, and such is now being done by local *mahajans* in parts of Midnapore.

11. The Government of India in their Circular Order No. 7—30-4, dated the 29th May 1906, desired that the cases in which disputes about the recovery of loans from members were referred to the Registrar or were the

subject of arbitration should be noticed in the report. The Registrar reports that there were no such cases during the year. The Lieutenant-Governor agrees with Mr. Cobden-Ramsay and the Board that to allow loans to be recovered on the decision of the Registrar, as a public demand, would be likely to encourage careless granting of loans and to cause apathy among the Committees who manage the societies.

12. An effort was made during the year to establish grain societies and *golas* for seed grains, but the schemes have made little progress for the reasons given in paragraph 12 of Mr. Gourlay's report.

13. The Lieutenant-Governor desires to place on record his appreciation of the zeal and energy with which Messrs. Gourlay and Cobden-Ramsay performed their duties.

His Honour also notices with pleasure the valuable assistance given to the movement by Mr. Hopkyns, Subdivisional Officer of Bettiah, the Revd. Mr. Finch-White, of Hazaribagh, Babu Jamini Mohan Mitra, Deputy Collector of Midnapore, and Rai Camaleswari Prasad Singh Bahadur, of Monghyr.

ORDER.—Ordered that a copy of the Resolution be forwarded to the Board of Revenue for information and communication to the Registrar, Co-operative Credit Societies.

By order of the Lieutenant-Governor of Bengal,

R. W. CARLYLE,
Chief Secy. to the Govt. of Bengal.