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ANNUAL REPORT  
ON THE  
WORKING  
OF  
CO-OPERATIVE CREDIT SOCIETIES  
IN THE  
BOMBAY PRESIDENCY  
(INCLUDING SIND),  
FOR THE YEAR  
1st July 1909 to 31st March 1910.

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*E R R A T A*

In Annual Report (for 1909-1910).

A.

1. Para. 4, last line but 2, "may-be" for "may-be".
2. " 10, line 2, "of" for "to" between "extent" and "its".
3. " 20, last line but 1, "Central" for "central".
4. " 28, line 10, "inquirers" for "inquiries".
5. " 37, lines 6 and 7, "Consulting Export" for "consulting expert".
6. " 43, line 4, add a comma after the words "Marátha Society".
7. " 45, third line from end, "Rs. 100" for "Ro. 1".
- " " last line, "Rs. 24" for "Rs. 18".
8. " 53, line 3, "may-be" for "may-be".
9. " 58, line 9, "may-be" for "may-be".
10. " 69, line 10, add a comma after the word "Sátára".
11. " 71, last line but 1, omit the words "per Bank".
12. " 73, line 2, enter the word "or" at the end of the line.
13. " 87, line 8, change comma to full stop at end of line.
14. " " last line, but 1, add a colon after "per cent."
15. " 98, 7 and 8 lines from the end, change "2 per cent." to "100 per cent." and "1½" to "25".

B.

1. Para. 12, line 3, "that" badly printed.
2. " 25—31, page 5, badly printed (throughout); *vide* para. 30, specially.
3. " 43, last line, "34" indistinct.
4. " 45, line 7, first "10" indistinct.
5. Paras. 52 and 58 "Kánarese", accent not needed.
6. Para. 55, line 5, "initials" indistinct.
7. " 72, line 5, bracket (after "Dharwar Society") indistinct.
8. " 78, line 1, "is" (after "vengaoon") indistinct.
9. " 78, line 3, add the "r-" in "recovery".
10. Paras. 80, 88 and 90 "Maratha", accent required on second "a".
11. Para. 80, "Muddebihal"—"Kanginhal", accent required on final "a".
12. Paras. 82, 85 and 90 "Sátára", accents required on each of the first two "a"s.

From

C. S. CAMPBELL, Esq., I. C. S.,  
Registrar, Co-operative Credit Societies,  
Bombay Presidency.

To

THE SECRETARY TO GOVERNMENT,  
Revenue Department, Bombay.

*Camp Sdtara, 20th October 1910.*

SIR,

I have the honour to submit this the Annual Report on Co-operative Credit Societies in the Bombay Presidency proper; for the year 1909-10. The year is, really, only nine months (July 1st, 1909 to March 31st, 1910) this time; as the close of the "Co-operative" year has been changed back again, from June 30th to March 31st (its original date). Our year is, thus, identical with the "Financial" year.

2. I am keeping the same arrangement in the report as last year. A detailed summary of "headings" is included in the Appendix; as usual. The arrangement being by "subjects" is convenient, I think, for reference.

#### I.—ADMINISTRATIVE AND TOURS.

3. I was in charge for the whole of the nine months under report, *viz.* 1st July 1909 to 31st March 1910.

4. Honorary Organizers were 5 at the beginning of this period; and 8 at the close. Their names, dates of appointment, and charges—respectively—will be found in a list in the Appendix. They form a useful link between the official and the private worker, in the movement: preventing over-officialism in the early stages; when personal work is so important. Officials working voluntarily, and not *ex-officio*, are of course (*ipso-facto*) honorary organizers; though not specified in a list. And supervision of existing Societies is accepted now as the more important part of a so-called organizer's work. Success when established will tell its own tale. In fact, new applications already come, without special preaching; and, in such cases it is invaluable to have a local expert, to whom to refer the matter; oneself, may—be, at the other end of the Presidency, meanwhile. Working with such honorary organizers is certainly one of the most enjoyable parts of one's billet.

5. The same three Auditors, as before, have worked throughout the period; and given satisfaction. I give their names and charges in the Appendix, as for honorary organizers; and as such indeed I treat them as far as their strictly-official duty of "audit" permits. Since the close of the year Mr. Chimantal has died; at his post (Broach). The death is admitted by all to be a serious blow to the cause, in Guzerat; and is felt personally by me as involving the loss of an earnest and skilled workman, and a true friend of the movement. He began as Head-clerk to the Registrar, at the very beginning of the work. He is our first casualty; and difficult to replace.

6. We had to strengthen the hands of the Auditor Southern Division; by the appointment of a special clerk, to work directly under him. I had also to add two temporary hands (candidates) to help in auditing the enormous Societies of Dhárwár City.

In the Central Division, I have now got a special inspecting clerk, for Sâtára District : and in the Northern Division, a special Circle Inspector for the Mándvi Táluka, of the Surat District.

My personal staff is as before—Head-clerk and three ordinary clerks : with an occasional extra-hand, at times of pressure.

The whole staff has worked loyally : and the more intelligent interest they take in the work, the better, no doubt, for the movement.

I submit a list of staff, in the Appendix.

7. As regards touring, I may say at once that the Societies have now outstripped the "annual" Registrar! I managed, however, to do the Central and Southern Divisions entirely, and also all the new Societies of the Northern ; before the end of the touring season (June 1910 ; *i. e.* after the close of the period under report) : and, as I had done the Northern Division completely in and around May, 1909, I have visited every Society under report (at least once) during the period of fourteen months ending the middle of June, 1910. This, of course, must not occur again! The truth is that Conferences, which have increased in number and take up time, tend also to replace (in part) the need for a personal visit to every village. We have now, beside our Provincial Conference, a separate Conference for each Division. These have this year, however, fallen after the close of the period under report.

## II.—SOCIETIES.

8. Such progress as the year may show in numbers is hardly a safe guide to our true place in the "Co-operative Credit" movement. This will be self-evident to all who have read the new edition (just out) of Mr. Henry W. Wolff's "People's Banks". I look upon this reprint as an important feature of the year. And I would recommend a careful study of the book to all who desire to appreciate at their proper worth reports such as this. Mr. Wolff has added a special chapter on "Co-operative Credit in India". Of course, he is speaking from an European platform. It remains for us to appropriate essentials ; and adjust details.

9. Personally, I would prefer to sum up our work for the year in the general language of "Education" ; rather than in statistics, and in figures of "finance". The final willingness, or otherwise, of people to work on and work honestly must, of course, rest with themselves. But, the teaching may rest with us.

10. It would be impossible, perhaps, to gauge with any exactness the amount of instruction given, and the soundness thereof ; or the extent to its acceptability, and assimilation. But, anyone who has attended any of the three divisional Conferences (just held) might readily give evidence that there is spirit in the movement, and an intelligent interest in the participators thereof.

11. Nor can one who goes into the villages, or corresponds with Societies, fail to see a growth in understanding of, and loyalty to, the movement. Even where Societies fail to start, or to go on, still one's talk in the village is obviously not thrown away. And though a Society may, like a child, start in some ignorance, and die when grown up, still the effect of its life on particular individuals and on village customs generally cannot but make itself felt. No doubt, now that we have started Societies, many may arise to exploit them, for their own particular ends ; but they can never make facts of education as though they had not been ; or get the taste for honest dealings out of people's mouths.

The backward tribes of Mándvi, for instance, can hardly return to their state of primitive innocence ; which was at once the occasion for and justification of the Sávkárs' parental solicitude !

12. One has only to look to the keenness and expert knowledge of our Honorary Organizers (still growing in numbers), and Auditors, and helpers.

generally, to feel that India has itself appropriated the movement; co-operating heartily, without fear or prejudice: to say nothing of the people (uneducated) who clamour for "Registration"; as a panacea of their ills, or the only hope of their trade.

13. In European parlance, "Raiffeisen" Societies have something beyond mere economy; something "moral", almost religious. Our village Societies, with their unlimited liability and indivisible reserve-fund, tend to "moral" development too. As Mr. Wolff warns us, however, we must avoid vain repetitions of European terms. In one little village, where there had been friction, I attended (by special request) the annual General-meeting of the Society. I had begun to tell them of "brotherly love", and how they should live together as "brethren" when they interrupted with merriment and the information that with them "to live as brethren" meant "to fight like cat and dog"! I at once advised life as "father and sons". Yet, some people disclaim against the "one-man" system!

14. Still, there is no doubt that lessons of give and take are being inculcated; in a way never experienced before. The feeling that no man lives or dies to himself must grow. A friendly interest in the welfare of others must be encouraged. Moreover, the need of honesty and the advantages of learning are both likely to become more and more prominent.

15. From these generalities I will descend to a few general statistics.

In the nine months under report 40 new Societies in all were registered. In the same period one Society was cancelled; leaving a net increase of 39 Societies. The grand total of Societies on 31st March, 1910, was thus 203. Of this total, 56 are "Urban"; and 152 "Rural". Of those registered during the nine months, 8 were urban; and 32 rural.

The cancelled Society was that of "Government Servants", at Dhulia; for the whole of Khándesh. Its place in East Khándesh is taken by a new Society; limited to the one District.

16. Of the Urbans, this year I am classing 7 as "Centrals". I explained last year that this term is merely an executive one: while the law is still considering the division into "urban" and "rural"; and advisability for change thereanent.

17. Out of the total number of existing Societies, 182 have "unlimited liability"; and 26 have "limited". All the rurals have unlimited; and 30 of the urbans. All the "Centrals" but one have limited; and of the non-central urbans, 20 have ditto.

18. As regards membership, it is—for 152 rurals, 9,833; for 49 urbans, 3,910; and for 7 centrals, 1,746: giving an average per Society of 65 for rurals, 80 for urbans, and 249 for centrals. The average membership per Society, for all Societies taken together, is—75.

19. Of the total number of Societies (*viz.* 203), I would class about 23 as "not working". This is merely for statistical reasons. Explanation or comment may follow, in their proper place. Suffice it here to say that our problem of finance is not yet settled; though accomodation was promising about the time of registration. Societies unwilling to go on are, of course, met by cancellation. But, the majority of non-workers may, perhaps, rather be classed as willing but weak: while one or two have been troubled by plague, or the like; and others are too young to gauge. "Cancellation" is easy and harmless, when needs be: but, at present, it is our annual statistics alone that appear to ask for it!

### III.—WORKING OF SOCIETIES.

#### (a) Central.

20. The Societies which I classed, last year, as Centrals are—in the Northern Division, "Bombay Urban", "Broach District", "Surat District" and "Párdi Society"; and in the Central Division, "Dhulia Society". To these

I must add, this year, two—in the Southern Division, the “Southern Marátha” Society, of Dhárwár; and in the central, the “Nagar Society”. Thus we have, now, seven “centrals” in all.

21. The annual-reports of Societies like Mr. Herlekar’s “Southern Marátha” are well worth reading in themselves; but, obviously, too long for quotation here. In future, one may have more and more to leave interesting details of individual Societies to the personal research of those specially interested.

22. I suggested last year that Central Societies have two functions; namely—the financing and supervising of other Societies. All of the Societies just named perform one or the other (or it may be both) of these duties: but, they do not necessarily confine themselves to such. The “Southern Marátha” Society—for instance—is primarily a simple “Urban” Society; doing an extensive credit business, with its numerous individual borrowers. It has now 1,378 members and Rs. 1,47,520 working capital. Its loans to other Societies are investments of idle balances: while it keeps some hold on such Societies, by getting them to invest part of their reserve-fund with itself. In one case, a local money-lender stipulated for the privilege of inspection of accounts as a condition of his loan to a Society. This is the right spirit; for both parties. Openness of accounts is more needed in this part of the Country than low interest. The Society agreed. Will money-lenders?

23. The following table will show the amounts outstanding, at the close of the year, between centrals and their client Societies:—

Central Society's Name	Number of debtor Societies	Total amount outstanding	Average per borrowing Society
		Rs.	Rs.
1. Bombay Urban ... ..	8	11,400	1,425
2. Broach District ... ..	2	2,000	1,000
3. Surat District ... ..	11	14,550	1,323
4. Párdi ... ..	1	610	610
5. Dhulia Táluka ... ..	1	400	400
6. Southern Marátha ... ..	7	19,200	2,743
Total ... ..	30	48,160	1,605
7. Nagar Central comes into next year ... ..	...	.....	.....

In all cases the rate of interest is the same, *viz.* 7 per cent.; except the Dhulia loan, at 7½ per cent. As a matter of security, some centrals lend only for short periods: but, grant renewals; if necessary, and safe.

24. Some of the Societies have started specifically with the idea of financing others. In such, lending to individual members may come in incidentally. Sir Vithaldas’ “Bombay Urban”, Sirdár Motilal’s “Broach District”, Khán Bahádur Modi’s “Surat Society”—are of this kind. And Mr. Chitale of Ahmednagar has followed suit. We could well do with more of these “District Banks”. Local interest may exert itself more, if the new “Bombay (guaranteed) Bank” scheme find place among us. While even now more capital would probably forth-come, but for the disabilities arising from our present Civil laws.

25. The question of “Unions” (for mutual finance and supervision) has hardly reached tangible form in this Presidency, as yet. “Group” Societies (already existing), like Kaira and Muddebihal (Bijápur), tend sometimes to decentralize into so many separate Societies: with some form, possibly, of joint-bond; in the centre. Other Societies (especially those of castes or classes) tend, sometimes, to throw out “branches”; which may or may not be ruled from the centre. The “Saraswat Brahmans” (of the Shamrao Vithal Society), the “Kadva Patidars” (of Surat), the “All India Brotherhood” (of Manmád), and the new “Native Christians” Society (of Ahmednagar)—are all actual, or

potential, examples of this. Mr. Herlekar, in Dhárwar, has a library now; and suggests the institution of a central bureau of co-operative instruction, for the Southern Marátha Country. Mr. Chitalo is conducting a co-operative periodical, in Ahmednagar. Government has suggested Societies contributing *pro rata* to inspecting establishment.

26. All this is more or less in the direction of "Unions". But, our new "Divisional Conferences" are, perhaps, the most direct bond of union; bringing us together from various corners, to confer together on points of common interest. While our "Provincial Conference" considers local decisions from a wider point of view.

(b) Urban.

*Sub-headings 1 and 5-8.*

27. As I said above (para. 2)—I am keeping, for general purposes, to the formal plan of Annual Report; laid down before. This gives us our division of Societies into Centrals, Urbans, and Rurals. I have suggested, before, one or two cross-divisions. For statistical purposes, the three heads may suffice. But, for administrative purposes, it is necessary to go below the surface. Herein lies a great difficulty, for the annual reporter: namely, how to make the figures speak, without writing a volume; and without raising false proportions, by particular details.

28. I suggested in paragraph 21 (above), that details of particular Societies will have to be looked for rather outside the Annual Report; in future. The practice of Societies issuing their own annual reports may grow; and I intend to prepare yearly, and distribute, a printed statement giving the main figures for the year by Societies. The "Annual Report" gives only by Districts; or the like.

I have already recommended the "Southern Marátha" Society's report (para. 21): I would add here the "Shamrao Vithal" Society's. I could mention other such: not to speak of "Village" reports, to those acquainted with the vernaculars. Practical inquiries would probably find considerably more material in such reports, than in this general summary of ours. Particular successes may be a better gauge of our movement for the future than wholesale generalities can ever be.

29. To return to the practical divisions of Societies—it may be necessary, while observing the statutory division into Central, Urban and Rural, to deal with Societies at times also by the racial or lingual "Divisions" of the Presidency; or even by smaller areas: the reason being that antecedents and circumstances differing from part to part, certain general distinctions may be drawn affecting Societies in groups. Similar by-laws cannot make a Society in Guzerat similar to a Society in the Deccan. When all Societies have learnt to be independent, the Registrar may confine himself to mere registration and audit; and the Annual Report be reduced to an Appendix of bare figures. But, for the present it is otherwise.

A division into "City", "Town", and "Village" Societies has been suggested, at one time or another; but, does not help us here: nor is it (as might be thought, at first sight) identical with the "Central", "Urban", and "Rural" division of our present law and order.

30. When, however, we have reached our territorial division suggested above, we shall still have to deal with the various kinds of Societies contemplated last year, *viz.* central, urban (proper), official, sectarian, productive, distributive, and rural (proper). But, the more scientific classification will be into Societies with limited and with unlimited liability: or, again, into Societies of cash and of kind.

31. Apart from *paper* constitution, however, it is interesting also to mark the differences in *practical* constitution. The terms "aristocratic" and "democratic" have been applied, more than once, to Societies; and may, sometimes, explain more in a word than one could gather from a pile of documents. This applies, perhaps, rather to rurals.



32. Lastly, a very simple classification of Societies into good, bad and indifferent, or into those independent of extraneous help, those still needing such and those not wanting any—might have its use, as a rough indicator to our position; rather than as a safe guide for action. Attention drawn to bad points may lead on to remedy. Wholesale complacence on the part of the reading public may do us no good.

33. "Centrals" (which number 7 in all) have been already dealt with. All other Urbans number 49; of which 6 are in the Northern Division, 30 in the Central, and 13 in the Southern. Of these urbans, 20 have limited liability; and 29 have unlimited. In constitution, therefore, many urbans resemble rurals; all of which have unlimited liability.

34. I have myself deprecated before the applying of Western words to Eastern methods: but, as "Raiffeisen" is a word constantly used (or misused) in co-operative parlance, it may not be out of place here to remark that perhaps the main features of "Raiffeisen" Societies are unlimited liability of members and indivisibility of the reserve-fund. The former of these obviously makes for restriction of area, for membership: and the latter militates against "shares"; which naturally carry with them the idea of dividends, appealing to the individual. Shares are deprecated, too, like entrance-fees, as tending to keep out the poor; whose honesty and need of credit may rank highest, and call for our greatest attention.

35. None of our Societies with unlimited liability have "shares"; and the majority are confined to the area of a village, or town. In one or two cases there has been no entrance-fee; and in no case is it known to exceed two rupees. The urbans only differ from the rurals, of course, in being composed mainly of non-agriculturists. There are quite a number of urbans which are actually in little villages; being composed of Chambhárs, or the like. This is particularly the case in the Sátára District; where leather-dealers of various sorts are pressing into "co-operation". And Poona City is trying to follow suit, apparently.

36. These Societies of "Chambhárs" profess to be able to improve the "trade" of their members. The report of Mr. Guthrie, who has been making an expert-survey officially and has also taken a personal interest in my Societies, may throw some light on the question of leather-trade development by means of co-operation. As mere "credit" Societies, borrowing and lending cash to members, it may prove inadvisable to keep them strictly to one class per Society; as large balances may then remain idle in off-seasons, that affect all members alike.

The number of leather-workers' Societies for the year is 10 (Chambhárs 7 and Dhors 3). Of these, 9 are in the Sátára District.

37. Our other interesting trade at present, of course, is that of the "Weavers". Following on the lucid and comprehensive report of Mr. P. N. Mehta on the subject, Government have now appointed to the Registrar an Expert-adviser; and an Expert-assistant, to carry out his advice with the requisite technical knowledge. Mr. W. T. Pomfret (of the Victoria Jubilee Technical Institute, Bombay) has taken up his honorary billet of "consulting expert" heartily; and, whatever results may come, we may feel now that the Weavers are having the best we can give.

38. I have recently visited the "Weaving Institute" at Betgeri; of which the Registrar is constituted the "Controlling officer". Gratitude is felt to Government for enabling, by a grant-in-aid, the opening of the Institute. It is being run in close touch with the Betgeri-Gadag Society: and though small at present, seems like the opening of a door to a backward and difficult class. Similar schools have been advocated for other places; but nothing in this line has matured as yet.

39. I had also the privilege, while touring, of being shown round Mr. Maconachie's Sholápur "Guild"; with Mr. Quin, the present Collector. Without being "co-operative" at all, it has done and is doing good work for the Weavers. Amongst other things there is a department for new experiments:

and as the weavers themselves conduct such, without the usual risks to individual pockets, improvements (which are really such) may easily become popular.

40. Co-operative Societies for Weavers number 6, to the close of the year: of these the one in Dhárwár City is the most advanced as regards dealings in "kind"; the two Konkan Societies (Devgal Taluka) are merely "cash" Societies, to date; the Bhangar Society (of Ahmednagar) is mixed, but likely to do good work for its many weavers. The "Salal" Society (Ahmedabad) is a Society of Dheds, who make weaving a subsidiary occupation. The Society coming under this head in the Sátára District is still waiting for capital to begin. There is, however, in Sátára City itself a Society which includes Sangars (a weaving class): and is likely now to do good work; though not included under this specific head, of weaving.

41. Side by side with work for Chamblars and Weavers, one might put work such as Mr. Chirmule (Assistant Government Pleader) is doing in Sátára City. He started a Society for the Municipal Bhangis; and has followed it up by a Society for other Municipal servants, or the like. The constitution of these Societies may leave something to be desired from a strictly "co-operative" point of view: but even as "provident" funds much good may result from the establishment of such. The first step of the former Society was to collect capital, and pay off the Pathans; a lump sum agreed to by them. This cleared about 20 Bhangis; of debts of about Rs. 30 per head. The Pathan rate of the place is about 2 annas per rupee per month; which gives nearly 4 rupees per month interest on each of the above debts. This (including, as it does, no principal) is rather a serious drain on the pay of a man earning 8 rupees, say, a month. Apart from remissions obtained in the wholesale repayment made by the Society, each member will benefit materially by having changed a loan at 150 per cent. into one at 9 $\frac{3}{4}$  per cent. The latter rate could secure complete repayment of principal and interest in 1 $\frac{1}{2}$  years, charging only half the amount monthly now paid in interest alone!

42. The "Hubli" Society, too, is essaying somewhat similar work. With workers like Messrs. Walwekar, Joshi, Soli and Chaphalkar, the prospects of this Society have brightened considerably. There are some who seem to deprecate attention to Towns, and the spread of co-operation among non-agriculturists: but, personally I still think, as I suggested before, that it may be the Towns that will lead the way; and I give confidence and sound instruction to the villagers in their midst. Villages there are, it is true, which are doing excellently: but, on the whole, perhaps, it may be said that the villager moves rather by habit and sense, than by reason or real knowledge.

43. In Hubli, the Pathan rate is said to be 300 per cent.: which disposes of the necessity for further remarks on the subject. In Dhárwár City, Mr. Herlekar's work for the lower classes, through the medium of the Southern Marátha Society is well known. In Bársi (Sholápur District) Mr. Sane is trying to make his Society more useful in this respect. The present price of shares there (Rs. 10 each) may have to be reduced for this purpose: illustrating what was said in para. 31 (above).

44. Co-operative Credit Societies, however, must be careful how they take up "missions to the depressed classes"; as they have to be strictly business-like, as well as philanthropic. Sound accounts may do more for the Country than popular charity. And, the fact that this is apparently realized by so many of our workers (including all those just named) is one of the most hopeful features of the movement.

45. Before leaving the question of work for the lowest classes, it may be interesting to give a few figures showing the different values of shares. The value of a share may be considered a rough indicator of the class with which the Society proposes to deal. The Southern Marátha Society and its sister, the "Dhárwár Urban", have Rs. 3. Hubli has Rs. 10; while the smaller Municipality of Betgeri (further along the line from Dhárwár) has Re. 1. Bársi (just mentioned) has Rs. 1. Poona City has Rs. 20 and Rs. 10. Belgaum City has Re. 1. Bombay has Rs. 3 for the "Hindu" Society; Rs. 10) for Sir Vithaldas' "Urban"; and

Rs. 25 for the caste Society of the Saraswat Brahmans. The "Central" Society of Ahmednagar has Rs. 50, of Dhulia Rs. 5, of Surat Rs. 20, and of Broach Re. 1.

Thus, the highest is Rs. 100, and the lowest Re. 1; and the average for all together Rs. 18.

46. Societies for Government Servants now number 5. They are situated at Jalgaon and Poona in the Central Division; and at Gadag, Bágalkot and Bijápur in the Southern Division. They have different systems of subscription: at Jalgaon, it is nine pies out of each complete rupee (of pay) per month; at Gadag, 3 pies per rupee for Rupees 1 to 10; 6 pies for Rs. 10 to 15; 9 pies for Rs. 15 to 20; one anna for Rs. 20, and above; at Bágalkot, simply one rupee each per month; at Bijápur, 8 annas each per month. The "Military Accounts" Society, in Poona, has no regular subscriptions; only shares, each share being of the value of Rs. 50.

The last-named Society has blossomed forth into branches, at Mhow and Quetta: and the question has arisen of facilities for the transmission of money.

The other Societies have smaller distances to deal with: the Jalgaon, Gadag and Bijápur Societies each embrace the District in which they are situated; the Bágalkot Society embraces only its particular Táluka. The question of cuttings from pay is still engaging attention.

Except for the "Military Accounts" Society, the composition of all these Societies tends to be based on subordinates of the Revenue Department. One or two show signs of distinct life; and all are interesting.

47. To sum up—excluding the 7 "urbans" which we have classed as "Centrals" (all of which have limited liability except one), there are 20 urbans with limited and 29 with unlimited liability. Of the former, 5 are for "officials", 2 for a "caste", 3 embrace "distribution", and the remaining 10 are simply "cash" Societies for ordinary townspeople (urbans proper—we may call them). This last item of 10 Societies is divided between the Divisions as follows:—

Northern Division (including Bombay) 3, Central Division 1, and Southern Division 6.

48. Of the 29 urbans with *unlimited* liability, 10 deal with leather and 6 with weaving. The remaining 13 are more mixed; including various petty artizans, or traders. If workable, this last may be the safer method. At present, however, the one-trade societies are, probably, the more interested and keen: and the more interesting too; on technical grounds anyhow.

The distribution of these "unlimited" urbans amongst Divisions is—Northern Division 2, Central Division 24 (of which Sátára District claims 20) and Southern Division 3.

49. In future years, more value may (rightly) be put on bare figures; and the Registrar will be less likely, as time goes on, to overlook such through an overburdened acquaintance with particular circumstances. At present—such things as increase in membership, free access to local market, accumulation of outside deposits, or the like, may well add to anxiety rather than create satisfaction; in any given case: to say nothing of the possible inflation of the figures themselves, by book-transactions.

In a word, our best progress at present may be (in whole or part) a confirmation of existing figures; rather than a reaching out to advanced numerical results.

#### *Sub-headings 2—4 and 9.*

50. The comparative working capital of Societies is, in round figures;—Rs. 1,94,965 for Centrals, Rs. 2,20,152 for Urbans, and Rs. 4,13,691 for Rurals. This makes an average per Society of Rs. 27,852 for Centrals, Rs. 4,493 for Urbans, and Rs. 2,721 for Rurals.

The membership of Centrals is 1,746, of Urbans 3,910, and of Rurals 9,863 : so that the above capital works out, respectively, to Rs. 112, 56, and 42 per head ; of members.

Out of this capital—Rs. 38,902, 75,237, and 1,89,331, respectively, represent “deposits from members” ; for these three classes of Societies. While Government money accounts for Rs. 3,928, 30,405, and 1,28,117, respectively.

Loans to members, for the period under report, work out to an average roughly of Rs. 71 per member (including all, borrowers or not) for Centrals ; Rs. 40 for Urbans ; and Rs. 25 for Rurals. The average amount of a loan (as actually given) may vary from Rs. 40 to Rs. 70 : but, redemption of land may pull this up considerably.

(c) *Rural.*

*Sub-headings 1 and 5—8.*

51. Rurals may lend themselves less than Urbans to divisions such as “sectarian” “trade” &c. ; but, on the other hand, the territorial divisions may have for them more than a merely topographical meaning. And again, the divisions suggested in paras. 31 and 32 (above) into aristocratic and democratic, or into definite qualities (good, bad, and indifferent) have more place in rurals than in urbans.

52. The division into languages gives us 55 Societies in Guzeráti, 64 in Maráthi, and 33 in Kánarese. Of the Guzeráti Societies, 35 (roughly) are for Kunbis, 15 for Kaliparaj (backward tribes), and 5 for others.

Of the 64 Maráthi, 51 are Deccani (proper), 7 Konkani, and 6 others. Of the first named, 40 are in the Sátára District.

Of the Kánarese, 20 are in the Dhárwár District, 8 in Bijápur, 4 in Belgaum, and 1 in Kárwár.

53. In “aristocratic” Societies, there are, generally, one or two big men of the village ; who more or less look after the Society’s work. They are men of moral and financial weight ; and may—be, of official too. Capital starts with them at once : and the more they have the more they get ; for their deposits qualify for a loan from Government (up to the Rs. 2,000 maximum). The leaders themselves being non-borrowers, and all the lower villainage (borrowing class) being more or less of a dead level in their sight, borrowers flow in directly patronage is extended to them ; and membership becomes substantial in numbers at once. Societies of this kind may sometimes have 50, or more, members from the very beginning. The Committee will tend to exist *ipso facto* ; its members holding office *par excellence*. A Secretary is easily found : and accounts are well kept ; at least formally. The General Meeting will follow its leader ; and the Committee will continue to be re-elected from year to year (a thing by no means unknown in Europe, I gather).

Such Societies begin on a height ; and have little uphill work, to begin with. They may show excellent results, in figures or fact, from the beginning. And, the merely technical “Auditor” is in his element.

54. “Democratic” Societies, on the other hand, begin sometimes very near or actually on the lowest round—minimum of members (ten), all borrowers (though solvent), no deposits, dependent on an outsider for writing accounts, entrance-fee absent (by preference), redemption of usurious old-debts a first claim on the Society. Such little groups of little people, which come clamouring for recognition, are by no means confined in each case to a single caste : but the members forming each are closely knit together ; like brothers and equals, free amongst themselves and liberal-minded ; but, bound by old debt, and cautious from experience : hence they are slow to include others, and careful of their own liabilities. Honesty and honour seem natural to many of them ; but, their very equality of status and finance makes exercise of authority and discipline (by the “Panch”) more difficult : and it requires a strong “Secretary” from without to keep them business-like. And, they appreciate a something behind the “Secretary” : which involves the Registrar and his staff in much thought, and action.

Without "redemption" first little or no good seems likely to accrue. The questions are then—can this redemption be effected by us; and if effected, will it last? I would answer both in the affirmative, with exceptions; and, in any case, prefer leaving final results to the future, while making attempts in the present.

55. Between these extremes of "aristocratic" and "democratic" Societies there may be numerous intermediates. One or two interesting cases have occurred recently where Societies have partly changed their character. The original depositors (their five years' pledge to Government up) have withdrawn their deposits in a body, the "*ab initio*" chairman has ceased to initiate, demagogues have entered the select Committee, interpellations occur in General Meetings; or on the other hand, one of the "equals" may become an autocrat, the Panch may usurp the Society, classification of members may follow, and undesirables enter.

56. The conditions attached to loans from Government, amongst other things, have tended to encourage the formation of Societies of the aristocratic kind; while they have directly opposed the initial progress of democratic Societies. I merely point to the fact; without comment on its right or wrongness. It may be found, finally, that the facility given to the former kind of Society has been detrimental to its proper development; while the disabilities of the latter kind may prove their ultimate salvation. But, meanwhile, one cannot but remark that the qualification of "equal deposits" (for any Government loan to a Co-operative Credit Society) appears in practice (*i. e.* in the village) one of those Western ideas that never get down to the level of ordinary Eastern reasoning. Personally I think the claims of "ryot" logic may be far too readily overlooked by District Officers. Yet we have taught the people less, perhaps, by high principles than by little kindly actions. And condescensions to their standard of thought I would group under the latter.

57. I am not touching, here, on the general question of the need or otherwise of Government loans; and only introduce the question of their initial condition in order to help explain the comparative existence and progress of the two classes of Society into which we have divided "Rurals" for review in this report.

58. Roughly speaking, apart from the rural Societies in the Mándvi Táluka (of Surat) and in the Sátára District, all the rurals tend more or less to the aristocratic type. On the other hand, Societies of artizans and the like ("urban", of course) everywhere incline to the democratic form. The oldest Societies are tending in some cases (as in the Dhárwár District) to become more democratic; and this process seems likely to go on. Perhaps the Kánarese Districts have the best examples of aristocracies: while the Guzerát Societies are largely the outcome of external influence, and aristocratic to that extent; though constituted may—be of equals within. The gradual disappearance of the ruling class of "depositor" from their midst may do good in the long run. But, one can hardly wish for violent changes of constitution; though such may come from time to time. No discredit to the State or private enterprize that initial forms may be discarded as time goes on; like the clothes of a child grown up.

59. According to the rough classification of the last paragraph, we may count (out of 152 Rurals in all) 102 Societies as aristocratic, and 50 as democratic. Of the former—20 are in Dhárwár, 44 in the five Districts of Guzerát, and 38 elsewhere. Of the latter—39 are in Sátára, and 11 in Mándvi.

60. The average membership in aristocratic Societies is 83, in democratic 27; the average working capital in the former is Rs. 3,268, in the latter Rs. 1,607. Of the latter Societies, however, several (about 12) have not yet started actual lending business, for want of sufficient capital; while about 9 only of the former have not started (owing to moral rather than financial unreadiness).

61. I have classed the Mándvi and Sátára Societies together: but, the usual Guzeráti element of patronage from above (outside the Society itself, often) is to be found in the former, but hardly at all in the latter. The dif-

ference may be gathered from the fact that—while the average membership of both these sets of Societies together is 27, that of the 11 Mándvi Societies alone is 80; that of the Sátára Societies (numbering 39) is 13.

These two sets of Societies constitute at the same time one of our most difficult problems and one of the most interesting parts of our work.

62. In Mándvi Táluka, the backward tribes (Kaliparaj) were working their rich paternal lands for the enrichment of a small money-lending class, and the continued existence of themselves and their families. The Sávkárs very kindly paid their assessment, gave them money occasionally for food and clothes, supplied seed etc. (or money therefor) when the time came, kept them alive in famine; and relieved them entirely of the trouble of weighing or measuring crops, valuing grain or cotton, selling in the market or elsewhere, and also of the heavy burden of filthy lucre resulting therefrom.

63. Into this blissful régime Mr. Durgeshwar Trivedi (the then Mámlatdár) broke, kindly but firmly; about two years ago: and the Societies started then and thereafter seem likely to stay; and to bring, meanwhile, a fairly rich land and fairly good workers into the light of an open market. The Chodras, Gamthas and Dubalos have not the slackness of the Bhil; but, they have some of his taste for liquor. They have a sense of proportion, and humour. Some are educated, or being educated; and the majority seem quite amenable to reason, and likely to improve.

64. Since Mr. Trivedi's transfer (on promotion) his successors have continued his good work with both sense and sympathy. To preserve the union and maintain the progress of the Societies better, however, it was found necessary for the Registrar to have a permanent Inspector on the spot; devoted to this work alone. A local Circle Inspector, Mr. Mansing Raising—already interested and helping us—was kindly seconded to this Department by the Collector; on Government sanctioning the billet. The appointment is only temporary: but, the good results already obtained and the developments contemplated demand that Mr. Mansing should continue in the place; for at least a year more. I am applying accordingly.

65. The Sátára Societies are entirely of and from the people. On difficulties, however, of finance, accounts, and general management proving beyond their immediate capacity, the Registrar and his staff have found it necessary to devote special time and attention to these Societies. Finally, Government has kindly allowed the appointment of a temporary Inspector (Mr. Walimbe); devoted to Sátára District alone.

66. Owing to the "financial" difficulty, several Societies (about 12) are not yet, or hardly yet, working at all. The "tagái" grant asked could not be given me: while, "redemption" being the first object, ordinary tagái was out of the question. "Deposits", to qualify for a Government loan, were either forthcoming in questionable form, or not at all. The local money-lenders could hardly be expected to finance Societies that disclaimed against them and sought release from their tyrannical rule! Distant money-lenders naturally feared to lend where Government (with summary-recovery at its back) refused to. The best words to express what has been achieved up to date are probably—"by hook or by crook"!

67. Some Societies, no doubt, have begun with mistaken ideas, and rash promises. Cancellation of all such will be easy (and will be done); if no way is found, shortly, of overcoming the initial difficulties. Meanwhile, our annual figures may continue to be misleading. If one could find some suitable arrangement in law for "provisional" or "probationary" Societies, things might possibly be easier.

68. A few instances of the way money has begun may be interesting.

The Devarashta Society had no deposits, and no entrance fees; but good credit, in real property and personal honesty, fully pledged in unlimited liability. On the Registrar's personal representations, the "Bombay Urban"

agreed to lend (their last loan) Rs. 500. The Society, with great caution, agreed to take Rs. 300 only; and have been paying the annual instalments back, with care.

For the Bharatgaon Mahárs' Society, I secured a loan of Rs. 750 through Mr. Lalubhai Samaldas; and through the same medium, a loan of Rs. 1,000 for the Vetsale Society.

One of the Karandwádi Societies started collecting monthly subscriptions from members; the amount had reached over Rs. 500, when I visited the village; so I promptly allowed a Government loan to that amount.

One or two other Societies have started by the production of a postal savings' account-book; in the name of a member. Many are pressing that Government should consider their lands "deposited"; that the condition for a loan may be satisfied.

A few, like the Kushi Maráthás and Matyapur Mahárs, started redeeming on their own.

69. I am perfectly amenable to the criticism that it was unsafe to register so many small, poor, and uneducated Societies all at once. To say nothing of the spontaneous demand by the people themselves, I would point out that immediate registration (on special request) has been the means of keeping the people in touch with each other, in touch with the Registrar, and in touch with the "Co-operative" movement generally (which evolves by degrees its ability to help).

Without registration, the possibility of joint-banking (in the post office; for instance), of joint-collections, and of mutual dealings—would hardly have occurred. Specific invitations to a small Conference of Societies at Sátára to a larger one at Poona, and the like, have been enabled by registration. In fine, these Societies, whether moving or not, have been excellent media for education and instruction on the subject of "co-operative credit".

70. To come to sub-heading 8—little practical progress has been made in "Grain Banks", as yet. Mr. Randive's in Kolába still flourish, on the whole. They are not registered. A somewhat similar one has been started at Madguniki; with the help of the Maháلكari of Nargund. Mr. Shivaji Kulkarni, our Dhárwár Honorary Organizer, is keen on such for his charge; especially, perhaps, in direct connection with existing Societies. At Guttargi (Sindgi Táluka of Bijápur), also, a "grain" society has been formed; under the supervision of Mr. S. J. Deshmukh, a leader in our Almel Society.

The "schoolmaster" secretary of Bakrol-Visalpur Society (Ahmedabad District) seems to be experimenting in kind, rather freely; but, final success is not assured.

Kodne Society (Belgaum) is still our only real combination; of cash and kind. There the grain-pits already exist; and the "Temple-Fund" was already there, as a precedent.

71. The difficulties and dangers of kind compared to cash are too well known to repeat here. A few details of actual working may form a suitable conclusion to the subject (on which Government have asked, specially, for information).

Of the 5 Panvel "Banks" (Mr. Randive's)—3 seem to have worked with definite profit (1 of these has purchased grazing for the village); the remaining 2 have not yet recovered lent-out grain in full, with interest. Rate of interest continues to be, apparently, 25 per cent. for members, and 50 per cent. for non-members. Fresh collections of grain (rice) which are not deposits by members but donations (presumably enforced) from them—may be made again with the new season. Grain capital amounts to about 9 Khandis 3 Maunds and 15 Sers per Bank: and membership to about 138; giving 64 sers per head.

72. Guttargi has about 40 members; and 14 bags of rabi jowári. Entrance fee is 4 sers for each member. Grain is lent to members only; and at 25 per cent. The ordinary sávkár's rate is 100 per cent!



Stored grain, not lent out, should be exchanged (it was suggested in a Dhárwár Society) for new every two years. The Society in question proposes storage for *famine* purposes specially. They would have fixed collections annually.

73. In Karjat Táluka (of Kolába), Mr. Vishnu Vaidya, of Venraon, is working at Grain Banks; on much the same principles. An individual, a village, may contribute; and half the contribution may constitute, as it were, an entrance-fee; the other half being a fixed deposit, without interest, for a certain time. Meanwhile, the Society works on with its lending business. Perhaps half a dozen villages only are involved, at present; but, a Society for the whole táluka may ultimately result.

*Sub-headings 2 and 3.*

74. The "capital" of Rurals totals, in all, Rs. 4,13,699; of this, Rs. 1,49,815 is in the Northern Division, Rs. 1,04,700 in the Central Division, and Rs. 1,59,184 in the Southern Division. This works out to an average per Society of Rs. 2,721 on the whole; and of Rs. 2,628, 1,904, and 3,989, respectively, for the three Divisions. In these figures I am, this year, including all Rurals alike; working and non-working (or partly-working). Failure in finance is often the cause of failure to work.

75. Rurals having 9,863 members in all, the average of capital per member comes to Rs. 42. For the Northern Division, Central Division, and Southern Division, respectively, it is Rs. 34, 62 and 42 per member.

76. Regarding "deposits", I have little to add to last year's remarks. The total for all Societies last year was Rs. 2,16,543; this year it is Rs. 3,03,473. For Rurals alone, this year it is Rs. 1,89,331. The tendency seems growing (amongst both Urbans and Rurals) to foster some kind of system of "obligatory" depositing.

The "Saraswat" Society has started "cumulative" deposits: *i. e.* a fixed rate, for a fixed period; and repayment (with interest) only at the end. This resembles a provident-fund.

The "Cosmos" Society, and one or two others, only lend to depositors; or deduct a deposit before lending. The member may get actual profit in the long run; and a moral lesson meanwhile! I have already alluded to the monthly-subscription system (in one or two Sátára Societies), and the annual collection of grain (in some grain societies); both of these may be considered examples of forced deposit.

77. Sometimes, again, the accrual of interest on existing deposits, or profits due on shares, may be credited *ex-parte* to the member, as a current deposit; a practice which may prove both convenient and instructive.

"Current" deposits, generally, have been coming considerably to the front. In some cases, they definitely appear to be the first-fruits of an incipient habit of saving.

"Fixed" deposits, on the other hand, may tend more and more now to become a matter of real business investment.

*Sub-heading 4.*

78. I propose to add nothing to what has been said last year, and elsewhere, on the subject of loans by Societies.

Redemption is proceeding. And, experience regarding recovery (or non-recovery) is being gained.

*Sub-heading 9.*

79. Nor does "custody of funds" require much notice as yet. Local "bankers" are occasionally resorted to. But, the Post Office is still the most usual custodian.



## IV.—RESERVE FUND.

80. Reserve Fund totals this year Rs. 35,759, compared to Rs. 19,201 last year; the average per Society working out to Rs. 172, and 153, respectively. For the 56 Urbans the total is Rs. 12,583, giving Rs. 225 apiece; for the 152 Rurals the corresponding figures are Rs. 23,176, and Rs. 177, respectively. Amongst Urbans the 3 Societies with the largest Reserves are the "Southern Maratha" (Rs. 2,557), "Dharwar Urban" (Rs. 3,082), and "Belgaum Pioneer" (Rs. 880).

Amongst Rural the names and figures are—Hulkoti (Rs. 1,492), Muddebihal (Rs. 1,202), and Kanginhal (Rs. 1,036).

81. The question of how to invest the Reserve Fund has continued to be debated during the year. After Sir Vithaldas Thackersey's wise and strong remarks (at our recent Provincial Conference), I think we may continue using the Fund in current loans to members, with renewed confidence.

## V.—AUDIT AND INSPECTION.

82. I have alluded above (para 5) to the sad event of the death of one of my Auditors, Mr. Chimanlal Maganlal Trivedi; which took place, however, after the close of the year under report.

A permanent clerk has been added to the Auditor Southern Division; while in the Central Division, a special Inspector (temporary) is working in the Satara District where a large majority of the Societies are situated; and in the Northern Division, the special work in Mandvi has its own (temporary) Inspector.

Apart from this, my Head Clerk gives such practical help as is possible, in and round Poona: and occasionally I find it necessary to depute one of my clerical staff to audit or inspect, in any given quarter. Old Societies are difficult to audit because of the quantity of entries; while new Societies are often difficult because of the absence of such!

83. The Honorary Organizers (mentioned in para. 4 above) do not "audit", but sometimes inspect: and may be invaluable when a little local pressure is necessary; or independent advice required.

84. The questions of help from District Officers, and of help (pecuniary) from the Societies themselves—in the matter of supervision—come up from time to time. For the latter, the recent Provincial Conference has declared that Societies are not yet ripe for contribution: while of the former question it may be said—*solvitur ambulando*.

85. Hubli Society has already employed a private auditor (for their own purposes); and the practice seems likely to spread.

The practice of one man being "secretary" of several quite separate Societies is well-known in the Satara District: and an "inspector" paid in the same way (*i. e.* in bits) is not very different.

## VI.—RESOURCES: GOVERNMENT LOANS, OTHER SOURCES OF CAPITAL, ACCESS TO GENERAL MONEY MARKET, &amp;C.

86. The amount lent during the year by Government to Societies is Rs. 39,050. Last year, it was Rs. 35,550; the year before Rs. 40,500. In all Rs. 1,62,325 have been lent by Government, up to the 31st March, 1910.

87. I mentioned last year that the "Cosmos" and "Military Accounts" Societies (of Poona City) had borrowed some 11 or 12 thousand rupees from outsiders; and at 5 per cent. This year Barsi Society expects ample local capital, at the same rate. Betgeri overflows with local deposits. Bhikda Society (near Bhavnagar State) anticipates a supply of capital, at call. The neighbouring Maharajah has already shown sympathy by a kindly donation. Malsamudra Society, like Hulkoti, (both Dharwar District) seems quite independent of external help now. Its Chairman is ready to advance Rs. 3,000, Dundur and Chikhandigol Societies, neighbours of Hulkoti, have borrowed

from a Savkar of Hombal, some thousands; all at 7 per cent., I think. Kasandra (Ahmedabad District) looks like rivalling Hulkoti.

In Mandvi, one or two money-lenders have agreed to meet casual demands of our backward Societies; at about 6 per cent. up to perhaps a few hundred rupees, in any case.

88. The Honourable Mr. Lalubhai Samaldas is still kindly helping us with finances. Rao Sahib Pundlikrao Pandit (of Sirsi) has just lent Rs. 5,000, to a Society in the Dharwar District; at 7 per cent. The loan of Rs. 2,000 from the Honourable Sir David Sassoon of Bombay to the Southern Maratha Society has been repaid in full. A similar amount from Sir Cowasji Jehangir to the "All India Brotherhood" Society is still under repayment. Mr. D. J. Tata, who had lent Rs. 2,000 to the Harlapur Society (Dharwar), kindly granted 6 months' postponement of one instalment; owing to a bad season in that part of the District.

89. We are beginning to tap "Court of Wards" funds; Government having kindly issued directions in the matter. A village in Mandvi has invested Rs. 1,000 collected for a school in a neighbouring Society, at 5 per cent.

In another District, a "poor fund" prefers Societies at 6 per cent. to the Post Office at 3 per cent.

Investments of minors' funds must be left, of course, strictly to the guardians concerned.

90. Our Central Societies have proved very useful. The loan of Rs. 3,000 from Surat to Almel (Bijapur District) shows how far "cooperative" money is travelling; and at 7 per cent. The Southern Maratha Society is again pressing (since the close of the year) with Rs. 20,000 more to invest in Societies. This latter Society is in the midst of the longest established Societies, and Societies of a naturally high calibre: but, the recent developments in one or two of them suggest a need of care in dealing with them; and the "renewal" system may have to be applied to them. This is the system which seems most favoured by the Broach, Surat, and Nagar Centrals; which are dealing with new Societies. But, such loans can hardly be used by Societies for redemption of old debts (so urgent in Satara, for instance); which requires loans fixed for a long period. Nor have some parts (*e. g.* Satara) Central Societies at all, near by; to appeal to.

The Dhulia Central seems to find the Deccan Act a hindrance: and disabilities of the law generally appear to affect lending business in more ways than one.

Possibly, too, the Co-operative Act itself (as Mr. Desai of Belgaum suggests) might make it less easy for members to withdraw from liability after the Society has taken an outside loan.

91. Specific instances of financial supply (as in paras. 87 to 89, above) are useful as an indication of possible progress; but may be misleading, if taken as of general applicability.

92. As regards Government loans (which have done and are still doing good work), we must remember that there is a difference between State-aid and State-interference. We are merely granting what people ask for; and more and more now on simple business terms. We are not asking or persuading; and (I speak for myself) never have. And, as Mr. Wolff says, State money is as good as any other—no better no worse. But, for us (in Bombay) his statement that "State-aiders openly talk of the necessity of summary powers of collection by the tax-gatherer"—may be a misleading one. Our Deccan legislation (peculiar to our Province) has left us with the *alternative* of state-aid (finance) or a change in the law (of debt-recovery). We have been allowed the former; but with limitations. Sir Vithaldas' proposed Bank offers a third solution in the form of "Government-guaranteed" interest. It is only natural when we have legislated so much against "creditors", that the creditors (Societies) we ourselves establish should ask us to unlegislate again; or else to give them special help. And, in this Country, for new Societies the open market may be an open door to retrogression!

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

93. I do not think the year under report affords any material for remarks under this head beyond what has been said before. I have alluded above to changes (or possible changes) in constitution, in some of the Societies. The future rests with the character of the people concerned, themselves.

Meanwhile, we may do well to realize that in India the Registrar, and those that work with him, take the place, practically, of the "Council of Inspection", "Council of Supervision", and the like; as they exist in Europe, composed of members themselves.

And, we may differentiate between ability to understand accounts and ability to read or write them: or, again, ability to understand the idea and ability to carry it out.

## VIII.—DISPUTES, LITIGATION.

94. So much has been written, and spoken (in Conferences, and elsewhere), on this subject that I refrain from further remark; except the general remark that—where the law professes to help (as in debt-recovery), the request is that that help be businesslike.

95. Several defaults have already gone to Court; and facts are accumulating. This Report is too long already to allow of any quotations. The subject may be relegated to "Conference" Proceedings. But, if Courts will disclaim against Societies' rates of interest, and tone down debts by the grant of instalments—the matter may have to be brought up in report yet again.

## IX.—ACT, RULES AND BY-LAWS.

96. The "Co-operative Credit" Act is now under amendment; and nothing need be said of it here. The Government "Rules" (Bombay), under that Act, may have to be amended too: I am taking up the question. The different model by-laws seem working fairly well. Sometimes Societies seem to wake up to them: and suggest amendments wholesale; the need of which is generally, perhaps, more apparent than real. Bigger Societies adopt English by-laws sometimes: but, I am trying to discourage this altogether; unless every member is, and must be, English-knowing.

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

97. On the whole, I think general confidence in the movement has increased; nor are workers (of sorts) so hard to find. I wait till people *work* before I consider them helpers: and we have now several such, both official and non-official. Men with as few ulterior motives as possible are the best. Savkars appear, on the whole, still pensive. In some cases, they seem to have reduced their rates; in others, they have approached members for business; in others, again, they have broken with members. Several are themselves members of Societies; some useful as such, some suspected. A few are supplying capital.

98. I will enumerate a few figures, as last year, before closing:—

During the period of report, 40 Societies in all have been registered. Of these 8 are Urban, and 32 Rural. The Northern Division claims 21 of the total, the Central Division 14, and the Southern Division 5. One Society has been cancelled; leaving our total of Societies existing on the 31st March 1910 at 208. Of this total 56 are Urban, and 152 Rural. Rs. 79,213 represent share-receipts for the period, Rs. 3,183 entrance-fees, Rs. 1,63,314 deposits from members, Rs. 39,050 loans from Government, and Rs. 75,135 loans from others; giving a total of Rs. 3,59,895.

Assets are Rs. 8,67,755 against liabilities Rs. 8,37,185. Of the liabilities, Rs. 3,03,473 are due to members, Rs. 1,62,452 to Government, and Rs. 1,17,052 to others.

"Reserve Fund" totals Rs. 35,759: of which Rs. 16,557 were placed to its account this year; as compared to Rs. 11,265 of last, and Rs. 6,896 of the year before.

The total "profit" of the period is Rs. 30,636: about 4 per cent. on working capital. Only one society worked at a loss; amounting to Rs. 3-4-3 in all. And, in this one Society only did liabilities exceed assets; to the said amount of Rs. 3-4-3.

Expenditure by Societies on working-expenses comes to a total of Rs. 6,654; which is about '3 per cent. (Rs. 8 per 1,000) of their working-capital (Rs. 8,28,816). Rs. 5,13,309 were lent to members during the period of report, Rs. 3,11,977 repaid by them, and Rs. 7,01,757 are carried on as due into the next year. The amount lent for redemption of old debts figures as Rs. 40,124 this year; compared to Rs. 20,561 of last.

The transactions (both sides) of Urbans, for the period, exceed their working-capital by about 2 per cent. For Rurals, the percentage is about 1½. Figures of "turnover" reflect the nature and amount of loaning done by Societies.

On the whole, according to the register I keep (on tour) of Societies' "character", we may class (roughly) 60 Societies as good, 100 as indifferent, and 50 as bad (or backward). Of the "good", perhaps 12 might get on with little or no supervision from us. Of the "bad", perhaps a dozen border on the hopeless.

99. Individuals are too numerous now to be mentioned by name; in an annual list. They know the gratitude of Government's representatives; and the success of their efforts will be still nobler thanks. We have to congratulate three of our fellow-workers—Messrs. Saidumia of Kaira, Wazir Patil of Bolwad, and Shivappa Kulkarni of Gadag—on the honour Government has done them by special titles.

100. In conclusion, I must apologize for the length of this letter-press. I have felt that these initial years require careful thought, detailed comment, and critical treatment; if our work is to last. The latest edition of Mr. Wolff's "People's Banks" (alluded to above)—with its special references to us in India—encourages one to probe bases, as well as tabulate results. I cannot do better, I think, than close with a quotation from this classic:—

"(Registrars) have in the end produced a very considerable variety of 'types', every one of which possesses more or less its own characteristic features. Such variety is not to be wondered at; nor is it to be altogether regretted, although it may be safely predicted that experience will work just a little havoc among some of the 'types' and call for substantial modifications. The case was one of 'prove all things, hold fast that which is good'."

I have the honour to be,

Sir,

Your most obedient servant,

C. S. CAMPBELL,

Registrar, Co-operative Credit Societies,

Bombay.

Through the Director of Agriculture, Poona.

## APPENDIX A.

## Main Headings of Report on Co-operative Credit Societies.

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

## APPENDIX B.

## List of Districts with number of Societies in each.

*A.—Northern Division.*

				Last year.	Current year.
1.	Ahmedabad	...	...	19	21
2.	Kaira	...	...	4	4
3.	Panch Maháls	...	...	...	1
4.	Broach	...	...	7	8
5.	Surat	...	...	13	28
6.	Thána	...	...	...	2
				<hr/>	<hr/>
				43	64

*B.—Central Division.*

7.	West Khándesh	...	...	5	4
8.	East Khándesh	...	...	1	2
9.	Násik	...	...	1	1
10.	Ahmednagar	...	...	1	9
11.	Poona	...	...	6	7
12.	Sátára	...	...	58	61
13.	Sholápur	...	...	2	3
				<hr/>	<hr/>
				74	87

*C.—Southern Division.*

14.	Bijápur	...	...	8	10
15.	Dhárwár	...	...	26	27
16.	Belgaum	...	...	9	9
17.	Kárwár	...	...	1	1
18.	Ratnágiri	...	...	3	5
19.	Kolába	...	...	2	2
				<hr/>	<hr/>
				49	54

*D.—Bombay City.*

20.	Bombay City	...	...	3	3
				<hr/>	<hr/>
				20	208
				<hr/>	<hr/>
				169	208

(For the year ending 31st March 1910.)

## APPENDIX C.

*Statement regarding Honorary Organizers.*

Serial No.	Name.	Date of appointment.	Charge.	Remarks.
1	Ráo Bahádur K. N. Bhangaonkar (retired Deputy Collector).	From the dates of the Government Resolutions quoted in 'Remarks' Column.	Khándesh ...	Appointment created under G. R., R. D., No. 7802 of 26th September 1905.
2	Sirdár Ráo Bahádur Motilal Chunilal (retired Deputy Collector).		Guzerát ...	Appointment created under G. R., R. D., No. 1155 of 6th February 1906.
3	Ráo Bahádur Achut Bhaskar Desai (retired Deputy Collector).		Southern Division.	Appointment created under G. R., R. D., No. 1751 of 20th February 1906.
4	Ráo Sáhib Shivappa Ramchandra Kulkarni (of Malsamudra).		Dhárwár District.	Appointment created under G. R., R. D., No. 12517 of 17th December 1909.
5	Mr. A. J. Deshpande (Pleader of Muddobihál).		Bijápúr District.	Appointment created under G. R., R. D., No. 3187 of 7th April 1907.
6	Mr. Purshottam Fakirbhai (of Rándar).		Surat District.	Appointment created under G. R., R. D., No. 8322 of 25th August 1909.
7	Mr. Laxman Babu Kadulkar (of Kankavli).		Devgad, Ratnágiri, Málvan and Rájápúr.	Appointment created under G. R., R. D., No. 10451 of 29th October 1909.
8	Mr. G. K. Chitale, B.A., LL.B. (Pleader of Ahmednagar).		Ahmednagar District.	Appointment created under G. R., R. D., No. 1836 of 25th February 1910.

*Statement regarding Auditors.*

1	*Mr. Chimanlal Mangalal Trivedi.	25th April 1908.	Northern Division.	Appointment created under G. R., F. D., No. 1900 of 23rd April 1908.
2	Mr. Raghvendra Laxman Údyawar.	Do. ...	Southern Division.	Do. do.
3	Mr. Krishnaji Sadashiv Gore.	13th August 1908.	Central Division.	Appointment created under G. R., F. D., No. 3336 of 10th August 1908.

\* (Since deceased.)

## APPENDIX C—(continued).

## Statement regarding Office Staff.

Serial No.	Name.	Designation.	Dates of appointment of present incumbents.	Remarks.
1	Mr. G. G. Bandivadekar.	Head Clerk.	1st September 1908.	These appointments were created under G. R., F. D., No. 4259 of 16th December 1904.
2	Mr. C. K. Munshi ...	Second Clerk	25th April 1908.	
3	Mr. R. M. Jede ...	Record-keeper and General Clerk.	8th January 1910.	
4	Mr. S. A. Gokaru ...	Correspondence Clerk.	21st January 1910.	
	<i>Special.</i>			
5	Mr. L. G. Gokhale ...	Clerk to Auditor, S. D.	8th January 1910.	Permanent post created under G. R. No. 1104 of 22nd March 1910 (by which effect is given from the date of actual employment).
	<i>Temporary.</i>			
6	Mr. Mansing Raising .	Circle Inspector for Mándvi Táluka.	19th November 1909.	Post created under G. R., R. D., No. 12356, dated 22nd December 1909.
7	Mr. S. S. Walimbe ...	Inspector (Sátára).	1st December 1909.	Post created under G. R. No. 1104, dated 22nd March 1910.



## STATEMENT I—A.

## GENERAL PROGRESS.

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

Item Number.	District.	Kind of Society.	Number of Societies.		Number of Members.		Working Capital.		Remarks.
			At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	
1	2	3	4	5	6	7	8	9	10
1	Bombay	Cash Limited	...	1	...	13	Rs. ...	Rs. 11,670	These societies transferred from Urban to Central.
2	Broach	Cash Limited	...	1	...	45	...	11,550	
3	Surat	Cash Limited	...	1	...	82	...	17,630	
		Cash Unlimited	...	1	...	21	...	615	
Total Limited			...	3	...	140	...	49,850	
Total Unlimited			...	1	...	21	...	615	
Grand Total			...	4	...	161	...	44,495	
<i>Central Division.</i>									
4	Ahmednagar	Cash Limited	...	1	...	175	...	...	
5	West Khandesh.	Cash Limited	...	1	...	32	2,613	2,950	
Total Limited			...	2	...	207	2,613	2,950	
6	Dharwar	Cash Limited	...	1*	...	1,378	...	1,47,520	*Transferred from Urban to Central.

## STATEMENT I—B.

## GENERAL PROGRESS.

## Urban Societies.

Item Number.	District.	Kind of Society.	Number of Societies.		Number of Members.		Working Capital.		Remarks.
			At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	
1	2	3	4	5	6	7	8	9	10
1	Bombay	Cash Limited	3	2	501	580	Rs. 27,030	Rs. 22,520	One Society transferred to central.
2	Ahmedabad	Do. Unlimited	1	1	28	27	350	480	
3	Broach	Do. Limited	2	1	90	57	13,700	535	One Society transferred to central.
	Do.	Do. Unlimited	...	1	...	12	...	...	Engaged in collecting capital.
4	Kaira	Do. Limited	1	1	65	44	2,130	2,140	
5	Surat	Do. Limited	1	...	23	...	...	...	Transferred to Centrals.
	Do.	Do. Unlimited	1	...	21	...	620	...	Do.
		Do. Limited	7	4	679	681	42,860	25,195	
		Do. Unlimited	2	2	49	39	970	480	
		Total	9	6	728	720	43,830	25,675	
	<i>Central Division.</i>								
6	Ahmednagar	Cash Limited	...	1	...	10	...	...	
	Do.	Do. Unlimited	1	1	29	96	...	1,760	
7	East Khandesh.	Do. Limited	...	1	...	28	...	475	
8	West Khandesh.	Do. do.	2	...	...	...	...	...	1 Canceled and 1 removed to I-A.
9	Násik	Other Limited	1	1	92	92	7,242	7,525	
10	Poona	Cash Limited	2	2	222	297	25,299	47,170	
	Do.	Do. Unlimited	2	2	35	35	6,140	6,375	
11	Sátára	Do. Unlimited	17*	20	249	330	19,169	26,935	* This figure is a misprint for 17 in last year.
	Do.	Other do.	1	1	10	10	2,017	2,034	
12	Sholápur	Cash Limited	1	1	127	132	6,005	6,516	
		Total { Limited	6	6	441	559	38,546	61,686	
		Unlimited	22	24	323	471	27,326	37,104	
		Total Urban, C. D.	28	30	764	1,030	65,872	98,790	

## STATEMENT I—B—continued.

Item Number.	District.	Kind of Society.	Number of Societies.		Number of Members.		Working Capital.		Remarks.
			At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	
1	2	3	4	5	6	7	8	9	10
	<i>Southern Division.</i>						Rs.	Rs.	
13	Belgaum ...	Cash Limited ..	3	3	615	653	15,000	1,7430	
14	Dhárwár ...	Do. do. ...	5	4*	1,990	1,231*	1,62,112	67,230*	* One Society is classified under 'Central' and hence the marked reduction in No. of members and capital.
	Do. ...	Other do. ...	1	1	25	25	5,535	†	† Information not received.
	Do. ...	Do. Unlimited ...	1	1	68	68	4,835	5,270	
15	Bijápur ...	Cash Limited ...	1	2	39	90	765	1,630	
16	Ratnágiri ...	Do. Unlimited ...	2	2	99	100	4,080	4,127	
		Urban Limited ...	10	10	2,669	2,002	1,83,472	80,200	
		Do. Unlimited ...	3	3	167	188	8,935	9,397	
		Total Urban, S. D. ...	13	13	2,836	2,160	1,92,407	95,687	

STATEMENT I—C.  
GENERAL PROGRESS.  
*Rural Societies.*

Item Number.	District.	Kind of Society.	Number of Societies.		Number of Members.		Working Capital.		Remarks.
			At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	
1	2	3	4	5	6	7	8	9	10
1	Ahmedabad ...	Cash Unlimited ...	18	20*	1,605	1,794	Rs. 48,280	Rs. 59,285	* One Society engaged in collecting capital.  † Two Societies engaged in collecting capital. ‡ These Societies engaged in collecting capital.
2	Broach ...	Do. do. ...	5	5	271	312	6,870	6,235	
3	Kaira ...	Do. do. ...	3	3	498	524	9,710	9,985	
4	Panch Maháls .	Do. do. ...	...	1	...	106	...	2,000	
5	Surat ...	Do. do. ...	11	26†	638	1,657	23,590	73,310	
6	Thána ...	Do. do. ...	...	2‡	...	80	...	...	
		Total Cash Unlimited ...	37	57	3,012	4,423	88,450	1,49,815	
		Total ... {							
		{ Central ...	...	4	...	161	...	44,495	
		{ Urban ...	9	6	728	720	43,830	25,675	
		{ Rural ...	37	57	3,012	4,423	88,450	1,49,815	
		Grand Total, N. D. including Bombay ...	46	67	3,740	5,304	1,32,280	2,19,985	
		<i>Central Division.</i>							
7	Ahmednagar ...	Cash Unlimited ...	...	6	...	475	...	12,614	
8	East Khándesh.	Do. do. ...	1	1	281	289	6,948	9,000	
9	West Khándesh.	Do. do. ...	3	3	141	174	6,825	7,519	
10	Poona ...	Do. do. ...	2	3	42	73	5,513	11,117	
11	Sátára ...	Do. do. ...	41@	40	530	520	37,708	59,000	@ This included transfer to I-B No. is therefore shown Rural this year.
12	Sholápur ...	Do. do. ...	1	2	127	163	2,590	5,450	
		Total ... {							
		{ Rural ...	49	55	1,121	1,694	59,584	1,04,700	
		{ Central ...	...	2	...	207	...	2,950	
		{ Urban ...	28	30	789	1,030	68,485	98,790	
		Grand Total, C. D. ...	76	87	1,910	2,931	1,28,069	2,06,440	

## STATEMENT I—C—continued.

Item Number.	District.	Kind of Society.	Number of Societies.		Number of Members.		Working Capital.		Remarks.
			At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	
1	2	3	4	5	6	7	8	9	10
13	Belgaum ...	Cash Unlimited ..	4	4*	175	228	Rs. 6,075	Rs. 6,270	* Includes— One Society engaged in collecting capital.
	Do. ...	Other do. ...	2	2	164	164	3,025	3,120	
-	Dhárwár ...	Cash do. ...	19	20†	1,775	2,326	88,530	1,05,040	† Includes— (2) Two still engaged in collecting capital.
3	Bijápur ...	Do. do. ...	7	8	623	820	26,905	36,515	
46	Kánara ...	Do. do. ...	1	1	76	53	2,065	1,970	
17	Kolába ...	Do. do. ...	2	2‡	47	50	830	867	‡ Of these one Society is still engaged in collecting capital.
18	Ratnágiri ...	Do. do. ...	1	3§	53	105	4,130	6,402	§ One of these is engaged in collecting capital.
		Total ...							
		Rural ...	36	40	2,913	3,746	1,31,650	1,51,184	
		Urban ...	13	13	2,836	2,160	1,92,407	95,687	
		Central ...	...	1	...	1,378	...	1,47,520	
		Grand Total, S. D. ...	49	54	5,749	7,281	3,24,057	4,02,391	

## STATEMENT

## RECEIPTS AND

## Central Societies (lending to or

Item Number.	District or group.	Kind of Society.	Receipts						
			Share payments.	Entrance fees.	Deposits by members.	Loans from other sources.			Loans repaid by members.
1	2	3	4	5	6	7	8	9	
	<i>Northern Division.</i>		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Bombay	Cash ... Limited	.....	.....	.....	.....	.....	.....	.....
2	Broach	Do. ... Limited	1,600 0 0	.....	.....	.....	.....	2,200 0 0	5,315 0 0
3	Surat	Do. ... { Limited	5,675 0 0	.....	14,450 8 0	.....	.....	1,350 0 0	.....
		Do. ... { Unlimited	.....	.....	.....	.....	.....	.....	.....
		Total ... { Limited	7,475 0 0	.....	14,450 8 0	.....	.....	3,550 0 0	5,315 0 0
		Total ... { Unlimited	.....	.....	.....	.....	.....	.....	.....
		Total ...	7,475 0 0	.....	14,450 8 0	.....	.....	3,550 0 0	5,315 0 0
	<i>Central Division.</i>								
4	Ahmednagar	Cash ... Limited	.....	.....	.....	.....	.....	.....	.....
5	West Khândesh	Do. ... Do.	215 0 0	1 12 0	.....	.....	.....	.....	511 4 0
		Total ...	215 0 0	1 12 0	.....	.....	.....	.....	511 4 0
	<i>Southern Division.</i>								
6	Dhârwar	Cash ... Limited	50,945 8 0	351 1 0	37,108 2 2	.....	.....	.....	65,762 12 0

II-A.

DISBURSEMENTS.

dealing with other Societies only

pta.

Loans repaid by other societies.	Interest received.	Sale-proceeds of stock.	Other income.	Total income of year.	Opening balance.	Grand total receipts, including the opening balance.
10	11	12	13	14	15	16
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
737 14 7	409 14 8	.....	.....	1,147 13 3	35 8 0	1,183 5 3
2,000 0 0	216 14 6	.....	2 2 0	11,434 0 6	297 9 5	11,731 9 11
1,000 0 0	78 4 3	.....	.....	22,768 12 3	.....	22,753 12 3
.....	.....	.....	.....	.....	21 2 5	21 2 5
3,737 14 7	805 1 5	.....	2 2 0	35,335 10 0	322 1 5	35,658 11 5
.....	.....	.....	.....	.....	21 2 5	21 2 5
3,737 14 7	805 1 5	.....	2 2 0	35,335 10 0	344 4 10	35,679 14 10
.....	.....	.....	.....	.....	.....	.....
50 0 0	173 4 11	.....	.....	951 4 11	451 1 2	1,402 5 3
50 0 0	173 4 11	.....	.....	951 4 11	451 1 2	1,402 0
2,300 0 0	6,977 3 4	.....	*1,078 14 6	1,73,513 9 0	7,049 2 5	1,50,507 11 5

STATEMENT

RECEIPTS AND

Share capital withdrawn.	Deposits withdrawn.	Loans repaid to			Loans to members.	Loans to other societies.
		Government.	Other societies.	Loans and deposits from non-members.		
17	18	19	20	21	23	23
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. s. p.	Rs. a. p.	Rs. a. p.
.....	.....	169 14 8	.....	.....	.....	.....
100 0 0	.....	.....	.....	2,200 0 0	7,500 0 0	.....
.....	2,700 0 0	.....	.....	1,350 0 0	1,200 0 0	15,550 0 0
.....	.....	.....	.....	.....	.....	.....
100 0 0	2,700 0 0	169 14 8	.....	3,550 0 0	8,700 0 0	15,550 0 0
.....	.....	.....	.....	.....	.....	.....
100 0 0	2,700 0 0	169 14 8	.....	3,550 0 0	8,700 0 0	15,550 0 0
.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	1,140 0 0	.....
.....	.....	.....	.....	.....	1,140 0 0	.....
5,122 8 0	46,741 9 0	.....	.....	.....	1,13,908 0 0	6,000 0 0



II—A.

DISBURSEMENTS.

(Dealing with other Societies only).

ments.									Remarks.	Social Number.	
Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishments and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditure, including closing balance.			
24	25	26	27	28	29	30	31	32	3		
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.			
100 0 7	.....	.....	2 4 0	.....	..	341 12 9	811 8 6	1,153 8 3			
6 2 7	437 2 0	.....	29 0 0	.....	..	10,271 11 10	1,040 14 1	11,711 9 11			
.....	.....	.....	202 0 8	.....	..	21,002 0 8	1,761 11 7	21,763 12 5			
.....	.....	.....	.....	.....	..	.....	21 2 6	21 2 6			
175 12 2	437 2 9	.....	212 11 8	.....	..	31,015 9 3	4,543 2 2	31,658 5			
.....	.....	.....	.....	.....	..	.....	21 2 6	21 2 6			
175 12 2	437 2 0	.....	232 11 8	.....	..	31,015 9 3	4,564 5 7	35,079 14 10			
.....	.....	.....	.....	.....	..	.....	.....	.....			
.....	.....	.....	2 7 0	.....	..	1,142 7 0	259 14 2	1,402 0 2			
.....	.....	.....	2 7 0	.....	..	1,142 7 0	259 14 2	1,402 0 2			
1,200 14 9	4,536 12 11	.....	1,087 9 4	11,220 0 11	..	1,79,873 6 11	601 4 6	1,80,557 11 5	* The item in column 12 consists of— No. s. p. 117 10 2 Price of forms, A.C., & Id. 911 7 2 Dispense Account. 16 11 1 Law charges. 12 12 4 Provident Fund. 1,078 14 6		
.....	.....	.....	.....	.....	..	.....	.....	.....	† The item in column 29 consists of— No. s. p. 742 0 5 Dispense account. 40 11 0 Court expenses. 24 2 2 Miscellaneous expenses. 12 12 4 Provident Fund Account. 1,220 0 11		

## STATEMENT

RECEIPTS AND

Urban

Item number.	District.	Kind of Society.	Loans from other sources.						
			Share payments.	Entrance fees.	Deposits by members.	Government.	Other Societies.	Loans and Deposits from Non-members.	Loans repaid by members.
1	2		3	4	5	6	7	8	9
<i>Northern Division.</i>			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Bombay ...	Cash ... Limited ...	2,438 0 0	2 12 0	12,373 0 0	.....	.....	.....	14,476 8 0
2	Ahmedabad ...	Do. ... Unlimited ...	.....	.....	.....	100 0 0	.....	.....	.....
3	Broach ...	Do. ... { Limited ... Unlimited ...	80 0 0	.....	281 0 0	.....	.....	.....	660 0 0
4	Kaira ...	Do. ... Limited ...	.....	.....	.....	.....	.....	.....	50 8 0
		Urban ... { Limited ... Unlimited ...	2,518 0 0	2 12 0	12,653 0 0	.....	.....	.....	15,187 0 0
		Total, Urban, N. D. including Bombay.	2,518 0 0	2 12 0	12,653 0 0	100 0 0	.....	.....	15,187 0 0
<i>Central Division.</i>									
5	Ahmednagar ...	Cash ... Unlimited ...	.....	44 4 0	832 0 0	700 0 0	.....	200 0 0	576 0 0
6	East Khandesh ...	Do. ... Limited ...	28 0 0	.....	300 0 0	.....	.....	.....	22 0 0
7	Nasik ...	Other Limited ...	185 0 0	.....	300 4 9	.....	.....	5,119 4 9	65 0 0
8	Poona ...	Cash ... { Limited ... Unlimited ...	1,875 5 6	.....	6,110 12 8	.....	.....	23,765 2 0	13,327 13 5
9	Satara ...	Do. Unlimited ...	.....	51 0 0	11,010 8 0	3,400 0 0	.....	851 14 0	10,616 8 0
10	Sholapur ...	Other do. ...	.....	.....	.....	.....	.....	18 0 0	.....
		Cash Limited ...	220 0 0	.....	424 0 0	.....	.....	1,200 0 0	2,479 0 0
		Total ... { Limited ... Unlimited ...	2,308 5 6	.....	7,265 1 5	.....	.....	30,081 7 3	16,893 13 5
		Total, Urban, C. D.	2,308 5 6	94 4 0	11,851 8 0	4,100 0 0	.....	1,070 14 0	18,961 8 0
<i>Southern Division.</i>									
11	Belgaum ...	Cash Limited ...	74 0 0	0 7 3	3,827 0 0	.....	.....	.....	11,450 0 0
12	Dhárwār ...	Do. do. ...	6,302 9 9	95 8 0	16,050 10 3	.....	250 0 0	1,288 0 0	27,410 15 9
		Other do. ...	.....	.....	.....	.....	.....	.....	(Information not
		Do. Unlimited ...	103 0 0	1 7 3	60 0 0	.....	.....	5,228 13 6	5,701 13 6
13	Bijapur ...	Cash Limited ...	273 0 0	21 0 0	608 0 0	.....	.....	.....	1,042 5 0
14	Ratnágiri ...	Do. Unlimited ...	.....	3 0 0	.....	.....	.....	.....	5,479 0 0
		Urban ... { Limited ... Unlimited ...	6,649 9 0	118 15 3	21,394 10	.....	250 0 0	1,288 0	30,018 4 9
		Total, Urban, S. D.	6,751 9 9	123 6 0	21,454 10 3	.....	250 0 0	6,416 13	51,693 2 5

pta.

Loans repaid by other societies.	Interest received.	Sale-proceeds of stock.	Other Income.	Total income of year.	Operating balance.	Grand total receipts including the opening balance.	Closing balance.	Grand total expenditure including closing balance.
10	11	12	13	14	15	16	31	32
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
.....	1,035 3 0	.....	*7,420 10 9	37,745 1 9	1,355 15 3	39,101 1 0	473 7 4	39,101 1 0
.....	16 8 2	.....	.....	116 8 2	20 4 8	136 12 10	14 10 4	136 12 10
.....	30 9 11	.....	.....	1,051 0 11	400 14 5	1,612 7 61	120 8 9	1,612 7 61
ing yet.	89 2 2	.....	.....	130 10 2	1,910 13 10	2,050 8 0	043 13 6	2,050 8 0
.....	1,164 14 31	.....	7,420 10 9	38,036 5 1	3,727 11 6	42,064 0 61	043 11 7	42,064 0 61
.....	16 8 2	.....	.....	116 8 2	20 4 8	136 12 10	14 10 4	136 12 10
.....	1,171 6 51	.....	7,420 10 9	39,052 13 21	3,749 0 2	42,801 13 41	058 5 11	42,801 13 41
.....	29 12 5	.....	.....	2,382 0 5	.....	2,382 0 5	225 8 5	2,382 0 5
.....	0 9 1	.....	88 10 6	504 3 7	.....	504 3 7	291 3 1	504 3 7
.....	5 10 0	8,208 7 0	a) 4,708 9 0	19,850 3 6	13 2 0	18,643 5 6	84 18 9	18,643 5 6
.....	1,435 2	.....	83 3 10	46,597 8 4	309 7 8	46,906 15 9	118 10 10	46,906 15 9
.....	201 3 6	.....	10 0 0	4,790 3 6	302 14 6	5,083 2 0	329 9 6	5,083 2 0
.....	1,877 11 7	.....	0 11 0	27,519 4 7	74 14 0	27,594 2 7	099 4 1	27,594 2 7
.....	.....	183 1 3	(b) 80 11 3	259 12 6	41 9 9	301 6 3	01 13 6	301 6 3
.....	422 0 11	.....	(c) 21 5 5	5,900 6 4	007 12 5	6,534 2 9	709 0 11	6,534 2 9
.....	1,903 6 5	8,208 7 0	4,908 12 0	71,619 5 9	060 5 10	72,509 11 7	173 14 7	72,509 11 7
.....	1,908 11 6	183 1 3	71 6 8	31,941 5 0	419 6 3	33,390 11 3	746 9 9	33,390 11 3
.....	3,472 1 11	8,389 8 3	4,978 3 0	1,00,359 10 9	1,390 12 1	1,07,059 6 10	990 2 4	1,07,059 6 10
.....	684 14 10	.....	*51 6 9	16,293 12 10	617 12 10	16,911 0 8	670 10 11	16,911 0 8
.....	3,608 4 0	24 14 9	*71 4 7	56,118 3 1	6,102 13 11	62,221 1 0	064 10 10	62,221 1 0
received).	455 14 11	7,946 7 8	*79 10 11	19,477 3 11	329 8 7	19,797 12 6	433 6 11	19,797 12 6
.....	32 3 0	.....	* 1 2 6	1,978 10 6	24 1 6	2,002 12 0	109 11 6	2,002 12 0
.....	297 14 6	.....	.....	8,708 14 6	24 9 1	8,732 7 7	124 1 8	8,732 7 7
.....	4,723 5 10	24 14 9	123 13 10	71,390 10 8	6,614 12 3	81,235 6 8	811 1 3	81,235 6 8
.....	743 13 5	7,946 7 8	79 10 11	25,247 2 5	313 1 8	25,560 4 1	202 8 7	25,560 4 1
.....	5,467 3 3	7,571 6 5	203 2 9	99,637 12 10	6,929 2 11	1,06,567 10 9	413 9 10	1,06,567 10 9

# STATEMENT

## RECEIPTS AND

Date						
Share capital withdrawn.	Deposits withdrawn.	Loans repaid to			Loans to members.	Loans to other societies.
		Government.	Other societies.	Loans and deposits from non-members.		
17	18	19	20	21	22	23
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
3,017 0 0	4,770 6 5	.....	.....	.....	20,521 0 0	.....
.....	.....	.....	.....	.....	118 0 0	.....
.....	026 0 0	.....	.....	.....	750 0 0	.....
.....	.....	.....	.....	.....	.....	.....
3,017 0 0	5,306 6 5	.....	.....	.....	21,271 0 0	.....
.....	.....	.....	.....	.....	118 0 0	.....
3,017 0 0	5,306 6 5	.....	.....	.....	21,389 0 0	.....
.....	.....	.....	.....	.....	2,132 0	.....
.....	.....	.....	.....	.....	205 0 0	.....
.....	.....	.....	.....	5,009 3 0	.....	.....
25 0 0	1,833 13 9	169 14 8	.....	8,073 6 0	33,965 9 5	1,200 0 0
.....	.....	.....	.....	.....	4,749 0 6	.....
.....	7,222 8 0	.....	.....	354 14 0	18,137 14 0	.....
.....	.....	.....	.....	18 0 0	.....	.....
.....	1,149 0 0	176 9 10	.....	300 0 0	4,000 0 0	.....
25 0 0	2,932 13 9	846 8 6	.....	14,041 9 0	39,170 9 5	1,200 0 0
.....	7,222 8 0	.....	.....	370 14 0	25,018 14 6	.....
25 0 0	10,206 5 9	346 8 6	.....	14,412 7 0	63,189 7 11	1,200 0 0
1 0 0	1,350 1 9	169 14 8	.....	.....	14,203 0 0	.....
1,908 15 0	11,173 13 9	201 13 6	.....	650 0 0	42,433 0 0	.....
5 0 0	25 0 0	.....	.....	5,274 15 0	5,936 14 1	.....
.....	27 0 0	.....	.....	.....	1,355 0 0	.....
.....	.....	91 4 8	.....	.....	5,378 0 0	.....
1,909 15 0	12,549 15 6	371 12 2	.....	650 0 0	58,555 0 0	.....
5 0 0	25 0 0	91 4 8	.....	5,274 15 0	11,374 14 1	.....
1,914 15 0	12,574 15 6	463 0 10	.....	5,024 15 0	69,929 14 1	.....

II-B.

DISBURSEMENTS.

Societies.

ments.										Remarks.	Serial Number.
Interest paid on Loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditure including closing balance.			
24	25	26	27	28	29	30	31	32	33	34	
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.		
194 4 4	25 1 1	.....	189 1 1	†6,010 12 9	---	35,627 9 8	3,473 9 4	30,151 1 0	* Includes store, suspense and remittance and miscellaneous accounts.	1	
.....	.....	.....	4 2 6	.....	---	122-2 6	14 10 4	136 12 10	† Includes store, suspense and remittance except miscellaneous account.	2	
.....	.....	.....	10 0 9	.....	---	1,386 9	120 6 9	1,512 7 0		3	
.....	.....	.....	6 10 6	.....	---	6 10 6	2,043 12 6	2,050 8 0		6	
194 4 4	25 1 1	.....	205 12 4	6,9 12 9	---	37,920 6 11	5,043 11 7	42,964 0 6			
.....	.....	.....	4 2 6	.....	---	122 2 6	14 10 4	136 12 10			
194 4 4	25 1 1	.....	209 14 10	6,910 12 9	---	37,143 7 5	5,068 5 11	42,212 12 4			
.....	.....	.....	24 9 9	.....	---	3,166 9 9	325 6 8	2,841 0 8		5	
.....	.....	3 2 0	4 14 6	.....	---	213 0 6	291 2 1	504 2 7		6	
130 0 0	9 1 0	7,101 2	911 2 9	14,787 10 9	---	19,008 5 9	54 12 9	18,953 5 6	(a) Purchases on credit.	7	
1,039 6 10	292 9 2	9 3 0	191 7 1	.....	---	46,778 4 11	118 10 10	46,896 13 8	† Sales on credit.	8	
.....	.....	.....	4 8 0	.....	---	4,753 6	329 9 6	5,082 0 0		9	
685 2 4	.....	.....	94 8 2	.....	---	24,404 16 6	1,099 4 1	27,504 2 7		9	
.....	.....	128 6 3	31 7 9	1 25 8 9	---	202 6 9	91 13 6	291 6 2	(b) Value of skilled labour.	10	
21 6 0	50 13 3	.....	127 4 9	.....	---	5,923 1 10	709 0 11	6,632 2 9	(c) Recovery of law charges.	10	
1,190 12 10	329 6 5	7,113 8 3	1,237 14 1	4,787 10 9	---	71,424 13 0	1,173 14 7	72,597 11 7			
655 2 4	.....	129 6 3	155 1 8	35 8 9	---	33,614 7 8	1,748 2 9	35,362 11 3			
1,875 15 2	328 6 5	7,239 14 6	1,292 15 9	4,823 3 6	---	1,05,039 4 6	2,920 2 4	1,07,959 6 10			
128 15 9	73 9 4	.....	89 14 2	(d) 65 7	---	16,140 14 8	670 10 12	16,811 9 8	* Law charges recovered.	11	
1,449 11 10	1,429 7 6	.....	473 9 4	(e) 191 12 2	250 0 0	60,166 6 2	2,064 10 10	62,231 1 0	(f) Law charges incurred.	12	
.....	.....	.....	.....	.....	.....	.....	.....	.....	(g) Law charges, etc.	12	
78 12 0	150 5 2	7,639 12 6	154 0 3	37 10 6	---	19,362 5 7	435 6 11	19,797 12 6	* Commission, price of pass-book and, etc.	13	
.....	.....	.....	10 2 6	(f) 0 14 0	---	1,873 0 6	109 11 6	2,002 12 0	* Includes—	13	
121 11 0	.....	.....	45 6 3	.....	---	5,636 5 11	158 1 2	5,794 7 1	1) Refund from a Value Payable Post.	14	
.....	.....	.....	.....	.....	---	.....	.....	.....	2) excess receipts		
.....	.....	.....	.....	.....	---	.....	.....	.....	(f) Excess receipts and off.		
1,578 11 7	1,803 0 10	.....	673 10 1	254 4 2	220 0 0	73,200 5 5	2,415 2 2	75,615 6 8			
209 7 0	150 5 3	7,639 12 6	199 6 6	37 10 6	---	21,013 1 6	202 2 7	25,022 4 1			
1,779 2 7	1,653 6 1	7,639 12 6	772 0 7	292 14 9	20 0 0	1,00,129 0 11	2,613 9 10	1,02,742 10 9			

## STATEMENT

RECEIPTS AND

Rural

Item number.	District.	Kind of Society.	Receipts.						
			Share payments.	Entrance fees.	Deposits by members.	Loans from other sources.			Loans repaid by members.
						Government.	Other Societies.	Loans and Deposits from Non-members.	
1	2	3	4	5	6	7	8	9	
			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
<i>Northern Division.</i>									
1	Ahmedabad	Cash Unlimited	.....	223 0 0	1,056 0 4	2,000 0 0	2,700 0 0	3,430 0 0	22,019 13 11
2	Broach	Do.	.....	44 0 0	137 9 3	1,000 0 0	.....	.....	2,773 0 0
3	Kaira	Do.	.....	35 0 0	82 0 0	.....	1,000 0 0	.....	6,851 0 2
4	Panch Mahals	Do.	.....	108 0 0	2,000 0 0	.....	.....	.....	88 0 0
5	Surat	Do.	.....	741 0 0	24,014 13 3	17,950 0 0	7,350 0 0	1,454 0 0	21,027 0 0
6	Thana	Do.	.....	.....	.....	Not commenced	working yet.	.....	.....
		Total							
		Rural	.....	1,154 0 0	28,780 12 0	30,910 0 0	11,050 0 0	4,884 0 0	53,030 3 1
		Central	7,475 0 0	.....	14,450 8 0	.....	.....	3,559 0 0	5,315 0 0
		Urban	2,518 0 0	2 12 0	19,053 0 0	100 0 0	.....	.....	18,187 0 0
		Grand Total, N. D. including Bombay.	9,993 0 0	1,156 12 0	56,804 4 9	31,050 0 0	11,050 0 0	8,444 0 0	74,182 3 1
<i>Central Division.</i>									
7	Ahmednagar	Cash Unlimited	.....	739 0 0	3,838 0 0	8,000 0 0	.....	.....	2,750 6 8
8	East Khandesh	Do.	.....	3 0 0	72 0 0	.....	1,000 0 0	.....	3,995 0 0
	West Khandesh	Do.	.....	5 0 0	130 6 8	.....	.....	.....	4,300 0 0
10	Poona	Do.	.....	11 0 0	6,053 8 7	300 0 0	200 0 0	.....	645 5 2
11	Satara	Do.	.....	22 12 0	6,213 0 0	5,450 0 0	.....	1,750 0 0	18,482 0 9
12	Shelapur	Do.	.....	51 0 0	1,250 0 0	1,350 0 0	.....	175 0 0	1,173 0 0
		Total	.....	831 12 0	18,165 13 3	16,190 0 0	1,200 0 0	1,925 0 0	31,300 12 7
		Total, Central societies	215 0 0	1 12 0	.....	.....	.....	.....	511 4 0
		Total, Urban societies	2,303 5 0	94 4 0	19,106 9 5	4,100 0 0	.....	31,255 5 3	32,855 5 5
		Grand Total, C. D.	2,523 5 0	927 12 0	37,271 8 8	19,290 0 0	1,200 0 0	33,180 5 3	64,655 0 0
<i>Southern Division.</i>									
13	Belgaum	Cash Unlimited	.....	10 0 0	67 0 0	.....	.....	.....	3,274 8 0
		Others Unlimited	.....	.....	.....	.....	.....	.....	651 4 0
14	Dharwar	Cash Unlimited	.....	335 0 0	4,971 8 8	2,000 0 0	6,089 6 0	5,508 0 0	36,273 1 2
15	Bijapur	Do.	.....	237 0 0	5,605 14 8	2,000 0 0	3,000 0 0	.....	9,916 2 8
16	Kanara	Do.	.....	2 0 0	.....	.....	.....	.....	1,015 11 10
17	Kolaba	Do.	.....	.....	.....	.....	.....	.....	870 0 0
18	Ratnagiri	Do.	.....	40 0 0	995 0 0	.....	.....	.....	4,114 9 8
		Total							
		Rural	.....	624 0 0	11,619 7 2	4,000 0 0	9,078 6 0	5,508 0 0	56,315 16 4
		Urban	8,751 9 9	123 6 6	21,454 10 3	.....	250 0 0	6,416 13 6	51,059 2 5
		Central	59,945 8 0	351 1 0	37,103 9 2	.....	.....	.....	65,762 12 0
		Grand Total, S. D.	60,697 1 9	1,093 7 6	70,177 8 7	4,000 0 0	9,348 6 0	11,923 13 6	1,73,177 12 9

II—C.

DISBURSEMENTS.

Societies.

Loans repaid by other societies.	Interest received.	Sale-proceeds of stock.	Other Income.	Total income of year.	Opening balance.	Grand total receipts including the opening balance.
10	11	12	13	14	15	16
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
.....	1,957 5 0	.....	18 1 7	85,800 0 10	8,591 14 10	43,703 8 8
.....	221 3 9	.....	.....	4,175 11 11	231 11 0	4,407 7 8
.....	574 4 8	.....	.....	8,492 10 5	1,237 13 1	9,730 7 6
.....	8 8 10	.....	.....	2,107 8 10	.....	2,107 8 10
.....	1,519 1 2	.....	4 10 0	74,670 8 5	215 12 10	75,008 5 2
.....	4,275 6 0	.....	22 11 7	1,24,727 1 5	10,407 4 6	1,35,134 5 11
3,737 14 7	605 1 5	.....	2 2 0	35,305 10 0	244 4 10	35,679 14 10
.....	1,171 6 5½	.....	7,420 10 9	30,062 13 2½	3,745 0 2	43,808 13 4½
8,737 14 0	6,251 13 10½	.....	7,445 8 4	1,90,115 8 7½	14,400 9 6	2,13,015 2 1½
.....	114 2 10	.....	0 15 8	15,532 8 9	.....	15,513 2 9
.....	313 10 4	.....	5 0 2	5,412 10 6	1,796 7 8	7,209 2 2
.....	408 5 5	.....	.....	4,852 12 1	66 4 7	4,918 0 8
.....	41 7 6	.....	0 7 8 0	7,851 13 2	7 11 2	7,858 8 8
.....	2,304 8 4	.....	1 4 14 1	24,236 14 2	2,301 13 6	26,537 10 8
.....	131 14 6	.....	.....	4,135 14 6	14 1 0	4,150 0 2
.....	3,402 11 11	.....	13 5 6	72,079 9 2	4,210 5 7	76,289 14 10
50 0 0	173 4 11	.....	.....	951 4 11	451 1 2	1,402 6 2
.....	3,472 1 11	8,180 8 2	4,978 3 0	1,06,559 10 5	1,209 12 1	1,07,768 6 10
50 0 0	7,018 2 9	8,389 8 2	4,901 8 6	1,79,240 8 11	6,007 2 11	1,85,247 11 10
.....	354 14 8	.....	.....	2,896 8 5	147 0 4	3,043 7 0
.....	137 9 10	.....	0 1 2	958 12 1	115 7 5	1,073 6 6
8 6 0	4,064 10 4	.....	15 2 8	59,262 12 9	700 12 0	61,032 10 8
.....	1,200 0 6	.....	12 0 0	71,961 1 10	1,523 2 7	73,484 2 5
.....	171 0 8	.....	.....	1,194 12 6	4 4 6	1,199 1 0
.....	62 9 2	.....	.....	1,021 9 2	4 12 2	1,025 1 0
.....	325 4 5	.....	.....	2,854 14 1	1,764 10 9	4,619 5 10
8 6 0	6,316 1 8	.....	7 2 0	63,403 9 2	2,641 2 10	66,044 12 0
.....	2,107 2 2	1,671 6 3	203 8 8	90,637 12 1½	6,928 13 11	1,00,565 10 9
2,321 0 0	6,977 2 4	.....	1,078 14 6	1,73,219 9 0	7,449 2 2	1,80,668 11 5
2,328 6 0	1,760 6 2	1,671 6 5	1,229 12 2	2,06,621 12 0	17,000 4 2	2,23,621 2 2

STATEMENT

RECEIPTS AND

Rural

Share capital withdrawn.	Deposits withdrawn.	Loans repaid to			Loans to members.	Disbursements.
		Government.	Other Societies.	Loans and Deposits from Non-members.		
17	18	19	20	21	22	23
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
.....	908 0 0	253 0 2	.....	820 0 0	29,867 0 0	.....
.....	.....	.....	2,000 0 0	20 0 0	1,875 0 0	.....
10 0 0	.....	119 8 11	1,000 0 0	.....	7,008 0 0	.....
.....	.....	.....	.....	.....	1,478 0 0	.....
.....	3,062 0 0	.....	.....	244 0 0	57,113 8 9	.....
	Not commenced working yet.					
10 0 0	3,865 0 0	368 8 1	3,000 0 0	1,134 0 0	96,018 8 9	.....
108 0 0	2,700 0 0	169 14 8	.....	3,550 0 0	8,700 0 0	15,550 0 0
3,017 0 0	5,396 8 8	.....	.....	.....	21,389 0 0	.....
3,127 0 0	12,081 8 8	536 7 9	3,000 0 0	4,784 0 0	127,007 8 9	15,550 0 0
.....	300 0 0	.....	.....	.....	12,875 11 8	.....
.....	.....	88 8 2	50 0 0	.....	4,780 0 0	.....
.....	.....	.....	.....	.....	2,030 0 0	.....
.....	1,620 0 0	.....	.....	.....	6,208 8 0	.....
.....	1,130 14 6	.....	25 0 8	.....	33,873 0 0	.....
.....	.....	.....	70 1 11	25 0 0	2,335 0 0	.....
.....	3,050 14 0	68 8 2	145 2 7	25 0 0	61,500 8 8	.....
.....	.....	.....	.....	.....	1,140 0 0	.....
25 0 0	10,205 8 9	346 8 6	.....	14,412 7 0	63,189 7 11	1,200 0 0
25 0 0	13,250 4 8	415 0 8	145 2 7	14,437 7 0	1,25,820 11 2	1,200 0 0
.....	.....	.....	.....	.....	3,310 0 0	.....
.....	.....	52 2 8	.....	.....	100 0 0	.....
.....	2,039 7 0	.....	2,568 9 8	108 0 0	43,219 0 0	98 8 0
.....	645 0 0	.....	.....	.....	20,654 0 0	.....
.....	.....	100 0 0	.....	.....	906 0 0	.....
.....	.....	.....	.....	.....	932 0 0	.....
.....	.....	104 8 4	.....	.....	5,551 8 0	.....
.....	2,084 7 6	258 8 0	2,563 9 8	100 0 0	76,574 8 0	98 8 0
1,914 18 0	13,574 15 6	463 0 10	.....	5,024 15 0	69,929 14 1	.....
5,123 8 0	40,741 9 0	.....	.....	.....	1,13,903 0 0	6,000 0 0
7,987 7 0	62,001 0 0	710 8 10	2,568 9 8	6,030 18 0	2,00,473 6 1	6,093 6 0



II-C.

DISBURSEMENTS.

Societies.

Interest paid on Loans and deposits.	Dividend and Bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditure, including closing balance.	Remarks.	Total
24	25	26	27	28	29	30	31	32	33	34
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.		
1,175 13 1	361 1 11	.....	157 5 8	.....	..	23,427 4 10	10,204 3 10	43,722 8 8		1
100 10 1	18 0 0	.....	14 9 6	.....	..	(8,518 3 7	859 4 1	4,477 7 8		2
814 4 4	32 0 0	.....	44 18 10	10 0 0	..	8,019 11 1	1,110 12 8	9,730 7 0		3
.....	.....	.....	8 8 8	.....	..	1,456 8 8	711 0 4	2,197 8 10		4
387 10 1	29 0 0	.....	208 15 8	84 14 6	..	61,079 14 0	13,024 7 3	75,006 8 8		5
2,008 5 7	810 1 11	.....	434 5 2	44 14 6	..	1,09,361 10 0	20,873 11 11	1,35,154 8 11		6
175 12 2	437 2 9	.....	232 11 8	.....	..	31,618 9 3	4,064 8 7	35,679 14 10		7
194 4 4	25 1 1	.....	209 14 10	6,910 12 9	..	37,142 7 6	8,638 8 11	42,800 13 4		8
2,378 6 1	822 5 9	.....	876 15 8	6,955 11 3	..	1,77,019 10 8	36,508 7 8	2,13,618 8 11		9
72 2 0	.....	17 6 4	31 2 2	(a) 2 0 0	..	13,203 8 10	2,214 2 11	15,518 8 8	a Sale of forms and retouching of cover charges, — (a) refund of E. I.	10
100 18 2	.....	1 12 0	28 11 8	.....	..	8,029 13 0	2,179 8 2	7,200 2 2	b Adjustment of erroneous cash balance.	11
139 6 8	.....	.....	7 1 9	.....	..	2,176 8 8	2,743 8 2	4,919 0 8	c Recovery of Law charges.	12
12 2 8	.....	.....	25 2 6	.....	..	7,903 14 2	2 10 2	7,906 8 8	d Donations.	13
1,180 12 4	.....	.....	125 7 10	0 8 8	..	38,536 11 7	702 15 1	39,238 10 8		14
83 15 0	.....	8 7 6	39 6 3	.....	..	2,401 14 8	1,068 1 8	4,150 0 3		15
1,560 3 10	.....	27 9 10	257 1 2	2 8 2	..	60,008 2 8	9,609 11 2	70,273 14 10		16
.....	.....	.....	2 7 6	.....	..	1,142 7 6	259 14 8	1,402 8 2		17
1,875 15 2	329 6 6	7,239 14 6	1,802 15 9	4,822 2 6	..	1,06,039 4 6	2,520 2 4	1,07,999 6 10		18
3,465 3 0	328 6 5	7,207 8 4	1,658 8 6	4,825 11 9	..	1,71,847 15 8	12,769 12 2	1,84,617 11 10		19
21 0 11	.....	.....	108 9 0	.....	..	8,334 8 11	876 13 1	9,213 7 0		20
16 10 8	49 5 0	.....	8 7 7	.....	..	223 8 11	861 12 7	1,085 6 6	e Excess fund in stock.	21
1,275 13 10	136 0 3	.....	401 1 1	151 12 2	..	51,946 8 2	2,036 8 7	60,022 10 9	f Head Office interest allowed by Government; and other receipts payable.	22
28 12 2	114 12 7	.....	108 2 8	16 2 0	..	21,849 12 2	1,629 6 8	23,478 8 8	g Miscellaneous receipts and payments.	23
36 0 0	.....	.....	20 0 0	.....	..	1,602 0 0	131 1 0	1,733 1 0	h Head Office report, Government purchase, etc.	24
.....	.....	.....	.....	.....	..	932 0 0	8 8 6	937 8 8		25
75 14 4	.....	.....	40 2 0	.....	..	5,773 14 8	724 10 2	6,498 8 10		26
1,794 2 11	400 1 10	.....	672 6 1	68 2 2	..	25,218 8 10	11,231 0 2	37,148 13 0		27
1,779 2 7	1,053 1	7,632 12 6	772 0 7	295 14 8	250 0 0	1,03,199 0 11	2,424 10	1,05,627 10 9		28
1,230 14 9	4,536 12 11	.....	1,687 9 4	1,230 0 11	.....	1,79,852 8 11	6 4 4 6	1,80,477 11 2		29
4,410 5 2	6,50 4 10	7,239 12 6	2,46 2 0	1,264 1	250 0 0	2,62,268 14 8	18,013 4 6	2,80,282 3 2		30

## STATEMENT

## PROFIT AND

## Central Societies (lending to or

Item No.	District or group.	Kind of Society.	Profit.				Interest paid and due.
			Interest earned.	Gross profit on sales of stock.	Other items.	Total.	
	1	2	3	4	5	6	7
	<i>Northern Division.</i>		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Bombay ... ..	Cash Limited ... ..	500 13 3	.....	.....	500 13 3	90 3 8
2	Broach ... ..	Do. Limited ... ..	602 9 11	.....	207 2 0	809 11 11	246 2 7
3	Sarat ... ..	Do. ... { Limited ... ..	444 14 3	.....	10 7 0	455 5 3	178 2 10
		Do. ... { Unlimited ... ..	28 12 4	.....	.....	28 12 4	10 8 9
		Total ... { Limited ... ..	1,548 5 5	.....	217 9 0	1,765 14 5	514 9 1
		Total ... { Unlimited ... ..	28 12 4	.....	.....	28 12 4	10 8 9
		Total ...	1,577 1 9	.....	217 9 0	1,794 10 9	525 1 10
	<i>Central Division.</i>						
4	Ahmednagar ... ..	Cash Limited ... ..	Engaged in	collecting capital.			
5	West Khandesh ... ..	Do. ... ..	177 9 10	.....	.....	177 9 10	.....
		Total ...	177 9 10	.....	.....	177 9 10	.....
	<i>Southern Division.</i>						
	Dhárwār ... ..	Cash Limited ... ..	10,619 11 6	.....	*685 7 5	11,305 2 11	1,137 10 5

## III—A.

## Loss Account.

*dealing with other Societies only).*

Loss.					Net profit + or loss —	Remarks.	Item No.
Establishment and contingent charges paid and due.	Debts written off.	Depreciation of stock.	Other items.	Total.			
8	9	10	11	12	13	14	
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.		
0 8 9	.....	.....	.....	90 12 5	410 0 10		1
23 6 6	.....	.....	.....	272 9 1	537 2 10		2
212 0 8	.....	.....	.....	300 3 6	63 1 0		3
.....	.....	.....	.....	10 8 9	18 3 7		
238 15 11	.....	.....	.....	753 9 0	1,012 5 3		
.....	.....	.....	.....	10 8 9	13 3 7		
238 15 11	.....	.....	.....	764 1 9	1,030 9 0		
2 7 6	.....	.....	16 11 1	19 2 7	158 7 3		4
2 7 6	.....	.....	16 11 1	19 2 7	158 7 3		5
939 9 4	.....	40 0 0	†113 15 2	2,224 2 11	+9,911 0 0	*The item in column 5 consists of:— Rs. a. p. 351 1 0 Entrance fees. 187 14 5 Pass books sold. 100 8 0 Stock. <hr/> 685 7 5 † The item in column 11 consists of:— Rs. a. p. 12 18 4 Provident Fund. 84 8 2 Miscellaneous. 69 9 8 Bonus to staff. <hr/> 116 15 2	6

## STATEMENT

PROFIT AND

Urban

Item number.	District.	Kind of Society.	Profit.			
			Interest earned.	Gross profit on sales of stock.	Other items.	Total.
	1	2	3	4	5	6
			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
<i>Northern Division.</i>						
1	Bombay ... ..	Cash, Limited ... ..	1,319 8 5	.....	117 11 6	1,437 3 11
2	Ahmedabad ... ..	Do. Unlimited ... ..	33 8 2	.....	2 0 0	35 8 2
3	Broach ... ..	Do. ... { Limited ... .. Unlimited ... ..	26 10 1½	.....	11 2 6	37 12 7½
4	Kaira ... ..	Do. Limited ... ..	80 5 1	.....	.....	80 5 1
5	Surat ... ..	Do. Unlimited ... ..	.....	.....	.....	.....
		Total Limited ... ..	1,426 7 7½	.....	123 14 0	1,555 5 7½
		Total Unlimited ... ..	33 8 2	.....	2 0 0	35 8 2
		Total Urban, N. D. ... ..	1,459 15 9½	.....	130 14 0	1,590 13 9½
<i>Central Division.</i>						
6	Ahmednagar ... ..	Cash, Unlimited ... ..	55 3 1	.....	59 0 4	114 3 5
7	East Khandesh ... ..	Cash, Limited ... ..	3 3 8	.....	3 8 3	6 11 11
8	Nasik ... ..	Other, Limited ... ..	44 2 6	1,645 15 3	4 537 1 9	2,277 3 6
9	Poona ... ..	Cash ... { Limited ... .. Unlimited ... ..	1,814 1 6 438 0 5	..... .....	0 0 0 .....	1,820 1 6 438 0 5
10	Satara ... ..	Cash ... { Unlimited ... .. Other, Unlimited ... ..	1,434 0 7 .....	..... 51 10 9	56 4 0 60 11 3	1,490 4 7 112 6 0
11	Sholapur ... ..	Cash, Limited ... ..	456 11 6	.....	514 9 11	971 5 5
		Total Limited ... ..	2,318 3 2	1,645 15 3	1,111 8 11	5,075 6 4
		Total Unlimited ... ..	1,927 4 1	51 10 9	175 15 7	2,154 14 5
		Total, Urban—C. D. ... ..	4,245 7 3	1,697 10 0	1,287 3 6	7,230 4 9
<i>Southern Division.</i>						
12	Bolgaum ... ..	Cash, Limited ... ..	1,099 0 4	.....	* 1 7 3	1,100 7 7
13	Dharwar ... ..	Do. ... ..	4,661 3 5	.....	* 133 5 3	4,794 8 8
	Do. ... ..	{ Other, Limited ... ..				Information
	Do. ... ..	{ Do. Unlimited ... ..	544 11 2	358 6 7	* 116 12 8	1,019 14 5
14	Bijapur ... ..	Cash, Limited ... ..	49 9 10	.....	* 23 10 0	73 3 10
15	Ratnagiri ... ..	Do. Unlimited ... ..	283 10 6	.....	* 6 0 0	294 10 6
		Urban ... { Limited ... ..	5,809 13 7	.....	158 6 6	5,963 4 1
		{ Unlimited ... ..	833 5 8	358 6 7	122 12 8	1,314 8 11
		Total, Urban S. D. ... ..	6,643 3 3	358 6 7	281 3 2	7,282 13 0

III—B.

Loss Account.

Societies.

Loss.							Net profit + or loss —	Remarks.	Item number.
Interest paid and due.	Establishment and contingent charges paid and due.	Debts written off.	Depreciation of stock.	Other items.	Total.				
7	8	9	10	11	12	13	14		
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.			
288 13 5	137 14 9	.....	.....	.....	426 12 2	*1,010 7 0	The difference between Statements III and IV is due on account of the amount of the loss sustained by the society last year and paid this year.	1	
10 15 0	7 8 0	.....	.....	.....	18 7 0	17 1 2		2	
.....	15 0 9½	.....	.....	.....	15 0 9½	23 11 10		3	
working yet.	7 2 6	.....	.....	.....	7 2 0	73 2 7		4	
.....	.....	.....	.....	.....	.....	.....		6	
288 13 5	160 2 ½	.....	.....	.....	418 15 5½	1,106 6 2			
10 15 0	7 8 0	.....	.....	.....	18 7 0	17 1 2			
299 12 5	167 10 ½	.....	.....	.....	467 6 5½	1,123 7 4			
49 5 8	26 1 9	.....	.....	.....	75 7 6	38 12 0		6	
1 15 8	8 0 6	.....	.....	.....	10 0 2	— 3 4 3		7	
139 0 0	1,482 1 9	.....	.....	548 8 8	2,169 10 0	107 9 6	A Balance of profits, Rs. P. and undistributed profits.	8	
1,091 7 0	61 8 11	.....	14 0 0	.....	1,166 15 11	653 1 7		9	
157 15 11	86 0 0	.....	.....	.....	193 15 11	244 0 0			
716 2 6	131 13 2	.....	.....	.....	847 15 8	642 4 11		10	
46 14 0	31 7 9	.....	.....	.....	78 5 9	34 0 3			
75 4 1	90 13 9	.....	.....	435 10 11	601 12 9	369 8 8	Do do.	11	
1,307 10 9	1,642 8 11	.....	14 0 0	981 3 2	3,943 6 10	1,126 15 6			
970 6 1	225 6 8	.....	.....	.....	1,105 12 9	959 1 8			
2,273 0 10	1,867 15 7	.....	14 0 0	984 3 2	5,144 3 7	2,086 1 2			
463 7 4	117 11 1	.....	4 0 0	.....	555 2 5	+515 5 2	*The items in column 5 consist of estimated value of stock, entrance fees, price of face books sold, commissions, etc.	12	
1,613 8 1	554 6 11	40 2 6	10 0 0	†60 7 6	2,283 9 0	+2,510 13 8		13	
not received.	157 0 3	.....	26 6 6	†37 10 6	299 13 2	+720 1 2	†The items in column 11 consists of P. printing charges and Face Books purchased.		
73 12 0	12 2 6	.....	.....	.....	21 3 4	+52 0 0		14	
9 0 10	36 6 3	.....	4 5 0	.....	163 4 8	+131 5 10		15	
2,091 0 3	684 4 6	49 3 6	14 0 0	60 7 6	2,859 14 9	+3,078 5 4			
201 5 5	193 6 6	.....	30 11 6	37 10 6	463 1 11	+861 7 0			
2,292 5 8	877 11 0	40 2 6	44 11 6	93 2 0	3,323 0 8	+3,929 12 4			

## STATEMENT

## PROFIT AND LOSS

Rural

Item Number.	District or Group.	Kind of Society.	PROFIT.			
			Interest earned.	Gross profit on sales of stock.	Other items.	Total.
	1	2	3	4	5	6
<i>Northern Division.</i>						
			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Ahmedabad ... ..	Cash, Unlimited ... ..	3,433 11 1	.....	266 1 7	3,699 12 8
2	Broach ... ..	Do. ... ..	486 2 2	.....	50 0 0	536 2 2
3	Kaira ... ..	Do. ... ..	542 12 6	.....	40 10 5	583 6 11
4	Panch Mahals ... ..	Do. ... ..	19 0 10	.....	111 0 0	130 0 10
5	Surat ... ..	Do. ... ..	3,103 0 0	.....	791 1 0	3,897 1 0
6	Thána ... ..	Do. ... ..				Not commenced
		Total ... { Rural ...	7,537 10 7	.....	1,258 13 0	8,846 7 7
		{ Central ...	1,577 1 9	.....	217 9 0	1,794 10 9
		{ Urban ...	1,459 15 9½	.....	130 14 0	1,590 13 9½
		Grand Total, N. D. including Bombay ...	10,624 12 1½	.....	1,607 4 0	12,232 0 1½
<i>Central Division.</i>						
	Ahmednagar ... ..	Cash, Unlimited ... ..	262 15 5	.....	856 11 3	1,139 10 8
8	E at Khándesh ... ..	Do. ... ..	554 6 11	.....	3 0 2	557 7 1
9	West Khándesh ... ..	Do. ... ..	492 2 6	.....	5 0 0	497 2 6
10	Poona ... ..	Do. ... ..	368 15 11	.....	23 8 0	392 7 11
11	Sátára ... ..	Do. ... ..	2,422 7 1	.....	24 10 1	2,447 1 2
12	Sholápur ... ..	Do. ... ..	193 13 7	.....	58 0 0	251 13 7
		Total ... { Rural ...	4,314 13 5	.....	970 13 6	5,285 10 11
		{ Central ...	177 9 10	.....	.....	177 9 10
		{ Urban ...	4,245 7 3	1,697 10 0	1,287 3 6	7,230 4 9
		Grand Total, C. D. ...	8,737 14 6	1,697 10 0	2,258 1 0	12,693 9 6
<i>Southern Division.</i>						
13	Belgaum ... ..	Cash, Unlimited ... ..	426 1 8	.....	*10 0 0	436 1 8
	Do. ... ..	Other do. ... ..	281 0 1	.....	*0 6 6	281 6 7
14	Dhárwár ... ..	Cash, Unlimited ... ..	6,855 9 8	.....	*378 13 8	7,234 7 4
15	Bijápur ... ..	Do. ... ..	2,500 7 4	.....	*253 7 5	2,753 14 9
16	Kánara ... ..	Do. ... ..	122 5 5	.....	*2 0 0	124 5 5
17	Kolába ... ..	Do. ... ..	61 12 6	.....	.....	61 12 6
18	Ratnágiri ... ..	Do. ... ..	421 13 10	.....	*45 8 0	467 5 10
		Total ... { Rural ...	10,669 2 6	.....	690 3 7	11,359 6 1
		{ Central ...	6,643 3 3	358 6 7	281 3 2	7,282 13 0
		{ Urban ...	10,619 11 6	.....	685 7 5	11,305 2 11
		Grand Total, S. D. ...	27,932 1 3	358 6 7	1,656 14 2	29,947 6 0

III—C.

ACCOUNT.

Societies.

Loss.						Net profit + or loss -.	Remarks.	Item Num- ber.
Interest paid and due.	Establishment and contingent charges paid and due.	Debts written off.	Depreciation of stock.	Other items.	Total.			
7	8	9	10	11	12	13	14	
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.		
1,376 0 6	213 10 8	.....	.....	.....	1,589 11 2	2,110 1 0		1
203 8 11	53 14 3	.....	.....	.....	205 7 2	270 11 0		2
264 3 4	53 11 6	.....	.....	.....	317 14 10	205 8 1		3
4 13 4	14 8 6	.....	.....	.....	19 5 10	110 11 0		4
1,233 12 4	303 6 2	.....	.....	.....	1,537 2 0	2,350 14 0		5
working yet.								6
3,085 6 5	644 3 1	.....	.....	.....	3,729 0 0	5,116 14 1		
525 1 10	238 15 11	.....	.....	.....	764 1 0	1,030 0 0		
299 12 5	167 10 3	.....	.....	.....	467 0 5 1/2	1,123 7 4		
3,910 4 8	1,050 13 3	.....	.....	.....	4,961 1 8 1/2	7,270 14 5		
167 14 0	53 11 9	.....	.....	2 0 0	223 0 0	011 0 11	Entrance Fee	7
305 1 2	76 7 8	.....	.....	.....	381 8 10	175 14 3	Do.	8
173 12 3	23 15 9	.....	2 0 0	.....	204 12 0	202 6 0	Do.	9
196 15 7	62 3 6	.....	.....	.....	199 3 1	193 4 10	Entrance Fee and 1/2 % of Law-charges.	10
1,137 15 0	173 8 1	.....	.....	.....	1,311 7 1	1,135 10 1	Entrance Fee.	11
126 10 3	61 2 7	.....	2 0 0	.....	192 12 10	59 0 9	Do.	12
2,043 4 3	461 1 4	.....	4 0 0	2 0 0	2,513 5 7	2,770 5 4		
.....	2 7 6	.....	.....	16 11 1	19 2 7	158 7 3		
2,278 0 10	1,867 15 7	.....	14 0 0	094 3 2	5,144 3 7	2,096 1 2		
4,326 5 1	2,331 8 5	.....	18 0 0	1,002 14 3	7,073 11 0	5,014 13 0		
							These accounts consist of -	
163 14 6	93 9 0	.....	4 3 0	.....	203 10 6	+172 7 2	* Entrance Fee and Estimated Value of ...	13
80 15 8	41 3 7	.....	1 0 0	.....	123 3 8	+153 3 4		
3,718 2 11	515 9 10	0 0 7	8 8 4	.....	4,242 5 8	+2,502 1 8		14
922 9 0	133 7 5	.....	2 4 0	.....	1,038 4 5	+1,035 10 4		15
63 12 10	20 0 0	.....	1 0 0	.....	81 12 10	+30 7		16
13 12 0	4 8 0	.....	.....	.....	23 4 0	+38 8 0		17
112 4 11	42 11 0	.....	.....	.....	154 15 11	+312 5 11		18
5,080 7 10	853 0 10	0 0 7	16 15 4	.....	5,950 8 7	+5,408 13 6		
2,292 5 8	877 11 0	40 2 6	44 11 6	93 2 0	3,353 0 8	+3,923 12 4		
1,137 10 5	999 9 4	.....	40 0 0	116 15 2	2,291 2 11	+9,011 0 0		
8,410 7 11	2,730 5 2	40 3 1	101 10 10	215 1 2	11,397 13 2	+18,342 9 10		

STATEMENT

BALANCE SHEET

Central Societies (lending to or for the benefit of members)

District or Group.	Kind of Society.	ASSETS.								Loans and deposits from non-members.	Loans from other Societies.	Interest due on loans in columns 11 and 12.	Loans from Government.
		Cash in hand and bank.	Value of Investment.	Loans due by members.	Loans due by other Societies.	Interest due on columns 5 and 6.	Value of stock in hand.	Other Items.	Total Assets.				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
<i>Northern Division.</i>		Rs. a. p.		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a.
Bombay ...	Cash Limited ...	541 8 0	...	.....	11,334 12 11	503 15 2	.....	.....	12,730 4 7	.....	...	...	1,628 3 1
Broach ...	Do. Limited ...	1,440 14 1	...	10,990 11 8	2,000 0 0	551 1 0	205 0 0	.....	15,190 10 9	.....	...	...	...
Surat ...	Do. Limited ...	1,751 11 7	...	1,200 0 0	1,455 0 0	386 10 0	10 7 0	.....	17,878 12 7	.....	...	...	...
	Do. Unlimited	21 3 5	...	.....	610 10 0	60 5 10	.....	.....	692 3 3	.....	...	...	300 0 0
	Total Limited ...	4,043 2 2	...	12,100 11 8	27,034 12 11	1,421 10 2	215 7 0	.....	45,805 11 11	.....	...	...	1,628 3 1
	Total Unlimited	21 3 5	...	.....	610 10 0	60 5 10	.....	.....	692 3 3	.....	...	...	300 0 0
	Total ...	4,064 5 7	...	12,100 11 8	28,545 6 11	1,483 0 0	215 7 0	.....	46,497 15 2	.....	...	...	1,928 3 1
<i>Central Division.</i>													
Ahmednagar ...	Cash Limited ...	.....	...	.....	.....	29 15 8	.....	.....	.....	.....	...	...	...
West Khândesh ...	Do. ...	259 14 8	...	2,353 12 0	350 0 0	.....	.....	.....	2,983 10 4	.....	...	...	...
Poona ...	Do. ...	.....	...	.....	.....	.....	.....	.....	.....	.....	...	...	...
	Total C. D. ...	259 14 8	...	2,353 12 0	350 0 0	29 15 8	.....	.....	2,983 10 4	.....	...	...	...
<i>Southern Division.</i>													
Dhârwar ...	Cash Limited ...	691 4 0	...	1,20,300 4 0	19,200 0 0	6,351 11 1	416 8 0	1762 1 10	1,50,793 13 5	.....	...	...	2,000 0 0



IV—A.

AS AT 31ST MARCH 1910.

(including with other Societies only).

LIABILITIES.													Remarks.	Item number.
Interest due to Government.	Total of columns 11 to 15.	Share Capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 17 to 21.)	Est. bliment and contingent charges.	Other Items.	Reserved fund.	Total Liabilities.	Profit + and Loss.			
16	16	17	18	19	20	21	22	23	24	25	26	27		
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.		
12 2 1	1,040 5 11	8,000 0 0	1,000 0 0	37 8 0	480 0 0	10,007 8 0	0 8 9	167 13 1	644 0 0	12,220 3 0	410 0 1	Undistributed Profit.	1	
...	.....	14,400 0 0	.....	4 9 4	107 9 0	14,512 2 4	.....	.....	.....	14,620 7 11	527 3 10		2	
...	.....	8,875 0 0	11,750 8 0	178 2 10	.....	17,803 10 10	10 0 0	.....	167 5 7	17,811 10 10	65 1 0		3	
...	300 0 0	.....	300 0 0	30 7 6	.....	300 7 6	.....	.....	43 8 3	673 15 8	18 3 7		4	
12 2 1	1,040 5 11	28,875 0 0	12,750 8 0	223 4 2	687 0 0	42,383 8 3	10 8 9	167 13 1	491 5 7	44,793 0 0	1,019 8 6		5	
...	300 0 0	.....	300 0 0	30 7 6	.....	300 7 6	.....	.....	43 8 3	673 15 8	18 3 7		6	
13 2 1	1,940 5 11	29,875 0 0	13,050 8 0	260 11 8	537 9 0	42,713 12 6	10 8 9	167 13 1	634 12 9	46,407 0 3	1,020 0 4		7	
...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....		8	
...	.....	2,805 0 0	.....	.....	.....	2,805 0 0	.....	116 11 1	13 8 0	2,715 3 1	154 7 3	Undistributed Profit.	9	
...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....		10	
...	.....	2,805 0 0	.....	.....	.....	2,805 0 0	.....	10 11 0	13 8 0	2,805 3 1	154 7 3		11	
24 0 0	2,024 0 0	1,14,045 8 0	25,851 11 3	1,067 1 2	811 6 20	1,42,366 11 3	67 0 0	1740 2 8	2,826 18 0	1,47,742 13 8	4,911 0 0	This item represents Law charges only.	12	
												This item consists of		
												Rs. s. p.		
												428 11 8 Surplus Account		
												15 13 4 President's Fund.		
												60 0 0 Reserve Fund.		
												340 0 0 Educational Fund.		
												740 2 8 Total.		

STATEMENT  
BALANCE SHEET  
Urban

Item No.	District or group.	Kind of Society.	ASSETS.										Loans from non-members.	Loans from other societies.	Interest due on loans in columns 11 and 12.	Loans from Government.
			Cash in hand and bank.	Value of investments.	Loans due by members.	Loans due by other societies.	Interest due on columns 5 and 6.	Value of stock in hand.	Other items.	Total assets.						
1	2		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
<b>Northern Division.</b>																
1	Bombay	Cash ... Limited ...	3,473 7 4	...	20,209 8 0	1,025 2 4	224 6 9	24 0 0	3 0 0	24,959 8 5	1,197 0 0	...	201 7 0	2,000 0 0		
2	Ahmedabad	Do. ... Unlimited.	14 10 4	...	478 0 0	.....	20 15 2	2 0 0	.....	515 9 6	.....	250 0 0	11 6 9	100 0 0		
3	Broach	Do. ... { Limited ... Unlimited.	128 6 9	...	435 0 0	.....	7 15 0	5 0 0	.....	574 5 9	.....	...	...	...		
4	Kaira	Do. ... Limited ...	3,043 13 6	...	174 8 0	.....	70 14 0	.....	.....	2,239 3 6	...	...	...	...		
		Limited ...	5,643 11 7	...	20,819 0 0	1,025 2 4	303 3 9	29 0 0	3 0 0	27,823 1 8	10,197 0 0	...	201 7 0	2,000 0 0		
		Unlimited.	14 10 4	...	478 0 0	.....	20 15 2	2 0 0	.....	515 9 6	.....	250 0 0	11 6 9	100 0 0		
		Total,	5,658 5 11	...	21,297 0 0	1,025 2 4	324 2 11	31 0 0	3 0 0	28,338 11 2	10,197 0 0	250 0 0	212 13 9	2,100 0 0		
<b>Central Division.</b>																
5	Ahmednagar	Cash, Unlimited	225 6 8	...	7,556 0 0	.....	25 6 8	14 12 4	.....	1,821 9 8	200 0 0	...	10 15 0	700 0 0		
6	East Khandesh.	Cash, Limited	201 3 1	...	183 0 0	.....	2 10 7	.....	3 3 3	480 5 11	.....	...	...	...		
7	Nasik	Other do.	54 15 9	...	588 4 3	.....	38 8 6	5,749 6 0	11,521 12 0	7,95 14 6	2,100 8 0	...	160 8 0	...		
8	Poona	{ Cash, Limited ... Do. Unlimited ...	118 10 10	199 8 6	5,697 14 1	1,250 0 0	660 0 0	52 0 0	.....	47,928 1 7	28,756 11 0	...	162 5 11	1,948 14 0		
		Do. do.	329 9 6	...	6,084 0 6	.....	395 10 8	4 0 0	.....	6,803 4 8	.....	...	...	2,758 14 0		
9	Satara	{ Do. do. ... Other do. ...	1,499 4 1	...	26,335 2 0	.....	1,123 10 3	9 4 0	.....	28,620 4 4	500 0 0	...	8 6 0	4,350 0 0		
		Other do.	91 15 6	...	1 0 0	.....	.....	1,337 2 0	1210 12 0	2,190 14 0	3 0 0	...	...	1,000 0 0		
10	Sholapur	Cash, Limited	709 0 11	...	5,745 8 0	.....	248 13 5	18 6 0	24 1 7	6,745 13 11	1,000 0 0	...	10 0 0	1,573 5 1		
		Total Limited	1,173 14 7	199 8 6	2,214 10 4	1,200 0 0	950 0 6	5,819 12 0	1,549 5 10	63,107 3 11	31,857 3 0	...	341 13 11	3,516 4 1		
		Total Unlimited	1,746 3 9	...	4,036 2 6	.....	1,537 11 7	1,915 2 10	210 12 0	39,436 0 8	703 0 0	...	19 5 0	12,308 4 0		
		Total, Urban C. D.	2,920 2 4	199 8 6	6,250 12 10	1,200 0 0	2,487 12 1	7,734 14 10	1,760 1 10	1,02,543 4 7	32,560 3 0	...	361 3 11	16,824 4 1		
<b>Southern Division.</b>																
11	Belgaum	Cash Limited	670 10 11	...	17,038 10 8	.....	710 14 2	2 0 0	26 6 0	18,448 9 9	.....	...	...	4,726 4 0		
12	Dhárwar	Do. do.	3,054 10 10	250 0 0	63,280 10 5	.....	4,715 15 10	154 0 0	151 9 0	70,992 14 1	5,938 0 0	250 0 0	252 15 9	1,596 4 0		
		Do. ... Other do.	...	...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....		
		Do. ... Do. Unlimited	435 6 11	193 0 0	3,351 13 11	.....	212 3 8	1,308 9 3	1284 13 9	5,650 14 4	271 3 0	1,500 0 0	...	4,000 0 0		
13	Bijapur	Cash, limited	109 11 6	...	1,553 15 0	.....	17 6 10	0 5 6	.....	1,630 6 10	.....	...	...	...		
14	Ratnagiri	Do. unlimited	153 1 8	...	3,693 0 6	.....	117 12 10	11 13 0	.....	4,180 10 6	.....	...	...	1,658 11 0		
		Urban... { Limited ... Unlimited.	2,835 1 3	250 0 0	81,858 4 1	.....	5,444 4 10	158 5 6	577 15 0	91,121 14 8	5,933 0 0	250 0 0	253 15 9	8,322 1 0		
		Unlimited.	491 8 7	193 0 0	7,244 13 11	.....	330 0 4	1,380 5 3	284 13 9	10,091 8 10	271 3 0	1,500 0 0	...	3,638 11 0		
		Total, Urban S. D.	3,423 9 10	443 0 0	9,103 3 0	.....	5,774 5 2	1,536 10 9	362 12 9	1,01,153 7 6	6,209 3 0	1,750 0 0	253 15 9	11,964 1 0		

IV-B.  
AS AT 31ST MARCH 1910.  
Societies.

LIABILITIES.												
Interest due to Government.	Total of columns 11 to 15.	Share capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 17 to 20).	Establishment and contingent charges.	Other items.	Reserve fund.	Total liabilities.	Profit + and loss -.	Remarks.
15	16	17	18	19	20	21	22	23	24	25	26	27
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
...	12,398 7 0	9,891 4 0	177 8 0	4 7 0	753 7 8	10,826 10 8	1 6 0	518 13 8	236 13 2	23,296 9 6	900 5 11	* The difference between statements III and IV is due on account of the amount of the loss sustained by the Society for year and year this year.
...	361 6 9	.....	100 0 0	5 8 7	.....	105 8 7	0 8 0	.....	31 1 0	498 8 4	17 1 2	
...	.....	530 0 0	.....	.....	.....	530 0 0	10 9 10	.....	5 6 1	531 9 11	23 11 10	
...	.....	2,006 0 0	.....	1 9 2	72 7 5	2,140 0 7	0 9 0	.....	75 8 4	2,216 0 11	78 8 7	
...	12,398 7 0	12,487 4 0	177 8 0	6 0 2	825 15 1	13,406 11 3	18 1 10	518 13 8	337 11 7	20,706 13 4	1,026 4 4	
...	361 6 9	.....	100 0 0	5 8 7	.....	105 8 7	0 8 0	.....	31 1 0	498 8 4	17 1 2	
...	12,759 13 9	12,487 4 0	277 8 0	11 8 9	825 15 1	13,602 8 10	18 9 10	518 13 8	369 12 7	27,248 5 8	1,073 5 6	
...	910 15 0	.....	632 0 0	28 6 8	.....	670 6 8	1 8 0	.....	.....	1,743 13 8	39 12 0	
...	.....	.....	360 0 0	1 10 8	.....	361 10 8	.....	193 18 6	28 0 0	403 10 3	-8 4 2	* Value of dead stock, } Subscriptions due to Members, } { 1/4 value and value of skilled labour out standing, } { Undisbursed profits and purchases on credit, }
...	2,261 0 0	2,870 0 0	514 0 0	.....	.....	3,384 0 0	90 8 0	11,818 11 0	321 2 0	7,845 8 0	107 9 8	
11 4 6	30,872 4 1	7,164 5 8	8,738 2 0	88 6 7	86 13 7	16,077 11 8	10 0 0	.....	316 0 3	47,278 0 0	623 1 7	
31 4 6	2,789 8 9	220 0 0	2,750 0 0	247 0 4	.....	2,817 0 4	31 8 0	10 6 0	411 8 1	6,849 4 2	244 0 0	Advances for a share
...	8,858 6 0	.....	17,650 0 0	603 2 2	.....	18,153 2 2	57 0 0	.....	908 7 3	27,277 18 5	642 4 11	
...	1,003 0 0	.....	1,013 14 0	151 0 8	.....	1,164 14 8	5 0 0	.....	.....	2,178 14 8	17 18 4	Difference with figure in Statement III due to losses in the previous years.
41 15 1	2,634 5 2	2,783 0 0	225 0 0	19 1 0	195 9 9	3,223 10 9	9 0 0	1,189 9 11	221 1 4	6,776 5 3	249 8 8	Undisbursed profits
52 2 7	35,768 9 4	12,817 5 8	9,927 2 0	108 2 8	231 7 4	23,166 1 1	79 8 0	2,101 16 4	994 2 7	61,960 6 5	2,128 18 6	
31 4 6	18,581 13 9	230 0 0	22,245 14 0	1,029 9 10	.....	23,506 7 10	84 0 0	10 6 0	1,320 10 4	26,673 15 11	943 0 9	
64 8 1	49,339 7 1	13,037 5 6	32,183 0 0	1,149 12 1	242 7 4	46,441 8 11	174 8 0	2,112 14 8	7,204 12 11	1,00,472 6 4	2,070 0 2	
122 4 10	4,818 11 2	1,049 0 0	9,676 13 9	455 9 10	82 12 8	11,234 6 3	16 0 0	.....	1,204 5 2	17,213 4 9	+515 5 2	* Leave charges
71 14 10	10,100 2 1	21,136 9 0	30,720 4 2	1,253 2 8	675 2 1	43,891 1 11	217 0 0	.....	4,266 7 9	81,441 11 9	+2,511 1 4	Dr. etc.
...	2,777 3 0	1,200 0 0	50 0 0	.....	19 4 0	1,272 4 0	20 14 0	.....	60 9 3	2,130 14 3	+720 1 2	{ Amount of advances to Agents, for materials, }
...	.....	967 0 0	603 0 0	9 0 10	.....	1,604 0 10	2 0 0	.....	23 5 0	1,728 5 4	+12 0 6	
5 8 6	1,664 8 10	.....	1,715 0 0	43 12 0	.....	1,758 12 0	4 8 0	.....	721 12 10	4,019 4 8	+131 5 10	
194 2 2	14,857 14 2	23,172 9 0	41,011 1 11	1,817 12 4	727 16 9	66,739 7 0	238 0 0	.....	6,122 2 5	84,743 7 5	+2,778 7 0	
5 8 0	5,441 6 10	1,200 0 0	1,765 0 0	43 12 0	19 4 0	3,027 0 0	25 8 0	.....	67 2 6 0	2,149 2 10	+421 7 0	
120 12 2	20,339 5 1	14,351 9 0	42,776 1 11	1,861 9 4	747 2 9	60,768 7 0	280 6 0	.....	6,803 8 5	97,223 10 6	+2,729 14 0	

Item number.	District.	Kind of Society.	Assets.							Total Assets.	Loans and Deposits from non-members.	Loans from other Societies.	Interest due on loans in columns 11 and 12.
			Cash in hand and bank.	Value of Investments.	Loans due by members.	Loans due by other Societies.	Interest due on columns 5 and 6.	Value of stock in hand.	Other items.				
1	2		3	4	5	6	7	8	9	10	11	12	13
			Rs. a. p.		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1	Northern Division Ahmedabad.	Cash ... Unlimited	10,265 3 10	...	48,228 0 4	560 0 0	2,557 2 11	31 4 0	.....	61,039 11 1	7,660 0 0	4,230 0 0	172 15 7
2	Broach ...	Do. .. Unlimited	859 4 1	...	5,551 0 0	.....	368 12 8	6 0 0	.....	6,785 0 9	.....	500 0 0	36 10 2
3	Kaira ...	Do. ... Unlimited.	1,110 12 5	...	9,987 5 0	.....	328 10 1	4 0 0	10 0 0	10,440 11 6	.....	1,000 0 0	...
4	Panch Mahals	Do. ... Unlimited.	711 0 4	...	1,300 0 0	.....	15 8 0	5 0 0	.....	2,121 8 4	.....	...	...
5	Surat ...	Do. ... Unlimited.	13,920 7 3	...	60,019 5 9	.....	1,973 3 5	74 2 0	6 8 0	75,998 11 5	.....	10,960 10 0	257 0 2
6	Thana ...	Do. ... Unlimited											Not commenced
Total, Rural			26,872 11 11	...	1,24,173 11 1	560 0 0	5,243 5 1	120 7 0	15 8 0	1,56,955 11 1	7,660 0 0	16,720 10 0	366 9 11
Total, Central			4,004 5 7	...	12,190 11 8	28,545 6 11	1,482 0 0	215 7 0	.....	46,497 15 2	.....	...	...
Total, Urban			5,658 5 11	...	21,297 0 0	1,025 2 4	324 2 11	31 0 0	3 0 0	28,339 11 2	10,197 0 0	250 0 0	412 13 9
GRAND TOTAL N. D. including Bombay			36,535 7 5	...	1,57,661 6 9	30,130 9 3	7,049 8 0	368 14 0	18 8 0	2,31,822 5 5	17,857 0 0	16,970 10 0	779 7 8
Central Division.													
7	Ahmednagar.	Cash, Unlimited	2,234 2 11	...	10,135 4 7	.....	168 12 7	18 0 0	03 12 0	12,645 0 1	.....	...	...
8	East Khandesh.	Do. ...	2,179 5 2	...	6,652 0 0	.....	323 14 9	8 0 0	.....	9,168 3 11	.....	1,350 0 0	13 13 8
9	West Khandesh.	Do. ...	2,742 8 3	...	4,601 0 0	.....	283 0 9	3 0 0	.....	7,029 9 0	.....	...	...
10	Poona ...	Do. ...	2 10 3	...	11,031 4 2	.....	432 1 1	5 0 0	.....	11,470 15 6	101 0 0	200 0 0	14 2 8
11	Satara ...	Do. ...	762 15 1	...	57,148 14 3	.....	2,792 15 6	4 2 0	.....	60,709 14 10	1,750 0 0	251 1 9	35 14 10
12	Sholapur ...	Do. ...	1,688 1 6	...	3,653 0 0	.....	156 15 9	16 0 0	.....	5,519 1 3	150 0 0	599 3 1	14 15 6
Total			9,609 11 2	...	93,216 7 0	.....	4,162 13 5	54 2 0	98 12 0	1,07,141 12 7	2,001 0 0	2,400 9 1	73 14 8
Total, Central			259 14 8	...	2,353 12 0	350 0 0	39 15 6	.....	.....	2,993 10 4	.....	...	...
Total, Urban			2,920 2 4	199 8 8	86,241 13 10	1,200 0 0	2,487 12 1	7,734 14 10	1,760 1 10	1,02,513 4 7	32,560 3 0	...	361 2 11
GRAND TOTAL, C. D.			12,789 12 2	199 8 8	1,21,810 15 10	1,550 0 0	6,660 8 2	7,789 0 10	1,853 13 10	2,12,078 11 6	34,561 3 0	2,400 9 1	440 1 7
Southern Division.													
13	Belgaum ...	Cash, Unlimited	508 13 1	...	5,707 0 0	.....	306 13 9	.....	.....	6,813 10 10	.....	...	...
	Do. ...	Other do.	881 12 7	...	2,232 0 3	.....	227 0 7	15 0 9	.....	3,355 14 2	.....	...	...
14	Dhárwār ...	Cash, Unlimited	8,036 5 7	262 0 0	94,988 14 2	90 0 0	5,916 13 2	110 8 4	57 2 10	1,00,461 12 1	7,500 0 0	23,538 13 4	1,541 3 2
15	Bijapur ...	Do. ...	1,620 6 1	...	33,595 14 11	.....	2,163 11 4	28 7 5	9 7 0	37,417 14 11	100 0 0	8,000 0 0	57 0 0
16	Kánara ...	Do. ...	131 1 0	...	1,872 7 11	.....	94 15 9	.....	.....	2,098 8 8	.....	...	...
17	Kolápa ...	Do. ...	5 5 6	...	694 0 0	.....	21 13 6	.....	.....	421 3 0	.....	...	...
18	Balnágiri.	Do. ...	736 10 2	...	4,522 9 4	.....	175 9 6	5 8 0	.....	5,440 5 0	.....	...	...
Total, Rural			11,940 6 2	262 0 0	1,45,812 14 7	90 0 0	8,994 13 7	159 8 6	66 9 10	1,63,306 4 8	7,600 0 0	26,538 13 4	1,598 3 3
Total, Urban			3,428 9 10	448 0 0	80,103 2 0	.....	5,774 5 2	1,536 10 9	863 12 9	1,01,153 8 6	6,209 3 0	1,750 0 0	52 15 9
Total, Central			694 4 6	...	1,29,369 4 0	19,700 0 0	6,351 11 1	418 8 0	763 1 10	1,56,793 13 5	.....	...	...
Grand Total, S. D.			16,043 4 4	710 0 0	3,82,235 4 7	19,290 0 0	21,120 13 10	2,112 11 3	1,691 8 6	4,23,253 10 7	13,609 3 0	28,283 13 4	1,651 2 11

IV-C.

AS AT 31ST MARCH 1910.

Societies.

LIABILITIES.													Remarks.	Page number.
Interest due to Government.	Total of columns 11 to 16.	Share Capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 17 to 20).	Establishment and contingent charges.	Other items.	Reserved fund.	Total Liabilities.	Profit + and loss -			
15	16	17	18	19	20	21	22	23	24	25	26	27		
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.		
53 8 9	31,067 1 10	.....	23,548 9 4	709 2 7	.....	24,257 11 11	191 6 11	.....	4,018 4 11	38,213 9 7	2,110 1 6			
11 5 4	8,097 15 6	.....	2,773 0 0	182 2 6	.....	2,955 2 6	51 10 6	.....	409 8 3	6,514 8 9	270 11 0			
66 5 7	4,977 9 1	820 0 0	3,157 9 1	107 7 6	.....	4,164 6 7	10 0 0	.....	1,078 2 10	10,175 3 5	705 8 1			
..	.....	.....	2,000 0 0	4 13 4	.....	2,004 13 4	8 0 0	.....	.....	2,010 13 4	110 11 0			
67 5 4	36,884 15 6	.....	34,342 8 8	792 1 8	.....	35,134 9 6	85 14 1	.....	1,523 5 6	73,636 12 11	2,329 14 6			
yet.														
198 4 0	76,027 9 11	820 0 0	63,844 1 7	1,705 12 4	.....	66,549 13 11	344 15 6	.....	7,036 5 8	1,51,868 12 0	5,116 14 1			
12 2 1	1,940 5 11	23,875 0 0	13,050 8 0	260 11 8	537 9 0	42,713 12 8	10 8 9	167 12 1	634 12 9	43,467 8 2	1,030 9 0			
..	12,759 13 9	12,427 4 0	277 8 0	11 8 9	825 15 1	13,602 10 12	12 9 10	515 13 8	308 12 7	37,263 8 9	1,073 8 6			
210 6 2	90,727 13 7	42,122 4 0	79,172 1 7	2,058 0 8	1,863 8 1	1,24,778 14 8	374 2 1	663 10 9	8,040 0 0	2,34,801 6 10	7,229 12 7			
75 0 0	8,165 0 0	.....	3,538 0 0	20 12 0	.....	3,558 12 0	7 8 2	.....	.....	11,730 12 2	914 0 11			
..	8,191 0 2	.....	4,724 10 2	181 11 0	.....	4,905 8 2	48 0 0	.....	849 0 4	8,992 8 8	178 14 2			
29 13 8	3,025 1 3	.....	3,344 10 5	143 14 7	.....	3,487 9 0	130 9 0	.....	602 12 1	7,337 2 6	392 6 6			
0 12 6	2,615 15 2	.....	7,908 8 10	265 8 8	.....	8,273 13 6	68 0 0	.....	9 8 15	11,277 10 8	193 4 10			
..	19,737 0 7	.....	36,474 9 6	1,422 2 5	.....	37,896 12 11	114 1 6	.....	1,775 5 9	39,672 4 9	1,135 10 1			
24 1 0	2,833 8 7	.....	2,055 0 0	40 14 0	.....	2,095 14 0	16 6 10	.....	807 5 1	5,460 8 0	80 0 9			
129 11 2	39,822 9 9	.....	58,135 1 11	2,004 15 8	.....	60,220 1 7	261 2 0	.....	4,151 9 0	1,04,871 7 8	2,770 5 4			
..	.....	2,905 0 0	.....	.....	.....	2,905 0 0	.....	16 11 1	12 8 0	2,921 8 1	159 7 2			
8 8 1	49,330 7 1	13,087 5 6	33,163 0 0	1,146 12 1	222 7 4	46,651 8 11	174 8 0	2,111 14 5	2,304 12 11	1,00,478 4 4	62,070 0 8			
214 3 3	88,958 0 10	15,242 5 6	90,212 1 11	2,212 11 9	262 7 4	1,00,866 10 6	553 10 6	2,122 9 6	8,252 15 4	2,07,879 16 2	4,966 12 10			
21 12 9	2,111 8 11	.....	3,337 0 0	291 12 7	29 9 0	3,647 12 7	2 8 0	.....	678 10 2	6,610 8 8	+172 7 2			
2 7 4	960 4 8	.....	1,689 11 2	163 7 5	.....	1,672 2 2	80 12 0	.....	222 7 6	3,197 10 10	+154 5 6			
359 0 1	64,858 12 0	.....	38,563 11 2	2,201 14 0	48 15 6	40,814 8 8	246 5 9	1 0 0	3,546 15 0	1,06,669 10 5	+2,792 1 8			
63 4 0	16,515 14 0	.....	17,306 15 1	728 12 6	7 4 0	18,131 15 7	41 6 0	.....	2,432 2 0	46,722 6 7	+1,865 12 6			
..	800 0 0	.....	961 8 0	25 14 0	.....	1,067 8 0	4 0 0	.....	125 18 1	2,007 0 1	+29 8 7			
..	400 0 0	.....	400 0 0	43 12 0	.....	443 12 0	10 8 0	.....	28 6 6	383 10 6	+28 8 6			
..	1,825 10 8	.....	2,987 0 0	26 8 7	.....	3,023 8 7	2 8 0	.....	2 4 5 10	6,127 15 1	+212 5 11			
476 8 2	78,531 14 3	.....	66,234 12 6	3,863 0 1	85 2 8	69,001 1 1	257 12 8	1 0 0	12,004 10 1	1,29,997 7 2	+5,805 12 0			
109 12 2	20,203 5 1	24,281 9 0	49,776 1 11	1,821 9 4	747 2 9	50,796 7 0	280 6 0	.....	6,403 8 1	1,27,212 10 6	+3,922 14 0			
24 0 0	1,024 0 0	1,14,845 8 0	35,661 11 2	1,007 1 2	811 8 10	1,42,363 11 2	87 0 0	719 2 8	2,216 15 8	1,47,782 12 2	+9,071 9 4			
700 4 4	1,00,940 2 4	1,39,027 1 0	1,33,961 10 7	6,460 10 8	1,812 12 1	1,21,121 2 4	706 2 9	750 2 8	1,304 2 0	1,44,303 12 1	+14,219 11 4			

(2) Difference due to errors in previous years.

\* Low charges and im-  
\* Triage charges recover-  
\* able and costs of suits  
\* in co-operatives' Court.

No. <sup>A</sup>7826 OF 1910.

*Poona, 1st November 1910.*

Forwarded with compliments to the Chief Secretary to Government,  
Revenue Department.

2. The report shows steady progress all round.

G. F. KEATINGE,  
Director of Agriculture.

No. 973 of 1910.

From

**HAMID A. ALI, Esquire, I. C. S.,**  
 Superintendent, Land Records and Registration and  
 Registrar, Co-operative Credit Societies in Sind;

To

**THE COMMISSIONER IN SIND.**

*Registrar's Office,*

*Hyderabad, 27th May 1910.*

SIR,

I have the honour to submit the following report on Co-operative Credit Societies in Sind for the period from July 1st, 1909 to March 31st, 1910.

I took charge from Mr. R. E. Gibson, I. C. S., on 11th December 1909.

To the end of March last, Khairpur Daharki was still the only Society in existence in the province, but since then I have registered 3 others, which promise to do well. Two or 3 more are being discussed and likely to be registered during the present year.

The examination of accounts of the Khairpur Daharki Society on February 5th, 1910 showed considerable improvement in the keeping of accounts.

In the 9 months under report, the membership of the Society increased from 119 to 144 and the working capital from Rs. 3,676 to Rs. 5,474 i. e. by Rs. 1,798, in spite of the repayment of Rs. 595 out of the sums, which had been previously borrowed from non-members. The Society borrowed Rs. 1,500 from local capitalists at an interest of  $6\frac{1}{2}$  per cent., which is a satisfactorily low-rate.

Loans to members (Rs. 5,563) and profits (Rs. 370) in these 9 months largely exceeded those for the previous 12 months (Rs. 3,665 and Rs. 252 respectively), thus showing much extended activity.

When I visited Khairpur Daharki in February last, I saw that the members were well-satisfied with the working of their Society. Zakar Khan continues to display an intelligent zeal in the interests of the Society, which is fortunate in having, besides, an excellent and energetic Secretary in Mr. Wasanmal, Head Master of the local school.

The usual statements are herewith submitted.

I regret the delay in the submission of this report, which is due to late receipt of certain details from the Deputy Collector, Mirpur.

I have the honour to be,

Sir,

Your most obedient servant,

**HAMID A. ALI,**

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

## STATEMENT I—C.

GENERAL PROGRESS FOR THE PERIOD COMMENCING FROM  
1st JULY 1909 TO 31st MARCH 1910.

*Rural Society at Khairpur-Daharki (Taluka Ubaura).*

Province.	Kind of society.	Number of societies.		Number of members.		Working capital.		Remarks.
		At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	
1	2	3	4	5	6	7	8	9
Sind ...	Cash, unlimited.	1	1	119	144	Rs. a. p. 3,676 11 6	Rs. a. p. 5,474 1 9	

HAMID A. ALI,  
Registrar, Co-operative Credit Societies in Sind.



STATEMENT II—C.

RECEIPTS AND DISBURSEMENTS FOR THE PERIOD COMMENCING FROM 1ST JULY 1909 TO 31ST MARCH 1910.

*Rural Society at Khairpur-Daharki (Taluka Ubausa).*

District or group.	Kind of society.	Receipts.															
		Share payment.	Entrance fees.	Deposit by members.			Loans from other sources.			Loans repaid by other societies.	Interest received.	Sale proceeds of stock.	Other income.	Total income of year.	Opening balance.	Grand total for period and opening balance.	
1	2	3	4	5	6	7	8	9	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.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Sukkur (Khairpur Daharki).	Cash, unlimited.	—	13 8 0	585 0 0	—	—	1,500 0 0	3,775 0 0	—	391 15 0	—	123 0 0	6,274 7 3	—	6,274 7 3	11 11 0	6,241 8 3

District or group.	Kind of society.	Disbursements.																
		Share capital withdrawn.	Deposits withdrawn.	Loans repaid to			Loans to members.	Loans to other societies.	Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditure including opening balance.	Balance.
1	2	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Sukkur (Khairpur Daharki).	Cash, unlimited.	—	—	—	—	508	5,563	—	25	—	—	124 8 0	313 0 0	1	6,220 8 0	21 1 0	6,241 8 3	—

\* Deposit by Old Members      Rs. a. p.      100 0 0  
 Do.      New Members      "      135 0 0  
 -----  
 235 0 0

† Pay of establishment      Rs. a. p.      24 0 0  
 Contingent      "      0 8 0  
 -----  
 24 8 0

‡ Donation by Members.

§ Reward to the Secretary      Rs. a. p.      10 0 0  
 Carriage of forms      "      0 0 0  
 Cart hire from Daharki to Ubausa and back      "      2 0 0  
 -----  
 12 0 0

**HAMID A. ALI,**  
 Registrar, Co-operative Credit Societies in Sind.

## STATEMENT III—C.

PROFIT AND LOSS ACCOUNT FOR THE PERIOD COMMENCING FROM 1ST JULY 1909  
TO 31ST MARCH 1910.

*Rural Co-operative Credit Society Khairpur-Daharki.*

District or group.	Kind of society.	Profit.				Loss.		
		Interest earned.	Gross profit on sales or stock.	Other items.	Total.	Interest paid and due.	Establishment and contingent charges paid and due.	Debts written off.
1	2	3	4	5	6	7	8	9
		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Sukkur (Khairpur Daharki.)	Cash, unlimited...	413 8 0	.....	*37 8 0	451 0 0	†40 10 0	‡27 8 0	.....

District or group.	Kind of society.	Loss—continued.			Net profit or loss.	Remarks.
		Depreciation of stock.	Other items.	Total.		
1	2	10	11	12	13	14
		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Sukkur (Khairpur Daharki.)	Cash, unlimited...	.....	§12 9 0	80 11 0	370 5 0	*Entrance fee ... .. 12 8 0 Donations ... .. 25 0 0 37 8 0 †Interest paid ... .. 25 0 0 „ due ... .. 15 10 0 40 10 0 ‡Establishment charges paid. 24 0 0 Do. due. 3 0 0 Contingent paid ... .. 0 8 0 27 8 0 §Reward to Secretary ... 10 0 0 Garry hire to Secretary from Daharki to Ubaura & back. 2 0 0 Railway freight of forms ... 0 9 0 Rupees ... 12 9 0

Notes.—Column 13—Deducting Rs. 37-8-0 received under the head of entrance fees and donations, the net profit will be Rs. 332-3-0.

HAMID A. ALI,  
Registrar, Co-operative Credit Societies in Sind.

## STATEMENT IV—C.

*Balance Sheet of the Khairpur-Daharki Co-operative Credit Society for the period commencing from 1st July 1909 to 31st March 1910.*

District or group.	Kind of society.	Assets.							Liabilities.				
		Cash in hand and bank.	Loans due by members.	Loans due by other societies.	Interest due on columns 4 and 5.	Value of stock in hand.	Other items.	Total assets.	Loans from members.	Loans from other societies.	Interest due on loans from members and other societies.	Loans from Govt.	Loans from Government.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Sukkur (Khairpur Daharki.)	Cash, unlimited.	21 1 9	5,453 0 0	...	81 8 9	11 15 0	...	2,335 0 8	12,555 0 0	...	1,100 0 0	1,000 0 0	...

District or Group.	Kind of society.	Liabilities—continued.												Remarks.
		Total of columns 10 to 14.	Share capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 15 to 19).	Capital reserve and other reserves.	Other items.	Reserve fund.	Total liabilities.	Total		
1	2	15	16	17	18	19	20	21	22	23	24	25	26	
		Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
Sukkur (Khairpur Daharki.)	Cash, unlimited.	3,820 10 0	...	1,083 8 0	...	...	1,083 8 0	14 0 0	...	...	1,000 0 0	...	...	

\* Column 7—Office box     Rs. a. p.  
Iron lock     ...     ...     ...     0 15 0  
...     ...     ...     1 0 0  
                                       1 15 0

† Column 10—Rs. 1,800 0 0 with interest at 8 4 per cent.  
Do. 103 0 0 without interest.  
                                       2,506 0 0

‡ Pay of Secretary for March     Rs. a. p.  
Contingent     ...     ...     ...     2 0 0  
                                       1 0 0  
                                       4 0 0

HAMID A. ALI,  
Registrar, Co-operative Credit Societies in Sind.

*Below letter No. 973, dated the 27th May 1910 from the Registrar,  
Co-operative Credit Societies in Sind.*

---

No. 1949 of 1910.

REVENUE DEPARTMENT :

*Office of the Commissioner in Sind,  
Government House, Karachi, 6th June 1910.*

Submitted to Government.

2. The report gives evidence of a slow but appreciable advance in the extension of the Co-operative Credit System in Sind. It has from the outset been anticipated that the constitution of agrarian society in the Province would preclude the attainment of any rapid initial success. It is a matter for satisfaction that some signs of vitality are now becoming apparent.

A. D. YOUNGHUSBAND,  
Commissioner in Sind.

To

The Chief Secretary to Government,  
Revenue Department, Bombay.

*Below letter No. 973, dated the 27th May 1910 from the Registrar,  
Co-operative Credit Societies in Sind.*

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# REPORT

ON THE

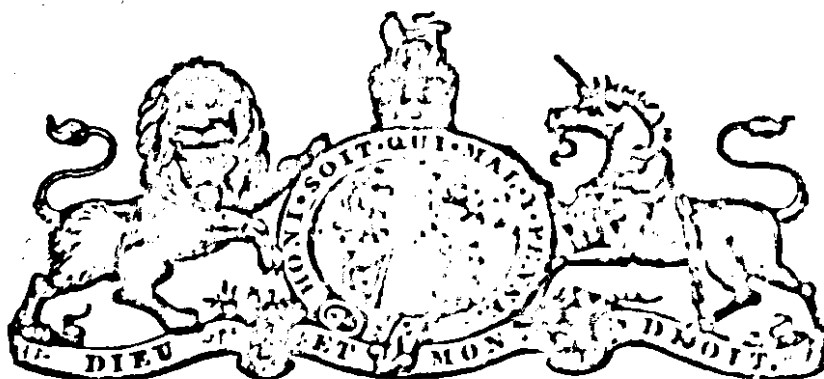
## WORKING OF CO-OPERATIVE CREDIT SOCIETIES

IN

EASTERN BENGAL AND ASSAM

FOR THE YEAR ENDING ON THE

30th June 1910.



SHILLONG :

PRINTED AT THE EASTERN BENGAL AND ASSAM SECRETARIAT PRINTING  
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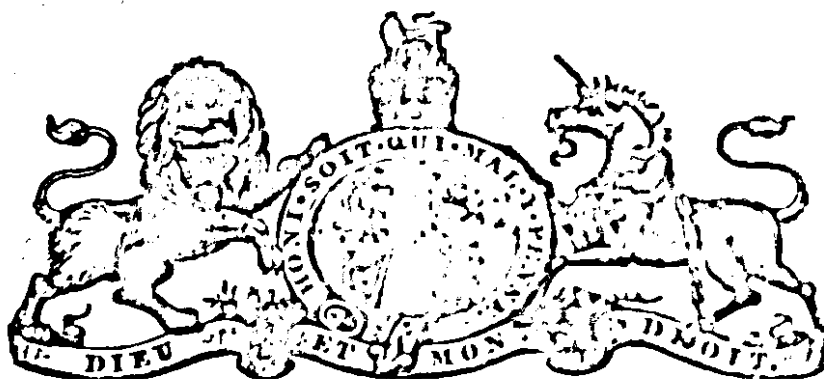
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ON THE

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FROM

J. T. RANKIN, Esq., I.C.S.,

SECRETARY TO THE BOARD OF REVENUE,  
EASTERN BENGAL AND ASSAM,

TO

THE SECRETARY TO THE GOVERNMENT OF EASTERN BENGAL  
AND ASSAM, REVENUE DEPARTMENT.

Shillong, the 22nd October 1910.

The Hon'ble Mr. P. G. MELLIS, C.I.E., I.C.S.,  
Member in charge.

SIR,

I AM directed to submit the Annual Report of the Registrar, Co-operative Credit Societies, Eastern Bengal and Assam, for the year 1909-1910.

2. Although the number of societies and work connected with them increased considerably, there was practically no change in the Registrar's staff during the year.

3. The Registrar's touring was not up to the average of previous years; but this was due to his continued ill-health and his employment on office work connected with the Fisheries of the Province. He was, however, able to inspect 20 urban and 120 rural societies, besides addressing several public meetings, including one at the Dhubri Exhibition, and holding Conferences with influential people in several districts for the furtherance of the cause. He also held a class at Faridpur for training Sub-Deputy Collectors and some non-official gentlemen in the work of organising and supervising Co-operative Credit Societies. Mr. Scott, who officiated for the Registrar for 54 days, attended the Conference of the Registrars held in Calcutta in November last, and inspected 23 societies. The touring of Maulvi A. K. Fazl-ul-Huq, Srijit Probodh Chandra Bardalai, Babu Bata Krishna Das and Babu Jyotish Chandra Chakravarti was satisfactory, and they are all reported to have done good work during their tours.

4. The number of societies increased from 231 to 366. A new feature of the year has been the formation of a Co-operative union at Gauripur in the district of Goalpara. The union is under the administration of a Committee composed of the Chairman of the rural societies and employs a paid manager. It has only recently come into existence and has not yet had time to show whether it will prove successful.

5. The average membership in the case of urban societies has risen from 101 to 111 while that of rural societies have fallen from 41 to 39, though the actual membership in the case of the latter has increased from 8,412 to 12,925.

6. The capital of urban societies is now nearly double that of last year, i.e. Rs. 3,50,497 against Rs. 1,87,882, the greater portion, viz., Rs. 1,90,635 being contributed by members themselves. Loans from non-members amounted to Rs. 1,59,562 against Rs. 46,974 or more than three times that of last year. This is very satisfactory and indicates the growing confidence of the public in these societies. Rs. 92,665 were advanced by urban societies as loans to other societies and Rs. 1,90,159 to members against Rs. 55,377 and Rs. 1,21,783, respectively, last year. Loans were as usual for short periods and recoveries generally were punctual. It is a matter of regret, however, that three suits had to be instituted for the recovery of overdue debts. The system of opening of current deposits on members' accounts in some of the banks noticed last year has now been adopted by eight banks and has proved very useful and popular.

7. The total capital of rural societies has increased to Rs. 5,41,593 or by over 53 per cent. though the average per society has decreased from Rs. 1,733 to Rs. 1,641 and that for each member remains the same as last year, viz., Rs. 41-14. Deposits by members rose from Rs. 72,773 to Rs. 1,13,820.

8. Loans amounting to Rs. 2,67,951 against Rs. 2,18,971 last year were issued to members by rural societies, most of which were for productive purposes and for short periods. The rates of interest charged varied from 12½ to 18½ per cent. per annum.

9. In paragraph 8 of their resolution on the Registrar's last report, the Board invited the attention of Government to the exorbitant rates of interest levied by money-lenders as disclosed in the Registrar's reports, and in particular to the realisation of usurious interest through Courts of Justice. In paragraph 6 of the Government Resolution on the same report the Board were desired to cause an enquiry to be made into the question of exorbitant rates of interest levied by professional and semi-professional money-lenders in this province and to submit any recommendations they wished to make on the subject. There are two subjects here which should be kept distinct, *first*, the realisation of usurious interest through the Courts, and *second*, the rate of interest charged by money-lenders. The first subject is an extremely difficult one, and the information before the Board is as yet insufficient to enable them to make any definite suggestions. Further enquiry is being made, but its progress will necessarily be slow. On the second subject there is not much new to report, but the Registrar has summed up the information available up to date in paragraph 2 of his report. It is reported that the prevailing rate of interest is as high as 37½ per cent. per annum and the minimum rate 24 per cent. The Registrar reports that in many cases of interest at 150 per cent. and over came to his notice. These figures, the Board presume, refer chiefly to village rates. In the towns, where money lending is carried out on more systematic lines, and where the people are, as a rule, more intelligent and capable of looking after themselves, the rates of interest are generally lower but vary according to the nature of the transaction and the security. It is satisfactory to find that in some places where Co-operative Credit Societies have been established the rates of interest charged by money-lenders have been considerably reduced. Closely allied with the rates of interest charged is the question of the actual profits realised by money-lenders. This is another very difficult subject about which reliable information is seldom procurable, and on which it seems impossible to arrive at definite conclusions with any degree of confidence. The member in charge enquired into this point in a tour of inspection of Co-operative Societies in Eastern Bengal which he made with the Registrar in January—February 1909, and the provisional conclusions which he then arrived at, and which have been more or less supported by further enquiries which he has frequently made on tour since then in different places, are summed up in the following paragraphs of his note, dated the 22nd February 1909, a copy of which was forwarded to Government with the Board's letter No. 270.—G., dated the 2nd March 1909.

*Profits of money lending.*—Mr. De and I made enquiries on this point everywhere. The nominal rate of interest charged by the money-lender may be anything up to 75 per cent. or more. The point for enquiry was what the profits of the money-lenders were on capital loaned out, after deducting bad debts, remissions, cost of collection, establishment charges, law expenses, etc. It is difficult to come to a definite conclusion, as so many different estimates ranging from 6½ to 37½ per cent. were given. The conclusion I have provisionally come to is that 10 to 20 per cent. may be taken as about the range of probable profits.

It seems that in the case of a large money-lending business systematically carried out and worked with a full subordinate establishment, the percentage of profits is less than in the case of small "mahajans." Probably 10 or 12 per cent. would be a reasonable average for those larger concerns. The village "mahajan" with small capital and no establishment, dealing direct with his clients, would get a larger percentage of profit. Probably 25 or even 37½ per cent. might often be reached by these people. On the other hand, their risks would probably be greater.

The evils of exorbitant interest cannot, however, be measured by averages. The poor, the weak and the ignorant suffer most. One of the aggravating causes is the practice of compounding interest, which mystifies the villager as to the amount actually due from him to the money-lender at any particular time. The member in charge has observed in his inspections of village societies, and he believes that the experience of the Registrar is to the same effect, that while the average villager has a clear and definite idea of the principal borrowed from the money-lender, he has, as a rule, no idea at all, only a vague one, of the interest due. If the Government could see its way to relaxing its rule as to the compounding of interest where Co-operative Societies are concerned, a good example would be set to the money-lenders.

10. The Board are pleased to observe that all societies but one (rural) worked at a profit during the year. The loss in that one society was very small.

11. It will appear from the report that in the opinion of the Registrar many of the societies suffered badly from want of supervision. The Board also are of the same opinion. The number of societies is growing beyond the powers of supervision of the existing staff and progress is being retarded from want of supervising agency. Proposals for improving the supervision have been submitted to Government and are under consideration.

12. Recoveries of the loans under the Agriculturists' Loans Act to rural societies in the Jamalpur subdivision of Mymensingh were not altogether satisfactory, but this was due to heavy floods in the district which damaged the jute crop, otherwise the repayments of Government loans were fairly satisfactory.

13. The year has been one of substantial progress. New centres of activity have been started and the co-operative system has made a considerable advance in popularity and public confidence. A specially satisfactory feature of the year's results is the increasing readiness of the general public to invest their money with the societies, and there is little doubt that much more money would have been invested, had there been sufficient agency to utilise that already contributed to the best advantage.

14. Mr. De has been Registrar for five years, and is shortly about to vacate the office. When he began, the task before him seemed almost hopeless. Through his perseverance and tact the initial difficulties have now been overcome and the co-operative system established on a sound basis with promise of successful expansion in the future, given sufficient supervising agency. The Board are greatly indebted to him for his good work which they desire me to bring to the notice of Government. The thanks of the Board are due to the many officers and non-official gentlemen whose efforts have contributed to the success of the movement.

I have the honour to be,

SIR,

Your most obedient servant,

J. T. RANKIN,

*Secretary, Board of Revenue.*

9. In paragraph 8 of their resolution on the Registrar's last report, the Board invited the attention of Government to the exorbitant rates of interest levied by money-lenders as disclosed in the Registrar's reports, and in particular to the realisation of usurious interest through Courts of Justice. In paragraph 6 of the Government Resolution on the same report the Board were desired to cause an enquiry to be made into the question of exorbitant rates of interest levied by professional and semi-professional money-lenders in this province and to submit any recommendations they wished to make on the subject. There are two subjects here which should be kept distinct, *first*, the realisation of usurious interest through the Courts, and *second*, the rate of interest charged by money-lenders. The first subject is an extremely difficult one, and the information before the Board is as yet insufficient to enable them to offer any definite suggestions. Further enquiry is being made, but its progress will necessarily be slow. On the second subject there is not much new to report, but the Registrar has summed up the information available up to date in paragraph 23 of his report. It is reported that the prevailing rate of interest is as high as 37½ per cent. per annum and the minimum rate 24 per cent. The Registrar reports that many cases of interest at 150 per cent. and over came to his notice. These figures, the Board presume, refer chiefly to village rates. In the towns, where money lending is carried out on more systematic lines, and where the people are, as a rule, more intelligent and capable of looking after themselves, the rates of interest are generally lower, but vary according to the nature of the transaction and the security. It is satisfactory to find that in some places where Co-operative Credit Societies have been established, the rates of interest charged by money-lenders have been considerably reduced. Closely allied with the rates of interest charged is the question of the actual profits realised by money-lenders. This is another very difficult subject about which reliable information is seldom procurable, and on which it seems impossible to arrive at any conclusions with any degree of confidence. The member in charge enquired into the point in a tour of inspection of Co-operative Societies in Eastern Bengal which he made with the Registrar in January—February 1909, and the provisional conclusions which he then arrived at, and which have been more or less supported by the further enquiries which he has frequently made on tour since then in different places, are summed up in the following paragraphs of his note, dated the 22nd February 1909, copy of which was forwarded to Government with the Board's letter No. 270.C.S.—G., dated the 2nd March 1909.

*Profits of money lending.*—Mr. De and I made enquiries on this point everywhere. The nominal rate of interest charged by the money-lender may be anything up to 75 per cent. or more. The point for enquiry was what the profits of the money-lenders were on capital loaned out after deducting bad debts, remissions, cost of collection, establishment charges, law expenses, etc. It was difficult to come to a definite conclusion, as so many different estimates ranging from 6½ to 37½ per cent. were given. The conclusion I have provisionally come to is that 10 to 20 per cent. may be taken as about the range of probable profits.

It seems that in the case of a large money-lending business systematically carried out and working with a full subordinate establishment, the percentage of profits is less than in the case of smaller "mahajans." Probably 10 or 12 per cent. would be a reasonable average for those larger concerns. The village "mahajan" with small capital and no establishment, dealing direct with his clients, would get a larger percentage of profit. Probably 25 or even 37½ per cent. might often be reached by these people. On the other hand, their risks would probably be greater.

The evils of exorbitant interest cannot, however, be measured by averages. The poor, the weak and the ignorant suffer most. One of the aggravating causes is the practice of compounding interest, which mystifies the villager as to the amount actually due from him to the money-lender at any particular time. The member in charge has observed in his inspections of village societies, and he believes that the experience of the Registrar is to the same effect, that while the average villager has a clear enough idea of the principal borrowed from the money-lender, he has, as a rule, no idea, or only a vague one, of the interest due. If the Government could see its way to relaxing its rule as to the compounding of interest where Co-operative Societies are concerned, a good example would be set to the money-lenders.

10. The Board are pleased to observe that all societies but one (rural) worked at a profit during the year. The loss in that one society was very small.

11. It will appear from the report that in the opinion of the Registrar the societies suffered badly from want of supervision. The Board also are of the same opinion. The number of societies is growing beyond the powers of supervision of the existing staff and progress is being retarded from want of supervising agency. Proposals for improving the supervision have been submitted to Government and are under consideration.

12. Recoveries of the loans under the Agriculturists' Loans Act to rural societies in the Jamalpur subdivision of Mymensingh were not altogether satisfactory, but this was due to heavy floods in the district which damaged the jute crop, otherwise the repayments of Government loans were fairly satisfactory.

13. The year has been one of substantial progress. New centres of activity have been started and the co-operative system has made a considerable advance in popularity and public confidence. A specially satisfactory feature of the year's results is the increasing readiness of the general public to invest their money with the societies, and there is little doubt that much more money would have been invested, had there been sufficient agency to utilise that already contributed to the best advantage.

14. Mr. De has been Registrar for five years, and is shortly about to vacate the office. When he began, the task before him seemed almost hopeless. Through his perseverance and tact the initial difficulties have now been overcome and the co-operative system established on a sound basis with promise of successful expansion in the future, given sufficient supervising agency. The Board are greatly indebted to him for his good work which they desire me to bring to the notice of Government. The thanks of the Board are due to the many officers and non-official gentlemen whose efforts have contributed to the success of the movement.

I have the honour to be,

SIR,

Your most obedient servant,

J. T. RANKIN,

*Secretary, Board of Revenue.*

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J. T. RANKIN,

*Secretary, Board of Revenue.*



No. 300.

FROM

K. C. DE, Esq., B.A., I. C. S.,  
REGISTRAR OF CO-OPERATIVE CREDIT SOCIETIES,  
EASTERN BENGAL AND ASSAM,

TO

THE SECRETARY TO THE BOARD OF REVENUE,  
EASTERN BENGAL AND ASSAM.

*Shillong, the 31st August 1910.*

SIR,

I HAVE the honour to submit herewith my Report on the working of the Co-operative Credit Societies in the Province of Eastern Bengal and Assam for the year ending on the 30th June 1910. The report has been considerably curtailed in accordance with the instructions of the Local Government contained in Resolution No. 51R., dated the 12th January 1910. Further reduction of its size was found impossible for I had to follow the heads of the report prescribed by the Government of India. The statements prescribed by the Government of India are enclosed, but for the convenience of printing, the whole of some statements and some columns of other statements which are blank, have been omitted. The figures given in the report were obtained after audit in every case and may be presumed to be correct.

I have the honour to be,

SIR,

Your most obedient servant;

K. C. DE,

*Registrar of Co-operative Credit Societies, Eastern Bengal and Assam.*

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I have the honour to be,

SIR,

Your most obedient servant;

K. C. DE,

*Registrar of Co-operative Credit Societies, Eastern Bengal and Assam.*

# REPORT

ON THE

## WORKING OF CO-OPERATIVE CREDIT SOCIETIES

IN

### EASTERN BENGAL AND ASSAM

FOR THE YEAR ENDING ON THE

30th June 1910.

#### I.—ADMINISTRATION AND TOUR.

I held the office of the Registrar throughout the year except for a period of 54 days when I went on privilege leave, combined with the *Puja* holidays, and Mr. W. L. Scott, M.A., B.Sc., I.O.S., acted for me. The first assistant to the Registrar, Maulvi A. K. Fazl-ul-Hakk, M.A., B.L., held his office for the whole year except when he went on privilege leave for 29 days. The second assistant, Srijut Prabodh Chandra Bardalai, B.A., worked throughout the year and was promoted to the 8th grade of the Executive Branch of the Provincial Civil Service on the 8th March 1910.

2. A Sub-Deputy Collector was appointed from 1st July 1909 to supervise the Co-operative Credit Societies in Faridpur. Maulvi Saiyid Abu Tahir, B.A., held this office till the 9th May 1910, when he was relieved by Maulvi Abu Muhammad Hossamuddin Haidar, B.A., who held the office till the end of the year. The auditor, Babu Batakrisna Das, held his post throughout the year, and his designation was altered to First Inspector. My Head Assistant, Babu Jyotis Chandra Chakravarti, remained on special duty in supervising the societies in Mymensingh till the 8th October, when he reverted to his permanent post in my office. He was appointed Second Inspector from the 1st January 1910 for the Dacca Division and worked till the end of the year. The ministerial staff remained the same as in the previous year.

3. The Registrars' tour extended to 142 days. The shortage is due to my continued ill-health and my being employed for three months in writing the Report on the Fisheries of the Province. During my tour I held a class of Sub-Deputy Collectors and non-officials interested in this movement in Faridpur for training in the work of organising and supervising Co-operative Credit Societies and inspected 20 urban and 120 rural societies. I also addressed several public meetings, including one in the Dhubri Exhibition, and held conferences with influential people in several districts for the furtherance of this cause. As in the previous year I took a less active part in organisation of new societies, and only 13 were personally organised by me this year. Mr. W.L. Scott attended the Conference of the Registrars held in Calcutta in November, inspected 23 societies and organised an urban bank. Maulvi A. K. Fazl-ul-Hakk was 264 days on tour and inspected practically all the societies in the Dacca, Chittagong and Rajshahi Divisions. His work during the latter part of the year was confined to the Madaripur subdivision of Faridpur, in consolidating the existing societies and in extending the movement to the neighbouring villages. His notable achievements were the revival of the drooping Central Bank of Muhammadans at Dacca, organising an urban bank among the Muhammadans of Chittagong, and winning over the sympathies of the higher classes of his co-religionists by a brilliant speech in the Muhammadan Educational Conference at Bogra. He organised 17 new societies. Srijut Prabodh Chandra Bardalai was 213 days on tour and inspected 80 societies and organised 16 new ones in the Assam Valley and the Surma Valley Divisions. He reorganised the dying society at Charnia in Sylhet and rendered valuable assistance to me in organising the Co-operative Union in Gauripur. His work was very thorough.

and sound and the societies in his charge showed steady progress in every way. Maulvi Saiyid Abu Tahir organised 8 societies including the urban banks at Muksudpur and Gopalganj and inspected 25 societies. I regret to notice that his work was not very satisfactory. His successor, Maulvi Abu Muhammad Hossamuddin Haidar, inspected 10 societies, and is taking keen interest in his work. Babu Batakrishna Das was 274 days on tour when he inspected 137 societies and organised 9 new societies. His work was signalled by the organisation of a very promising urban bank at Pabna and the opening of two new centres in Rangpur district at Kakina and near Gaibandha. He also worked very hard at the revival of the languishing societies at the Teota centre of the Dacca district. Babu Jyotis Chandra Chakravarti was out on tour for 212 days out of 281 days in his present post when he inspected 62 societies in Mymensingh and organised 20 new ones in the Raipura thana of Dacca district. Economic and agrarian troubles, very similar to those at Dewanganj, were apprehended in Raipura and were fortunately allayed, if not entirely dispelled, by the timely formation of these Co-operative Credit Societies.

4. Among the Honorary Organisers Babu Kuli Prasanna Sarkar, B.A., did very little work during the year. Srijut Phanidhar Chaliha, Honorary Organisers. of Sibsagar, worked in the Golaghat subdivision and formed an urban and three rural societies. He also attended the Conference of Registrars and thence went to the United Provinces to visit the weavers' societies there with a view to form similar ones in Assam. There have been no practical result of this visit yet. Babu Pramatha Narain Chaudhuri, of Bharanga in Pabna, worked hard for most part of the year, revived the drooping societies at Ukiara in Dacca and Deonai in Pabna, helped in the organisation of the Mahadebpur society in Dacca, strengthened all the societies in Pabna, opened a new centre in Serajganj and organised 10 new societies. Babu Upendra Nath Sen Gupta, B.A., worked very hard in Mymensingh throughout the year and organised 20 new societies in Sherpur and Nalitabari thana. Babu Barada Sundar Pal, the chief officer of the estate of the Hon'ble Khan Bahadur Saiyid Hossam Haidar Chaudhuri, of Tippera, was appointed an Honorary Organiser in this estate and organised 10 rural societies, besides a Central Bank at Comilla to finance them. Maulvi Wasimuddin Ahmed, B.L., a pleader in Pabna, was also appointed an Honorary Organiser and helped in the organisation of 2 rural societies. Srijut Bhibiram Barua, a retired Accountant of the Public Works Department, was recently appointed Honorary Organiser in Kamrup and is still learning the work.

## II.—SOCIETIES.

5. As stated in previous reports there is no purely Central Bank in the Province. But fourteen societies, registered as urban, are working as Central Banks, *i.e.*, financing other Co-operative Credit Societies, four in exclusion to all other work and ten along with the business of financing their own members. This year a sum of Rs. 92,665 was advanced by these societies to others, and the total amount due to them from other societies at the close of the year was Rs. 1,52,894-10-4.

6. The number of urban banks increased from 27 to 36 by the registration of 9 new societies. No urban bank was closed this year. The progress of these societies was satisfactory in all cases, except in that of a newly-formed society in Kakina. The membership of these societies increased from 2,738 to 4,015, and their united capital from Rs. 1,87,882 to Rs. 3,50,497. The largest capital was raised by the Pioneer Co-operative Central Bank with headquarters at Shilong which had Rs. 53,577 at the close of the year, and the next largest sum was shown by the Jamalpur Co-operative Town Bank, Limited, with a capital of Rs. 37,885.

7. During the year under report 128 rural societies and one co-operative union were registered, and three rural societies were closed, bringing up the number of existing societies to 330 from 204 in the beginning of the year. Of the three societies that were closed, two had been formed this year and were wound up soon afterwards, as the men composing them were found to be unsatisfactory and the societies could not obtain any loan. The third was an old flourishing institution that was closed only to be re-organised into four separate societies combined in an Union. A rural society in Sylhet (Gurabhuin) is voluntarily winding up its affairs, as the members do not repay their loans and the society cannot be worked on co-operative lines. At the close of the year, therefore, there was one Union and 329 rural societies, all of which except one are working fairly successfully. The number of members in the rural societies has risen from 8,443 to 12,925 and their united capital from Rs. 3,53,975 to Rs. 5,41,598.

8. There is only one Co-operative Union at Gauripur in Goalpara, registered this year. It is composed of the members of four rural societies situated in close proximity to each other, every one of whom has undertaken joint and unlimited liability for the debts of the Union. The Union raises capital for the rural societies and keeps their accounts. The individual societies recruit members, issue loans and recover them. All the profits of the individual societies go to form the common Reserve Fund of the Union. At present there are 100 members and the total available capital is Rs. 1,354 and attempts are being made to raise a larger sum. The Union is under the administration of a Committee composed of the Chairmen of the rural societies and employs a paid Manager. The Union has not yet proved a complete success, but I hope it will do so before long.

Co-operative Unions.

### III.—WORKING OF THE SOCIETIES.

#### (b) Urban Societies.

9. The nine societies registered this year are all of the same modified type of Schultze-Delitzsch banks on which the majority of our urban societies are formed. Two of these, at Lakkhipur in Noakhali and Dhubri in Goalpara District, are confined to Government officers stationed at these places, while the other six do not limit their membership to any particular class. The constitution of the older societies remained unchanged.

10. The capital of the urban banks increased by nearly 90 per cent., though the advance in the number of societies was only 33 per cent. As in the previous year, the larger share was contributed by the members themselves. The total capital of Rs. 3,50,497 is made up as follows:

	Rs.	Per cent.
Share capital	1,16,802	33.2
Deposits of members	66,855	19.0
Reserve fund	8,078	2.3
<b>Total contributed by the members</b>	<b>1,90,635</b>	<b>55.5</b>
Deposits of the subsidiary societies and loans from Central Banks.	3,451	0.9
Loans from Government	21,650	6.2
Deposits of non-members and public funds	95,261	27.1
Debenture bonds	89,500	11.3
<b>Total contributed by non-members</b>	<b>1,59,862</b>	<b>45.5</b>

The last item (debenture bonds) contains a good deal of members' contributions also, but the exact amount cannot be ascertained. The increase is shared equally under all the heads except loans from Government which have diminished in amount from Rs. 23,568 to Rs. 21,650, and in proportion from 12 to 6 per cent. The average capital of each society has increased from Rs. 6,959 to Rs. 9,736.

11. Eight of the urban societies have taken up the business of opening current accounts for the benefit of the members and this has proved very useful and popular. The amount outstanding in the beginning of the year was Rs. 815-3-6, while Rs. 11,563-4-10 was received and Rs. 6,418-6-8 paid this year, leaving Rs. 5,960-1-8 outstanding at the close of the year. The rate of interest paid on the floating accounts varies from 3 to 4½ per cent., though in two societies no interest is paid. The fixed deposits bear interest from 6 to 9 per cent., and the terms for which they are fixed range from 3 months to 15 years. The total amount of fixed deposits that were outstanding in the beginning of the year was Rs. 32,822-0-6 and Rs. 39,079-3-6 was received and Rs. 11,506-10-7 repaid, leaving Rs. 60,394-9-5 outstanding at the close of the year. There has been a very satisfactory increase of deposits and there are indications now that the poorer members are beginning to save and place their savings in co-operative banks.

12. A sum of Rs. 71,410-11-8 was due from other societies in the beginning of the year and Rs. 92,665 was issued in loans this year, while Rs. 11,181-1-4 was recovered, leaving a balance of Rs. 1,52,891-10-4 outstanding at the close of the year. These loans are issued at 9 to 12½ per cent. for periods from one to five years and have proved of immense assistance in the formation and development of the rural

4. Loans issued—  
(a) to other societies.

societies. Fourteen of the urban banks have taken up this business and almost all others are preparing for it, for it allows a safe and lucrative investment for their surplus funds.

13. During this year the urban banks issued 1,493 loans for Rs. 1,90,489 to their members against 1,011 loans for Rs. 1,21,783 of the previous year. The average value of a loan was Rs. 128.

(b) to members. The rates of interest levied varied from 9 to 12½ per cent., and in one society was 18½ per cent., but this rate has been reduced this year to 12½ per cent. The bulk of the loans, 1,266 aggregating Rs. 1,40,718, was issued for the period of a year or less and the rest for longer terms, the maximum being three years. No security was demanded for 773 loans for Rs. 80,181, while personal security sufficed for 554 loans for Rs. 77,319. In only 79 cases land was mortgaged and in the remaining 87 moveable property, such as Government Promissory Notes and Life Assurance Policies, were given in pledge.

14. The following table shows the number and aggregate amount of the loans issued for different purposes. It will be seen that the largest amounts were granted for repayment of older debts at heavier rates of interest and ordinary and emergent household expenses. Among the latter I noticed two loans for Rs. 3,200 for the expenses of the education of sons in England, and one of Rs. 700 granted to an Assistant Settlement Officer to import ponies from Manipur for the use of himself and other Assistant Settlement Officers. The amounts employed on entirely unproductive purposes are very small.

Purpose.	Number.	Amount.
1	2	3
		Rs.
Purchase of land ... ..	76	14,356
Improvement of land ... ..	2	210
Payment of land revenue or rent ... ..	26	8,060
Purchase of seed ... ..	7	600
Purchase of cattle ... ..	33	3,610
Agriculture ... ..	30	3,422
Building and repairs of houses ... ..	109	13,844
Industry and manufacture ... ..	10	1,395
Trade and commerce ... ..	117	15,393
Ordinary and emergent private expenses ... ..	418	36,237
Repayment of old debts ... ..	520	77,023
Religious and social ceremonies ... ..	117	13,678
Litigation ... ..	5	380
Miscellaneous ... ..	24	2,281
<b>Total</b> ... ..	<b>1,493</b>	<b>1,90,489</b>

15. The ease and punctuality with which the loans were recovered in previous years was maintained. The collection of principal amounts to Rs. 1,21,287-9-5 this year. Only a small debt of Rs. 38-15 with Rs. 4-2-9 interest, due from a member who died suddenly, was remitted by the Shillong Bank. There are not many overdue debts and none irrecoverable. Three suits had to be instituted by the Dacca clerks' bank, the Chittagong clerks' bank and the Gauhati bank and they were all decreed in full and the collection in every case is proceeding satisfactorily. The collection of interest is also satisfactory, though not so punctual as that of the principal. A heavy penalty is imposed in most of the societies on defaulters, but there is no penalty leviable for delay in payment of interest.

16. The Weavers' society at Bharenga supplies yarn to the members and also undertakes to sell the cloth produced, though not compelled to do so always. This society showed considerable progress this year. The Noakhali and the Dibrugarh societies have opened Stores Branches where they sell the necessary articles of household use to the members. The venture was not successful at Dibrugarh and this Branch was closed from the end of the year. The other societies do only cash banking for the members and fourteen of them are financing other Co-operative Credit Societies.

17. As in the previous years I give below a statement showing the gradual increase in the volume of business done by these societies :—

Year.	Loans issued to members.	Loans issued to other societies.	Stock sold.	Grand total of receipts and disbursements.
1	2	3	4	5
		Rs.	Rs.	Rs.
1904-1905 ... ..	9,200	...	...	10,201
1905-1906 ... ..	20,485	1,000	...	29,835
1906-1907 ... ..	65,889	1,000	...	78,088
1907-1908 ... ..	92,041	22,21	1,150	1,74,451
1908-1909 ... ..	1,21,784	55,377	6,310	2,42,598
1909-1910 ... ..	1,90,489	92,655	5,335	8,83,059

(a) Rural Societies.

18. Hitherto we had been forming our rural societies of the Raiffeisen type, without any shares and depending on voluntary deposits of members for our internal capital. The experience of the last five years has shown, however, that in the older societies there is no tendency towards a satisfactory increase of the deposits year by year and a system of compulsory deposits adopted in a few societies failed to serve any useful purpose. Following the example shown in the Punjab, I have this year organised a few societies on the basis of share capital. The shares are of the value Rs. 100 or Rs. 50 each, payable by annual instalments of Rs. 10 or Rs. 5. Every member is compelled to take at least one share and make the contributions to it regularly on pain of expulsion and forfeiture of the paid-up share capital. No dividend is payable for ten years on the shares. The liability of the members is unlimited as in all other rural societies. In this way eight new societies have been formed—three in Faridpur, two in Rangpur, two in Pabna and one in Sylhet, and Rs. 1,515 raised in share capital. I cannot but admit that these societies are not very popular and their superiority over the Raiffeisen societies cannot be proved unless we obtain experience of the working of several years. The type and the constitution of all other societies remained unchanged. The constitution of the co-operative union at Gauripur has been described in paragraph 8.

19. The capital of the rural societies increased from Rs. 3,53,575 to Rs. 5,41,508, or by over 53 per cent., giving an average of Rs. 1,611 per society. The average capital available as loan to individual members remained the same as in the previous year, *viz.*, Rs. 41-14. The amount and proportion of the capital derived from different sources is given below :—

	Rs.	Per cent.
Share capital ... ..	1,515 or	0.8
Deposits of members ... ..	1,13,820 or	21
Reserve Fund ... ..	32,422 or	6
<b>Total contributed by the members</b> ... ..	<b>1,47,757 or</b>	<b>27.3</b>
Loans from individual non-members ... ..	25,916 or	4.7
Loans from Central Banks ... ..	1,51,800 or	29
Loans from Government ... ..	2,16,619 or	40
<b>Total contributed by non-members</b> ... ..	<b>3,93,811 or</b>	<b>72.7</b>

20. In the beginning of the year the total amount of deposits of the members amounted to Rs. 72,772-15-0. This year Rs. 47,882-11-6 was freshly deposited and Rs. 6,835-10-7 was refunded, leaving Rs. 1,13,820-0-8 outstanding at the close of the year. The average deposit per member fell slightly below Rs. 9, the same figure as in the last year, proving that there was no progress in the collection of internal capital in the older societies generally. The rate of interest payable on deposits has been raised in some societies to 7½ per cent., 9½ per cent. and even to 12½ per cent., but not much progress has been made yet in the unearthing of the hoarded wealth of the villagers.

3. Deposits of members.

21. The rural societies issued 7,558 loans aggregating Rs. 2,67,950-11-10 against 6,117 loans for Rs. 2,48,071-3-0 of the previous year. The average value of a loan fell from

4. Loans issued.

Rs. 41-15 of the last year to Rs. 35-8. The percentage of the loans to the members is 53 against 72.6 of 1908-09 and 58 of 1907-08. The bulk of the loans, namely, 4,529 aggregating Rs. 1,50,971-11-10 were granted on the personal security of fellow members, 2,290 loans amounting to Rs. 65,412 were granted without any security and 739 loans for Rs. 51,567 were issued on simple mortgage of land. I am still impressing on the societies the wisdom of taking at least a personal security for every loan, but this proves irksome in many cases, and for small sums borrowed for short terms no security is ordinarily taken. The loans are issued usually for one agricultural season, *i.e.*, till the next harvest, and so we find that 4,626 loans aggregating Rs. 1,53,430-1-3 were issued for periods between six months and a year, while 2,021 loans for Rs. 52,309-2-7 were for shorter periods and 911 for Rs. 62,211-8 for longer. The different purposes for which loans were granted by rural societies are shown in the following table:—

	No. of loans.	Amounts.		
		Rs.	a.	p.
Purchase and settlement of land ... ..	165	6,303	0	0
Improvement of land ... ..	123	5,255	0	0
Payment of revenue or rent ... ..	480	10,980	0	0
Purchase of seed ... ..	313	4,523	0	0
Purchase of cattle ... ..	1,198	41,773	2	0
Agricultural operations ... ..	1,617	45,920	11	0
Building and repairs of houses ... ..	30	1,840	0	0
Trade ... ..	304	17,341	8	0
Maintenance ... ..	1,545	27,498	7	10
Repayment of older debts at heavier rates of interest	1,449	90,236	0	0
Social and religious ceremonies ... ..	144	3,950	15	0
Miscellaneous productive and unproductive purposes	205	12,336	0	0

It will be seen that a very small proportion was issued for unproductive purposes.

22. The rural societies in the Eastern Bengal districts, as a general rule, levy interest at the rate of 18½ per cent. per annum, while in the Assam Valley and Surma Valley Divisions, where capital is obtained locally at cheaper rates, the rate is 12½ per cent.

Rates of interest charged by the societies.

23. In paragraph 8 of the Resolution of the Board of Revenue on my last report, it was proposed to make an enquiry into the matter of recovery of usurious interest through the Courts of Justice, and in paragraph 6 of the Resolution of the Local

Rates of interest charged by money-lenders.

Government on the same, an enquiry was directed to be made into the question of the exorbitant rates of interest levied by professional and semi-professional money-lenders in the province. I regret that I could obtain no conclusive results of my enquiries on the Board's question about the recovery of usurious interest through the Courts, for, though many decrees are granted with heavy rates of interest, there is no possible means of knowing accurately how these decrees are ultimately satisfied. In the majority of cases, these decrees are recovered privately and satisfaction is not entered in the Courts, while in others, fresh bonds are taken on the basis of the decrees and the debts run indefinitely. The satisfaction of such decrees depends entirely on the means of the judgment-debtors, and the creditors have in almost every case to wait for a long time and then to remit most of the usurious interest decreed, so that, even when full satisfaction is certified in the Courts, we have no means of knowing that a good proportion has not been remitted privately. As regards the rates charged by money-lenders, a pretty exhaustive enquiry was made in the previous years and the results described in paragraph 38 of my Annual Report for 1907-08. The enquiry has been continued every year since then and the facts discovered at that time are found to be still unchanged. The prevailing rate may be said to be 37½ per cent. per annum, and the minimum rate is 24 per cent. There is apparently no maximum. Several cases of heavy rates were described, in my two preceding Annual Reports, and although I have not found any instance this year of any heavier rate, many cases of interest at 150 per cent. and over came to my notice. Compound interest is charged very often and enhances the rate to an extent that the ignorant debtor never dreams of. These are the rates on simple bonds. On mortgages the rates are usually lower, the prevailing rate being 24 per cent. But this is also often compounded, and the actual rate vastly increased, an example of which may be seen in a case pending in Barisal, where a decree is sought for Rs. 3,800 on a mortgage bond of Rs. 200 at 24 per cent. compounded annually. I have been informed by most reliable authorities that in some places where

Case No. 70 of 1910, before the Second Subordinate Judge of Barisal.



Co-operative Credit Societies have been established, the rates of interest charged by money-lenders have been considerably reduced, and I feel convinced that the best and surest means of combating the evils of usury lie in the organisation of Co-operative Credit Societies.

24. I regret to report that the repayments in most of the rural societies during the last year have not been so satisfactory as was expected. The amount outstanding in the beginning of the year was Rs. 3,36,520-5-10 and Rs. 2,67,950-11-10 was issued this year, while Rs. 1,03,537-10-8 was collected and Rs. 10 remitted, leaving Rs. 5,00,923-7 as the balance outstanding at the close of the year. The remission is nominal, being due to mistakes in account, the principal having been wrongly credited as interest. The bad collection is attributed by the societies themselves to failure of harvests on account of floods, but the failures have been only very partial and do not explain the small collection in most of the societies. The real reason is the negligence and apathy of the Managing Committees, who, in most cases, did not appreciate the value and necessity of punctual repayments, and to the want of sufficient staff at my disposal to go round the societies at the collection seasons to teach them their paramount duties. Defaults were numerous in most of the societies in the Eastern Bengal districts. The by-laws of all the societies prescribed the levy of a penalty for default, but it was seldom enforced. One suit was instituted for recovery of debt in a rural society in Faridpur which was fully decreed after the close of the year.

5. Class of business done.

25. The only business done by rural societies is cash banking.

6. Working of methods.

26. There has been no change in the methods of working in rural societies.

27. The following table gives the amount of loans issued and the grand total of receipts and disbursements of rural societies during these six years, showing the increase in the volume of business.

7. Volume of business done.

Year.	Loans issued.	Grand total of receipts and disbursements.
		Rs.
1904-1905	987	1,074
1905-1906	4,076	5,003
1906-1907	30,717	30,354
1907-1908	1,55,182	1,74,431
1908-1909	2,48,071	3,02,224
1909-1910	2,67,951	3,76,450

(d) Grain Banks.

28. No grain bank has been registered under the Act in the Province. The *Dharmagolas* described in the previous reports continue to work satisfactorily.

*Dharmagolas.*

(e) Other Co-operative Societies.

29. The Co-operative Store at Noakhali continued to do good business, but on a diminished scale. The stock brought from the previous year was valued at Rs. 1,278, while stock worth Rs. 721-11-4 only was purchased this year. The sales amounted to Rs. 2,504-10-0 and a profit to Rs. 140-12-2 made, leaving stock worth only Rs. 165-7-3 in hand. The profits amounted to 5.6 per cent. on the sales, out of which a rebate of about 2½ per cent. was given to the purchasers. The Co-operative Store at Dibrugarh proved a failure and will soon be closed. Stock worth Rs. 105-8 was purchased and Rs. 7-3 or about 6.8 per cent. was added as profit. The sales amounted to Rs. 51-7, leaving Rs. 61-4 worth of stores in hand. No rebate was allowed. A purely Co-operative Store was founded in Sibsagar and began work without registration. It proved a success having made a profit of Rs. 1,910-14, and the members applied to me for registration in June. The society was registered under section 29 after the close of the year.

Co-operative Stores.

30. The Weavers' Bank at Jaffrabad in Tippera, registered as a rural society, continued to work satisfactorily, but the members being also cultivators, the loans were issued only for agricultural purposes. The Weavers' Bank at Bharenga in Pabna showed considerable progress. The capital increased by a loan of Rs. 1,000 from Government. Yarn was purchased from Calcutta at the cheapest retail rates and sold to the members with a profit of 2½ per cent. The clothes manufactured by the members were also purchased and sold with the same profit. The total purchases amounted

Weavers' Banks.

to Rs. 1,923-7-9 and the profits to Rs. 45-12-6. The sales aggregated Rs. 1,501-13 leaving stock worth Rs. 689-15-3 in hand at the close of the year. The members had the advantage of the instructions of Mr. N. Pillay, the Government Instructor of Weaving, for three months, and learned many improved methods of weaving.

#### IV.—PROFITS, DIVIDENDS AND RESERVE FUND.

Profits of the urban societies. 31. All the urban societies worked at a profit. The total profits came to Rs. 18,009-0-10 and were distributed as follows:—

	Rs.	a.	p.
Profits of 1909-1910	18,009	0	10
Undivided Residue brought forward from 1908-1909	335	14	11
<b>Total divisible</b>	<b>18,344</b>	<b>15</b>	<b>9</b>
To Reserve Fund	5,841	15	1
To dividends on share capital	10,034	0	3
To remuneration of office bearers	2,004	5	7
To other funds	464	10	10
<b>Total</b>	<b>18,344</b>	<b>15</b>	<b>9</b>

The other funds consist of the Building Fund of Faridpur (Rs. 400); the Muhammadan Education Fund of the Eastern Bengal and Assam Co-operative Central Bank of Dacca (Rs. 32-13-4) and Lawsuit Fund of Gauhati (Rs. 31-13-6).

Dividends. 32. Every urban society except the Weavers' Bank at Bharenga has shares and pays a dividend on the share capital out of the profits. The rate of dividend paid out of the profits of the year under report is in no case lower than that in the preceding year and varies from 2-2 per cent. of the new-formed society at Golaghat to 17-55 per cent. of the Silchar Bank.

Profits of the rural societies. 33. All the rural societies but one worked at a profit. The loss in this society (Fagunda in Tippera) is small, amounting to Rs. 2-2-11 and was caused by capital lying idle for a long time owing to the illness and subsequent resignation of the Chairman. The old rural society at Garipur, which was converted to an Union, also shows a nominal loss of Rs. 332-10-8, which was its Reserve Fund transferred at dissolution to the account of the Union. The total profits of the rural societies after deducting the above items of loss amounted to Rs. 40,056-7, the whole of which was carried to the Reserve Fund this year.

Reserve Fund. 34. The total of the Reserve Fund of the urban societies in the beginning of the year was Rs. 4,175-0-11 to which Rs. 3,902-6-8 was added out of the profits of 1908-1909, making a total of Rs. 8,077-7-7. To this sum, Rs. 5,841-15-1 has been added out of the profits of 1909-1910, so that the Reserve Funds of the urban societies aggregate to-day to Rs. 13,919-6-8. The total of the Reserve Funds of the rural societies in the beginning of the year was Rs. 10,899-15-4, to which was added Rs. 21,522-6-1, the profit of 1908-1909, making a total of Rs. 32,422-5-5. To that has been added the profits of 1909-1910, Rs. 40,056-7-0, making a total sum of Rs. 72,478-12-5 as the present reserve. The Reserve Funds of the urban societies are invested in the Post Office Savings Bank or debenture bonds of other urban banks. The Reserve Funds of some of the rural societies are invested as deposits in the urban banks which finance them or in the Post Office Savings Bank, and of some others as revenue deposits in the Government Treasuries. But in many others the Reserve Funds are being employed in the societies themselves as capital. In the Madaripur subdivision of Faridpur the Reserve Funds of the rural societies are invested as shares of the urban bank at Madaripur.

#### V.—AUDIT AND INSPECTION.

35. All the societies were inspected and their accounts audited at least twice within the year and in some cases thrice by the officers of the Department. The District Officers have also in many cases inspected the societies. The results of these audits were generally satisfactory, and some improvement is seen now in the keeping of accounts. No case of dishonesty, fraud or embezzlement was reported, though in some instances the Secretaries could not produce the cash balance before the inspecting officers. The societies, however, suffered badly from want of supervision. The

principles of co-operation and the lessons of thrift and self-help inculcated at the time of organisation are too easily forgotten. After the capital is once raised, unless constantly reminded in the proper season, the societies lapse back into apathy, mismanagement and the instinctive ways of the village money-lenders. The progress of the movement has been very fast in the Province and societies have sprung up in such profusion as to make it impossible for my staff to exercise the necessary control and supervision. The Central Banks are very small concerns, and are unable to afford to entertain supervising officers. The political situation of the country has been strained, and disinterested non-official assistance in supervision has been lacking. Many of our rural societies have suffered in consequence, and at the present moment I cannot see any solution unless Government comes to our aid and increases the staff sufficiently.

## VI.—RESOURCES.

36. A sum of Rs. 11,568-5 was due from urban societies on account of loans from State Funds under the Co-operative Credit Societies' Rules in the beginning of the year. This year two loans of Rs. 500 and Rs. 1,000 were granted to two urban banks with unlimited liability under special sanction of the Government of India in each case, and Rs. 1,018-5 was recovered, leaving Rs. 12,050 outstanding at the close of the year. There was one default owing to a misapprehension of the date, and the arrears were easily collected with penal interest. These loans are being collected quickly and fresh loans will be granted very rarely in future to urban societies.

37. A sum of Rs. 48,570 was outstanding in the beginning of the year and Rs. 25,800 issued this year, while Rs. 1,915 was repaid, leaving Rs. 72,425 outstanding. A sum of Rs. 500 due from the old rural society at Gauripur was transferred to the account of the Gauripur Union, which was formed in its place, and this sum is included in the accounts of receipts and disbursements. There were six cases of default, due to neglect of the Managing Committee, or ignorance of dates, in all of which the dues were collected soon after with penal interest, one after the close of the year.

38. The Government of India having ruled that the loans under the Agriculturists' Loans Act were not admissible to urban societies, no fresh loans were issued this year. The first instalment (Rs. 2,400) of the loans issued previously (Rs. 12,000) was duly recovered with interest, leaving Rs. 9,600 outstanding.

39. A sum of Rs. 1,34,042-10 was payable by the rural societies on account of loans under Agriculturists' Loans Act in the beginning of the year, of which Rs. 3,200 was due from six societies in Faridpur and the rest from the societies in the Jamalpur subdivision of Mymensingh. This year a sum of Rs. 22,750 was issued, Rs. 800 to two of the older societies and Rs. 21,950 to fourteen new societies. The repayments were not satisfactory. In every case, a month to six weeks' time was allowed and in some collection was stopped with the approval of the Commissioner of Dacca. The reason of the bad collection was a heavy flood in the Mymensingh district which damaged the jute crop. Out of Rs. 17,739-10 which fell due within the year, Rs. 12,598-6-6 was collected. The amount outstanding at the close of the year was Rs. 1,44,104-3-6. Interest was duly recovered in almost every case.

40. The sum of Rs. 700 due from the Panchanandapur Co-operative Agricultural Bank of Malda to the Khas Mahal Improvement Fund was fully repaid with interest in the course of the year. The society is winding itself up prior to dissolution, with the idea of re-organising into several small and workable societies under an union.

41. Two urban societies of unlimited liability had loans of Rs. 1,000 from Central Banks outstanding in the beginning of the year. They repaid Rs. 100 each and one of them received a fresh loan of Rs. 400, leaving Rs. 1,200 outstanding on this account. The Faridpur Town Bank also borrowed Rs. 1,000 temporarily from Eastern Bengal and Assam Bank.

42. The amount of loans outstanding from rural societies to Central Banks in the beginning of the year was Rs. 70,410-11-8 and Rs. 91,265 was issued this year, while Rs. 10,991-1-4 were recovered, leaving Rs. 1,50,694-10-4 outstanding at the close of the year. These figures include a sum of Rs. 1,029-8 issued by the union at Gauripur,

of which Rs. 40 was repaid and Rs. 1,589-8 was outstanding. The accounts of the borrowing societies show some difference due to Rs. 1,400 being on transit and the Central Banks having credited as interest some items sent as principal.

43. Four Central Banks, namely, the Teota, the Eastern Bengal and Assam, the Faridpur and the Pioneer, have the power to issue negotiable debenture bonds, but only the last two have issued them. These bonds are held by the members and non-members alike and are of the value of Rs. 50 each. In the Faridpur Bank, they are repayable after 7 years, and the interest is at the rate of  $7\frac{1}{2}$  per cent. per annum payable half-yearly. In the Pioneer Bank they are repayable after 5 years, and the rate of interest is  $7\frac{1}{2}$  per cent. per annum in all cases except of the first issue of 95 bonds on which it is  $6\frac{1}{4}$  per cent., payable half-yearly. The total value of the bonds issued previous to this year was Rs. 22,600 and bonds valued at Rs. 16,900 were sold this year, while none was discharged. At the close of the year, 790 bonds valued at Rs. 39,500 were out. Interest was paid punctually on presentation of the bond in every case.

44. The deposits of non-members, including public funds, in the urban societies amounted to Rs. 38,227-7-0 in the beginning of the year. A sum of Rs. 72,752-10-1 was paid in this year and Rs. 15,719-7-9 repaid, leaving Rs. 95,260-9-4 outstanding at the close of the year. The deposits bear interest at  $6\frac{1}{4}$  per cent. for small sums deposited for short periods, rising to  $7\frac{1}{2}$  per cent. and 9 per cent. for large sums deposited for longer periods, while on floating deposits interest is paid at 3 to 4 per cent. Notable among the deposits of the public funds are the following:—Rs. 10,000 at 9 per cent. for 10 years deposited in the Pioneer Bank by the Anandamohan College at Mymensingh; Rs. 10,000 for 10 years without interest of the Nawab Sir Abdul Ghani Famine Relief Fund in the Eastern Bengal and Assam Central Bank; and deposits of Dispensary Funds in Cachar amounting to over Rs. 6,000 in the Silchar Bank. There have been a remarkable increase of deposits in the names of women, which are either the funds of the widows, the savings of the thrifty wives or the marriage portions of girls. They show an increasing confidence in these societies which is very reassuring.

45. The rural societies have not been so fortunate, though they also show considerable progress. A sum of Rs. 12,426-6-6 was deposited this year and Rs. 3,015 repaid, leaving Rs. 25,915-6-6 outstanding at the close of the year. These deposits bear interest at  $6\frac{1}{4}$  per cent. to  $12\frac{1}{2}$  per cent., and are fixed for at least a year. They include Rs. 6,000 deposited by a senior member of the Indian Medical Service in the rural societies in the Madaripur subdivision.

46. Neither the rural nor the urban societies have yet any access to the general money market and the banking houses or joint stock banks have not come to our assistance yet.

#### VII.—WORK DONE BY THE COMMITTEES AND CONTROLLERS.

47. The work done by the committees of the urban societies has been uniformly satisfactory and in many cases of remarkable excellence. In the rural societies, however, the work was often badly neglected. In many societies, in Mymensingh for instance, the committees never met, and the work was left in the hands of the Chairmen and Secretaries. The consequence is that the management was not efficient and loans were granted without sufficient consideration and recoveries were bad. There has been no embezzlement, but in some rural societies in Faridpur, the Chairman or Secretary who holds the custody of funds could not produce the cash balance at the time of the inspection. There is no doubt that they were temporarily misappropriated and were generally made good shortly after. The members of the committees of some rural societies have been found also to have taken large loans out of the funds of the societies, in the name of their relations. The accounts have been found in some cases untouched from one inspection to another. The staff of official Inspectors requires to be increased largely before these evils can be removed.

48. The Controllers and Auditors of the Urban Banks did very useful work generally, but in rural societies, again, I found neglect and apathy prevailing almost everywhere.

49. Many officers of both rural and urban societies did specially commendable work, but for want of space I am not able to enumerate them.

### VIII.—DISPUTES AND LITIGATION.

50. There were no disputes reported to me. Three suits were instituted by three urban societies and one by a rural society to recover dues, and all were decreed in full, and the collections are proceeding satisfactorily.

### IX.—THE ACT, RULES AND BY-LAWS.

51. No particular new difficulty has been encountered in the working of the Act or the Rules. The amendment of the Act, particularly on the point of including other societies as members of a Co-operative Credit Society, has become necessary for the purpose of forming Unions and strengthening the Central Banks.

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

52. There has been a salutary change in the attitude of the educated public during the year under report, and both Hindu and Muhammadan gentlemen in all parts of the Province are now coming forward to our assistance, at least financially. Their sympathy and help are invaluable and I trust that with their aid the difficult problem of supervision of the rural societies will be solved. The information about Co-operative Credit Societies has spread to the remote villages and the cultivators are now very anxious to form societies. I am overwhelmed with applications for the organisation of societies from all parts of the Province, which I cannot attend to for the want of sufficient staff. Everywhere these societies have been admitted to be a blessing for the poor people and the attitude of distrust manifested in previous years is fast disappearing.

53. As in the previous years, I have received extremely valuable assistance from officials of every department and many non-officials. I again express my deep obligation to them, for without their help this movement could not have reached its present promising condition.

*Shillong,*

*The 31st August 1910.*

K. C. DE,

*Registrar of Co-operative Credit Societies,  
Eastern Bengal and Assam.*

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**STATEMENTS.**

**STATEMENTS.**



## STATEMENT I-B.

## GENERAL PROGRESS.

*Urban Societies.*

District.	Kind of Society.	Number of Societies.		Number of Members.		Working Capital.	
		At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.
1	2	3	4	5	6	7	8
						Rs.	Rs.
Dacca ... ..	Cash, Limited ...	3	3	153	208	10,170	31,210
Mymensingh ... ..	Ditto ...	3	3	403	516	24,210	51,025
Faridpur ... ..	Ditto ...	3	5	504	903	25,678	48,347
Chittagong ... ..	Ditto ...	1	2	63	117	1,475	2,334
Tippera ... ..	Ditto ...	1	2	23	123	1,330	8,776
Noakhali ... ..	Cash and Stores, Limited.	1	2	115	216	5,470	6,363
Rangpur ... ..	Cash, Limited ...	1	2	41	59	618	727
Pabna ... ..	3 Cash, Limited. and 1 Productive, Unlimited.	3	4	225	317	7,278	25,835
Cachar ... ..	Cash, Limited ...	1	1	118	150	5,230	12,010
Sylhet ... ..	Cash, 1 Limited and 1 Unlimited.	2	2	204	232	11,383	15,976
Khasi and Jaintia Hills ... ..	Cash, Limited ...	2	2	374	430	54,893	77,086
Goalpara ... ..	Ditto ...	...	1	...	40	...	590
Kamrup ... ..	Ditto ...	1	1	162	192	17,568	23,426
Dayrang ... ..	Ditto ...	1	1	51	78	4,592	7,131
Nowgong ... ..	Cash, Unlimited ...	1	1	23	25	410	1,250
Sibsagar ... ..	Cash, Limited ...	2	3	173	261	15,852	22,435
Lakhimpur ... ..	Cash and Stores, Limited.	1	1	51	67	1,213	2,777
<b>Total of the Province ...</b>		<b>27</b>	<b>36</b>	<b>2,739</b>	<b>4,015</b>	<b>1,57,582</b>	<b>3,50,407</b>

## STATEMENT

RECEIPTS AND

Urban

District.	Receipts.													Opening balance.
	Share payments.	Admission fees.	Deposits by members.	Loans from			Loans repaid by members.	Loans repaid by other Societies.	Interest received.	Sale proceeds of Stock.	Other items.	Total receipts of the year.		
				Government.	Other Societies.	Non-members.								
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
Dacca	7,500 0 0	55 0 0	4,650 12 0	...	26 0 0	14,600 0 0	11,046 15 0	132 0 0	806 15 11	...	29 2 0	38,015 12 11	670 9 1	
Mymensingh	9,200 0 0	121 0 0	3,154 10 0	...	133 10 5	17,752 3 4	5,029 2 6	2,238 11 8	2,528 14 7	...	4 15 1	43,222 3 7	8,582 10 1	
Faridpur	12,510 0 0	443 8 0	3,123 11 6	...	4,048 14 8	7,997 8 0	9,853 7 2	2,111 3 8	3,114 14 2	...	147 5 4	44,250 8 6	804 9 1	
Chittagong	772 0 0	64 0 0	109 3 4	...	...	...	180 0 0	...	73 2 0	...	0 4 0	1,108 10 1	1,008 14 1	
Tipperra	4,089 0 0	101 0 0	3,176 0 0	...	138 0 0	...	50 0 0	...	38 4 0	...	...	7,592 4 0	168 13 1	
Nonkhali	1,023 0 0	81 0 0	1,058 0 0	...	...	...	10,493 1 2	...	707 15 10	3,732 2 0	9 3 4	17,153 7 1	816 1 1	
Rangpur	130 0 0	26 0 0	...	...	...	...	71 0 0	...	34 12 6	...	...	201 12 0	84 4 1	
Pabna	5,186 8 0	125 0 0	13,605 18 3	1,000	598 5 6	6,256 10 0	11,011 0 0	1,000 0 0	1,593 13 6	1,501 13 0	30 2 9	41,007 11 0	1,235 6 1	
Cachar	571 0 0	47 0 0	1,848 6 3	...	...	18,804 4 0	3,334 0 0	...	879 11 10	...	1 10 0	25,546 0 10	456 14 3	
Sylhet	2,162 0 0	33 0 0	2,375 0 0	...	400 0 0	...	2,888 0 0	550 0 0	1,574 11 7	...	14 9 0	16,007 4 7	1,741 5 1	
Khasi and Jaintia Hills	4,335 0 0	9 0 0	3,550 0 0	...	...	17,050 0 0	32,102 9 7	4,009 2 0	5,039 4 6	...	3 0 8	37,433 0 0	4,992 12 9	
Goalpara	480 0 0	40 0 0	234 0 0	...	...	200 0 0	628 0 0	...	43 6 0	...	...	1,032 6 6	...	
Kamrup	250 0 0	37 0 0	5,740 0 0	...	...	3,550 0 0	7,406 0 0	450 0 0	1,839 10 6	...	50 12 1	19,413 6 7	753 13 10	
Darrang	255 0 0	14 0 0	6,310 0 0	...	...	1,032 0 0	2,566 0 0	...	709 14 0	...	0 9 0	10,896 7 0	631 2 1	
Nowgong	308 0 0	4 0 0	...	500	...	...	70 0 0	...	49 4 6	...	...	931 4 6	225 15 6	
Sibsagar	4,427 0 0	125 0 0	623 0 0	...	...	1,300 0 0	13,196 5 0	...	2,400 12 7	.....	19 8 6	22,860 10 1	1,150 4 4	
Lakhimpur	376 0 0	16 0 0	878 0 0	...	...	550 0 0	1,275 8 0	...	174 13 9	51 7 0	...	3,313 12 9	413 1 1	
Total of the Province	63,763 8 0	1,350 8 0	650,642 8 4	1,500	6,242 14 7	80,052 10 1	1,21,287 9 5	11,181 1 4	22,329 7 6	5,335 6 0	311 1 9	3,03,506 11 3	19,461 13 1	

-B.  
DISBURSEMENTS.

Societies.

Disbursements.																
Grand total receipts increasing previous balance.	Share capital withdrawn.	Deposits withdrawn.	Loans repaid to			Loans to members.	Loans to other Societies.	Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditures including closing balance.
			Government.	Other Societies.	Non-members.											
16	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
508 6 4	40	2,782 0 0	535 0 0	58 5 0	...	10,119 0 0	14,970	261 14 0	70 2 2	...	226 14 0	...	124 4 0	19,251 5 11	10,000 12 0	29,251 5 11
1,084 15 7	364	305 0 0	500 0 0	...	50 0 0	12,044 0 0	22,471	607 6 11	325 2 0	...	181 14 2	...	504 0 0	42,022 7 0	9,200 5 11	51,222 7 0
169 2 1	200	1,042 4 0	900 0 0	5,839 0 0	700 0 0	26,640 0 0	6,774	741 0 1	311 2 7	...	622 0 7	5 15 0	...	42,015 7 10	3,140 10 2	45,155 7 10
1,308 8 11	45	...	...	...	...	600 0 0	...	...	...	...	22 11 0	...	...	1,007 11 0	1,140 12 11	2,147 12 11
7,761 1 2	...	...	...	...	...	325 0 0	6,550	...	145 12 0	...	0 0 0	...	...	7,321 2 0	600 15 2	7,921 7 2
7,971 0 1	30	1,000 0 0	250 0 0	...	...	12,408 0 0	...	125 5 0	202 2 0	1,000 0 0	22 14 0	...	161 0 0	17,222 14 0	600 12 1	17,822 15 1
845 1 0	25	...	...	...	...	140 0 0	...	25 4 0	22 1 0	...	4 11 0	...	...	250 0 0	22 0 2	272 0 2
2,172 2 9	65	2,912 0 0	...	508 2 0	2,726 10 0	21,612 0 0	2,450	425 11 0	120 10 0	1,025 7 0	124 4 2	...	211 0 0	41,240 12 10	1,200 2 11	42,440 14 11
14,002 12 2	2	220 12 0	20 0 0	...	6,612 12 0	10,022 0 0	4,200	120 2 0	111 2 1	...	144 14 2	...	420 0 0	22,022 12 1	1,200 0 7	23,222 12 8
12,722 0 0	202	72 0 0	325 5 0	100 0 0	...	12,020 0 0	2,200	201 1 0	222 14 0	...	222 11 0	2 2 4	240 0 0	17,422 1 7	1,272 0 2	18,694 1 9
72,240 12 5	200	1,500 0 0	200 0 0	...	1,515 0 0	27,264 0 0	22,420	2,025 12 0	1,222 2 0	...	722 0 0	124 0 0	1,200 0 0	70,122 0 2	2,214 4 0	72,336 4 2
1,622 0 0	24	...	...	...	...	1,570 0 0	...	5 0 0	...	...	0 4 2	...	...	1,222 4 2	27 1 0	1,249 5 2
20,172 4 2	222	2,200 0 0	200 0 0	...	212 0 0	11,222 0 0	1,200	222 0 0	424 12 0	...	222 0 2	...	700 0 0	19,221 0 2	222 12 2	19,443 2 4
11,222 0 0	5	2,711 0 0	...	...	2,222 0 0	4,242 0 0	...	122 12 0	122 14 0	...	101 12 0	...	...	12,222 0 2	1,272 0 0	13,494 0 2
1,217 4 0	40	...	...	...	...	220 0 0	...	...	22 0 0	...	0 0 0	...	...	222 0 0	222 14 0	444 14 0
24,010 14 2	54	250 0 0	400 0 0	...	220 0 0	17,722 0 0	...	122 12 0	242 0 1	...	222 0 0	271 12 0	...	22,242 0 0	2,222 0 10	24,464 0 10
2,721 12 10	...	220 0 0	...	...	...	2,022 0 0	...	11 1 2	42 0 0	122 0 0	12 7 1	...	...	2,222 12 7	222 0 2	2,444 12 9
3,00,000 2 4	1,714	17,222 1 2	2,212 5 0	4,222 14 0	12,712 7 0	1,22,000 0 0	22,222	2,272 12 0	72,412 2 0	2,222 0 1	2,277 11 0	222 11 0	2,2,222 2 0	1,22,222 12 0	22,222 11 0	1,44,444 2 0

-B.

DISBURSEMENTS.

Societies.

Disbursements.																	
Grand total receipts increasing beginning balance.	Share capital withdrawn.	Deposits withdrawn.	Loans repaid to			Loans to members.	Loans to other Societies.	Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditures including closing balance.	
			Government.	Other Societies.	Non-members.												
16	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
508 6 4	40 3,782 0 0	558 0 0	58 8 0	..	10,119 0 0	14,970	251 14 0	70 8 8	..	226 14 0	..	124 4 8	10,231 8 11	10,000 18 0	20,200 0 0		
664 18 7	364 208 0 0	500 0 0	..	50 0 0	12,046 0 0	22,471	807 6 11	228 8 0	..	121 14 9	..	504 0 0	12,000 7 0	9,200 8 11	21,204 18 7		
158 2 1	200 1,042 4 0	900 0 0	5,829 0 0	700 0 0	26,040 0 0	2,774	742 8 2	311 8 7	..	629 0 7	6 15 0	..	42,018 7 10	2,148 10 8	44,166 8 1		
1,308 8 11	48 ..	..	..	..	200 0 0	..	..	..	..	28 11 0	..	..	1,007 11 0	1,167 18 11	2,174 30 11		
7,761 1 8	..	..	..	..	226 0 0	2,540	..	148 18 0	..	0 0 0	..	..	7,221 8 0	200 18 8	7,421 18 8		
7,971 0 1	80 1,020 0 0	250 0 0	..	..	12,408 0 0	..	128 8 0	428 8 0	1,000 8 0	38 14 0	..	..	161 0 0	17,228 14 0	20,200 18 0		
846 1 0	26 ..	..	..	..	140 0 0	..	28 4 0	28 1 0	..	6 11 9	..	..	262 0 0	28 0 8	540 1 8		
2,172 8 9	85 2,912 0 0	..	208 8 0	2,708 10	21,612 0 0	2,420	428 11 8	120 10 9	1,028 7 9	124 4 2	..	..	211 0 0	41,240 10 10	1,000 8 11	42,240 10 11	
10,008 18 8	2 280 12 0	20 0 0	..	6,212 12	10,028 0 0	6,200	128 8 8	111 8 1	..	144 14 8	..	..	620 0 0	25,000 12 1	2,204 0 7	27,204 12 8	
12,728 0 0	202 78 0 0	323 5 0	100 0 0	..	12,020 0 0	2,700	201 1 0	228 14 9	..	222 11 0	2 1 4	..	260 0 0	17,420 1 7	1,278 8 2	18,698 9 9	
72,240 12 8	200 1,500 0 0	200 0 0	..	1,315 0	27,264 0 0	22,420	2,025 12 0	1,223 8 0	..	728 0 0	124 0 0	1,200 0 0	78,128 0 0	2,214 4 0	79,342 12 8		
1,422 0 0	24 ..	..	..	..	1,278 0 0	..	5 0 0	..	..	0 4 2	..	..	1,225 4 2	27 1 0	1,252 5 2		
20,172 4 8	228 2,900 0 0	200 0 0	..	212 0	11,220 0 0	1,500	220 0 0	424 12 0	..	220 0 2	..	..	700 0 0	12,221 8 2	220 12 8	22,441 16 10	
11,227 8 0	5 2,711 0 0	..	..	..	2,220 0 0	4,245 0 0	..	120 12 0	120 14 0	..	..	..	12,220 6 2	1,278 8 2	13,498 14 4		
1,217 4 0	40 ..	..	..	..	220 0 0	..	..	28 0 0	..	0 8 0	..	..	220 0 0	220 14 0	440 14 0		
24,010 10 8	54 250 0 0	400 0 0	..	..	220 0	17,700 0 0	..	120 12 7	246 8 1	..	..	..	220 0 0	2,025 8 10	24,725 10 8		
2,791 12 10	..	200 0 0	..	..	..	2,025 0 0	..	11 1 2	42 9 8	125 8 0	12 7 1	..	..	2,200 10 7	220 8 2	2,420 18 9	
2,00,000 8 4	1,714 17,226 1 8	2,012 5 0	4,205 14 0	15,712 7 9	1,20,000 0 0	22,025	2,075 25 7	1,412 8 0	1,200 8 1	2,277 11 0	222 11 0	2,201 2 9	2,20,000 12 0	22,021 11 0	2,42,021 13 0		

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

District.	Profit.				Loss.					Nett profit.
	Interest earned.	Gross profit on sale of stock.	Other items.	Total.	Interest paid and due.	Establishment and contingent charges paid and due.	Debts written off.	Other items.*	Total.	
1	2	3	4	5	6	7	8	9	10	11
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Dacca ...	1,404 8 11	...	84 2 0	1,489 8 11	290 4 1	166 0 6	...	...	456 4 7	1,033 4 4
Mymensingh ...	4,055 11 1	...	125 15 1	4,181 10 2	1,858 2 0	177 6 9	...	...	2,035 10 6	2,146 13 8
Faridpur ...	4,454 5 3	...	675 5 4	5,129 10 7	1,460 1 2	659 4 8	...	5 15 6	2,115 2 4	2,984 8 3
Chittagong ...	99 15 7	...	64 4 0	164 3 7	0 10 0	3 3 0	...	...	3 13 0	156 0 7
Tippere ...	534 2 0	...	101 0 0	633 2 0	74 0 9	0 6 0	...	...	74 6 9	500 11 3
Noakhali ...	812 10 7	183 10 5	90 2 4	1,086 6 4	154 11 6	13 12 2	...	...	168 7 9	918 0 7
Rangpur ...	68 0 9	...	26 0 0	84 0 9	25 0 0	4 11 9	...	...	29 11 9	54 8 0
Pabna ...	1,945 5 0	45 12 6	145 2 9	2,136 4 3	704 15 0	104 15 9	...	1 0 0	810 14 9	1,326 5 6
Cachar ...	1,093 6 4	...	83 4 2	1,176 11 6	475 14 10	105 7 4	...	...	581 0 2	595 4 10
Sylhet ...	1,563 15 1	...	47 9 0	1,611 8 1	251 8 0	34 2 6	...	2 1 4	287 11 10	1,323 13 2
Khasi and Jaintia Hills ...	7,041 4 5	...	12 0 2	7,053 5 1	3,258 2 4	425 9 4	43 1 9	4 0 8	3,630 14 1	3,423 7 0
Goalpara ...	51 2 3	...	49 0 0	100 2 3	10 2 0	0 4 9	...	...	10 7 9	89 10 6
Kamrup ...	1,963 10 6	...	123 18 10	2,077 8 4	1,007 12 0	58 7 10	...	...	1,066 2 10	1,011 4 6
Darrang ...	782 2 0	...	14 9 0	796 13 0	341 8 2	95 10 2	...	...	437 0 6	359 13 7
Nowgong ...	43 15 9	...	4 0 0	47 15 9	2 2 0	0 6 0	...	...	2 8 0	44 7 9
Sibsagar ...	2,611 14 2	...	152 6 6	2,764 0 8	235 10 2	549 5 2	...	0 10 0	765 0 2	1,999 13 2
Lakhimpur ...	230 1 0	7 2 0	18 0 0	243 4 0	29 15 6	17 2 6	...	...	46 3 0	197 2 0
<b>Total of the Province ...</b>	<b>29,736 2 8</b>	<b>236 9 11</b>	<b>1,214 16 2</b>	<b>30,787 10 9</b>	<b>10,300 2 2</b>	<b>2,421 4 5</b>	<b>43 1 9</b>	<b>13 11 6</b>	<b>12,778 9 13</b>	<b>18,009 0 10</b>

\* Refunds made or due to be made.

District.	Assets.										
	Cash in hand and Bank.	Present value of investments.	Loans due by members.	Loans due by other Societies.	Interest due on columns 4 and 5.	Value of stock in hand.	Other items.	Total assets.	Deposits of non-members and debenture bonds.	Deposits of and loans from other Societies.	Interest due on loans in columns 10 and 11.
1	2	3	4	5	6	7	8	9	10	11	12
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Dacca ...	10,660 13 5	317 0 0	4,793 6 0	18,978 0 0	773 0 3	...	...	35,532 3 8	14,600 0 0	26 0 0	43 11 6
Mymensingh ...	3,394 8 11	654 0 0	14,230 13 6	36,840 12 4	2,716 6 1	...	...	57,896 5 10	26,902 3 4	416 2 2	1,800 11 1
Faridpur ...	2,143 10 3	150 0 0	30,739 15 11	17,475 0 0	2,428 7 7	...	168 8 0	53,103 9 9	15,173 15 0	1,434 14 2	782 3 4
Chittagong ...	1,147 13 11	...	1,357 0 0	...	136 13 6	...	...	3,621 11 5	...	...	...
Tippera ...	239 15 9	...	2,125 0 0	6,550 0 0	495 14 0	...	...	9,410 13 3	...	133 0 0	2 5 4
Noakhali ...	582 10 1	378 0 0	6,232 0 3	...	165 7 3	66 0 0	...	7,444 1 7	...	...	...
Rangpur ...	93 0 3	...	627 0 0	...	62 13 3	...	...	782 13 6	400 0 0	...	...
Pabna ...	1,932 8 11	226 6 6	15,612 0 0	8,900 0 0	396 5 9	489 15 3	...	27,557 4 5	3,996 0 0	636 5 6	65 3 1
Cachar ...	2,994 0 7	600 0 0	11,738 0 0	4,300 0 0	282 13 2	...	34 10 8	19,949 8 5	14,161 7 0	...	264 13 1
Sylhet ...	1,278 8 2	509 0 0	10,491 0 0	4,750 0 0	103 3 0	...	...	17,422 11 2	...	800 0 0	9 3 0
Khasi and Jaintia Hills.	2,214 4 0	1,200 0 0	22,984 5 6	52,550 14 0	3,342 1 2	...	150 0 0	82,441 8 8	48,025 0 0	...	1,303 2 5
Goalpara ...	27 1 9	...	950 0 0	...	7 11 9	...	...	984 13 6	200 0 0	...	1 0 0
Kamrup ...	920 15 2	700 8 0	20,067 0 0	2,550 0 0	669 4 7	...	36 1 9	24,943 13 6	7,815 0 0	...	303 0 0
Darrang ...	1,278 5 3	...	6,247 6 0	...	346 7 6	...	...	7,872 2 9	837 0 0	...	25 14 0
Nowgong ...	233 14 0	...	1,040 0 0	...	24 5 1	...	...	1,298 3 1	...	...	...
Sibsagar ...	3,662 8 10	...	20,627 11 0	...	278 15 7	...	91 0 0	24,658 3 5	2,100 0 0	...	66 10 0
Lakhimpur ...	257 3 3	...	2,615 8 0	...	84 9 3	61 4 0	...	3,018 8 6	550 0 0	...	8 13 0
Total of the Province.	33,061-11 0	5,025 14 6	1,72,518 2 3	1,52,894 10 4	12,312 10 9	637 3 3	478 4 5	3,76,923 8 5	1,34,760 9 4	3,451 5 10	4,178 7 1

MENT IV-B.

SHEET.

Societies.

Liabilities.												
Loans from Government.	Interest due to Government.	Total of columns 10 to 14.	Share capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 16 to 19.)	Establishment and contingent charges due.	Other items.	Reserve fund.	Total liabilities.	Net profit.
13	14	15	16	17	18	19	20	21	22	23	24	25
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs.	Rs. s. p.	Rs. s. p.	Rs. s. p.
...	...	14,668 11 6	12,833	6,025 0 0	63 8 0	165 12 10	19,143 4 10	...	...	074 15 0	34,449 15 4	1,032 4 6
4,500 0 0	167 8 0	33,206 12 6	15,030	6,403 4 8	209 10 3	22 7 0	21,755 6 8	15 6 0	...	772 11 0	55,756 6 8	2,145 15 0
8,100 0 0	289 2 9	25,780 3 3	17,720	4,531 7 0	197 13 0	175 4 3	22,824 2 2	36 0 0	492	1,346 9 1	50,110 4 6	2,044 8 2
...	...	...	2,075	109 3 4	0 10 0	131 7 6	2,316 4 10	...	...	150 0 0	2,465 4 10	155 6 7
...	...	141 5 4	5,389	3,176 0 0	70 11 5	...	8,635 11 5	...	...	73 1 3	4,550 2 0	600 11 3
...	...	...	3,433	2,537 0 6	147 15 11	19 14 11	6,142 14 10	5 2 2	...	379 0 0	6,526 1 0	114 0 7
...	...	400 0 0	266	...	...	1 8 6	267 8 6	...	...	61 0 0	729 8 6	84 5 0
1,000 0 0	...	5,607 7 9	8,629	11,200 1 2	318 11 6	3 3 6	20,236 0 3	14 0 0	1	243 7 0	24,311 14 11	1,326 5 8
330 0 0	4 2 8	14,780 6 9	1,893	2,446 9 6	73 3 0	...	4,412 12 6	2 0 0	...	169 0 4	19,356 2 7	66 4 10
1,000 0 0	14 14 3	1,824 1 3	8,092	4,350 0 0	...	99 3 7	13,441 3 7	...	...	443 10 1	16,004 14 11	1,121 12 8
1,400 0 0	46 3 2	50,864 5 9	17,705	8,528 1 5	281 15 0	329 5 3	26,844 5 8	83 0 0	...	1,429 6 3	72,219 1 8	3,222 7 0
...	...	202 0 0	456	254 0 0	3 3 0	...	603 3 0	...	...	...	606 2 0	40 10 6
1,600 0 0	26 6 0	9,744 15 0	3,570	9,740 0 0	177 2 0	...	13,487 2 0	...	...	700 6 0	23,932 9 0	1,911 4 6
...	...	872 14 3	1,430	4,764 0 0	317 5 5	28 2 6	6,539 7 11	...	...	100 0 0	7,512 6 3	359 13 7
500 0 0	3 2 0	503 2 0	713	...	...	0 9 4	713 9 4	...	...	37 0 0	1,253 11 4	44 7 8
3,300 0 0	50 13 0	5,426 7 9	14,492	1,585 0 0	80 13 9	1 13 0	16,140 10 9	35 0 1	...	1,066 2 7	23,679 6 3	1,976 12 8
...	...	559 13 8	1,821	635 0 0	11 11 10	7 2 0	2,174 13 10	6 11 0	...	71 0 0	2,911 6 6	27 2 6
21,450 0 0	631 8 10	1,64,671 10 9	1,16,202	68,354 11 1	2,039 6 1	985 14 10	1,85,281 0 0	196 8 3	403	8,977 7 7	2,28,219 7 7	18,029 6 10

MENT IV-B.

SHEET.

Societies.

Liabilities.												
Loans from Government.	Interest due to Government.	Total of columns 10 to 14.	Share capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 16 to 19.)	Establishment and contingent charges due.	Other items.	Reserve fund.	Total liabilities.	Net profit.
13	14	15	16	17	18	19	20	21	22	23	24	25
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs.	Rs. s. p.	Rs. s. p.	Rs. s. p.
...	...	14,668 11 6	12,833	6,025 0 0	63 8 0	165 12 10	19,143 4 10	...	...	074 15 0	34,449 15 4	1,032 4 6
4,500 0 0	167 8 0	33,206 12 6	15,030	6,403 4 8	209 10 3	22 7 0	21,755 6 8	15 6 0	...	772 11 0	55,756 6 8	2,145 15 0
8,100 0 0	289 2 9	25,780 3 3	17,720	4,531 7 0	197 13 0	175 4 3	22,824 8 2	36 0 0	402	1,346 9 1	50,110 4 6	2,044 8 2
...	...	...	2,075	109 3 4	0 10 0	131 7 6	2,316 4 10	...	...	150 0 0	2,465 4 10	158 6 7
...	...	141 5 4	5,389	3,176 0 0	70 11 5	...	8,635 11 5	...	...	73 1 3	8,450 2 0	600 11 3
...	...	...	3,433	2,537 0 6	147 15 11	19 14 11	6,142 14 10	5 2 2	...	379 0 0	6,520 1 0	114 0 7
...	...	400 0 0	266	...	...	1 8 6	267 8 6	...	...	61 0 0	729 8 6	84 5 0
1,000 0 0	...	5,607 7 9	8,629	11,200 1 2	318 11 6	3 3 6	20,236 0 3	14 0 0	1	243 7 0	24,311 14 11	1,326 5 8
330 0 0	4 2 8	14,780 6 9	1,893	2,446 9 6	73 3 0	...	4,412 12 6	2 0 0	...	169 0 4	19,356 2 7	66 4 10
1,000 0 0	14 14 3	1,824 1 3	8,092	4,350 0 0	...	99 3 7	13,441 3 7	...	...	443 10 1	16,004 14 11	1,121 12 8
1,400 0 0	46 3 2	50,864 5 9	17,705	8,528 1 5	281 15 0	329 5 8	26,844 5 8	83 0 0	...	1,429 6 3	72,219 1 8	3,222 7 0
...	...	202 0 0	456	254 0 0	3 3 0	...	603 3 0	...	...	...	606 3 0	40 10 6
1,600 0 0	26 6 0	9,744 15 0	3,570	9,740 0 0	177 2 0	...	13,487 2 0	...	...	700 6 0	23,932 9 0	1,911 4 6
...	...	872 14 3	1,430	4,764 0 0	317 5 5	28 2 6	6,539 7 11	...	...	100 0 0	7,512 6 3	359 13 7
500 0 0	3 2 0	503 2 0	713	...	...	0 9 4	713 9 4	...	...	37 0 0	1,253 11 4	44 7 8
3,300 0 0	50 13 0	5,426 7 9	14,492	1,585 0 0	80 13 9	1 13 0	16,140 10 9	35 0 1	...	1,066 2 7	23,679 6 3	1,976 12 8
...	...	559 13 8	1,821	635 0 0	11 11 10	7 2 0	2,174 13 10	6 11 0	...	71 0 0	2,911 6 6	27 2 6
21,450 0 0	631 8 10	1,64,671 10 9	1,16,202	68,354 11 1	2,039 6 1	985 14 10	1,85,281 0 0	196 8 3	403	8,977 7 7	2,28,919 7 7	18,029 6 10



## STATEMENT I-C.

General Progress of Rural Co-operative Credit Societies in 1909-1910.

District.	Kind of Society.	Number of Societies.		Number of Members.		Working Capital.		Remarks.
		At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	
1	2	3	4	5	6	7	8	9
						Rs.	Rs.	
Dacca ...		12	33	224	676	12,163	23,116	
Mymensingh ...		52	77	936	1,383	1,71,999	2,13,837	
Faridpur ...		62	91	2,552	3,734	68,780	1,22,710	
Chittagong ...		1	1	276	366	2,067	2,804	
Tippera ...		3	14	100	430	3,000	14,921	
Chittagong Hill Tracts ...		4	4	73	162	916	3,271	
Dinajpur ...		1	1	33	42	1,544	1,493	
Jalpaiguri ...		1	1	27	27	1,080	1,451	
Rangpur ...		1	4	53	131	662	3,090	
Pabna ...		6	15	308	848	4,631	25,013	
Malda ...		1	3	321	352	1,277	1,980	
Cachar ...		1	1	23	27	498	823	
Sylhet ...		27	39	617	909	26,209	47,601	
Khasi and Jaintia Hills...		...	1	...	21	...	439	
Goalpara ...		1	5	97	200	1,572	3,154	
Kamrup ...		5	11	274	533	8,761	17,513	
Nowgong ...		5	5	301	322	7,608	7,819	
Sibsagar ...		17	20	1,723	2,164	32,752	40,283	
Lakhimpur ...		4	4	505	658	8,257	10,183	
Total of the Province ...		204	330	8,113	13,925	3,53,575	5,41,598	

## STATEMENT I-C.

General Progress of Rural Co-operative Credit Societies in 1909-1910.

District.	Kind of Society.	Number of Societies.		Number of Members.		Working Capital.		Remarks.
		At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	
1	2	3	4	5	6	7	8	9
						Rs.	Rs.	
Dacca ...		12	33	224	676	12,163	23,116	
Mymensingh ...		52	77	936	1,383	1,71,999	2,13,837	
Faridpur ...		62	91	2,552	8,734	68,780	1,22,710	
Chittagong ...		1	1	276	366	2,067	2,804	
Tippera ...		3	14	100	430	3,000	14,921	
Chittagong Hill Tracts ...		4	4	73	162	916	8,271	
Dinajpur ...		1	1	33	42	1,544	1,492	
Jalpaiguri ...		1	1	27	27	1,080	1,451	
Rangpur ...		1	4	53	131	662	3,090	
Pabna ...		6	15	308	848	4,631	25,012	
Malda ...		1	3	321	352	1,277	1,980	
Cachar ...		1	1	23	27	498	823	
Sylhet ...		27	39	617	909	26,209	47,601	
Khasi and Jaintia Hills...		...	1	...	21	...	432	
Goalpara ...		1	5	97	200	1,572	8,154	
Kamrup ...		5	11	274	533	8,761	17,513	
Nowgong ...		5	5	301	322	7,608	7,819	
Sibsagar ...		17	20	1,722	2,164	32,752	40,283	
Lakhimpur ...		4	4	505	658	8,257	10,183	
Total of the Province ...		204	330	8,112	12,925	8,53,575	5,41,598	

STATEMENT  
Receipts and Disbursements of R.

District.	Receipts.												Total income of the year.	Rs. a. p.
	Share payments.	Entrance fees.	Deposits of members.	Loans received from			Loans re-paid by members.	Loans re-paid by other societies.	Interest received.	Other income.	Total income of the year.			
				Government.	Other societies.	Non-members.								
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
Dacca ... ..	.....	231 8 0	2,755 0 0	1,000 0 0	8,470 0 0	343 0 0	1,905 13 0	.....	1,534 0 0	54 3 9	16,238 8 9	189 1		
Mymensingh ... ..	....	227 12 0	1,006 4 11	22,750 0 0	22,471 0 0	25 0 0	16,974 0 9	.....	17,005 3 7	.....	81,359 5 3	390 1		
Faridpur ... ..	555	585 8 0	12,817 4 5	6,670 0 0	29,174 0 0	7,909 0 0	22,003 2 5	3,053 10 6	7,978 5 1	44 3 0	90,710 1 5	4,791 1		
Chittagong ... ..	.....	15 0 0	145 0 0	.....	1,000 0 0	.....	8,664 0 0	.....	6 13 0	.....	5,140 13 0	2,397 1		
Tippera ... ..	.....	168 0 0	1,020 0 0	1,350 0 0	9,050 0 0	500 0 0	493 0 0	.....	408 9 7	.....	12,039 9 7	56 1		
Chittagong Hill Tracts ... ..	.....	44 0 0	49 0 0	.....	2,450 0 0	170 0 0	1,378 0 0	.....	206 3 10	.....	4,797 3 10	421 1		
Dinajpur ... ..	.....	5 0 0	59 0 0	.....	.....	18 14 0	814 0 0	.....	233 13 3	.....	1,180 11 3	14 1		
Jalpaiguri ... ..	.....	0 8 0	5 0 0	.....	.....	510 0 0	295 0 0	.....	97 1 9	.....	907 9 9	220 1		
Rangpur ... ..	510	39 0 0	405 0 0	800 0 0	700 0 0	.....	60 8 0	.....	99 14 3	.....	2,704 6 3	76 1		
Pabna ... ..	300	292 4 0	7,088 1 10	3,600 0 0	9,850 0 0	2,075 2 3	8,260 13 0	.....	1,854 5 3	23 6 10	33,914 1 2	261 1		
Malda ... ..	.....	21 0 0	700 0 0	600 0 0	.....	.....	748 2 0	.....	190 15 3	0 6 0	2,260 7 3	35 1		
Cachar ... ..	.....	2 0 0	29 0 0	.....	400 0 0	.....	123 0 0	.....	187 4 6	.....	691 4 6	71 1		
Sylhet ... ..	150	161 4 0	10,282 0 0	6,150 0 0	3,100 0 0	21 0 0	9,694 8 0	.....	4,069 9 5	.....	35,629 6 5	2,390 1		
Khasi and Jaintia Hills... ..	.....	8 8 0	239 1 0	200 0 0	.....	.....	159 8 0	.....	11 3 4	.....	618 4 4	.....		
Goalpara ... ..	.....	11 0 0	728 10 9	560 0 0	1,629 8 0	.....	1,614 8 0	40 0 0	242 13 11	402 1 2	5,236 9 10	146 1		
Kamrup ... ..	.....	142 0 0	3,465 13 11	2,950 0 0	1,500 0 0	800 6 3	1,962 0 0	.....	1,087 6 11	1 3 3	11,908 14 4	2,346 1		
Nowgong ... ..	.....	11 8 0	207 0 0	.....	.....	.....	1,490 0 6	.....	687 4 11	1 4 0	2,397 1 5	1,490 1		
Sibsagar ... ..	.....	294 8 0	4,413 8 4	2,550 0 0	.....	4 0 0	24,835 0 0	.....	4,326 8 5	24 8 3	36,448 1 0	4,736 1		
Lakhimpur ... ..	.....	93 8 0	1,779 14 4	.....	.....	60 0 0	6,563 11 0	.....	1,313 13 11	14 15 3	9,815 14 6	1,313 1		
Total of the Province ... ..	1,616	2,323 12 0	47,882 11 6	49,110 0 0	91,794 8 0	12,426 6 6	1,03,537 10 8	3,083 10 6	42, 6 2	506 3 6	2,35,001 4 1	31,490 1		

C.  
 Operative Credit Societies for the year ending 30th June 1910.

Grand total income including closing balance.	Disbursements.													Grand total expenditure including closing balance.
	Deposits withdrawn.	Loans re-paid to			Loans to members.	Loans to other societies.	Interest paid on loans and deposits.	Establishment and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.		
		Government.	Other societies.	Non-members.										
14	15	16	17	18	19	20	21	22	23	24	25	26	27	
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
463 4 1	1,250 0 0	400 0 0	814 0 0	370 0 0	12,724 11 0	16 0 0	560 2 4	42 12 11	.....	38 0 0	15,734 11 0	729 9 1	16,463 4 1	
719 4 7	.....	11,708 6 0	3,587 11 8	400 0 0	51,380 2 4	.....	8,544 5 1	10 7 0	.....	3,818 1 10	78,519 2 5	3,230 2 2	81,749 4 7	
510 18 0	1,040 7 0	1,200 0 0	4,237 3 8	1,160 0 0	60,380 8 0	3,053 10 6	4,571 4 5	464 13 4	.....	2,428 14 4	83,026 14 6	6,883 13 0	89,910 12 0	
734 9 0	449 0 0	00 0 0	.....	10 0 0	3,604 0 0	.....	102 3 6	29 15 0	.....	.....	4,344 2 0	3,004 0 0	7,348 9 0	
1,404 14 10	.....	.....	100 0 0	.....	12,908 8 0	.....	254 8 0	18 10 6	.....	133 0 0	13,417 11 0	77 8 10	13,494 14 10	
5,221 14 7	.....	.....	200 0 0	.....	2,681 0 0	.....	126 1 8	5 13 0	.....	.....	3,102 14 0	2,118 15 10	5,221 14 7	
1,105 5 8	10 0 0	40 0 0	120 0 0	.....	601 0 0	.....	154 4 0	7 5 6	.....	.....	832 9 6	202 11 0	1,105 5 8	
1,123 6 8	20 0 0	50 0 0	.....	125 0 0	725 0 0	.....	41 13 0	5 15 6	.....	145 12 4	1,113 0 7	14 12 10	1,123 6 8	
2,751 5 3	.....	.....	.....	.....	2,499 0 0	.....	14 9 0	0 5 0	.....	.....	2,613 14 6	207 6 0	2,751 5 3	
4,175 12 1	1,662 13 10	60 0 0	1,000 0 0	550 0 0	26,810 4 0	.....	809 2 7	134 12 0	4 8 0	101 7 0	31,192 15 6	2,082 12 8	34,175 12 1	
2,236 2 0	.....	700 0 0	.....	.....	1,186 8 0	.....	23 8 0	24 14 0	.....	.....	1,034 14 0	351 4 0	2,236 2 0	
702 7 2	.....	10 0 0	120 0 0	.....	411 0 0	.....	62 8 1	3 12 6	.....	.....	007 4 7	165 2 8	702 7 2	
1,059 11 10	848 3 8	100 0 0	600 0 0	200 0 0	27,230 0 0	.....	1,177 5 5	110 10 8	.....	.....	20,016 3 4	8,072 8 0	27,088 11 10	
619 4 4	.....	.....	.....	.....	538 9 0	.....	.....	2 0 0	.....	.....	600 9 0	17 11 4	619 4 4	
373 2 1	787 0 0	630 0 0	40 0 0	.....	1,703 8 0	1,629 8 0	96 5 0	48 2 0	406 9 2	.....	5,341 0 11	82 1 2	5,373 2 1	
378 5 7	258 10 0	.....	.....	.....	11,927 0 0	.....	823 8 10	161 6 9	.....	.....	12,704 9 7	1,673 12 0	14,378 5 7	
707 11 4	172 0 0	105 0 0	100 0 0	100 0 0	1,716 0 0	.....	378 3 5	102 2 5	10 4 5	.....	2,635 10 3	1,112 1 1	3,707 11 4	
152 11 2	539 0 0	418 0 0	.....	50 0 0	31,760 0 0	.....	1,020 11 0	1,340 1 2	23 5 4	.....	35,756 1 0	5,420 9 0	41,152 11 3	
523 2 10	265 8 0	02 0 0	.....	50 0 0	8,064 0 0	.....	367 14 4	323 14 9	.....	.....	9,115 5 1	1,007 13 9	11,021 2 10	
1,150 2 7	6,635 10 7	15,808 6 6	10,508 15 4	3,015 0 0	207,050 11 10	4,709 2 6	19,206 7 9	2,835 14 6	444 10 11	6,670 3 6	3,328,160 3 8	39,317 15 2	3,376,450 2 7	

## STATEMENT

*Profit and Loss Account of Rural Co-operative*

District.	Profit.			Interest paid and due.
	Interest earned.	Other items.	Total.	
1	2	3	4	5
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Dacca ... ..	2,580 3 8	232 6 3	2,812 9 11	1,329 4 6
Mymensingh ... ..	33,439 4 6	227 12 0	33,667 0 6	19,062 14 0
Faridpur ... ..	14,323 13 1	749 4 0	15,078 1 1	6,339 11 5
Chittagong ... ..	316 13 0	15 0 0	331 13 0	102 3 6
Tippera ... ..	1,341 7 6	169 0 0	1,509 7 6	697 14 0
Chittagong Hill Tracts ... ..	242 11 2	44 0 0	286 11 2	153 15 1
Dinajpur ... ..	269 5 0	5 0 0	274 5 0	113 2 9
Jalpaiguri ... ..	161 12 9	0 8 0	162 4 9	77 1 0
Rangpur ... ..	135 7 6	39 0 0	174 7 6	52 10 6
Pabna ... ..	2,343 7 1	285 10 10	2,629 1 11	1,277 7 9
Malda ... ..	217 9 9	21 6 0	238 15 9	76 7 0
Cachar ... ..	137 4 6	2 0 0	139 4 6	60 2 10
Sylhet ... ..	4,525 14 11	161 4 0	4,687 2 11	1,687 11 0
Khasi and Jaintia Hills ... ..	19 3 6	8 8 0	27 11 6	8 14 7
Goalpara ... ..	277 2 5	413 1 2	690 3 7	153 4 8
Kamrup ... ..	1,462 15 5	143 3 3	1,606 2 8	546 6 1
Nowgong ... ..	899 4 10	12 12 0	852 0 10	289 2 2
Sibsagar ... ..	4,612 6 7	319 0 3	4,931 6 10	1,724 3 7
Lakhimpur ... ..	1,323 0 5	108 7 3	1,430 7 8	426 2 11
<b>Total of the Province ...</b>	<b>68,573 3 7</b>	<b>2,956 3 0</b>	<b>71,529 6 7</b>	<b>28,178 11 10</b>

## III.-C.

Credit Societies for the year ending 30th June 1910.

Loss.				Nett profit.	Remarks.
Establishment and contingent charges paid and due.	Debts written off.	Other items.	Total.		
6	7	8	9	10	11
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
43 12 11	10 1 4*	.....	1,382 2 9	1,430 7 2	*Interest.
10 7 0	.....	.....	13,073 5 6	20,593 11 0	
455 13 4	5 0 0*	.....	6,800 8 9	8,277 8 4	*Principal.
28 15 0	.....	.....	131 2 6	200 10 6	
18 10 6	.....	.....	716 8 6	792 15 0	
5 13 6	.....	.....	159 12 7	126 14 7	
8 1 6	.....	.....	121 4 3	153 0 9	
5 16 6	.....	.....	83 0 6	79 4 3	
0 5 0	.....	.....	52 15 6	121 8 0	
138 8 0	6 13 6*	4 8 0†	1,427 5 3	1,201 12 8	*Re. 5 principal and Re. 1-13-6 interest.
24 14 0	.....	.....	101 5 0	137 10 9	†Refund of admission fees wrongly charged.
3 12 6	.....	.....	63 15 4	75 5 2	
110 10 8	0 6 6*	.....	1,798 12 2	2,888 6 9	*Interest.
2 0 0	.....	.....	10 14 7	16 12 11	
48 2 0	.....	406 9 2	607 15 10	82 3 9	
155 6 9	.....	.....	701 12 10	904 5 10	
117 10 5	.....	10 4 5*	417 1 0	434 15 10	*Refund of penalty.
1,318 8 2	.....	23 5 4*	3,095 15 1	1,835 7 9	*Ditto.
300 14 0	.....	.....	727 1 8	703 6 0	
2,827 3 6	22 5 4	444 10 11	31,472 15 7	40,056 7 0	

STATEMENT  
Balance Sheet of the Rural Co-operatives

District.	Assets.							Liabilities.		
	Cash in hand or bank.	Present value of investments.	Loans due by members.	Loans due by other Societies.	Interest due on columns 4 and 5.	Other items.	Total assets.	Loans from non-members.	Loans from other Societies.	Interest due on loans in columns 8 and 9.
1	2	3	4	5	6	7	8	9	10	11
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Dacca ... ..	723 9 1	88 0 0	22,827 3 9	26 0 0	1,897 3 9	...	25,517 0 7	573 0 0	15,098 0 0	864 0 0
Mymensingh ... ..	3,230 3 2	5,723 12 10	2,04,739 0 4	...	31,301 6 10	...	2,45,049 6 3	5,500 0 0	49,491 12 4	3,432 11 0
Faridpur ... ..	6,883 13 6	3,473 14 4	1,12,664 13 1	...	12,012 2 11	119 9 0*	1,35,154 4 10	12,245 0 0	48,649 0 0	3,053 11 0
Chittagong ... ..	3,004 6 6	...	.....	...	...	...	3,004 6 6	25 0 0	1,000 0 0	...
Tippura ... ..	77 3 10	133 0 0	14,955 8 0	...	1,017 7 2	...	16,183 3 0	1,500 0 0	9,450 0 0	445 0 0
Chittagong Hill Tracts	2,118 15 10	...	1,377 0 0	...	45 6 5	...	3,541 6 3	396 0 0	2,660 0 0	21 0 0
Dinajpur ... ..	262 11 9	...	1,326 0 0	...	80 6 0	...	1,669 1 9	127 14 0	460 0 0	15 0 0
Jalpaiguri ... ..	14 12 10	145 12 4	1,320 0 0	...	91 7 3	...	1,572 0 5	335 0 0	.....	5 0 0
Rangpur ... ..	207 6 9	...	2,916 8 0	...	126 10 3	...	3,310 9 0	400 0 0	700 0 0	61 4 0
Pabna ... ..	2,952 12 8	219 15 0	22,763 6 0	...	810 14 3	...	26,776 15 11	2,125 2 3	10,300 0 0	194 12 0
Malda ... ..	351 4 0	...	1,531 6 0	...	167 9 3	...	2,170 3 3	...	.....	...
Cachar ... ..	153 2 8	...	753 0 0	...	...	...	908 2 8	...	330 0 0	1 0 0
Sylhet ... ..	8,072 8 6	...	42,731 15 4	...	537 2 9	...	51,341 10 7	1,621 0 0	8,010 0 0	223 12 0
Khasi and Jaintia Hills	17 11 4	...	439 1 0	...	8 0 2	...	464 12 6	...	.....	...
Goalpara ... ..	82 1 2	...	1,539 8 0	1,539 8 0	144 3 6	...	3,355 4 8	..	1,589 8 0	73 1 0
Kamrup ... ..	1,673 12 0	...	16,474 8 0	...	659 9 9	...	19,807 13 9	805 6 3	3,000 0 0	174 11 0
Nowgong ... ..	1,112 1 1	...	6,578 11 6	...	770 5 6	..	8,461 2 1	200 0 0	300 0 0	1 0 0
Sibsagar ... ..	5,426 9 9	...	36,670 0 0	...	1,125 3 5	...	43,820 13 2	22 0 0	.....	6 11 0
Lakhimpur ... ..	1,607 13 9	...	9,058 14 0	...	362 13 3	...	11,357 9 0	...	.....	...
<b>Total of the Province...</b>	<b>38,310 15 2</b>	<b>9,744 6 6</b>	<b>5,00,023 7 0</b>	<b>1,615 8 0</b>	<b>51,153 0 5</b>	<b>119 9 0</b>	<b>6,01,580 14 1</b>	<b>25,915 6 6</b>	<b>1,51,306 4 4</b>	<b>2,007 0 0</b>

\* Dividends due on shares of the Co-operatives

## IV.-C.

## Credit Societies on the 30th June 1910.

Liabilities.										Total Liabilities.	Nett Profit.
Loans from Government.	Interest due to Government.	Total of columns 9 to 13.	Share capital.	Deposits by members.	Interest due on members' deposits.	Total due to members (columns 15 to 17.)	Establishment and contingent charges due.	Reserve Fund.			
19	13	14	15	16	17	18	19	20	21	22	
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	
2,670 0 0	25 12 0	10,131 5 8	—	2,434 0 0	76 9 8	2,500 9 8	—	1,394 10 6	21,080 9 5	1,430 7 2	
1,42,044 8 6	7,071 0 7	2,07,539 14 1	—	1,000 4 11	165 12 4	1,009 1 8	—	15,109 11 10	2,21,425 11 2	20,529 11 0	
23,000 0 0	109 12 0	87,179 7 8	555	20,873 15 2	941 7 6	22,370 6 8	—	7,326 14 2	1,26,816 12 0	6,277 6 4	
610 0 0	—	1,835 0 0	—	600 8 0	—	600 8 0	—	263 4 0	2,803 12 0	200 10 6	
1,850 0 0	—	13,245 0 11	—	2,029 0 0	29 8 10	2,049 8 10	—	100 10 3	15,395 4 0	792 14 0	
100 0 0	—	3,191 8 10	—	149 0 0	6 8 0	155 8 0	—	77 6 10	3,414 7 8	120 14 7	
800 0 0	—	953 4 0	—	409 0 0	8 9 9	477 9 9	0 12 0	54 7 8	1,516 1 0	153 0 9	
400 0 0	5 10 9	796 2 0	—	490 0 0	80 5 5	520 5 5	—	178 2 8	1,432 12 2	79 4 8	
800 0 0	—	1,081 4 0	510	555 0 0	17 9 8	1,042 9 8	—	125 2 9	2,189 1 0	121 8 0	
3,710 0 0	20 9 10	16,380 10 0	800	8,114 4 0	343 14 10	8,738 2 10	3 12 0	402 10 5	23,575 8 8	1,201 12 8	
600 0 0	—	600 0 0	—	1,149 2 0	52 15 6	1,202 7 6	—	230 1 0	2,032 8 6	137 10 2	
60 0 0	2 14 2	664 7 8	—	109 0 0	5 14 5	114 14 5	—	53 7 9	832 13 6	75 5 2	
16,000 0 0	4 5 10	25,839 2 6	150	20,357 4 9	504 7 2	21,101 11 11	—	1,402 5 5	48,453 8 10	2,838 6 9	
230 0 0	—	200 0 0	—	239 1 0	2 14 7	247 15 7	—	—	447 15 7	16 12 11	
550 0 0	8 7 6	2,230 1 2	—	672 0 0	23 4 0	710 4 0	—	332 11 8	2,273 0 11	62 2 9	
5,000 0 0	—	9,830 1 2	—	7,465 2 11	215 9 4	7,830 13 2	—	342 9 5	17,003 7 11	904 2 10	
2,945 0 0	8 9 9	2,455 2 9	—	2,466 0 0	168 9 4	2,632 9 4	10 5 0	907 14 2	6,026 2 2	424 15 15	
12,805 0 0	93 13 9	12,423 10 9	—	24,968 11 8	857 12 5	25,824 8 1	159 0 0	2,993 2 7	41,325 5 5	1,836 7 9	
2,225 0 0	—	2,205 0 0	—	7,009 2 2	446 1 0	7,455 4 2	25 0 0	678 14 9	10,654 2 2	702 6 0	
2,16,619 3 6	7,443 1 0	4,00,941 2 11	1,515	1,13,520 0 8	2,908 12 1	1,19,241 12 9	219 0 0	22,422 5 5	5,61,824 7 1	40,056 7 0	

Bank held by the Rural Societies.



## IV.-C.

## Credit Societies on the 30th June 1910.

Liabilities.										Total Liabilities.	Nett Profit.
Loans from Government.	Interest due to Government.	Total of columns 9 to 13.	Share capital.	Deposits by members.	Interest due on members' deposits.	Total due to members (columns 15 to 17.)	Establishment and contingent charges due.	Reserve Fund.			
19	13	14	15	16	17	18	19	20	21	22	
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	
2,670 0 0	25 12 0	10,131 5 8	—	2,434 0 0	76 9 8	2,500 9 8	—	1,394 10 6	21,086 9 5	1,430 7 2	
1,42,044 8 6	7,071 0 7	2,07,539 14 1	—	1,000 4 11	165 12 4	1,009 1 8	—	15,109 11 10	2,21,455 11 2	20,529 11 0	
23,000 0 0	109 12 0	87,179 7 8	555	20,873 15 2	941 7 6	22,370 6 8	—	7,326 14 2	1,26,816 12 0	6,277 6 4	
610 0 0	—	1,835 0 0	—	600 8 0	—	600 8 0	—	263 4 0	2,803 12 0	200 10 6	
1,850 0 0	—	13,245 0 11	—	2,029 0 0	29 8 10	2,049 8 10	—	100 10 3	15,395 4 0	792 14 0	
100 0 0	—	3,191 8 10	—	149 0 0	6 8 0	155 8 0	—	77 6 10	3,414 7 8	120 14 7	
800 0 0	—	953 4 0	—	403 0 0	8 9 9	477 9 9	0 12 0	54 7 8	1,516 1 0	153 0 9	
400 0 0	5 10 9	796 2 0	—	490 0 0	80 5 5	520 5 5	—	178 2 8	1,432 12 2	79 4 8	
800 0 0	—	1,081 4 0	510	555 0 0	17 9 8	1,042 9 8	—	125 2 9	2,189 1 0	121 8 0	
3,710 0 0	20 9 10	16,380 10 0	800	8,114 4 0	543 14 10	8,738 2 10	3 12 0	402 10 5	25,575 8 8	1,201 12 8	
600 0 0	—	600 0 0	—	1,149 2 0	52 15 6	1,202 7 6	—	230 1 0	2,032 8 6	137 10 2	
60 0 0	2 14 2	664 7 8	—	109 0 0	5 14 5	114 14 5	—	53 7 9	832 13 6	75 5 2	
16,000 0 0	4 5 10	25,839 2 6	150	20,357 4 9	504 7 2	21,101 11 11	—	1,402 5 5	48,453 8 10	2,838 6 9	
230 0 0	—	200 0 0	—	239 1 0	2 14 7	247 15 7	—	—	447 15 7	16 12 11	
550 0 0	8 7 6	2,230 1 8	—	672 0 0	83 4 0	710 4 0	—	832 11 8	2,273 0 11	62 2 9	
5,000 0 0	—	9,830 1 8	—	7,465 2 11	215 9 4	7,630 13 2	—	242 9 5	17,003 7 11	904 2 10	
2,945 0 0	8 9 9	2,455 2 9	—	2,466 0 0	168 9 4	2,632 9 4	10 5 0	907 14 2	6,026 2 2	424 15 15	
12,805 0 0	93 13 9	12,423 10 9	—	24,968 11 8	857 12 5	25,824 8 1	159 0 0	2,993 2 7	41,325 5 5	1,836 7 9	
2,225 0 0	—	2,205 0 0	—	7,009 2 2	446 1 0	7,455 4 2	25 0 0	678 14 9	10,654 2 2	793 6 0	
2,16,619 3 6	7,443 1 0	4,00,941 2 11	1,515	1,13,520 0 8	2,908 13 1	1,19,241 12 9	219 0 0	22,422 5 5	5,61,824 7 1	40,056 7 0	

Bank held by the Rural Societies.

READ—

The annual Report on the working of Co-operative Credit Societies in Eastern Bengal and Assam for the year ending the 30th June 1910 and the Board's remarks thereon.

## RESOLUTION.

THE year witnessed a continuance of the development of the co-operative credit movement. The number of urban banks increased from 27 to 36 and the number of rural societies from 204 to 330. The capital invested in urban societies at the close of the year was three and-a-half lakhs of rupees or nearly double the capital with which the year began, and the working capital of the rural societies rose from three and-a-half lakhs of rupees to nearly five and-a-half lakhs. There was a slight increase in the average membership of urban societies and a small decrease in that of rural societies. Both of these movements were, in the opinion of the Lieutenant-Governor, in the right direction, as rural societies are more likely to be efficient when the membership is small.

2. Fifty-five per cent. of the capital invested in urban societies was contributed by the members themselves and no less than 27 per cent. was provided from the deposits of non-members and public funds, a fact which indicates a steady growth of confidence in the movement. The amount provided by Government was only 6 per cent. of the total. Rural societies are, however, still unable to obtain access to much outside capital. Only 27 per cent. was contributed by the members themselves and no less than 40 per cent. of the capital was advanced by Government and 28 per cent. by Central Banks. The bulk of the loans taken from Central Banks are still taken for the purpose of the repayment of money borrowed at higher rates of interest and little money is used for reproductive purposes. The Lieutenant-Governor is glad to see that this tendency is not so marked in rural societies and that large sums are now borrowed for the purchase of cattle and land and for agricultural operations. This is a most encouraging sign, for though the repayment of loans which carry a usurious rate of interest is an essential preliminary to all progress, the full benefits of the movement will not be obtained till money is borrowed and used in enterprises which yield not only the interest demanded by the capitalist but a reasonable margin of profit to the borrower.

3. All the urban societies worked at a profit and paid dividends ranging from 2.2 to 17½ per cent. In the case of rural societies only one failed to show a good return on the year's working; but the total profits which amounted to Rs. 40,000 were all carried to the reserve fund. This fund now amounts to the very respectable total of Rs. 72,000 as against a capital of less than five and-a-half lakhs, and affords welcome evidence of the sound financial basis of the movement.

4. Loans issued by urban societies carry interest ranging from 9 to 12½ per cent. In Eastern Bengal rural societies usually charge 18½ per cent., but in the Assam Valley and Surma Valley Divisions, where capital can be obtained at cheaper rates, 12½ per cent. only is charged. The Registrar and the Board have continued during the year their enquiries into the rates of interest charged by *mahajans*, instances of excessive interest recovered through the Courts, and the general profits of money lending. It is said that in villages the prevailing rate is 37½ per cent. and the minimum 24 per cent., but many cases came to the notice of the Registrar in which 150 per cent. was charged. In towns, where the people are more intelligent and where better security is doubtless offered the rates of interest are lower. Great difficulty was experienced in coming to a definite conclusion as to the actual profits of professional money-lenders. The First Member of the Board of Revenue who personally enquired into the matter is of opinion that village *mahajans* with small capital and no establishment, who deal direct with their clients, may possibly obtain a return of 25 or even 37½ per cent. on the amount invested in their business. In the case of larger money-lenders he was inclined to think that after deducting the charges of establishment, legal expenses and bad debts, the margin of profit was not more than from 10 to 20 per cent. The Lieutenant-Governor is glad to learn that in certain areas the organization of societies has already caused a reduction in the local rate of interest.

5. Sir Lancelot Hare has read with some concern the account given by the Registrar of the management of certain rural societies. He reports that in many of them the Committees never met and that the business was left in the hands of the Chairman and Secretary, with the result that the management was not efficient and that loans were granted without due consideration. No cases of embezzlement occurred, but it is stated that in one or two societies the cash balance could not be immediately produced at the time of inspection while in other societies the members of the Committees had taken large loans from the societies' funds in the names of their relations. It will be fatal at the present stage of the movement if public confidence is shaken by irregularities of this nature and by the subsequent insolvency of the societies, and the Lieutenant-Governor is convinced that for some years to come close and continued supervision must be exercised by Government.

6. Mr. De has been Registrar of Co-operative Credit Societies during the past five years and the thanks of Government are due to him for the untiring energy and zeal with which he has fostered the growth of the movement and has developed it on sound financial lines. With one exception Mr. De was ably seconded by his official assistants during the past year and the Lieutenant-Governor has read with pleasure of the valuable assistance afforded by non-official gentlemen who have acted as Honorary Organizers of societies. Conspicuously good work appears to have been done by Babu Pramatha Narain Chaudhuri of Bharenga in Pabna, Babu Upendra Nath Sen Gupta, B.A., in Mymensingh and Babu Barada Sundar Pal in Tippera.

By order of the Lieutenant-Governor,

B. C. ALLEN,

*Offg. Secretary to the Government of Eastern Bengal and Assam.*

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