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ANNUAL REPORT  
ON THE  
WORKING  
OF  
CO-OPERATIVE CREDIT SOCIETIES  
IN THE  
BOMBAY PRESIDENCY,  
FOR THE YEAR  
1st April 1906 to 30th June 1907.

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No. 1382 OF 1907.

From

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

To

THE SECRETARY TO GOVERNMENT,  
Revenue Department, Bombay.

*Camp Sátára, dated the 3rd October 1907.*

Sir,

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

I may be allowed a few introductory remarks before entering on the subject in classified detail.

The year has been altered so as to run from July 1st to June 30th. As the change has occurred during the present year this report is for an irregular period, *viz.* from April 1st, 1906, to June 30th, 1907.

At any time, and particularly at so experimental a period of "Co-operative" activity in India, one is chary of depending on statistics and mere figures for any real estimate of the progress or otherwise of sound "Co-operative" work. The irregular period for which statements are prepared this year makes a comparison of figures still more uncertain.

I intend, therefore, to be more or less general. And I intend also to be short. I think we are still too young to say much; results will tell their story in time; we can only suggest the lines of operation, and do our best to see that our permanent way is in order and in good direction. Difficulties we must expect, and obstacles which allow only of circumvention.

I may add that important questions which may be touched on lightly here are being, or may have to be, threshed out separately elsewhere. They are too heavy for a report of this kind.

For convenience of reference throughout this report a synopsis of its scheme is appended.

With these remarks I will enter on the main body of the report.

*I.—Administrative and Tours.*

Mr. McNeill, I. C. S., my predecessor, and one may say the father of Co-operative Credit in Bombay, was in charge from the beginning of the year till 8th October 1906, on which date I relieved him and have been in charge ever since.

The staff has been the same throughout the year; and done good service, grappling with work rendered difficult by the splitting up and breaks that result from long and quick travelling. The pace one has to go is certainly telling, if not killing. Besides paid staff we have had the service of three Honorary Organisers; I will say, rather, we have been favoured with the co-operation of three Native gentlemen of rank and position, working voluntarily. They are Ráo Bahádur Motilál Chunilál, and Messrs. K. N. Bhangáonkar and A. B. Desái. The last named was unfortunately prevented by private affairs from shewing the activity during the year, which has been so useful since its close; but the alacrity of our Ráo Bahádur and the soundness of Mr. Bhangáonkar deserve to be specially recorded. They are indeed important at this difficult period of inception. I cannot help feeling too that if "Co-operation" has done nothing more, it has anyhow afforded a delightful occasion for friendly

work side by side of a Government Registrar with philanthropic Native gentlemen. I cannot mention the words "philanthropic gentlemen" without at once associating them with the names of the Honourable Mr. Vithaldás Tháckersey and of Mr. Laloobhái Sámaldás. These gentlemen are really, I consider, Honorary Organisers in their own way and in a less official manner may-be. Their active sympathy, anyhow, entitles them to mention under the heading "administration".

I venture to introduce the work and help of officials (I don't say necessarily official work and help) under this heading. It is an invidious task in a way; but I believe a good deal may depend on the way this question is tackled. I am to speak later on of "official" assistance received, in connection with the general question of the attitude of "other people", *i.e.* people not bound by profession to take an interest in "Co-operation".

But I take the opportunity here as more appropriate of acknowledging the special sympathy of some; and of making a few remarks on the general question involved in the assistance of officials.

There are differences of opinion on the point. Some think that officials should do nothing with regard to Societies beyond any routine which the Law or Rules may necessitate. Others are ready to take a lead and work hard for and with societies. Others assume various attitudes between these two extremes.

Now, I am not intending in the least to criticise the motives for these different attitudes, but merely to put forward what may perhaps prove a new point of view, and thereby encourage some to help who have hesitated to do so hitherto from a fear of interfering, or of spoiling spontaneity by unnatural pressure. I am sure that many who at present take no part are just as keen as those who do. But there is a feeling prevalent that official assistance causes a corresponding flaw in co-operation. If this really were so then the Registrar himself and his staff might cease to assist at once with advantage, and Honorary Organisers cease to draw Travelling Allowance. This, however, is not what is meant by the argument; but that officials not specially engaged by Government for co-operative work should not help in as far as their assistance would be backed by the force of their legitimate official power. But does it really matter *who* points out the way to the people, who instructs them therein, who encourages them along the road, who corrects their faults, who is always ready to advise (I don't say command), who will help to the utmost that he legitimately can? Surely it is the words and action that are the important things, not the person; though the words and action may be more acceptable, more readily observed and followed, coming from one than from another. Provided their words are sound doctrine and their actions proper, surely Government servants above all should be the most fitted and the most ready to advise and help? And the higher the official the better he is able to help.

Besides, as living amongst the people, as sympathizing (I trust not only professedly) with the people, the higher officials seem to me obviously in their private capacity the best medium of advice where advice is needed. The Registrar himself, of course, has to be most careful not to erect a tripod, which falls to the ground when his own 2 feet are removed. But he has no objection to nursing an infant society till it can stand on its own legs.

I venture to say that District Officers, if they started to plead for "Co-operation" in a more wholesale manner, would not find the people abandon themselves so readily to the officially backed exhortation as they would fight shy of the strange experiment.

In a word, my point is that the people have to be told to exert themselves and to work-together. When they *do*, never mind who told them, or even forced them, they get on. He is a master who can induce this result. Merely *nominal* "Societies" may be induced by the multitude. They are not wanted.

I have been somewhat lengthy in dealing with this issue, but I think it deserves a prominent place at this period of "Co-operation", as the increase of societies in number and size, and the increase of supervision necessitated thereby (for many years to come), may depend much on the co-operation of local officials.

I humbly quote in self-defence the strong words of Government on the point, *viz.*, the last 9 lines of the Government Resolution (No. 351, dated 13th January 1906) on our first annual report.

I incline to believe, however, that a wholesome, and wholesale, assimilation of Wolff's "People's Banks" would do more good than a file full of reports, resolutions, or requests, emanating from the Registrar's initiative.

I must mention a few officials who have helped so much in the work as to come under the heading of this paragraph rather than under a later one dealing more particularly with official help. They are Mr. Wood, Collector of Kaira, Mr. Gordon, late Assistant Collector at Ahmedabad, Messrs. Wali Mahomed Hasanali and Hardásmal, Deputy Collectors in Sind, Mr. Sathayo, Deputy Collector in Dhárwár, and Mr. Randive, late Mámlatdár of Devgad (Ratnágiri).

As regards tours and touring, I may say that during the year, besides a tour in Sind, only four districts of the Presidency proper were not touched—they were Kolába, Ahmednagar, Panch Maháls and Thána. They were the only districts which had no Society in them. Many places were visited twice, and travelling was often both far and frequent. The staff that accompanied me did very well in adapting themselves to circumstances and coping with work under trying conditions. Six Societies were not visited during the year. They were Kandiáro, Santhal, Samni, Ránder, Bálke and Hol.

The reason was in the case of all the others that their recent birth left too little time, and in the case of Kandiáro that its condition created no urgency and arrangements with local officials fell through too late. It is hoped that the proposed new staff of paid auditors will enable the Registrar and his ordinary staff in future to be a little more circumspect in their travelling and to be able to devote more time to individual Societies needing special care.

Long journeys and short visits may always be necessary; and one must always be ready at short notice; but lengthy stays are occasionally necessary to set young Societies on their feet, to overhaul old offenders, to work out local projects, and to enable one's touring office to recruit its strength and clear its table, and not least to trim one's own portfolios.

## II.—Societies.

Societies have gone on steadily growing in numbers. The total now is 70 as compared with last year's 31. Of these, 20 are Urban, and 50 Rural. [The figures following are only approximate, owing to the confusion resulting from the extension of the year by 3 months.] The total membership is 1,655 for Urban, and 3,190 for Rural. The average of members per Society is thus 92 and 68 respectively.

It would be a very pleasing task to pass remarks on each of the Societies in turn, but now that the number is so large no report could possibly do so and yet remain consistent in length and utility. To pick out is somewhat invidious, but occasionally necessary. Societies not mentioned are not forgotten. I have a history of each, kept up to date, in special volumes.

The life of a Society is as the life of a mortal being; and a moribund Society may need as much attention as a dying man. There are a few in hospital at present.

A small map of the Presidency (with Sind, if possible, included) is being arranged for, and will accompany if in time, to show all the societies in small compass. In future one such might always accompany the annual-report. I append a list shewing districts and number of societies in each. So much for outline; now for inner details of working.

## III.—Working of Societies.

(a) There is no *Central* Society in this Presidency. The "Bombay Urban" Society has to some extent performed one of the duties of a Central Bank, *viz.* the supply of capital. But there has been no spontaneous or organic union between the supplying society and the supplied. The embryo of Central Societies proper may possibly be seen in the tendency of small intending

societies, in some cases, to desire an asylum beneath the strong arm of a patronal neighbour, or perhaps rather that of the neighbourly patron to foster young ones under its wing. Besides this, there are two Societies, started during the year, which may be considered in connection with Central Societies, in so far as they intend to have branches. One is a "caste" Society pure and simple. It is the Society of the Saraswat Brahmans. Its centre is in Bombay, its branches may be anywhere over the Presidency. The other is a Society called the "All India Brotherhood" Society, but not extending of course beyond the limits of the Bombay Presidency. It is quasi-caste in formation, but inter-caste in fact. It is not religious in any denominational sense. It is rather a philanthropic or friendly society embracing all castes, classes, and religions; but originating from the Railway and catering rather for the middle non-agricultural class in India, a mixed population of Europeans, Asiatics, and Eurasians. Its centre is at Manmád in the Násik District. Its branches may spread in time to various parts.

Both these societies are doing, or are likely to do, other than merely cash-credit business for their members. "Co-operative Stores" are notorious in the Co-operative world for their travesty of Co-operation. But when societies are started by a class for a class and with other objects as well, it may be hoped that the allurements of big dividends will either be impossible or unlikely. Both the Societies are promising ones, and I have dealt with them at some length here to avoid unnecessary reference under another head, and because they are both peculiar and tend to illustrate the diversity of societies which are being essayed under our particular Act (X of 1904).

I may say here that my object has been to allow almost any experiment, provided it was spontaneous. Our policy, I feel, should be not to tie things up with string, but to let things go with plenty of rope. Books on the theories and principles of "Co-operation" hailing from Western lands are excellent; but India is a land of exceptions to European ways and means, in some cases of opposites, and there is some truth in the proverb that one never knows till one has tried. What is more, failure, I don't say utter ruin, and defeats, I don't say annihilation, may be far more instructive for final victory than a timid adherence to all the details of a coloured or colourless book. But the people must be willing; and the Registrar must do his best to direct that will into the safest lines possible.

The best of beginning with very small Societies (I am keen on the essay), small people, few members, little money (though often big needs), is that failure, if failure come, is less marked, perhaps less felt. The very humility of the inception prevents a bad fall. But large Societies with big prospects, and perhaps bigger prospectuses, are useful for showing what can, or may, be done. And with care much can and more may. Amongst the poor co-operation may be truer, ability less; amongst the rich ability prevails, but fellow-feeling is often lacking.

In this connection, and before closing this paragraph, I must add that Commissioner Booth-Tucker, of the Salvation Army, has proposals for a Central Bank, and the matter is under consideration. The Honourable Mr. Vithaldás Tháckersey has a proposal too in the same direction. The latter emphasizes the supply of capital, the former the supply of control also. With the co-operation of such gentlemen as these, we may be hopeful indeed that "Central Societies" proper will appear in Bombay in good time; if their appearance is really advisable.

(b) There are 20 *Urban* Societies this year as opposed to 10 of last year, thus showing an increase of 10.

1. The name covers rather a variety-class, Governments servants', philanthropic capitalists', village weavers', and ordinary City or Town Societies, big or small. The name is an arbitrary one, dictated by the Act, and implies non-agricultural as opposed to agricultural; the latter being the "Rural".

2 and 3. The capital raised is as yet small. The "Bombay Urban" Society, the lending Society par excellence, has some Rs. 14,000 out in loans to Rural Societies. The newly registered "Broach Society" is following suit, but for its own district only. Belgaum and Dhárwár may come on. Betgeri and

Gadag have an excellent little society under the kindly supervision of Canon Rivington, but they are hardly ready yet to do much for others. Their forte will rather be to popularize deposits, and illustrate the benefits of co-operation in the many activities of a Municipal town. Bârsi Society under Mr. Sane's care may develop on much the same lines. In such places, provided there is activity and co-operation, there seems no reason why the societies should not live almost entirely on their capital from deposits. Loans required by small traders, artizans, and the like in a town may often be very small at a time; but the difficulty and trouble will come in the proper organization of such loans.

The extension of some such "Savings and lending" Banks from towns to classes is a natural tendency and one likely to grow. For in India community may be more obvious in work than in locality, in class than in contact. We may expect, therefore, certain trades and certain professions, as well as certain castes (almost the same thing), to form their own Societies. Two Societies of Weavers already exist, and Government-servants are pressing on in parts.

4 and 9. I propose to deal with "loans" and "custody of funds" under head (c), *i. e.* Rural Societies, my reason being that Urban Societies are too non-descript; and where they are simple they approximate near enough to Rurals to receive similar treatment. In fact there is little but a technical difference in several cases, or a difference of surroundings rather than of substance.

5, 6 and 7. I have alluded to my two Weavers' Societies: they are Societies composed merely of weavers, situated in two different villages of the Devgad Tâluca (Ratnâgiri District). Hitherto they have confined themselves to cash business like any village Society; but it is contemplated introducing something like a regular supply of raw material for the members. In time too further developments may come. It is no use pressing these things on.

Tailors, who have to hire or buy machines, etc., would obviously benefit, too, by a friendly Society which would lend money, instead of loaning a machine, with agreement for half-profits *ad infinitum*.

Bootmakers have already approached me. Their slack time is for two months of the rains. To tide this over they subscribe amongst themselves, and take out a lump in turn.

A petty but honourable firm of carpenters would delight in a Society; which would profit by a loan to them. It is want of capital to start with that may keep honest men from getting on. If they start with the Savkar, they may expect an encumbered business till their death, and a legacy of debt to their successors.

(c) *Rural Societies* number 50 as against 21 of last year. The registration of one Society has been cancelled during the year, *viz.* of Unkal in the Dhâwâr District. Factions and unwillingness to go on may be stated simply as the causes of failure. This is the kind of failure I alluded to above as a thing not necessarily bad. I think if we consider the registration of a Co-operative Society in a place the opening up merely of a "test-work" (of famine fame), we shall come to regard the cancellation of such merely with the relief—I might say—that we do the closing of a test-work. That is to say we may be satisfied that a Society has no place there. Neither our principles nor any person nor even a pie need be sacrificed. The analogy is, of course, only partially correct. So we have to try and find out the causes of failure. It may be due to a single man a Savkar or Kulkarni, or it may be due to Patil factions; or death may come from mere inertia or ergophobia; death by dying as it might be described. In such cases it is probably best to remove the corpse by "cancellation", to prevent neighbours being put off by the putrefaction.

Besides endemic deadness and factional disturbances, "Savkar" sets, "Registration" enactments, and dread of "Civil" proceedings, are the chief things that militate against the birth or growth of Societies; and may lead to untimely death.

1. Rural Societies are not liable to tribal and class distinction in the way that Urban Societies are. They are Societies of agriculturists *ipso facto*, and therefore likely to resemble one another very much from village to village. Those that are keen are often pleased with a mixture of castes than otherwise.

It is rather a mark of distinction to have a few low caste men on show; with their receipt books, to show the amount of loan they have received. I can recall no special action to emphasize caste, beyond what caste does to emphasize itself. The deadliest caste poison for a Society is the poison of the Savkar caste. They may be thicker than thieves. And surely avarice is thicker than blood! As individuals, however, much good may be found in and got from the Savkars.

2. Capital should be raised from them for our Societies. They are so obviously the local sources of supply. They drain the country round, and would lose little if they would only distribute in a more becoming manner. One of the main objects of a Co-operative Society is to teach a profitable use of money; it is not to teach one how to do without money. The Savkar is concerned alone (and naturally) with his own profitable use, often thereby overreaching himself because he forgets that the use to which a loan is put may constitute its best security. Hitherto, however, the village Savkar has on the whole held back, and little or no capital is due to him.

The total capital of Rural Societies is in round figures Rs. 87,000, and of Urban Rs. 71,000, in all Rs. 1,58,000. The maximum and minimum are for Rurals Rs. 10,000 and Rs. 450, for Urbans Rs. 15,000 and Rs. 1,200. The average for Rurals is Rs. 2,230, for Urbans Rs. 4,175. Totals may look small, but fortunately the good of co-operation is not bound up in mere figures. And particularly at this experimental stage I am not keen on giving or repeating statistics. Something may be gathered from the statistical statements attached to this report, which I leave to speak for themselves. Judgment by results is all right when the results are complete and plain.

The total amount of "balance" with all the Societies put together on 31st March 1907 was Rs. 38,100, out of the total capital of Rs. 1,58,000 given above. For ordinary experimental purposes Societies have sufficient to go on with; but for the great experiment of redemption of usurious loans (from an unfriendly savkar) by a cheap loan from a friendly Society considerable capital is required; and further privileges from above to facilitate the handling thereof. It doesn't matter whose money or whence it comes, but it does matter how. It should come in a co-operative way. The borrowers should feel that they have earned it, by sound economy, their credit or their thrift.

3. Deposits by members are perhaps rather a slower than a surer source of income at present. They begin with a good start—to qualify for as high a loan from Government as possible. The ethics of such deposits and their sources might not be altogether edifying to study. It is not easy to understand how a man, who is already deeply in debt, has current calls on his cash (*e.g.*, at assessment time), and wants further loans, can deposit any money whatever either with profit or with propriety. Those who really have money to deposit have presumably *ipso facto* also money to lend, and the old problem of the small local Savkar comes up. Of course, I know, the weight of debt is not felt directly. It is when one falls into a hole that the burden on one's back sits heavily, and in water the weight pulls one down. And current calls are only pressing when they are pressed; while future loans go, and come, the way of past ones. But the question is whether it is sound to make a fixed deposit at a low rate of interest when the money must be taken out later as a loan at much higher rate; or whether it is natural for a man to give himself away to his Savkar by exposing his savings to the other's greedy eyes; or again whether it is likely that a man catering for revenue remissions or suspensions would think it wise to display spare cash.

These are considerations which may be borne in mind when estimating "deposits"; I will put at the side of their total the total amount of money lent by Government.

The figures are for Rurals—deposits Rs. 39,557, Government loans Rs. 28,025; for Urban deposits Rs. 19,480, Government loans Rs. 18,050. It is in Urban Societies rather that I would look for a solid beginning of Co-operative Societies as popular Savings-Banks. Indebtedness is less marked there, and independence greater.



4. I come to the question of "loans." The total "*number*" of loans made was 2,824. The average per Society was Rs. 3,313, the average membership per Society being 85. The average *amount* was Rs. 39. The average period was roughly 8 months. The *period* of a loan (like its amount) is apt for the present to be conventional rather than convenient, a round figure being roughly fixed for all alike. Uniformity is simpler to begin with than diversity. The matter is one really of practical education, and a very little experience will teach wisdom. Some already seem to have grasped the necessity of adaptation of period to purpose.

"*Purpose*" of loan is often rather vaguely entered as—"farm-work," "trade purposes," or the like. However, the books of a Society are not by any means the only check over the spending of money. They are hardly a check at all, but rather a sop for the Sahib. Whatever may be written the neighbouring members may know well enough why the money is asked and what it is spent on. "Tagai" might take a lesson herefrom. On the whole, purposes are generally profitable; directly as with seed cattle and material, or indirectly as with maintenance to bridge over a slack season and rent or redemption money to ensure future profit.

Perhaps to call the loans "economic" would express them best as a whole.

"*Security*" generally takes the form of two sureties, and this in rather a formal, perhaps unthinking, manner. "Pledge" security is very seldom met with; "land" security is usual, and naturally so, where the loan is for redemption of past debts and encumbrances.

"*Rate of interest*" varies, but to no very great extent; the South tends to higher rates, the North to lower. So much is this the case that I have thought of the profitable business that might be done by a co-operation of the two, Gujarat (where the low interest betokens greater ease of funds) supplying capital to the Deccan and Carnatic, where poverty has encouraged high demands. In some cases an unnatural lowness of rate has tended to make the Society overreach itself. The Deccan inclines to jump at the sound (before the appearance even) of low rates with the probable result of losing present blessings for future promises. If on the other hand they will only be content to nibble at the beginning they may gain strength and learn wisdom and thrive finally in their proper sphere. There is really an immense gain in clear accounts quite apart from highness or lowness of rate of interest. Moreover, there is a great advantage in having one's own friends and brothers as one's creditors instead of a man who is a stranger, or anyhow unlikely to be in the same plight himself. Nor is it a small matter that in Co-operation one enlists the sympathy and the substantial help of the philanthropic amongst mankind: a morsel from a kind-hearted savkar may be preferred to a large debt with a money-grabber.

The maximum rate in the Presidency is  $12\frac{1}{2}$  per cent. and the lowest is  $6\frac{1}{2}$  per cent. The average per Society is  $8\frac{1}{2}$  per cent.

"*Repayment of loans*" has on the whole been creditable. In one or two cases genuine hardship may have been averted by postponement. How much better suited a Society is to grant postponements than an Official?

Delinquents have been met by penal interest. In case of a famine the policy to adopt would obviously be one of marking time, and creditors should be prepared to act accordingly and with a good grace. They might well sacrifice a little to prevent Societies or individuals having to sacrifice a lot. Co-operation presupposes give and take. Of course business agreements must be dealt with in a business-like way: but famine unfortunately has made itself part of the business of the Country, and must be treated accordingly. Of course, there have been bad debts and difficult recoveries. I say "of course" because even double election won't overcome innate, though unseen may-be, bad habits and worse intentions. To get (and swallow) money somehow and to disgorge it nohow is too deeply embedded in some people's minds to be readily extracted by brotherly love. And, moreover, there is too great a tendency in India to let-be where let-being is culpable; it comes easiest to them now and will be easiest for them when they themselves fall. It is mercy without judgment dictated by a mischief-bent habit of mind.

It is these habits of mind that "Co-operation" is meant to cope with, and it is to cope with these habits of mind that "Co-operation" asks for the rod of summary justice. "Brotherly-love" is too mythical or too utopian to find much place among men born and bred in suspicion. It sounds almost, one may say, an irreligious or rather anti-religious doctrine when applied to cross-castes or cross-religions. But Co-operation professes preaching by work, not before.

"Action against defaulters", not preaching, is what Societies want, and ask for. Others seeing the difficulty ahead wisely stand by. "Co-operation" in India tends to run in the lines of the old "Panch system" as opposed to the present "Pátíl system". The Panch decide between man and man, between the individual and the community. If they have no power to enforce their decision and popular opinion is divided the thing becomes a farce: they exhibit the form without the power, and leave people to walk in a vain show. It must be remembered, too, that one black sheep may spoil the appearance and reputation (*i. q.* credit) of a whole flock. And it is the keenest members who will suffer most, the honourable for the dishonourable. This is excellent Christian doctrine, but hardly the right place to preach it. Recourse to the Civil Court is a punishment to the Society rather than to the offender. Fortunately there have hitherto been few such; for there is not much difference to a friendly Society between a Civil Court and dissolution. If individual and hardened savkars are loth to go through the mill, how much more a flock of timid experimentalists?

However, the matter may require separate treatment by itself. Suffice it to say that for the present and with fairly good seasons recovery has been on the whole fairly good. Popular opinion is bound to go for something; and it is a bad character that will live at loggerheads with his neighbours or leave his village to escape his liabilities.

8. Grain banks are not yet in vogue. There are, however, two small Societies in the Belgaum District (Kodne and Jatrát) which include a certain amount of grain-dealing in their by-laws. But one of these even has dropped the dealing in practice. The other is being watched, but seems to have done little yet.

It seems safer to begin with cash rather than grain: it is more accurate, more amenable to accounts, less open to petty perquisites.

There are two obvious uses of grain—one, the deposit by an individual in lieu of cash, with the chance of a loan meanwhile to pay his assessment or rent; the other, the storage by a Society against high or famine prices, when its members may cheerfully purchase at ordinary prices or on credit.

Kodne Society has more or less inherited a store of grain, and has accommodation for storage.

Other grain banks of one kind or another are in the air; very much so as far as I am concerned. An increase of co-operation generally may facilitate grain communication and minimize its disabilities. A large business is risky for one village alone.

9. Custody of funds has generally been with the Post Office Savings Bank. Occasionally local men are used for convenience. The Post Office is not always near, nor its ways always intelligible to the unsophisticated. A technical reason for delay constitutes a grievance to people who are merely practical in such matters. The result may be ill-feeling between the respective parties concerned. On the other hand, the safety of the Post Office is a great recommendation. If it is slow yet it is sure. Whereas local men, even if members, cannot offer the same security; though they may offer higher interest. Three per cent. is not much for a Society paying its depositors at the rate of 5 per cent., say. But best of all is when no custody of funds is required at all, the Society employing all its money in loans to members. It is a wise Society that can lend safely and leave nothing over, and lend at once again in like manner as repayments come in. Of course, small sums will generally remain with the Secretary or Chairman to meet current expenses such as stationery, printed forms, Secretary's pay (if any) etc.

#### IV.—Reserve Fund.

The Reserve Fund is a question which naturally grows with the growth of a Society. At present therefore it may be left without much comment. One or two Societies, however, have accumulated quite a respectable amount. The maximum for a Rural Society is Rs. 610 (Hulkoti Society), for an Urban Society Rs. 200 (Dhárwár Society). Averages are not much good, as Societies vary so much in age. When the fund becomes large the question of its disposal becomes important. Hitherto we have left the money to be used as ordinary capital of the Society; but I think after it has reached a total of Rs. 300, say, it might be safely invested elsewhere (not in the Post Office). It would thus stand out as a land-mark (almost light-house, one might say) to intending members or creditors. The matter hardly deserves further public notice. The total, I may say, for all the Rural Societies up to the end of the year comes to Rs. 6,000, for all the Urban to Rs. 1,200; thus making a grand total of Rs. 7,200. [I may remind, as suggested above, that the figures here are approximate only.]

#### V.—Audit and Inspection.

Audit and inspection, again, deserve little notice here: they have been dealt with at length separately. Suffice it to say that the Registrar is responsible for the audit; and was very capably and expeditiously helped therein by his Head and other three Clerks. Mistakes discovered were on the whole trifling, and several of the Societies had evidently taken great trouble with their accounts and balance-sheets. So much so indeed in some cases that one almost fears they may find the burden too great for the time, capacity or remuneration with which they can meet it.

A new and special staff to help the Registrar in audit work is now under consideration.

Inspection was done by the Registrar and such staff as he had with him, and also by the three Honorary Organisers. A "Memo." of inspection has been prepared which may be filled in by inspecting officers and forwarded for information to the Registrar. In this way the Registrar has been much helped by his three friends. District and Taluka Officers have also kindly helped by occasional inspections. I may mention particularly (again) Mr. Gordon, late Assistant Collector in the Parántij Taluka, where there are 8 Societies. To his Mámlatdár too, Mr. Narbadashankar Mehta, I must express my gratitude. Space forbids further details or names, but I may say that inspections by any who are really interested are a great help to the Registrar, and probably to the Society too. They correct and encourage.

#### VI.—Resources: Government loans, other sources of capital, access to general money market, &c.

The resources of Societies, I have hinted before, have a tendency to be bounded by the Government loan on the one side and the qualification therfor (*viz.*, five-year deposits) on the other.

But the "Bombay Urban" Society under the kindly leadership of the Honourable Mr. Vithaldás Tháckersey has done yeoman work in feeding several important village Societies. Such Societies are "important" because they stand out as test-cases, leaders almost of the movement. Who does not know of "Hulkoti Society" by now? There is a regular little nest down in that part (Gadag Taluka) of the Dhárwár District. But Societies are becoming too numerous to be separately named in a report of this kind. "Hulkoti Society", however, is something of a masterpiece. It is a Rural Society in a village of some 2,000 inhabitants with a membership of 123 persons and a capital now of Rs. 10,000. It goes about its work in a quiet and business-like manner. It is not ostentatious. Its reserve-fund amounts to Rs. 610. It was only registered in 1905. Its capital is made up of Rs. 2,000 from Government, Rs. 2,600 from deposits, and Rs. 5,400 from the Bombay Society. It has started seriously to lend for the redemption of previous debts. Bombay Society has lent to 7 Societies in all, a total of about Rs. 14,000, as mentioned above.

For an example of self-help perhaps Bodwad Society (East Khándesh) with its far-famed Vajir Patil will stand out strongest. It has a capital of Rs. 6,000, of which Rs. 3,900 are "deposits". But then that part of the country is rich, and Vajir Patil is an exceptional character. It is a privilege to express gratitude to him in print.

Besides Government and the Bombay Urban Society, Mr. Laloobháí Sámaldás deserves an honourable place. He has befriended two Societies by lending money (at almost too kindly a rate to begin with). Both the Societies "Bákról-Visalpur" (Ahmedábád District) and "Kaira" are now more than promising. What they would have been without the timely assistance I cannot say. "Kaira" with its worthy Chairman Mr. Saidumia has a membership now of 300 and is, I may say, distinct from all others in the number of little loans it supplies to small cultivators. "Bákról-Visalpur" has a notable "Mukhi" in Mr. Vághjebháí, who might have been lost however without Mr. Laloobháí's munificence.

The general money market is cold towards co-operation contrasting so unfavourably with the kind hearts referred to. It is too general while co-operation is in a stage that needs specifics. It is this that more than justifies the Government loan.

However, proposals for Central Banks of one kind or another are under consideration. With them co-operation may see new life. Meanwhile, the only unsoundness in munificence, be it from Government or private philanthropists, is that it is too poetical; and "co-operation" hankers rather after the prosy Mother-earth.

#### VII.—*Work done by Supervisors, Committee Officers and Members.*

There is really not much to say about the work done by the various officers and members of Societies. There are no supervisors, the usual staff being Chairman, Committee, and Secretary.

The Chairman as a rule will be the leader of the Society, very likely the prime-mover. The work of such on the whole is bound to be good. The stronger they are the better able to override factional feelings. I look on the Chairman of a Society as my special friend in it, to let me know the truth of things, and to represent the Society's difficulties to me, if I may be able to help by advice. I would like much to have a conference of Chairmen; after perhaps things have developed a little more.

The Committee are generally composed of men who (so it might seem from a distance) have naturally fallen into their places. Of course, Societies are often too small for much selection. A village naturally falls into degrees, and those in the higher are probably fewer. So Committees or Panches (for such they may often literally be), exist *ipso facto* in the body of villagers assembled. A man who had the sense to canvass for votes might *ipso facto* lose respect and votes. However, co-operation is not impossible even when it works automatically. We shall do little good trying to imitate and institute European methods where they do not come naturally. Of general administration I am not speaking, but of "Co-operation" in particular. Education, in co-operative matters, must proceed along the line of intelligence. A "Panch" (call it "Committee" or anything else) is a perfectly intelligible, I would say an obvious, institution to any Native of India. The process of a popular numerical election is hardly comprehensible in theory, and superfluous in practice. Equality (moral anyhow) in voting is obviously absurd. As long, then, as we get honesty we need not press for technicalities and strict compliance with Western formulas. On the whole, the Committees have done good work.

The Secretary is an important person. Sometimes he is a member, generally not, sometimes honorary, generally paid. Often he is the village school-master; and such I think are perhaps the most suitable. In the first place he (the school-master) is bound to have some education, in the second place it is his business to be reputable, in the third place he need not mix in factions (the children of both go to his school), fourthly he is not distrusted probably as a Kulkarni might be. Moreover, he is bound to be more or less punctual in his habits. And having a salary already and a prospect of promotion perhaps

(dependent somewhat on good work) he may be expected to be less exorbitant in his expectations of remuneration. He may know some postal law too, and have some general foreign information. Some would perhaps lay emphasis on the advancement of the educative side of co-operation through engaging a member of the educational department. But I think the connection is more apparent than real; though it may give me personally better opportunity of combining, as I do, my visit to a village Society with a visit to the village school, and impressing on the members the advisability of educating their children. Unfortunately school education and methods of teaching have often little in common with co-operative ideas. The latter are perhaps inculcated better in the healthier air of the playground.

I may refer, in this connection, to my predecessor's word of praise for school-masters in paragraph 7 of last year's report.

Perhaps the close connection of school-masters with Co-operation may increase to be realized, and the realization may increase the connection.

But I must leave the school-master and return to the Secretary, leave pleasure for work. The Secretary has to be very business-like; and, on the whole, with the help of a friendly Mamlatdar or the like here and there, the outturn of work has been distinctly good. I hope they (the Secretaries) will prove better than brooms. They are certainly new. We generally allow them in addition to a small pittance (a rupee a month perhaps) a certain percentage on the profits of the year, say  $\frac{1}{4}$ . This encourages them to legitimate work.

As for the members generally, they have done what was necessary from them, well on the whole. What I have said in connection with the Committee will apply here. The members exist more or less as a flock to be fed. They may learn greater independence in time. Mean time, they may need a strong arm from without to protect them.

#### *VIII.—Disputes, Litigation.*

I have alluded to disputes and litigation, in part anyhow, under the question of recovery of loans. In a general report of this kind I am not inclined to add more. Disputes have not come to light in any number at all; one case of litigation in particular is being carefully watched by myself, in order to estimate accurately the expense of time, trouble and money which may result to a Society from civil proceedings.

#### *IX.—Acts, Rules and By-laws.*

Under this head there is hardly anything to say. The Act is as it was, the Rules are the same, and the By-laws are much as my predecessor, Mr. McNeill, so ably drew them up. It is true that I have, on their basis, drawn up various drafts in a much lighter and shorter form, to meet the different requirements. Intelligence differs in different parts and demands differ with it. A Registrar must be elastic, he has to go a long way.

I do not think by-laws are so much a matter of principle as of mere local convenience. The rules of the Local Government have laid down necessary lines; and even fewer might suffice. All that is beyond becomes personal. Of course, it is very safe for an intending Society, which knows nothing to adopt wholesale, a draft which has been elaborated in theory and worked well in practice. And with the variety of models that I have now got I anticipate no trouble from opposing points of view.

#### *X.—Attitude of the public, assistance received, official and non-official.*

We are apt to be too much bound up in principles. "Co-operation" knows none but those contained in its name: it knows of many. And co-operative credit has many useful maxims and prejudices. But, if we are not practical we shall effect nothing. The attitude of the public is one of some suspense. The majority probably think the whole thing too good to be true. They anticipate some flaw: their anticipation is almost ready to create or induce one. They are used to something strong, and co-operative preaching is often weak. They expect to be told what to do, and to do, instead of which they are told to think-for themselves.

After all, the best way to get children to learn and think for themselves is to *make* them go to school. And in India we must be prepared for somewhat dictatorial co-operation to begin with. If the co-operation is true the necessary democratic principles will all appear in time. Meanwhile, it is persons we want rather than principles. Difficulties of principle may be solved while the personal equation is in process of solution. Why forced Societies fail (and two or three in the Presidency seem of this kind) is not because they are *forced* into existence, but because they are not Societies in any co-operative sense from the very beginning. "Co-operation" would be the first to say they ought to fail.

The attitude of the people generally, then, is tentative, and we must be tentative too.

What the people want is—money. And what a "Credit" Society is for is—money. It is not surprising, then, if people come to one first for hard cash; while they submit silently to the idea of moral improvement, and "all that" to follow later on!

We need not be shocked at or put off by being courted for our money: it would be rather strange to be importuned if we had nothing to give; or to be importuned for mere secondaries when the first need is so urgent. It is agricultural distress (not affluence), and its relief, that has called out and called into existence Co-operative Credit Societies.

When I start writing about assistance received, whether official or non-official, I feel I can barely do justice by a mere enumeration of names. And yet I must limit myself to such, omitting even those already mentioned. I have thought it necessary to put before others a general outline, with details in part, of the problems and partly practice of co-operation as it now is before us in town and country; before it stiffens with obdurate age or slackens in premature decay.

But I am not forgetful of the fact that it is the *person* and the personnel that really dominates co-operative life. Perhaps some-body may find "Raiffeisen" amongst the following, fellow-workers with me in the fight for oneness of action (especially not forgetting those already mentioned above):—

Officials—Messrs. Orr and Arthur (Collectors).

Messrs. Tupper, Elliott, Bell, A. W. Varley, Montgomerie, Robertson, Leathem and Cowan (Assistant Collectors).

Messrs. Artal, Lakhia and Bulakhidas (Deputy Collectors).

Messrs. Narbadashankar and Bhaishankar (Mámlatdárs).

Mr. Bhat (Circle Inspector of Surat), and the old Patil of Poglu.

Non-officials—Mr. Sane (of Barsi), Mr. J. E. Vaz (of the G. I. P. Railway),

Mr. Harlekar (of Dhárwár), Mr. Pandit (of Sirsi), Mr.

Inamati (of Annigeri), Mr. Paranjpe (of Dhayari), Mr.

Govind Timaji (of Chikhandigol), and last not least, Mr.

Shivappa Kulkarni (of Malsamudra).

To these, please, add again (I fear their being overlooked) the names of those already mentioned in the body of my report, thus suitably concluded herewith and with humble apologies.

I have the honour to be,

Sir,

Your most obedient servant,

C. S. CAMPBELL,

Registrar, Co-operative Credit Societies.

Through the DIRECTOR of AGRICULTURE, Poona.

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

### I.—Administrative and Tours.

### II.—Societies—

(a) Central	...	} Increase Decrease
(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 and distributive societies.
			6. Working methods. }
			7. Volume of business done. }
			8. Grain banks.
			9. Custody of funds.

### IV.—Reserve Fund.

### V.—Audit and Inspection.

### VI.—Resources: Government loans, other sources of capital, access to general money market, etc.

### VII.—Work done by Supervisors, Committee, Officers and Members.

### VIII.—Disputes, Litigation.

### IX.—Acts, Rules and By-laws.

### X.—Attitude of the public, assistance received, official and non-official

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

<i>A.—Sind.</i>					
1.	Sukkur	...	...	...	1
2.	Hyderabad	...	...	...	1
<i>B.—Northern Division.</i>					
3.	Ahmedabad	...	...	...	11
4.	Kaira	...	...	...	5
5.	Broach	...	...	...	3
6.	Surat	...	...	...	5
<i>C.—Central Division.</i>					
7.	West Khándesh	...	...	...	3
8.	East Khándesh	...	...	...	1
9.	Násik	...	...	...	1
10.	Poona	...	...	...	4
11.	Sátára	...	...	...	1
12.	Sholápur	...	...	...	2
<i>D.—Southern Division.</i>					
13.	Bijápur	...	...	...	2
14.	Dhárwár	...	...	...	14
15.	Kánara	...	...	...	1
16.	Belgaum	...	...	...	9
17.	Ratnágiri	...	...	...	8
<i>E.—Bombay City.</i>					
18.	Bombay City	...	...	...	3
				70	

(For the year ending 30th June 1907.)



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**STATISTICAL STATEMENTS.**

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## STATEMENT I.

## General Progress.

Serial Number in the		District.	Name and kind of Society.	Date of Registration.	Number of Members			Remarks.
Province.	District.				At the beginning of the year ending 31st March 1907.	At the end of the year ending 31st March 1907.	At the end of the year ending 30th June 1907.	
1	2	3	4	5	6	7	8	9
				A.—CENTRAL SOCIETIES.				
				Nil.				
				B.—URBAN SOCIETIES.				
			1.—PRESIDENCY PROPER.					
			A.—Northern Division.					
1	1	Kaira ...	Umreth C. C. Society, Limited.	22nd December 1905.	33	43	43	
			1. Total, Limited ...		33	43	43	
2	1	Broach ...	Broach District C. Trading and Banking Society, Limited.	4th April 1907 ...	...	...	22	
			1. Total, Limited ...		...	...	22	
3	1	Surat ...	Pardi C. C. Society, Unlimited...	17th March 1907 ...	...	15	*15	
			1. Total, Unlimited ...		...	15	15	
			B.—Bombay City.					
4	1	Bombay. {	Pioneer C. C. Society, Limited.	11th November 1905.	13	46	46	
5	2		Bombay do. do. ...	23rd January 1906 .	15	30	30	
6	3		Shámrao Vithal do. do. ...	27th December 1906.	...	88	119	
			Total, Limited ...		28	164	195	
			C.—Central Division.					
7	1	Násik ...	All India Brotherhood Bombay C. C. Society, Limited.	8th April 1907 ...	...	...	*16	
			1. Total, Limited ...		...	...	16	
8	1	Poona ... {	No. 1 Military Accounts Mutual Help C. C. Society, Limited.	9th January 1906 ...	33	49	49	
9	2		Cosmos C. C. Society, Limited.	18th do. ...	22	71	76	
10	3		General Trading C. C. Society, Unlimited.	13th May 1906 ...	...	21	21	
			3. Total { 2 Limited ...		55	120	125	
			{ 1 Unlimited...		...	21	21	
11	1	Sholápur...	Bársi C. C. Society, Limited ...	29th April 1906 ...	...	106	113	
			1. Total, Limited ...		...	106	113	
			D.—Southern Division.					
12	1	Belgáum {	Belgáum Pioneer C. C. Society, Limited.	23rd February 1906.	15	103	108	
13	2		Gokák C. C. Society, Limited...	15th February 1906.	13	186	218	
14	3		Nipáni do. do. ...	4th May 1906 ...	...	42	48	
			3. Total, Limited ...		28	331	374	

## STATEMENT I—continued.

Serial Number in the		District.	Name and kind of Society.	Date of Registration.	Number of Members			Remarks.
Province.	District.				At the beginning of the year ending 31st March 1907.	At the end of the year ending 31st March 1907.	At the end of the year ending 30th June 1907.	
1	2	3	4	5	6	7	8	9
			<b>I.—PRESIDENCY PROPER— continued.</b>	<b>B.—URBAN SOCIETIES— continued.</b>				
			<b>D.—Southern Division— continued.</b>					
15	1	Dhárwár	Betgeri C. C. Society, Limited	18th October 1905...	60	128	139	
16	2		Hubli do. do. ...	31st January 1906	46	88	*88	
17	3		Dhárwár do. do. ...	12th April 1906	...	414	431	
18	4		Southern Marátha C. C. Society, Limited.	11th—12th December 1906.	...	144	278	
4. Total, Limited ...					106	774	936	
19	1	...	Kankavli, Math and Waravde Weavers' C. C. Society, Unlimited.	12th March 1906 ...	40	68	72	
20	2	...	Khárepátan Weavers' C. C. Society, Unlimited.	6th December 1906.	...	13	13	
2. Total, Unlimited ...					40	81	85	
20. Total, Urban { 16 Limited. 4 Unlimited.					250	1,538	1,824	
20 Total ...					40	117	121	
					290	1,655	1,945	
			<b>I.—PRESIDENCY PROPER.</b>	<b>C.—RURAL SOCIETIES.</b>				
			<b>A.—Northern Division.</b>					
21	1	Ahmedábád.	Bákrol-Visalpur C. C. Society, Unlimited.	18th May 1905 ...	15	59	88	
22	2		Poglu C. C. Society, Unlimited.	26th May 1906 ...	...	85	91	
23	3		Ambáváda Mahádevpura and Vághrota C. C. Society, Unlimited.	Do. ...	...	78	91	
24	4		Talod C. C. Society, Unlimited.	Do. ...	...	60	61	
25	5		Sonásan do. do. ...	Do. ...	...	100	116	
26	6		Paláchar do. do. ...	Do. ...	...	53	66	
27	7		Kherol do. do. ...	Do. ...	...	59	66	
28	8		Walliampura do. do. ...	Do. ...	...	38	38	
29	9		Tornia-Vakhtápur do. ...	5th June 1906 ..	...	52	53	
30	10		Bávla C. C. Society, Unlimited.	25th January 1907 .	...	34	40	
31	11		Santbal do. do. ...	25th March 1907 ...	...	13	27	
11. Total, Unlimited ...					15	631	732	
32	1	Kaira ...	Uttarsanda C. C. Society, Unlimited.	8th July 1905 ...	52	91	95	
33	2		Kaira C. C. Society, Unlimited.	10th July 1905 ...	265	286	300	
34	3		Od do. do. ...	3rd March 1906 ...	15	12	12	
35	4		Virsad do. do. ...	9th May 1906 ...	...	22	22	
4. Total, Unlimited ...					332	411	429	

## STATEMENT I—continued.

Serial Number in the		District.	Name and kind of Society.	Date of Registration.	Number of Members			Remarks.
Province.	District.				At the beginning of the year ending 31st March 1907.	At the end of the year ending 31st March 1907.	At the end of the year ending 30th June 1907.	
1	2	3	4	5	6	7	8	9
<b>C.—RURAL SOCIETIES—</b> <i>continued.</i>								
<b>1.—PRESIDENCY PROPER—</b> <i>continued.</i>								
<b>A.—Northern Division—</b> <i>continued.</i>								
36	1	Broach	Chamargám C. C. Society, Unlimited.	6th—11th December 1906.	...	31	45	
37	2		Samni C. C. Society, Unlimited.	28th March 1907 ...	...	17	17	
			2. Total, Unlimited ...		...	48	62	
38	1	Surat	Degám C. C. Society, Unlimited.	23rd May 1906 ...	...	52	58	
39	2		Tarsáda-Bárgama Group C. C. Society, Unlimited.	20th August 1906...	...	41	77	
40	3		Sukhesh C. C. Society, Unlimited.	17th March 1907 ...	...	25	25	
41	4		Ránder C. C. Society, Unlimited.	17th June 1907 ...	...	...	*15	
			4. Total, Unlimited ...		...	118	175	
<b>B.—Central Division.</b>								
42	1	West Khándesh.	Veldá C. C. Society, Unlimited.	9th March 1906 ...	13	22	32	
43	2		Hol, Nánthe and Ajande Budruk C. C. Society, Unlimited.	25th May 1907 ...	...	...	*15	
44	3		Bálke C. C. Society, Unlimited.	Do. ...	...	...	*25	
			3. Total, Unlimited ...		13	22	72	
45	1	East Khándesh.	Bodwad C. C. Society, Unlimited.	1st March 1906 ...	49	231	258	
			1. Total, Unlimited ...		49	231	258	
46	1	Poona	Aikyawardhak C. C. Society, Unlimited.	13th March 1907 ...	...	15	*15	
			1. Total, Unlimited ...		...	15	15	
47	1	Sátára	Bothe C. C. Society, Unlimited.	21st March 1907 ...	...	11	16	
			1. Total, Unlimited ...		...	11	16	
48	1	Sholápur	Tadvala C. C. Society, Unlimited.	26th May 1905 ...	54	81	83	
			1. Total, Unlimited ...		54	81	83	
<b>C.—Southern Division.</b>								
49	1	Belgáum.	Bágevádi C. C. Society, Unlimited.	30th December 1905.	10	30	*39	
50	2		Ainápur-Kuber C. C. Society, Unlimited.	27th February 1906.	15	30	*30	

## STATEMENT I—continued.

Serial Number in the		District.	Name and kind of Society.	Date of Registration.	Number of Members.			Remarks.
Province.	District.				At the beginning of the year ending 31st March 1907.	At the end of the year ending 31st March 1907.	At the end of the year ending 30th June 1907.	
1	2	3	4	5	6	7	8	9
			<b>1.—PRESIDENCY PROPER— continued.</b>					
			<b>C.—Southern Division— continued.</b>					
51	3	Belgám—contd.	Kodni Shri Bhairavnáth C. C. Society, Unlimited.	7th October 1906 ...	...	129	132	
52	4		Jatrát Shri Shidheshwar C. C. Society, Unlimited.	Do. ...	...	27	*27	
53	5		Saundatti C. C. Society, Unlimited.	27th December 1906.	...	30	38	
54	6		Nesargi C. C. Society, Unlimited.	13th March 1907 ...	...	15	51	
			6. Total, Unlimited ...		25	270	317	
55	1	Dhárwár.	Kanginhál C. C. Society, Unlimited.	8th May 1905 ...	99	176	186	
56	2		Hulkoti C. C. Society, Unlimited	24th May 1905 ...	90	121	123	
57	3		Chikhandigol do. do. ...	Do. ...	57	67	87	
58	4		Unkal do. do. ...	Do. ...	56	56	...	
59	5		Garag do. do. ...	1st June 1905 ...	48	58	63	Registration cancelled in Jun
60	6		Aminbhávi do. do. ...	Do. ...	46	108	114	
61	7		Annigeri do. do. ...	14th June 1905 ...	15	97	114	
62	8		Malsamudra do. do. ...	8th July 1905 ...	59	77	83	
63	9		Timápur do. do. ...	12th February 1906.	47	132	134	
64	10		Harlápúr do. do. ...	Do. ...	15	149	161	
			10. Total, Unlimited ...		532	1,041	1,065	
65	1	Bijápur.	Muddebihál Group C. C. Society, Unlimited.	26th October 1905 .	87	123	138	
66	2		Chimalgi C. C. Society, Unlimited.	5th February 1907 .	...	13	33	
			2 Total, Unlimited ...		87	133	171	
67	1	Kánara ...	Sirsi C. C. Society, Unlimited .	21st December 1905.	22	63	64	
			1. Total, Unlimited ...		22	63	64	
68	1	Ratnágiri .	Gire-Vijaydurg C. C. Society, Unlimited.	29th January 1907 .	...	12	16	
			1. Total, Unlimited ...		...	12	16	
			2.—SIND.					
69	1	Hyderábád.	Kandiáro C. C. Society, Unlimited.	22nd August 1906...	...	12	12	
70	1	Sukkur ...	Khairpur-Dahárki C. C. Society, Unlimited.	4th Decemher 1906 .	...	88	91	
			Total, Unlimited ...		...	100	103	
			Total, Rural { 50 Unlimited .		1,129	3,190	3,578	
			Limited ...		...	...	...	
			50 Total ...		1,129	3,190	3,578	
			GRAND TOTAL ...		1,419	4,845	5,523	
			No. of Societies. { Rural ..		21	47	49	
			Urban ...		10	18	20	
			Total ...		31	65	69	

\* These are approximate, the Societies having not supplied th

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STATEMENT II.

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B 1424-6

Serial No. in the	Presidency.	District.	District.	Name and Kind of Society.	A.—12 months ending 31st March 1907. B.—3 months ending 30th June 1907.	Receipts.										Rate proceeds of stock.
						Opening balance.	Share payment.	Entrance fees.	Deposits by members.	Loans from			Loans repaid by members.	Loans repaid by other Societies.	Interest received.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
						Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a.	Rs. a.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
<b>1.—PRESIDENCY PROPER.</b>																
<b>A.—Northern Division.</b>																
1	1	Kaira	Umreth Co-operative Credit Society, Limited.	A. 2,024 15 3 B. 3,785 9 9	15 0 0	.....	.....	2,000 0 0	.....	.....	.....	75 13 5 81 9 9	.....	8 3 4 8 10 0	A.—CENTRAL B.—URBAN	
1.—Total, Limited				A. 2,024 15 3 B. 3,785 9 9	15 0 0	.....	.....	2,000 0 0	.....	.....	.....	75 13 5 81 9 9	.....	8 3 4 8 10 0		
2	1	Broach	Broach District Trading and Banking Co-operative Credit Society, Limited.	B. ....	1,200 0 0	.....	.....	.....	.....	.....	.....	.....	.....	.....		
1.—Total, Limited				B. ....	1,200 0 0	.....	.....	.....	.....	.....	.....	.....	.....	.....		
3	1	Surat	Pardi Co-operative Credit Society, Unlimited.	A. Engaged in collecting Capital. B. ....	.....	.....	.....	300 0 0	.....	.....	.....	.....	.....	.....		
1.—Total, Unlimited				B. ....	.....	.....	.....	300 0 0	.....	.....	.....	.....	.....	.....		
<b>B.—Bombay City.</b>																
4	1	Bombay	Pioneer Co-operative Credit Society, Limited.	A. 1,008 0 0 B. 1,368 0 0	360 0 0 30 0 0	.....	.....	.....	.....	.....	.....	.....	.....	.....		
5	2	Do.	Bombay Co-operative Credit Society, Limited.	A. .... B. 841 8 6	8,900 0 0	.....	.....	4,000 0 0	2,000 0 0	.....	.....	.....	.....	768 3 6	54 3 0 388 9 5	
6	3	Do.	Shámardó Vithal Co-operative Credit Society, Limited.	A. .... B. 68 8 0	749 0 0 480 0 0	.....	.....	10 0 0 51 0 0	.....	.....	.....	360 0 0 151 0 0	35 0 0	.....	..... 8 10 9	
3.—Total, Limited				A. 1,008 0 0 B. 1,777 11 6	10,009 0 0 510 0 0	.....	.....	10 0 0 4,051 0 0	2,000 0 0	.....	.....	360 0 0 150 0 0	35 0 0	.....	54 3 0 388 9 5 8 10 9	
<b>C.—Central Division.</b>																
7	1	Násik	All India Brotherhood Co-operative Credit Society, Limited.	B. Information not received.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....		
1.—Total, Limited				B. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....		
8	1	Poona	Number 1 Military Accounts Mutual Help Co-operative Credit Society, Limited.	A. 71 9 9 B. 5 8 10	723 0 0 138 0 0	.....	.....	765 15 10 100 0 0	350 0 0	.....	.....	564 4 11 784 4 11	1,430 8 8	.....	62 1 8 39 0 9	
9	2	Do.	Cosmos Co-operative Credit Society, Limited.	A. 0 10 0 B. 4 8 11	1,180 0 0 135 0 0	.....	.....	2,369 2 5 190 0 0	2,000 0 0	.....	.....	917 12 6 1,372 5 3	3,027 9 0	.....	129 10 0 56 8 3	
10	3	Do.	General Trading Co-operative Credit Society, Unlimited.	A. .... B. Information not received.	220 0 0	.....	.....	650 0 0	800 0 0	.....	.....	.....	50 0 0	.....	2 2 6	
2.—Limited.				A. 73 3 9 B. 10 1 9	1,923 0 0 273 0 0	.....	.....	8,154 2 3 290 0 0	2,350 0 0	.....	.....	1,412 1 5	4,458 1 9	.....	191 11 8 95 9 0	
3.—Total				A. .... B. ....	220 0 0	.....	.....	650 0 0	800 0 0	.....	.....	.....	50 0 0	.....	2 2 6	
11	1	Sholápur	Bársi Co-operative Credit Society, Limited.	A. .... B. Information not received.	1,884 0 0	.....	.....	50 0 0	1,750 0 0	.....	.....	.....	511 0 0	.....	20 8 6	
1.—Total, Limited				A. .... B. ....	1,884 0 0	.....	.....	50 0 0	1,750 0 0	.....	.....	.....	511 0 0	.....	20 8 6	
<b>D.—Southern Division.</b>																
12	1	Belgaum	Belgaum Pioneer Co-operative Credit Society, Limited.	A. .... B. 868 7 0	103 0 0 8 0 0	.....	.....	4,515 0 0	2,000 0 0	.....	.....	4,101 0 0 2,711 0 0	.....	212 7 4 141 11 9		
13	2	Do.	Gokák Co-operative Credit Society, Limited.	A. .... B. 914 9 7	508 0 0 39 0 0	.....	.....	1,942 6 0 99 0 0	2,000 0 0	.....	.....	275 0 0 945 0 0	.....	21 7 11 41 11 9		
14	3	Do.	Nipánl Co-operative Credit Society, Limited.	A. .... B. 246 14 0	86 0 0 11 0 0	.....	.....	1,330 0 0	.....	.....	.....	.....	.....	.....	31 9 10	
3.—Total, Limited				A. .... B. 1,323 7 7	647 0 0 48 0 0	.....	.....	7,787 6 0 99 0 0	4,000 0 0	.....	.....	4,376 0 0 3,956 0 0	.....	233 15 3 215 1 4		
15	1	Dhárwár	Betgeri Co-operative Credit Society, Limited.	A. 2,386 0 0 B. 811 7 4	146 0 0 34 0 0	.....	.....	8,678 0 0 2,350 0 0	.....	.....	.....	1,673 0 0 855 0 0	.....	227 10 7 87 4 0		
16	2	Do.	Hubli Co-operative Credit Society, Limited.	A. .... B. Information not received.	2,635 0 0	34 8 0	.....	100 0 0	2,000 0 0	.....	.....	.....	2,010 0 0	.....	107 10 5	
17	3	Do.	Dhárwár Co-operative Credit Society, Limited.	A. .... B. 154 3 10	10,998 0 0 810 0 0	263 0 0 11 9 0	.....	4,878 9 5 1,365 13 4	.....	.....	.....	21,003 7 4 11,008 8 0	.....	990 12 7 534 14 11		
18	4	Do.	Southern Mahrátta Co-operative Credit Society, Limited.	A. .... B. 4 15 2	207 8 0 3,755 0 0	18 15 0 70 1 0	.....	1,852 0 0	.....	.....	.....	.....	4 0 0 1,538 0 0	.....	0 0 8 58 11 5	
4.—Total, Limited				A. 2,386 0 0 B. 370 10 4	13,986 8 0 4,599 0 0	321 7 0 81 3 0	.....	8,652 9 5 5,567 13 4	2,000 0 0	.....	.....	.....	25,680 7 4 13,461 8 0	.....	1,326 2 3 678 14 4	

II.  
Disbursements.

			Disbursements.															Serial No.
Other income.	Total income of year.	Total inclusive of opening balance.	Share capital withdrawn.	Deposits withdrawn.	Loans repaid to			Loans to members.	Loans to other Societies.	Interest paid on Loans and deposits.	Dividend and Loans paid.	Stock bought.	Establishment and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	
					Government.	Other Societies.	Non-members.											
					Rs. a. p.	Rs. a. p.	Rs. a. p.											
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
SOCIETIES.																		
N.L. SOCIETIES.																		
...	2,098 15 9	4,123 18 0	...	.....	...	...	...	827 0 0	...	.....	1 6 0	...	9 15 3	...	...	338 5 3	3,785 9 9	1
...	85 3 9	3,879 13 6	...	.....	...	...	...	.....	...	.....	...	...	5 0 9	...	...	5 0 9	3,863 12 9	
...	2,093 15 9	4,123 15 0	...	.....	...	...	...	827 0 0	...	.....	1 6 0	...	9 15 3	...	...	338 5 3	3,785 9 9	
...	85 3 9	3,870 13 6	...	.....	...	...	...	.....	...	.....	...	...	5 0 9	...	...	5 0 9	3,865 12 9	
...	1,800 0 0	1,800 0 0	...	.....	...	...	...	.....	...	.....	...	...	163 0 0	...	...	163 0 0	1,008 0 0	2
...	1,200 0 0	1,200 0 0	...	.....	...	...	...	.....	...	.....	...	...	162 0 0	...	...	162 0 0	1,008 0 0	
...	390 0 0	300 0 0	...	.....	...	...	...	.....	...	.....	...	...	5 6 0	...	...	5 6 0	294 10 0	
...	300 0 0	300 0 0	...	.....	...	...	...	.....	...	.....	...	...	5 6 0	...	...	5 6 0	294 10 0	
...	360 0 0	1,398 0 0	...	.....	...	...	...	.....	...	.....	...	...	...	...	...	...	1,704 0 0	4
...	30 0 0	1,398 0 0	...	.....	...	...	...	.....	...	.....	...	...	...	...	...	...	1,704 0 0	
...	10,954 3 0	10,954 3 0	...	.....	...	...	...	.....	10,000	.....	...	...	13 15 6	...	...	10,012 15 6	341 3 0	5
...	5,168 12 10	5,428 0 4	...	1,000 0 0	...	...	...	.....	4,000	.....	289 4 0	...	15 19 0	...	...	8,304 14 0	103 2 4	6
...	1,154 0 0	1,154 0 0	...	.....	...	...	...	1,070 0 0	...	.....	...	...	15 8 0	...	...	1,088 8 0	69 8 0	7
...	690 10 9	769 2 9	...	.....	...	...	...	700 0 0	...	.....	...	...	14 1 0	...	...	714 1 0	45 1 2	
...	12,468 3 0	13,476 2 0	...	.....	...	...	...	1,070 0 0	10,600	.....	289 4 0	...	28 7 6	...	...	11,698 6 7	1,777 11 6	8
...	5,877 7 7	7,655 8 1	...	1,000 0 0	...	...	...	700 0 0	4,000	.....	...	...	29 11 0	...	...	6,018 15 0	1,836 4 1	9
...	.....	.....	...	.....	...	...	...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	7
30 12 0	3,946 11 2	4,018 4 11	22	491 0 0	...	...	25 0 0	8,416 0 0	...	13 13 9	...	...	45 6 0	0 8 4	...	4,012 12 1	5 8 10	10
...	1,061 5 8	1,066 14 6	...	9 0 0	...	...	2 0 0	1,036 12 8	...	1 5 6	7 0 0	...	2 0 0	...	...	1,058 1 9	8 12 9	
29 9 1	9,852 11 0	9,853 5 0	10	887 7 2	...	...	5 6 0	8,522 2 0	...	40 14 10	...	...	112 14 1	...	...	9,044 12 1	3 8 11	11
...	1,763 13 6	1,768 6 5	...	176 9 0	...	...	75 0 0	1,325 0 0	...	.....	15 0 0	162 9 0	2 0 0	...	...	1,766 2 0	2 4 6	
...	1,722 2 6	1,722 2 6	...	.....	...	...	...	076 0 0	...	19 8 0	...	...	6 12 9	...	...	703 4 0	1,018 13 0	12
60 5 1	13,599 6 2	13,671 9 11	42	1,378 7 2	...	...	30 6 0	11,998 2 0	...	53 12 7	...	...	158 4 1	0 8 4	...	13,661 8 2	10 1 9	13
...	2,815 3 2	2,825 4 11	...	185 9 0	...	...	77 0 0	2,361 12 3	...	1 5 6	22 0 0	162 9 0	4 0 0	...	...	2,814 3 9	11 1 2	14
...	1,722 2 6	1,722 2 6	...	.....	...	...	...	675 0 0	...	19 8 0	...	...	8 12 9	...	...	703 4 0	1,018 13 9	15
...	4,215 8 6	4,215 8 6	...	.....	...	...	...	3,465 0 0	...	.....	...	...	26 15 0	...	...	1,391 15 0	723 9 6	16
...	4,215 8 6	4,215 8 6	...	.....	...	...	...	3,465 0 0	...	.....	...	...	26 15 0	...	...	1,391 15 0	723 9 6	17
147 8 0	11,078 15 4	11,078 15 4	...	1,400 0 0	...	...	...	9,697 0 0	...	.....	...	...	129 8 4	...	...	10,216 8 4	862 7 0	18
...	3,357 11 9	3,790 2 9	...	400 0 0	...	...	...	3,822 0 0	...	129 9 8	...	...	16 9 3	...	...	8,418 2 11	361 16 10	19
33 13 6	4,785 11 5	4,785 11 5	...	40 0 0	...	...	...	4,520 0 0	...	0 16 5	...	...	10 10 5	...	...	4,671 8 10	214 2 7	20
0 8 0	1,118 3 9	1,332 6 4	...	.....	...	...	...	1,240 0 0	...	2 9 4	5 10 8	...	6 9 1	...	...	1,364 12 10	77 9 6	
...	1,386 0 0	1,360 0 0	...	.....	...	...	...	1,170 0 0	...	.....	...	...	19 2 0	...	...	1,119 2 0	240 14 0	21
...	342 9 10	589 7 10	...	.....	...	...	...	551 0 0	...	.....	...	...	3 12 0	...	...	653 12 0	35 12 10	
186 5 8	17,230 10 9	17,230 10 9	...	1,440 0 0	...	...	...	14,307 0 0	...	0 14 5	...	...	159 4 9	...	...	15,907 3 2	1,323 7 7	22
0 8 0	4,318 9 4	5,642 0 11	...	400 0 0	...	...	...	4,662 0 0	...	132 8 0	5 10 5	...	24 14 4	...	...	5,228 11 9	415 5 2	23
0 5 0	5,823 15 7	8,004 15 7	...	.....	...	...	...	7,631 1 7	...	103 14 2	16 8 0	...	37 0 6	3 0 0	...	7,797 8 3	211 7 4	24
...	3,226 4 0	3,637 11 4	...	.....	...	...	...	751 0 0	...	.....	...	...	8 8 0	...	...	758 8 0	2,779 3 0	
...	6,887 2 5	6,887 2 5	...	.....	...	...	...	6,250 0 0	...	.....	...	...	24 14 8	...	...	6,274 14 5	612 3 1	25
59 0 9	39,255 14 1	39,235 14 1	...	1,759 10 10	...	...	...	36,872 7 4	...	...	...	...	403 8 1	...	...	39,131 10 3	154 2 10	26
46 4 9	13,774 11 0	13,928 14 10	82	3,031 1 4	...	...	...	10,047 0 0	...	...	461 8 11	...	327 1 8	...	...	13,887 11 11	41 2 10	27
0 2 6	320 10 3	230 10 2	...	.....	...	...	...	219 0 0	...	.....	...	...	6 11 0	...	...	235 11 0	4 15 0	28
43 8 3	7,377 4 8	7,382 8 10	...	632 0 0	...	...	...	6,322 0 0	...	...	...	...	47 2 11	...	...	6,724 2 11	404 0 11	29
59 8 3	52,026 10 3	54,412 10 8	...	1,759 10 10	...	...	...	51,978 8 11	...	109 14 2	16 8 0	...	662 2 3	3 0 0	...	53,429 12 2	982 14 1	30
89 13 0	24,478 3 8	24,818 14 0	39	3,655 1 4	...	...	...	17,099 0 0	...	.....	461 8 11	...	255 12 7	...	...	21,620 6 10	3,228 7 2	31



Serial No. in the	Previdency.		Name and Kind of Society.	A. - 12 months ending 31st March 1907. B. - 3 months ending 30th June 1907.	Receipts.											Sale proceeds of stock.
	District.	District.			Opening balance.	Share payment.	Entrance fees.	Deposits by members.	Loans from			Loans repaid by members.	Loans repaid by other Societies.	Interest received.		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
1.—PRESIDENCY PROVINCE— continued.																
D.—Southern Division— continued.																
19	1	Ratanagiri	Kankavli, Math and War-	A.			70 0 0	1,115 0 0	1,150 0	...	...	2,193 0 0	...	99 9 8	...	
20	2	Do.	Khārepātan Weavers Co-operative Credit Society, Unlimited.	A.	364 13 8	...	4 0 0	300 0 0	...	...	...	1,250 0 0	...	48 11 3	...	
			2.—Total, Unlimited ...	A.	...	...	83 0 0	1,715 0 0	1,150 0	...	...	2,193 0 0	...	99 9 8	...	
				B.	372 6 9	...	4 0 0	300 0 0	600 0	...	...	1,250 0 0	...	48 11 3	...	
			16.—Limited.	A.	5,491 3 0	28,444 8 0	321 7 0	19,654 1 8	14,100 0	...	1,842 1 5	35,136 5 6	...	1,834 12 0	...	
				B.	7,267 8 11	6,630 0 0	81 3 0	10,307 13 4	...	...	150 0 0	19,655 11 11	768 3 5	1,391 6 10	...	
			20.—Total, Urban.	A.	...	220 0 0	83 0 0	2,365 0 0	1,950 0	...	...	2,243 0 0	...	101 12 2	...	
				B.	372 6 9	...	4 0 0	600 0 0	600 0	...	...	1,250 0 0	...	48 11 3	...	
			20.—Total ...	A.	5,491 3 0	28,664 8 0	404 7 0	22,019 1 8	16,050 0	...	1,842 1 5	37,379 5 6	...	1,936 8 2	...	
				B.	7,639 15 8	6,630 0 0	85 3 0	10,907 13 4	600 0	...	150 0 0	20,905 11 11	768 3 5	1,440 2 1	...	
1.—PRESIDENCY PROVINCE.																
A.—Northern Division.																
21	1	Ahmedabad.	Bakrol-Vivalpur Co-operative	A.	...	...	60 0 0	584 0 0	500 0	...	1,000 0 0	1,407 0 0	...	75 2 0	...	
22	2	Do.	Poglu Co-operative Credit Society, Unlimited.	A.	1,733 8 8	...	25 0 0	255 0 0	...	...	...	950 0 0	...	17 3 1	...	
23	3	Do.	Ambāvāda, Mahādevpurā and Vaghroṭā Co-operative Credit Society, Unlimited.	A.	993 11 6	...	8 0 0	300 0 0	1,050 0	...	...	1,273 0 0	...	53 6 2	...	
24	4	Do.	Tatol Co-operative Credit Society, Unlimited.	A.	745 5 1	...	13 0 0	...	...	...	...	578 0 0	...	9 14 8	...	
25	5	Do.	Sonāsan Co-operative Credit Society, Unlimited.	A.	60 1 2	...	1 0 0	...	...	...	...	...	...	65 4 5	...	
26	6	Do.	Falāchar Co-operative Credit Society, Unlimited.	A.	998 19 5	...	18 0 0	...	...	...	...	825 0 0	...	83 12 4	...	
27	7	Do.	Kherol Co-operative Credit Society, Unlimited.	A.	707 5 10	...	13 0 0	...	...	...	...	733 0 0	...	48 2 5	...	
28	8	Do.	Wallāmpurā Co-operative Credit Society, Unlimited.	A.	511 15 8	...	7 0 0	...	...	...	...	822 0 0	...	18 0 2	...	
29	9	Do.	Tornia-Vakhtāpur Co-operative Credit Society, Unlimited.	A.	114 4 1	...	52 0 0	332 8 0	350 0	...	...	300 0 0	...	19 5 11	...	
30	10	Do.	Bāvā Co-operative Credit Society, Unlimited.	A.	863 8 11	...	1 0 0	...	...	...	...	...	...	...	...	
31	11	Do.	Santhal Co-operative Credit Society, Unlimited.	A.	Engaged in collecting	Capital.	27 0 0	2,000 0 0	...	...	...	60 0 0	...	5 12 6	...	
			21.—Total, Unlimited ...	A.	...	...	644 0 0	6,967 8 0	5,950 0	...	1,000 0 0	7,224 8 0	...	393 0 5	...	
				B.	6,431 4 4	...	119 0 0	3,880 0 0	...	...	...	3,745 0 0	...	170 0 6	...	
32	1	Kaira	Uttersandā Co-operative Credit Society, Unlimited.	A.	2,044 14 0	...	41 0 0	...	...	...	...	255 0 0	...	48 0 8	...	
33	2	Do.	Kaira Co-operative Credit Society, Unlimited.	A.	358 3 6	380 0 0	31 0 0	450 0 0	450 0	...	1,000 0 0	2,281 10 5	...	53 1 5	...	
34	3	Do.	Od Co-operative Credit Society, Unlimited.	A.	1,611 7 10	D 140 0 0	18 0 0	45 0 0	...	...	...	628 0 0	...	19 13 8	...	
35	4	Do.	Virasād Co-operative Credit Society, Unlimited.	A.	No transactions.	...	22 0 0	1,730 0 0	...	...	...	...	...	...	...	
			4.—Total, Unlimited ...	A.	2,401 1 6	D 380 0 0	99 0 0	2,630 0 0	450 0	...	1,000 0 0	2,536 10 5	...	118 7 2	...	
				B.	2,582 7 6	D 140 0 0	20 0 0	45 0 0	...	...	...	1,189 8 0	...	72 14 8	...	
36	1	Broach	Chamārgan Co-operative Credit Society, Unlimited.	A.	...	...	31 0 0	555 0 0	...	...	...	...	...	...	...	
37	2	Do.	Sanni Co-operative Credit Society, Unlimited.	A.	36 0 0	...	14 0 0	...	550 0	...	...	...	...	...	...	
			2.—Total, Unlimited ...	A.	...	...	48 0 0	1,138 0 0	...	...	...	...	...	...	...	
				B.	636 0 0	...	14 0 0	...	550 0	...	...	...	...	...	...	
38	1	Surat	Dogām Co-operative Credit Society, Unlimited.	A.	...	...	52 0 0	1,124 0 0	1,150 0	...	...	485 0 0	...	30 2 8	...	
39	2	Do.	Tarādā-Bārganā Co-operative Credit Society, Unlimited.	A.	1,137 5 9	...	6 0 0	...	600 0	...	...	494 0 0	...	60 4 4	...	
40	3	Do.	Sukhesh Co-operative Credit Society, Unlimited.	A.	1,371 3 6	...	20 8 0	814 0 2	...	...	...	749 4 0	...	33 6 6	...	
41	4	Do.	Rānder Co-operative Credit Society, Unlimited.	A.	Engaged in collecting	Capital.	16 0 0	300 0 0	...	...	...	266 0 0	...	16 11 0	...	
			4.—Total, Unlimited ...	A.	...	...	72 8 0	1,938 9 2	1,950 0	...	...	1,274 4 0	...	63 8 9	...	
				B.	2,508 7 9	...	40 0 0	306 8 10	...	...	...	760 0 0	...	66 15 4	...	
B.—Central Division.																
42	1	West Khān-	Veldā Co-operative Credit Society, Unlimited.	A.	...	...	23 0 0	1,020 0 0	1,050 0	...	...	...	...	...	...	
43	2	Do.	Hol Nanthe and Ajande Budruk Co-operative Credit Society, Unlimited.	A.	1,548 0 0	...	9 0 0	...	...	...	...	575 0 0	...	85 15 0	...	
44	3	Do.	Bāike Co-operative Credit Society, Unlimited.	B.	Do.	do.	...	...	...	...	...	...	...	...	...	
			3.—Total, Unlimited ...	A.	...	...	23 0 0	1,020 0 0	1,050 0	...	...	...	...	...	...	
				B.	1,548 0 0	...	9 0 0	...	...	...	...	575 0 0	...	85 15 0	...	
45	1	East Khān-	Bodwad Co-operative Credit Society, Unlimited.	A.	...	...	233 0 0	3,899 3 0	2,000 0	...	...	3,990 0 0	...	142 11 3	...	
			1.—Total, Unlimited ...	A.	6,147 10 0	...	23 0 0	3,899 3 0	2,000 0	...	...	3,990 0 0	...	142 11 3	...	
				B.	6,147 10 0	...	27 0 0	24 0 0	...	...	...	...	...	...	...	

II—continued.

				Disbursements.														
Other income.	Total income of year.	Total inclusive of opening balance.	Share capital withdrawn.	Deposits withdrawn.	Loans repaid to			Loans to members.	Loans to other Societies.	Interest paid on Loans and deposits.	Dividend and Bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Page No.
					Government.	Other Societies.	Non-members.											
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs.	Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs.	Rs. a. p.	Rs. a. p.	Rs. a. p.
<b>SOCIETIES.</b>																		
...	4,627 9 8	4,627 9 8	...	.....	...	...	4,175 0 0	...	68 1 2	...	...	29 12 8	...	...	4,262 13 5	301 12 3	19	
...	1,878 11 3	1,967 7 6	...	.....	...	...	1,591 0 0	...	.....	...	...	0 1 9	...	...	1,591 1 0	40 5 9	20	
...	813 0 0	813 0 0	...	.....	...	...	600 0 0	...	.....	...	...	5 5 0	...	...	600 4 6	7 10 0		
...	800 0 0	807 10 6	...	.....	...	...	600 0 0	...	.....	...	...	0 4 6	...	...	600 4 6	7 8 0		
...	5,240 9 8	5,240 9 8	...	.....	...	...	4,775 0 0	...	58 1 2	...	...	35 1 9	...	...	4,868 3 11	373 6 9		
...	2,202 11 3	2,575 2 0	...	.....	...	...	2,131 0 0	...	.....	...	...	0 6 3	...	...	2,131 6 3	443 11 9		
306 2 10 90 5 0	1,01,639 5 5 39,074 11 6	1,07,130 9 5 46,342 4 5	42 39	4,578 2 0 5,250 10 4	...	30 6 0 77 0 0	82,145 10 11 24,322 12 3	10,600 4,000	...	164 9 3 133 8 6	17 14 0 778 7 4	162 9	945 0 10 688 12 8	3 3 4 ...	98,527 3 3 35,852 13 1	9,603 6 2 10,489 8 4		
...	8,962 12 2	8,962 12 2	...	.....	...	...	5,450 0 0	...	77 9 2	...	...	43 14 6	...	...	5,571 7 8	1,391 4 6		
...	2,502 11 3	2,875 2 0	...	.....	...	...	2,131 0 0	...	.....	...	...	5 12 3	...	...	2,136 12 3	733 5 9		
306 2 10 90 5 0	1,08,602 2 7 41,577 6 9	1,14,093 5 7 49,217 6 5	42 39	4,578 2 0 5,250 10 4	...	30 6 0 77 0 0	87,595 10 11 26,953 12 3	10,600 4,000	...	243 2 4 133 8 6	17 14 0 778 7 4	162 9	988 15 4 594 8 11	3 3 4 ...	1,04,098 10 11 37,939 8 4	9,901 10 8 11,227 14 1		
<b>SOCIETIES.</b>																		
...	3,826 2 0	3,826 2 0	...	4 0 0	...	...	1,987 0 0	...	0 1 4	...	...	5 8 0	...	...	1,890 0 4	1,720 8 8	21	
...	547 8 1	2,978 11 9	...	.....	...	...	2,135 0 0	...	51 14 7	18 0 0	...	17 14 9	...	...	2,929 13 4	63 14 6	22	
...	3,901 2 8	3,012 2 8	...	...	...	...	2,858 0 0	...	36 8 2	...	...	16 15 0	...	...	2,109 7 2	893 11 0	23	
...	1,534 6 2	2,528 1 8	...	80 0 0	...	...	2,335 0 0	...	...	8 0 0	...	1 10 0	...	...	2,424 13 0	108 0 11	24	
...	2,876 7 7	2,375 7 7	...	...	...	...	1,590 8 0	...	24 14 0	...	...	14 12 0	...	...	1,030 3 0	716 5 1	25	
...	600 14 3	1,846 3 4	...	.....	...	...	1,005 54 0	...	...	7 12 0	...	2 0 0	...	...	1,016 0 0	300 3 4	26	
...	1,826 4 3	1,824 4 3	...	.....	...	...	1,738 0 0	...	15 10 6	...	...	13 8 7	...	...	1,704 3 1	40 1 2	27	
...	1 0 0	61 1 9	...	.....	...	...	49 0 0	...	...	3 4 0	...	3 12 0	...	...	61 0 0	10 1 2	28	
...	3,017 4 5	3,017 4 5	...	.....	...	...	2,005 0 0	...	...	...	...	15 8 0	...	...	2,000 8 0	908 13 5	29	
...	876 12 4	1,873 8 9	...	.....	...	...	1,630 0 0	...	38 9 0	3 0 0	...	8 0 0	...	...	1,631 9 0	201 15 0	30	
...	2,176 10 5	2,175 10 5	...	.....	...	...	1,430 0 0	...	23 2 7	...	...	16 2 0	...	...	1,404 4 7	707 3 10	31	
...	976 6 6	976 6 6	...	.....	...	...	769 0 0	...	...	5 8 0	...	5 0 0	...	...	799 8 0	203 4 4	32	
...	1,929 10 2	1,929 10 2	...	.....	...	...	1,404 0 0	...	...	...	...	13 10 6	...	...	1,417 10 6	511 13 8	33	
...	414 8 9	928 8 5	...	.....	...	...	718 0 0	...	...	5 4 2	...	4 10 6	...	...	729 14 8	200 3 0	34	
...	1,581 9 0	1,581 9 0	...	.....	...	...	1,441 8 0	...	14 2 8	...	...	11 10 3	...	...	1,407 4 11	114 4 1	35	
...	108 11 7	916 13 8	...	.....	...	...	85 0 0	...	...	4 12 0	...	6 15 0	...	...	46 11 0	170 4 8	36	
...	1,110 13 11	1,110 13 11	...	.....	...	...	743 0 0	...	...	...	...	13 10 0	...	...	746 10 0	303 3 11	37	
...	1 0 0	364 8 11	...	.....	...	...	315 0 0	...	...	0 15 5	...	5 15 0	...	...	821 14 5	42 5 0	38	
...	624 0 0	624 0 0	...	.....	...	...	415 0 0	...	...	...	...	...	...	...	416 0 0	200 0 0	39	
...	1,496 12 6	1,705 12 6	...	.....	...	...	65 0 0	...	...	...	...	...	...	...	73 5 0	1,612 7 0	40	
...	2,050 5 4	2,050 5 4	...	.....	...	...	526 0 0	...	...	...	...	9 4 0	...	...	527 4 0	1,527 1 4	41	
...	22,179 0 5	22,179 0 5	...	4 0 0	...	...	15,510 0 0	...	113 7 3	...	...	120 4 10	...	...	15,747 12 1	6,431 4 4	42	
...	7,914 0 6	14,345 4 10	...	80 0 0	...	...	9,574 4 0	...	90 7 7	63 7 7	...	64 7 0	...	...	9,870 10 3	4,474 10 2	43	
...	844 0 3	2,888 14 3	...	.....	...	...	2,265 0 0	...	76 2 4	...	...	8 7 3	...	...	2,319 9 7	20 4 8	44	
...	618 9 5	657 14 1	...	.....	...	...	340 0 0	...	80 7 4	13 2 0	...	19 0 0	...	...	2,05 9 4	362 4 0	45	
5 4 0	4,668 5 4	5,024 8 10	...	.....	...	...	3,349 0 0	...	...	...	...	44 1 0	...	...	3,093 1 0	1,911 7 10	46	
...	848 13 8	2,480 5 1	...	.....	...	...	1,199 0 0	...	...	...	...	26 0 0	...	...	1,218 0 0	1,269 5 1	47	
...	455 0 0	455 0 0	...	.....	...	...	...	...	...	...	...	0 4 0	...	...	0 4 0	454 12 0	48	
...	1,753 0 0	1,752 0 0	...	.....	...	...	830 0 0	...	...	...	...	10 5 0	...	...	810 5 0	911 11 0	49	
...	...	911 11 0	...	.....	...	...	110 0 0	...	...	...	...	3 0 0	...	...	112 0 0	79 11 0	50	
5 4 0	7,219 5 7	9,620 7 1	...	.....	...	...	6,444 0 0	...	76 2 4	...	...	63 1 3	...	...	6,583 3 7	3,037 3 6	51	
...	1,467 6 8	4,049 14 2	...	.....	...	...	1,542 0 0	...	30 7 4	13 2 0	...	40 0 0	...	...	1,625 9 4	2,421 4 10	52	
...	588 0 0	588 0 0	...	.....	...	...	550 0 0	...	...	...	...	...	...	...	550 0 0	30 0 0	53	
...	564 0 0	600 0 0	...	.....	...	...	588 0 0	...	...	...	...	6 2 0	...	...	564 2 0	5 14 0	54	
...	600 0 0	600 0 0	...	.....	...	...	...	...	...	...	...	...	...	...	...	600 0 0	600 0 0	55
...	...	600 0 0	...	.....	...	...	...	...	...	...	...	...	...	...	...	600 0 0	600 0 0	56
...	1,186 0 0	1,186 0 0	...	.....	...	...	550 0 0	...	...	...	...	...	...	...	550 0 0	676 0 0	57	
...	564 0 0	1,200 0 0	...	.....	...	...	588 0 0	...	...	...	...	6 2 0	...	...	594 2 0	606 14 0	58	
...	2,841 2 3	2,841 2 3	...	.....	...	...	1,700 0 0	...	...	...	...	5 13 0	...	...	1,704 13 0	1,137 5 3	59	
...	551 4 4	1,687 9 7	...	.....	...	...	1,619 0 0	...	43 4 11	...	...	1 11 0	...	...	1,660 15 11	30 0 8	60	
...	2,457 11 8	2,457 11 8	...	.....	...	...	1,055 4 0	...	14 9 3	...	...	19 12 0	...	...	1,096 9 2	1,321 2 6	61	
...	306 14 10	1,678 1 4	...	.....	...	...	1,474 4 0	...	6 3 10	...	...	...	...	...	1,480 7 10	157 9 6	62	
...	318 0 0	318 0 0	...	.....	...	...	301 0 0	...	...	...	...	5 6 0	...	...	306 6 0	9 10 0	63	
...	5,298 13 11	5,298 13 11	...	.....	...	...	2,755 4 0	...	14 9 2	...	...	21 9 0	...	...	2,793 6 2	2,509 7 9	64	
...	1,173 8 2	3,681 10 11	...	.....	...	...	3,387 4 0	...	49 8 9	...	...	7 1 0	...	...	3,413 13 9	257 13 2	65	
30 0 0	2,123 0 0	2,123 0 0	...	.....	...	...	575 0 0	...	...	...	...	...	...	...	575 0 0	1,543 0 0	66	
...	619 15 0	3,167 15 0	...	.....	...	...	1,510 0 0	...	47 13 0	2 8 5	...	13 9 0	...	...	1,573 9 5	504 5 7	67	
30 0 0	2,123 0 0	2,123 0 0	...	.....	...	...	575 0 0	...	...	...	...	...	...	...	575 0 0	1,543 0 0	68	
...	619 15 0	3,167 15 0	...	.....	...	...	1,510 0 0	...	47 13 0	2 8 5	...	13 9 0	...	...	1,573 9 5	504 5 7	69	
0 0 6	10,264 14 9	10,264 14 9	...	.....	...	...	3,990 0 0	...	107 3 0	...	...	20 1 9	...	...	4,117 4 9	6,147 10 0	70	
...	51 0 0	6,198 10 0	...	.....	...	...	3,996 0 0	...	107 3 0	...	...	10 10 2	...	...	4,068 10 3	2,191 15 9	71	

Serial No. in the	Presidency.	District.	District.	Name and kind of Society.	A. 12 months ending 31st March 1907. B. 3 months ending 30th June 1907	Receipts.									
						Opening balance.	Share payments.	Entrance fees.	Deposits by members.	Loans from			Loans repaid by members.	Loans repaid by other Societies.	Interest received.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
I.—PRESIDENCY PROPER—continued.															
B.—Central Division—continued.															
46	1	Poona	...	Aikyawardhak Co-operative Credit Society, Unlimited.	A. Engaged Do. B. Do.	In collecting do.	Capital do.								
47	1	Satara	...	Bothe Co-operative Credit Society, Unlimited.	A. Engaged Do. B. Do.	In collecting do.	Capital do.								
48	1	Sholapur	...	Tadvala Co-operative Credit Society, Unlimited.	A. 255 8 9 B. 71 4 3	.....	28 0 0 2 0 0	5 0 0 .....	.....	800 0 .....	.....	2,741 0 0 638 0 0	.....	185 8 1 38 1 1	
2.—Total, Unlimited					A. 255 8 9 B. 71 4 3	.....	28 0 0 2 0 0	5 0 0 .....	.....	800 0 .....	.....	2,741 0 0 638 0 0	.....	185 8 1 38 1 1	
C.—Southern Division.															
49	1	Belgaum	...	Bigevaldi Co-operative Credit Society, Unlimited.	A. .... B. Information not received.	.....	39 0 0	737 0 0	.....	.....	.....	.....	.....	.....	
50	2	Do.	...	Ainapur-Kuber Co-operative Credit Society, Unlimited.	A. .... B. Information not received.	.....	20 0 0	600 0 0	600 0	.....	.....	.....	.....	.....	
51	3	Do.	...	Kodne Shri Bhairavnath Co-operative Credit Society, Unlimited.	A. .... B. 349 14 6	.....	64 8 0	938 12 0	.....	.....	.....	.....	.....	.....	
52	4	Do.	...	Jatrat Shri Shiddeshwar Co-operative Credit Society, Unlimited.	A. .... B. Information not received.	.....	1 8 0	635 0 0	.....	.....	.....	90 0 0	.....	4 3 6	
53	5	Do.	...	Saundatti Co-operative Credit Society, Unlimited.	A. .... B. 19 1 0	.....	28 0 0	90 0 0	.....	.....	.....	.....	.....	.....	
54	6	Do.	...	Nesargi Co-operative Credit Society, Unlimited.	A. Engaged Do. B. Do.	In collecting do.	Capital do.								
6.—Total, Unlimited					A. .... B. 354 15 6	.....	186 8 0 8 8 0	2,830 12 0 90 0 0	600 0	.....	.....	.....	90 0 0	.....	
55	1	Dhárwār	...	Kanginhal Co-operative Credit Society, Unlimited.	A. 236 14 8 B. 19 6 9	.....	79 0 0	18 0 0	.....	1,500 0	.....	2,388 0 0 4,471 0 0	.....	245 6 1 309 0 1	
56	2	Do.	...	Hulkoti Co-operative Credit Society, Unlimited.	A. 4 5 4 B. 9 10 1	.....	33 0 0	110 0 0	.....	4,000 0	.....	9,564 0 0 850 0 0	.....	876 14 8 11 14 8	
57	3	Do.	...	Chit-Handigol Co-operative Credit Society, Unlimited.	A. 97 15 0 B. 8 15 8	.....	10 0 0	.....	.....	.....	.....	894 0 0 9,174 0 0	.....	171 13 2 191 4 2	
58	4	Do.	...	Unkal Co-operative Credit Society, Unlimited.	A. .... B. Not working. Registration cancelled in June.	.....	.....	.....	.....	.....	.....	.....	.....	.....	
59	5	Do.	...	Garag Co-operative Credit Society, Unlimited.	A. 59 10 8 B. 44 11 10	.....	8 0 0	60 0 0	.....	.....	.....	1,744 0 0 330 0 0	.....	236 2 11 88 15 6	
60	6	Do.	...	Amlinbavi Co-operative Credit Society, Unlimited.	A. 68 0 0 B. 179 11 3	.....	64 0 0	.....	.....	1,000 0	.....	2,217 8 0 1,265 0 0	.....	251 15 3 98 0 8	
61	7	Do.	...	Annigeri Co-operative Credit Society, Unlimited.	A. .... B. 49 2 0	.....	69 0 0	1,912 0 0	1,850 0	.....	.....	465 0 0 3,163 0 0	.....	23 4 8 169 3 11	
62	8	Do.	...	Malsamudra Co-operative Credit Society, Unlimited.	A. 6 0 0 B. 1,898 9 11	.....	20 0 0	24 0 0	.....	800 0	.....	2,831 0 0 164 0 0	.....	204 7 8 6 11 10	
63	9	Do.	...	Timmápur Co-operative Credit Society, Unlimited.	A. .... B. 1,211 5 5	.....	182 0 0	2,000 0 0	2,000 0	3,000 0	.....	1,218 0 0 8,480 0 0	.....	193 12 10 329 4 4	
64	10	Do.	...	Harlapur Co-operative Credit Society, Unlimited.	A. .... B. 90 11 0	.....	149 0 0	635 0 0	650 0	2,000 0	.....	644 0 0 3,378 0 0	.....	35 2 11 219 8 1	
10.—Total, Unlimited					A. 470 13 6 B. 3,439 3 11	.....	592 0 0 74 0 0	4,647 0 0 132 0 0	4,500 0	8,400 0 4,000 0	.....	21,848 8 0 19,265 0 0	.....	2,153 15 4 1,333 15 1	
65	1	Bijapur	...	Muddebihal Group Co-operative Credit Society, Unlimited.	A. 2,484 4 9 B. 1,394 4 7	.....	37 0 0	35 0 0	.....	.....	.....	1,234 10 11	.....	167 1 9	
66	2	Do.	...	Chimalgi Co-operative Credit Society, Unlimited.	A. Engaged Do. B. Do.	In collecting Capital.									
2.—Total, Unlimited					A. 2,484 4 9 B. 1,394 4 7	.....	37 0 0 38 0 0	35 0 0 1,080 0 9	.....	.....	100 0 0	.....	1,234 10 11 1,182 5 11	.....	167 1 9 138 12 4
7	1	Kánara	...	Sirai Co-operative Credit Society, Unlimited.	A. .... B. 709 4 11	.....	31 8 0	981 8 0	.....	.....	.....	75 0 0 25 0 0	.....	2 4 1 1 4 5	
1.—Total, Unlimited					A. .... B. 709 4 11	.....	31 8 0	981 8 0	.....	.....	.....	75 0 0 25 0 0	.....	2 4 1 1 4 5	
68	1	Ratnágiri	...	Gire-Vijaydurga Co-operative Credit society, Unlimited.	A. .... B. 752 6 0	.....	10 12 0	675 0 0	650 0	.....	.....	.....	.....	.....	
1.—Total, Unlimited					A. .... B. 752 6 0	.....	10 12 0	675 0 0	650 0	.....	.....	.....	.....	.....	
2.—SIND.					A. .... B. 752 6 0	.....	2 4 0	.....	.....	.....	.....	200 0 0	.....	1 9 0	
69	1	Hyderabad	...	Kandiaro Co-operative Credit Society, Unlimited.	A. .... B. Not working. Do.	.....	.....	.....	.....	.....	.....	.....	.....	.....	
1.—Total, Unlimited					A. .... B. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
70	1	Sukkur	...	Khairpur-Dabarki Co-operative Credit Society, Unlimited.	A. .... B. 946 0 0	.....	44 0 0	780 0 0	.....	.....	.....	.....	.....	.....	
1.—Total, Unlimited					A. .... B. 946 0 0	.....	44 0 0	780 0 0	.....	.....	.....	.....	.....	.....	
50.—Unlimited.					A. 5,611 12 6 B. 27,521 4 9	D 380 0 0 D 140 0 0	2,049 4 0 353 12 0	27,517 8 2 5,596 11 10	17,150 0 550 0	9,200 0 4,000 0	2,000 0 100 0	40,924 9 4 27,669 13 11	.....	.....	3,209 9 9 1,862 10 11
50.—Total Limited					A. .... B. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
50.—Total					A. 5,611 12 6 B. 27,521 4 9	D 380 0 0 D 140 0 0	2,049 4 0 353 12 0	27,517 8 2 5,596 11 10	17,150 0 550 0	9,200 0 4,000 0	2,000 0 100 0	40,924 9 4 27,669 13 11	.....	.....	3,209 9 9 1,862 10 11
GRAND TOTAL					A. 11,101 15 6 B. 35,161 4 5	29,044 8 0 6,770 0 0	2,453 11 0 438 15 0	49,536 9 10 16,504 9 2	3,200 0 1,150 0	9,200 0 4,000 0	3,842 1 0 250 0 0	5,78,303 14 10 48,575 9 10	768 3 5	5,146 1 11 3,302 13 0	

D = Debentures.

II.—concluded.

			Disbursements.														
Other income.	Total income of year.	Total inclusive of opening balance.	Share capital 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.	
				Deposits withdrawn.	Government.	Other Societies.											Non-members.
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs.	Rs. s. p.	Rs.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs.	Rs. s. p.	Rs. s. p.	Rs.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
<b>SOCIETIES—concluded.</b>																	
...	3,739 8 1	3,808 0 10	...	...	...	...	...	3,861 0 0	...	38 5 7	5 0 0	...	19 7 0	...	3,923 12 7	71 4 3	
...	678 1 1	749 5 4	...	...	...	...	...	545 0 0	...	50 2 2	17 0 0	...	8 0 0	...	630 2 3	129 3 2	
...	776 0 0	776 0 0	...	...	...	...	...	770 0 0	...	...	...	...	1 0 0	...	771 0 9	4 15 3	
...	1,230 0 0	1,230 0 0	...	...	...	...	...	1,210 0 0	...	...	...	...	13 1 0	...	1,223 1 0	6 16 0	
...	1,003 4 0	1,003 4 0	...	...	...	...	...	655 0 0	...	...	...	...	8 5 6	...	660 8 0	312 14 0	
...	95 11 6	438 10 0	...	...	...	...	...	...	...	...	...	...	4 6 4	...	4 0 4	434 3 6	
...	562 0 0	552 0 0	...	...	...	...	...	423 0 0	...	...	...	...	5 5 0	...	423 5 0	123 10 0	
...	26 0 0	26 0 0	...	...	...	...	...	...	...	...	...	...	13 15 0	...	13 15 0	12 1 0	
...	95 0 0	107 1 0	...	...	...	...	...	100 0 0	...	...	...	...	...	...	100 0 0	7 1 0	
...	3,587 4 0	3,587 4 0	...	...	...	...	...	3,058 0 0	...	...	...	...	31 11 8	...	3,096 11 9	400 8 3	
...	190 11 6	545 11 0	...	...	...	...	...	100 0 0	...	...	...	...	4 6 4	...	104 6 4	441 4 8	
0 3 3	4,228 9 5	4,483 8 1	...	21 0 0	...	...	...	4,317 0 0	...	73 12 1	14 0 0	...	25 3 0	0 3 8	4,451 1 4	13 0 0	
...	4,805 0 1	4,817 6 10	...	4 0 0	...	119 4 0	...	4,556 0 0	...	190 0 0	...	...	5 4 0	...	4,805 1 0	19 8 0	
1 0 0	10,443 7 8	10,467 13 1	...	...	...	111 4 10	...	10,439 0 0	...	245 12 0	29 0 0	...	43 2 2	...	10,438 3 0	9 10 1	
15 0 0	4,988 14 8	4,998 8 9	...	...	...	...	...	4,899 0 0	...	82 0 4	33 11 0	...	16 5 8	...	4,991 0 9	7 8 0	
...	875 13 7	973 12 7	...	...	...	...	...	864 0 0	...	66 10 0	13 11 7	...	21 4	...	964 12 11	8 15 0	
...	2,885 4 3	2,874 8 10	...	...	...	...	...	2,981 0 0	...	64 6 0	24 0 0	...	18 5 0	...	2,987 11 0	0 8 0	
5 13 2	2,014 0 1	2,103 10 7	...	...	...	...	...	2,094 0 0	...	...	3 0 0	...	16 6 9	16 8 0	2,098 14 0	44 11 10	
...	358 15 6	403 11 4	...	...	...	...	...	165 0 0	...	...	18 0 0	...	9 4 0	...	183 4 0	221 7 3	
...	3,548 7 8	3,699 7 3	...	...	...	...	...	3,325 0 0	...	52 7 4	8 14 8	...	33 6 0	...	3,419 12 0	170 11 3	
...	1,363 0 6	1,548 11 2	...	...	...	...	...	1,171 0 0	...	119 9 9	...	...	4 14 6	...	1,368 0 3	180 11 0	
1 4 0	4,349 8 6	4,349 8 6	...	...	...	79 8 0	...	4,298 0 0	...	...	...	...	8 6 0	...	4,306 8 6	41 2 0	
...	5,328 8 11	5,371 8 11	...	...	...	...	...	5,321 0 0	...	...	...	...	21 11 0	...	5,344 11 0	20 10 11	
...	4,019 7 3	4,045 7 8	...	...	...	...	...	3,101 0 0	...	64 15 5	5 7 6	...	15 6 8	...	3,140 13 4	1,898 0 11	
...	176 11 10	2,075 5 9	...	24 0 0	...	71 8 10	...	1,919 0 0	...	33 19 0	...	...	8 0 0	...	2,049 4 10	26 0 11	
...	8,477 12 1	8,477 12 1	...	...	...	...	...	7,101 0 0	...	135 6 8	...	...	20 0 0	...	7,246 6 8	1,211 8 6	
5 3 4	8,809 7 8	8,809 7 8	...	...	...	291 8 10	...	7,564 0 0	...	118 8 4	90 0 0	...	19 0 7	...	8,947 7 8	71 5 4	
...	4,103 2 11	4,101 2 11	...	...	...	75 13 11	...	3,601 0 0	...	67 14 8	...	...	24 11 7	...	4,072 7 11	30 11 0	
...	8,602 8 1	8,633 3 1	...	...	...	79 8 0	...	3,476 0 0	...	49 0 8	13 0 0	...	10 13 0	...	8,628 5 8	4 13 5	
8 13 5	42,153 4 10	42,624 2 4	...	21 0 0	...	187 2 9	...	37,973 0 0	...	695 13 11	74 1 8	...	217 0 10	16 11 8	39,181 14 5	8,439 3 11	
20 3 4	24,824 2 5	28,263 6 4	...	28 0 0	...	581 0 8	...	26,305 0 0	...	577 9 1	105 11 0	...	108 9 6	...	27,705 14 3	557 8 1	
...	1,473 12 8	3,958 1 5	...	...	...	...	...	2,385 0 0	...	157 2 4	4 0 6	...	7 10 0	...	2,663 12 10	1,394 4 7	
...	1,234 9 8	2,628 6 10	...	...	...	...	...	1,018 0 0	...	94 0 0	...	...	39 19 7	...	1,071 19 7	1,556 10 3	
...	1,305 0 0	1,508 0 0	...	...	...	...	...	1,275 0 0	...	...	...	...	18 8 9	...	1,277 8 9	7 19 5	
...	1,473 12 8	3,958 1 5	...	...	...	...	...	2,395 0 0	...	157 2 4	4 0 6	...	7 10 0	...	2,663 12 10	1,394 4 7	
...	2,539 2 3	3,933 6 10	...	...	...	...	...	2,300 0 0	...	24 0 0	...	...	45 0 4	...	2,339 0 4	1,664 6 6	
...	1,070 4 11	1,050 4 11	...	...	...	...	...	375 0 0	...	...	...	...	6 0 0	...	371 0 0	591 4 11	
...	26 12 5	736 1 4	...	...	...	...	...	300 0 0	...	...	...	...	6 0 0	...	296 0 0	530 1 3	
...	1,090 4 11	1,090 4 11	...	...	...	...	...	375 0 0	...	...	...	...	6 0 0	...	381 0 0	703 4 1	
...	26 12 5	736 1 4	...	...	...	...	...	200 0 0	...	...	...	...	6 0 0	...	208 0 0	559 1 3	
...	1,335 12 0	1,335 12 0	...	...	...	...	...	575 0 0	...	...	...	...	8 6 0	...	583 6 0	752 6 0	
...	203 13 0	956 3 0	...	...	...	...	...	952 0 0	...	...	...	...	0 2 9	...	952 2 9	4 0 0	
...	1,835 12 0	1,835 12 0	...	...	...	...	...	575 0 0	...	...	...	...	8 6 0	...	583 6 0	752 6 0	
...	233 13 0	956 3 0	...	...	...	...	...	952 0 0	...	...	...	...	0 2 9	...	952 2 9	4 0 0	
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
122 0 0	948 0 0	940 0 0	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
13 0 0	54 0 0	1,000 0 0	...	...	...	...	...	870 0 0	...	...	...	...	...	...	...	...	...
...	946 0 0	916 0 0	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
122 0 0	54 0 0	1,000 0 0	...	...	...	...	...	990 0 0	...	...	...	...	...	...	...	...	...
13 0 0	54 0 0	1,000 0 0	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
165 1 11	1,02,597 1 2	1,08,208 13 8	...	25 0 0	...	187 2 9	...	78,061 4 0	...	1,202 11 7	83 2 2	...	521 4 5	16 11 3	80,077 4 2	28,111 9 6	
33 3 4	40,306 4 0	67,827 8 9	...	108 0 0	...	581 0 8	...	51,987 8 0	...	609 15 11	291 8 0	...	319 8 5	...	54,067 9 0	13,759 15 9	
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
165 1 11	1,02,597 1 2	1,08,208 13 8	...	25 0 0	...	187 2 9	...	78,061 4 0	...	1,202 11 7	83 2 2	...	521 4 5	16 11 3	80,077 4 2	28,111 9 6	
33 3 4	40,306 4 0	67,827 8 9	...	108 0 0	...	581 0 8	...	51,987 8 0	...	609 15 11	291 8 0	...	319 8 5	...	54,067 9 0	13,759 15 9	
472 4 9	2,11,199 3 9	2,22,302 3 3	42	4 603 2 0	...	137 2 9	20 6	1,56,564 11	10,630	1,414 13 11	101 0 2	...	1,510 3 9	20 3 7	1,84,197 15	13,103 4 2	
123 8 4	81,833 10 9	1,17,044 15 2	39	5,353 10 4	...	581 0 8	877 0 0	73,911 4 3	4,000	1,003 8 5	979 15 4	162 9	914 1 4	...	92,057 1 4	21,971 13 10	

STATEMENT  
Profit and Loss.

Serial No. in the		District.	Name and kind of Society.	A. 12 months ending 31st March 1907. B. 3 months ending 30th June 1907.	Pro	
Province.	District.				Interest earned.	Gross profit on sales of stock.
1	2	3	4	5	6	7
					Rs. a. p.	Rs. a. p.
			<b>1.—PRESIDENCY PROPER.</b>		<b>A.—CENTRAL</b>	
			<i>A.—Northern Division.</i>		<b>C.—URBAN</b>	
1	1	Kaira	Umreth Co-operative Credit Society, Limited	A. ... B. ...	112 11 7 37 2 5	..... .....
			1.—Total, Limited	A. ... B. ...	112 11 7 37 2 5	..... .....
2	1	Broach	Broach District Trading and Banking Co-operative Credit Society, Limited.	B. ...	.....	.....
			1.—Total, Limited	B. ...	.....	.....
3	1	Surat	Pardi Co-operative Credit Society, Unlimited	A. ... B. ...	Engaged in collecting No transactions.	.....
			1.—Total, Unlimited	B. ...	.....	.....
			<i>B.—Bombay City.</i>			
4	1	Bombay	Pioneer Co-operative Credit Society, Limited	A. ... B. ...	20 0 0 5 0 0	..... .....
5	2	Do.	Bombay do. do.	A. ... B. ...	460 0 2 169 6 2	..... .....
6	3	Do.	Shamrao Vithal Co-operative Credit Society, Limited	A. ... B. ...	9 10 9 26 11 6	..... .....
			3.—Total, Limited	A. ... B. ...	489 10 11 201 1 8	..... .....
			<i>C.—Central Division.</i>			
7	1	Násik	All India Brotherhood Co-operative Credit Society, Limited.	B. ...	Information not	.....
			1.—Total, Limited	B. ...	.....	.....
8	1	Poona	No. 1 Military Accounts Mutual Help Co-operative Credit Society, Limited.	A. ... B. ...	75 1 0 38 15 10	..... .....
9	2	Do.	Cosmos Co-operative Credit Society, Limited	A. ... B. ...	145 13 3 92 7 0	..... .....
10	3	Do.	General Trading Co-operative Credit Society, Unlimited.	A. ... B. ...	48 11 5 Information not	..... .....
			3.—Total	A. ... B. ...	220 14 3 131 6 10	..... .....
			2 Limited	A. ... B. ...	48 11 5 .....	..... .....
			1 Unlimited	A. ... B. ...	..... .....	..... .....
11	1	Sholápur	Bárai Co-operative Credit Society, Limited	A. ... B. ...	90 12 2 Information not	..... .....
			1.—Total, Limited	A. ... B. ...	90 12 2 .....	..... .....
			<i>D.—Southern Division.</i>			
12	1	Belgáum	Belgáum Pioneer Co-operative Credit Society, Limited.	A. ... B. ...	336 5 10 104 3 5	..... .....
13	2	Do.	Gokák Co-operative Credit Society, Limited	A. ... B. ...	141 6 5 104 4 10	..... .....

III.

Account.

Gt.		Loss.					Net Profit + or Loss —	Serial No.	Remarks.
Other items.	Total.	Interest paid and due.	Establishment and contingent charges paid and due.	Debts written off.	Depreciation of stock.	Other items.			
8	9	10	11	12	13	14	15	16	17
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.		
SOCIETIES.									
.....	112 11 7	.....	10 9 9	.....	.....	.....	+102 1 10	}	1
.....	37 2 5	.....	2 6 3	.....	.....	.....	+34 12 2		
.....	112 11 7	.....	10 9 9	.....	.....	.....	+102 1 10	}	2
.....	37 2 5	.....	2 6 3	.....	.....	.....	+34 12 2		
.....	.....	.....	155 8 0	.....	.....	.....	-155 8 0	}	3
.....	.....	.....	155 8 0	.....	.....	.....	-155 8 0		
capital.									
.....	20 0 0	.....	1,279 14 6	.....	.....	.....	-1,259 14 6	}	4
.....	5 0 0	.....	150 0 0	.....	.....	.....	-145 0 0		
.....	460 0 2	.....	12 15 6	.....	.....	.....	+447 0 8	}	5
.....	169 6 2	45 14 3	15 10 0	.....	.....	.....	+107 13 11		
.....	9 10 9	1 3 6	2 8 0	.....	.....	.....	+5 15 3	}	6
.....	26 11 6	5 0 2	1 0 0	.....	.....	.....	+20 11 4		
.....	489 10 11	1 3 6	1,295 6 0	.....	.....	.....	-808 14 7	}	7
.....	201 1 8	50 14 5	166 10 0	.....	.....	.....	-18 6 9		
received.									
.....	30 12 0	105 13 0	12 13 0	29 10 0	.....	.....	+63 6 0	}	8
.....	.....	38 15 10	14 14 1	3 0 0	.....	.....	+21 1 9		
.....	29 9 1	175 8 4	40 14 10	35 9 3	.....	.....	+98 14 3	}	9
.....	.....	22 7 0	24 12 10	3 0 0	.....	.....	+64 10 2		
.....	48 11 5	82 2 6	3 4 9	.....	.....	.....	+13 4 2	}	10
received.									
.....	60 5 1	281 3 4	53 11 10	65 3 3	.....	.....	+162 4 3	}	11
.....	.....	131 6 10	39 10 11	6 0 0	.....	.....	+85 11 11		
.....	48 11 5	32 2 6	3 4 9	.....	.....	.....	+13 4 2	}	12
.....	.....	.....	.....	.....	.....	.....	.....		
.....	90 12 2	0 12 0	26 15 0	.....	.....	.....	+63 1 2	}	13
received.									
.....	90 12 2	0 12 0	26 15 0	.....	.....	.....	+63 1 2	}	14
.....	.....	.....	.....	.....	.....	.....	.....		
.....	147 8 0	483 13 10	129 9 8	109 8 4	.....	.....	+244 11 10	}	15
.....	.....	104 3 5	36 8 4	24 9 3	.....	.....	+43 1 10		
.....	38 13 6	180 3 11	33 9 5	10 10 5	.....	.....	+136 0 1	}	16
.....	0 3 0	104 12 10	15 2 5	6 9 1	.....	.....	+83 1 4		

## STATEMENT

Serial No. in the		District.	Name and kind of Society.	A. 12 months ending 31st March 1907. B. 3 months ending 30th June 1907.	Pro	
Province.	District.				Interest earned.	Gross profit on sales of stock.
1	2	3	4	5	6	7
					Rs. a. p.	Rs. a. p.
					A.—CENTRAL	
					C.—URBAN	
			1.—PRESIDENCY PROPER—continued.			
			D.—Southern Division—continued.			
14	3	Belgáum	Nipáni Co-operative Credit Society, Limited	A. ... B. ...	35 14 10 30 11 6	..... .....
			3.—Total, Limited	A. ... B. ...	513 11 1 239 3 9	..... .....
15	1	Dhárwár	Betgerl Co-operative Credit Society, Limited	A. ... B. ...	470 5 4 170 9 2	..... .....
16	2	Do.	Hubli do. do.	A. ... B. ...	236 1 0 Information	..... not received.
17	3	Do.	Dhárwár do. do.	A. ... B. ...	1,190 11 4 474 11 4	..... .....
18	4	Do.	Southern Marátha Co-operative Credit Society, Limited.	A. ... B. ...	0 0 8 114 13 1	..... .....
			4.—Total, Limited	A. ... B. ...	1,897 2 4 760 1 7	..... .....
19	1	Ratnágiri	Kankavli, Math and Waravde Weavers' Co-operative Credit Society, Unlimited.	A. ... B. ...	143 7 3 61 0 3	..... .....
20	2	Do.	Khárepátan Weavers' Co-operative Credit Society, Unlimited.	A. ... B. ...	9 6 0 28 2 0	..... .....
			2.—Total, Unlimited	A. ... B. ...	152 13 3 89 2 3	..... .....
			4 Unlimited	A. ... B. ...	201 8 8 89 2 3	..... .....
			20.—Total—Urban	A. ... B. ...	3,324 14 4 1,369 0 3	..... .....
			16 Limited	A. ... B. ...	3,526 7 0 1,458 2 6	..... .....
			20.—Total	A. ... B. ...	3,526 7 0 1,458 2 6	..... .....
			1.—PRESIDENCY PROPER.			
			A.—Northern Division.			
21	1	Ahmedábád	Bákról-Visalpur Co-operative Credit Society, Unlimited.	A. ... B. ...	109 0 8 36 4 10	..... .....
22	2	Do.	Poglu Co-operative Credit Society, Unlimited	A. ... B. ...	117 0 4 50 15 2	..... .....
23	3	Do.	Ambáváda-Mahádevpura and Vághrota Co-operative Credit Society, Unlimited.	A. ... B. ...	70 12 5 28 12 9	..... .....
24	4	Do.	Talod Co-operative Credit Society, Unlimited	A. ... B. ...	50 4 9 28 4 3	..... .....
25	5	Do.	Sonásan do. do.	A. ... B. ...	102 2 8 41 11 5	..... .....
26	6	Do.	Paláchar do. do.	A. ... B. ...	60 10 5 21 5 1	..... .....
27	7	Do.	Kherol do. do.	A. ... B. ...	55 4 10 20 8 4	..... .....
28	8	Do.	Walliampura do. do.	A. ... B. ...	46 14 6 24 15 6	..... .....
29	9	Do.	Tornia-Vakhtápur Co-operative Credit Society, Unlimited.	A. ... B. ...	29 10 2 14 12 1	..... .....
						C.—RURAL

III—continued.

It.		Loss.					Net Profit + or Loss—	Serial No.	Remarks.
Other items.	Total.	Interest paid and due.	Establishment and contingent charges paid and due.	Debts written off.	Depreciation of stock.	Other items.			
8	9	10	11	12	13	14	15	16	17
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>SOCIETIES.</b>									
<b>N/L</b>									
<b>SOCIETIES.</b>									
.....	35 14 10	29 10 0	14 0 0	.....	.....	.....	-7 11 2	} 14	
.....	30 11 6	12 11 2	5 14 0	.....	.....	.....	+12 2 1		
186 5 6	700 0 7	192 13 1	134 2 9	.....	.....	.....	+373 0 9	} 15	
0 8 0	239 11 9	64 5 11	37 0 4	.....	.....	.....	+138 5 6		
0 5 0	470 10 4	214 4 11	27 8 6	.....	.....	16 8 0	+212 4 11	} 16	
.....	170 9 2	87 9 5	13 0 0	.....	.....	.....	+69 15 9		
34 8 0	270 9 0	0 10 4	97 8 8	.....	.....	.....	+172 6 0	} 10	
327 0 9	1,517 12 1	78 7 4	623 9 1	.....	.....	.....	+815 11 8	} 17	
67 6 9	532 2 1	21 13 8	147 1 8	.....	.....	.....	+303 2 9		
19 1 6	19 2 2	.....	6 11 0	.....	.....	.....	+12 7 2	} 18	
74 4 3	189 1 4	2 15 6	39 1 8	.....	.....	.....	+147 0 2		
380 15 3	2,278 1 7	293 6 7	755 5 3	.....	.....	16 8 0	+1,212 13 9	} 19	
131 11 0	891 12 7	112 6 7	199 3 4	.....	.....	.....	+580 2 8		
70 0 0	213 7 3	58 1 2	24 0 3	.....	.....	.....	+131 5 10	} 20	
4 0 0	65 0 3	21 9 5	7 11 9	.....	.....	.....	+85 11 1		
13 0 0	22 6 0	6 4 0	1 5 6	.....	.....	.....	+14 12 6	} 20	
.....	28 2 0	9 6 0	2 12 6	.....	.....	.....	+15 15 6		
83 0 0	235 13 3	64 5 2	25 5 9	.....	.....	.....	+146 2 4	} 21	
4 0 0	93 2 3	30 15 5	10 8 3	.....	.....	.....	+51 10 7		
83 0 0	284 8 8	96 7 8	23 10 6	.....	.....	.....	+159 6 6	} 21	
4 0 0	93 2 3	30 15 5	10 8 3	.....	.....	.....	+51 10 7		
627 9 10	3,952 8 2	541 15 0	2,287 10 0	.....	.....	16 8 0	+1,106 7 2	} 22	
132 3 0	1,501 3 3	267 5 10	566 11 11	.....	.....	.....	+667 1 6		
710 9 10	4,237 0 10	638 6 8	2,316 4 6	.....	.....	16 8 0	+1,265 13 8	} 23	
136 3 0	1,594 5 6	298 5 3	577 4 2	.....	.....	.....	+718 12 1		
<b>SOCIETIES.</b>									
60 0 0	169 0 8	51 15 11	17 0 9	.....	.....	.....	+100 0 0	} 21	
25 0 0	61 4 10	16 11 3	5 15 9	.....	.....	.....	+38 9 10		
95 0 0	212 0 4	36 8 2	16 15 0	.....	.....	.....	+158 9 2	} 22	
8 0 0	58 15 2	13 11 2	4 10 9	.....	.....	.....	+40 9 3		
86 0 0	156 12 5	24 14 0	14 12 6	.....	.....	.....	+117 1 11	} 23	
13 0 0	41 12 9	8 4 8	3 0 0	.....	.....	.....	+30 8 1		
61 0 0	111 4 9	15 10 6	13 4 7	.....	.....	.....	+82 5 8	} 24	
1 0 0	29 4 3	4 15 3	3 0 0	.....	.....	.....	+21 5 0		
102 0 0	204 2 8	88 9 0	17 3 9	.....	.....	.....	+148 5 11	} 25	
18 0 0	59 11 5	12 11 0	3 4 3	.....	.....	.....	+43 12 2		
56 0 0	116 10 5	23 2 7	16 2 0	.....	.....	.....	+78 5 10	} 26	
13 0 0	34 5 1	6 10 3	5 0 0	.....	.....	.....	+22 10 10		
59 0 0	114 4 10	19 6 7	14 13 6	.....	.....	.....	+80 0 9	} 27	
7 0 0	27 8 4	6 2 1	5 10 6	.....	.....	.....	+15 11 9		
39 0 0	85 14 6	14 2 8	13 2 3	.....	.....	.....	+58 9 7	} 28	
.....	24 15 6	4 7 8	5 7 0	.....	.....	.....	+15 0 10		
52 0 0	81 10 2	10 15 5	14 13 0	.....	.....	.....	+55 13 9	} 29	
1 0 0	15 12 1	3 7 5	5 13 6	.....	.....	.....	+6 7 2		



## STATEMENT

Serial No. in the		District.	Name and kind of Society.	A. 12 months ending 31st March 1907. B. 3 months ending 30th June 1907.	Pro	
Province.	District.				Interest earned.	Gross profit on sales of stock.
1	2	3	4	5	6	7
<b>I.—PRESIDENCY PROPER.</b>					Rs. a. p.	Rs. a. p.
<i>A.—Northern Division—continued.</i>						<b>C.—RURAL</b>
30	10	Ahmedabad ...	Bāvla Co-operative Credit Society, Unlimited ...	{ A. ... B. ...	5 8 0 30 12 11	..... .....
31	11	Do. ...	Santhal do. do. ...	{ A. ... B. ...	Engaged 30 11 0	in collecting .....
11.—Total—Unlimited ...				{ A. ... B. ...	647 4 9 329 1 4	..... .....
32	1	Kaira ...	Uttarsanda Co-operative Credit Society, Unlimited ...	{ A. ... B. ...	140 9 0 36 15 11	..... .....
33	2	Do. ...	Kaira do. do. ...	{ A. ... B. ...	97 1 1 46 1 11	..... .....
34	3	Do. ...	Od do. do. ...	{ A. ... B. ...	10 6 9 No transactions.	..... .....
35	4	Do. ...	Virsad do. do. ...	{ A. ... B. ...	40 11 4 20 12 6	..... .....
4.—Total—Unlimited ...				{ A. ... B. ...	288 12 2 103 14 4	..... .....
36	1	Broach ...	Chamārgām Co-operative Credit Society, Unlimited ...	{ A. ... B. ...	3 9 3 18 6 4	..... .....
37	2	Do. ...	Samnā do. do. ...	{ A. ... B. ...	..... .....	..... .....
2.—Total—Unlimited ...				{ A. ... B. ...	3 9 3 18 6 4	..... .....
38	1	Surat ...	Degām Co-operative Credit Society, Unlimited ...	{ A. ... B. ...	76 14 2 31 14 3	..... .....
39	2	Do. ...	Tarsāda-Bārgāma Co-operative Credit Society, Unlimited.	{ A. ... B. ...	39 10 5 16 5 8	..... .....
40	3	Do. ...	Sukhesh Co-operative Credit Society, Unlimited ...	{ A. ... B. ...	Engaged 3 14 7	in collecting .....
41	4	Do. ...	Rānder do. do. ...	B. ...	Engaged	in collecting
4.—Total—Unlimited ...				{ A. ... B. ...	116 8 7 52 2 6	..... .....
<i>B.—Central Division.</i>						
42	1	West Khāndesh ...	Velda Co-operative Credit Society, Unlimited ...	{ A. ... B. ...	69 14 9 36 4 10	..... .....
43	2	Do. ...	Hol-Nānthe and Ajande Budruk Co-operative Credit Society, Unlimited.	B. ...	Engaged	in collecting
44	3	Do. ...	Bālke Co-operative Credit Society, Unlimited ...	B. ...	Do.	
3.—Total—Unlimited ...				{ A. ... B. ...	69 14 9 36 4 10	..... .....
45	1	East Khāndesh ...	Bodwad Co-operative Credit Society, Unlimited ...	{ A. ... B. ...	195 7 9 55 10 6	..... .....
1.—Total—Unlimited ...				{ A. ... B. ...	195 7 9 55 10 6	..... .....
46	1	Poona ...	Alkyawardhak Co-operative Credit Society, Unlimited.	{ A. ... B. ...	Engaged	in collecting Do.
1.—Total—Unlimited ...				{ A. ... B. ...	..... .....	..... .....

III—continued.

ft.		Loss.					Net Profit + or Loss—.	Serial No.
Other items.	Total.	Interest paid and due.	Establishment and contingent charges paid and due.	Debts written off.	Depreciation of stock.	Other items.		
8	9	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.	Rs. a. p.	
<b>SOCIETIES—continued.</b>								
34 0 0 6 0 0	39 8 0 36 12 11	8 10 1 23 9 4	1 9 9 3 0 0	..... .....	..... .....	..... .....	+29 4 2 +10 3 7	30
capital. 27 0 0	57 11 0	23 7 0	3 0 0	.....	.....	.....	+31 4 0	31
644 0 0 119 0 0	1,291 4 9 443 1 4	242 14 11 124 1 1	139 13 1 47 13 9	..... .....	..... .....	..... .....	+903 8 9 +276 2 6	
41 0 0 4 0 0	181 9 0 40 15 11	60 14 8 15 3 8	14 0 0 3 0 0	..... .....	..... .....	..... .....	+106 10 4 +22 12 3	32
31 0 0 16 0 0	123 1 1 62 1 11	37 7 0 13 8 0	44 1 0 32 0 0	..... .....	..... .....	..... .....	+46 9 1 +16 9 11	33
5 0 0	15 6 9	Not known.	0 4 0	.....	.....	.....	+15 2 9	34
22 0 0 .....	62 11 4 20 12 6	42 14 8 20 4 0	11 5 0 5 6 0	..... .....	..... .....	..... .....	+8 8 1 -4 13 6	35
99 0 0 20 0 0	387 12 2 123 14 4	141 3 11 48 15 8	69 10 0 40 6 0	..... .....	..... .....	..... .....	+176 14 3 +34 8 8	
31 0 0 14 0 0	34 9 8 32 6 4	2 2 8 6 8 0	5 13 6 3 12 6	..... .....	..... .....	..... .....	+26 9 1 +22 1 10	36
17 0 0 .....	17 0 0 .....	2 9 10 6 13 11	..... 1 14 2	..... .....	..... .....	..... .....	+14 12 2 -8 12 1	37
48 0 0 14 0 0	51 9 3 32 6 4	4 6 6 13 5 11	5 13 6 5 10 8	..... .....	..... .....	..... .....	+41 5 3 +13 5 9	
52 0 0 6 0 0	128 14 2 37 14 3	43 4 11 14 0 9	1 13 0 1 1 1	..... .....	..... .....	..... .....	+83 12 8 +22 12 8	38
20 8 0 18 0 0	60 2 5 34 5 8	14 9 2 6 3 10	16 12 0 3 0 0	..... .....	..... .....	..... .....	+28 13 3 +25 1 10	39
capital. 16 0 0	19 14 7	2 8 0	.....	.....	.....	.....	+17 6 7	40
capital.								41
72 8 0 40 0 0	189 0 7 92 2 6	57 14 1 22 12 7	18 9 0 4 1 1	..... .....	..... .....	..... .....	+112 9 6 +65 4 10	
53 0 0 9 0 0	122 14 9 45 4 10	47 13 0 11 15 3	13 4 0 3 11 0	..... .....	..... .....	..... .....	+61 13 9 +29 10 7	42
capital.								43
do.								44
53 0 0 9 0 0	122 14 9 45 4 10	47 13 0 11 15 3	13 4 0 3 11 0	..... .....	..... .....	..... .....	+61 13 9 +29 10 7	
233 0 6 27 0 0	428 8 3 82 10 6	107 3 0 30 2 8	19 8 9 9 11 3	..... .....	..... .....	..... .....	+301 12 6 +42 12 7	45
233 0 6 27 0 0	428 8 3 82 10 6	107 3 0 30 2 8	19 8 9 9 11 3	..... .....	..... .....	..... .....	+301 12 6 +42 12 7	
capital. do.								46
.....	.....	.....	.....	.....	.....	.....	.....	

## STATEMENT

Serial No. in the		District.	Name and kind of Society.	A. 12 months ending 31st March 1907. B. 3 months ending 30th June 1907.	Pro	
Province.	Dis-trict.				Interest earned.	Gross profit on sales of stock.
1	2	3	4	5	6	7
			1.—PRESIDENCY PROPER—continued.		Rs. a. p.	Rs. a. p.
			B.—Central Division—continued.		Engaged	C.—RURAL in collecting
47	1	Sátara	Bothe Co-operative Credit Society, Unlimited	A. B.	Do.	Do.
			1.—Total, Unlimited	A. B.	..... .....	..... .....
48	1	Sholapur	Tadvala Co-operative Credit Society, Unlimited	A. B.	170 2 9 49 5 11	..... .....
			1.—Total, Unlimited	A. B.	170 2 9 49 5 11	..... .....
			C.—Southern Division.			
49	1	Belgaum	Bágewadi Co-operative Credit Society, Unlimited	A. B.	44 10 0	..... Information not
50	2	Do.	Ainapur Kuber Co-operative Credit Society, Unlimited.	A. B.	40 7 6	..... Information not
51	3	Do.	Kodni Shri Bhrevanáth Co-operative Credit Society, Unlimited.	A. B.	17 14 0 15 0 6	..... .....
52	4	Do.	Jatrat Shri Sheddheswar Co-operative Credit Society, Unlimited.	A. B.	11 10 10	..... Information not
53	5	Do.	Sannatti Co-operative Credit Society, Unlimited	A. B.	0 0 5 1 7 10	..... .....
54	6	Do.	Nesargi Co-operative Credit Society, Unlimited	A. B.	Engaged	in collecting
			6.—Total, Unlimited	A. B.	114 10 9 16 8 4	..... .....
55	1	Dhárwár	Kanginhal Co-operative Credit Society, Unlimited	A. B.	330 0 9 117 14 4	..... .....
56	2	Do.	Hulkoti do. do.	A. B.	595 11 5 206 12 2	..... .....
57	3	Do.	Chikhandigol do. do.	A. B.	206 11 11 52 5 10	..... .....
58	4	Do.	Unkal do. do.	A. B.	Not working.	Registration cancelled in
59	5	Do.	Garag do. do.	A. B.	239 10 1 65 11 6	..... .....
60	6	Do.	Aminbhávi do. do.	A. B.	284 4 3 67 7 0	..... .....
61	7	Do.	Annigeri do. do.	A. B.	220 6 2 43 5 0	..... .....
62	8	Do.	Málsamudra do. do.	A. B.	163 5 5 41 8 9	..... .....
63	9	Do.	Timápur do. do.	A. B.	514 13 0 147 1 10	..... .....
64	10	Do.	Harlápúr do. do.	A. B.	215 2 10 79 9 2	..... .....
			10.—Total, Unlimited	A. B.	2,770 1 10 821 13 2	..... .....
65	1	Bijápúr	Muldebihal Co-operative Credit Society, Unlimited	A. B.	364 12 2 107 11 6	..... .....
66	2	Do.	Chimalgi do. do.	A. B.	Engaged	in collecting
			2.—Total, Unlimited	A. B.	364 12 2 142 7 0	..... .....

III—continued.

ft.		Loss.					Net Profit+ or Loss—	Serial No
Other items.	Total.	Interest paid and due.	Establishment and contingent charges paid and due.	Debts written off.	Depreciation of stock.	Other items.		
8	9	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.	Rs. a. p.	
<b>SOCIETIES</b>								
Capital. do.								47
.....	.....	.....	.....	.....	.....	.....	.....	
28 0 0 2 0 0	198 2 9 51 5 11	65 11 0 22 8 10	21 7 0 4 0 0	.....	.....	.....	+111 0 9 +24 13 1	48
28 0 0 2 0 0	198 2 9 51 5 11	65 11 0 22 8 10	21 7 0 4 0 0	.....	.....	.....	+111 0 9 +24 13 1	
39 0 0 received.	83 10 0	47 11 7	8 0 9	.....	.....	.....	+27 13 8	49
30 0 0 received.	70 7 6	25 0 0	10 1 0	.....	.....	.....	+35 6 6	50
64 8 0 1 8 0	82 6 0 16 8 6	14 14 7 12 13 10	3 10 4 3 12 0	.....	.....	.....	+63 13 1 -0 0 4	51
27 0 0 received.	38 10 10	6 9 0	3 0 0	.....	.....	.....	+29 1 10	52
26 0 0 5 0 0	28 0 5 6 7 10	.....	7 8 6	.....	.....	.....	+18 12 11 +6 7 10	53
Capital. do.								54
186 8 0 6 8 0	301 2 9 23 0 4	94 3 2 12 12 10	31 15 7 3 12 0	.....	.....	.....	+175 0 0 +6 7 6	
79 0 0 10 0 0	409 0 9 127 14 4	123 10 7 33 3 4	18 2 0 3 13 0	.....	.....	.....	+207 4 2 +84 14 0	55
33 2 0 17 0 0	628 13 5 223 12 2	227 12 0 115 1 2	31 1 5 11 11 0	.....	.....	.....	+370 0 0 +97 0 0	56
10 0 0 20 0 0	216 11 11 72 5 10	65 10 0 10 15 0	13 6 0 17 10 9	.....	.....	.....	+137 11 11 +43 12 1	57
June.								58
9 0 1 .....	248 10 2 65 11 6	68 10 5 17 14 3	15 1 9 3 4 0	.....	.....	.....	+164 14 0 +44 9 3	59
64 0 0 6 0 0	348 4 8 73 7 0	110 6 8 27 6 4 5	22 6 0 4 14 6	.....	.....	.....	+215 7 7 +41 2 1	60
99 4 0 16 0 0	319 10 2 59 5 0	90 3 3 29 14 0	18 14 6 17 11 0	.....	.....	.....	+210 8 5 +11 12 0	61
20 0 0 6 0 0	183 5 5 47 8 9	68 6 5 10 0 5	13 6 3 6 0 0	.....	.....	.....	+101 8 9 +21 8 4	62
132 0 0 2 0 0	646 13 0 149 1 10	234 2 4 57 2 9	34 3 8 11 15 1	.....	.....	.....	+378 0 0 +50 0 0	63
149 0 0 12 0 0	364 2 10 91 9 9	101 3 9 37 3 10	22 15 1 10 5 11	.....	.....	.....	+240 0 0 +44 0 0	64
595 6 1 89 0 0	3365 7 11 910 12 2	1090 8 5 354 13 2	189 8 8 87 5 3	.....	.....	.....	+2085 6 10 +468 9 9	
37 0 0 15 0 0	401 12 2 122 11 6	157 11 1 39 10 2	14 10 0 12 10 4	.....	.....	.....	+229 7 1 +79 7 0	65
Capital. 23 0 0	57 11 6	17 2 3	9 3 0	.....	.....	.....	+31 6 3	66
37 0 0 38 0 0	401 12 2 180 7 0	157 11 1 56 12 5	14 10 0 21 13 4	.....	.....	.....	+229 7 1 +101 13 3	

## STATEMENT

Serial No. in the		District.	Name and kind of Society.	A. 12 months ending 31st March 1907. B. 3 months ending 30th June 1907	Pro	
Province.	District.				Interest earned.	Gross profit on sales of stock.
1	2	3	4	5	6	7
			1.—PRESIDENCY PROPER—continued. C.—Southern Division—continued.		Rs. a. p.	Rs. a. p.
						C.—RURAL
67	1	Kánara	Sirsi Co-operative Credit Society, Unlimited	A. ... B. ...	23 7 5 13 2 9	..... .....
			1.—Total, Unlimited	A. ... B. ...	23 7 5 13 2 9	..... .....
68	1	Katagiri	Gire-Vijaydurg Co-operative Credit Society, Unlimited.	A. ... B. ...	4 6 4 27 2 2	..... .....
			1.—Total, Unlimited	A. ... B. ...	4 6 4 27 2 2	..... .....
			2.—SIND.			
69	1	Hyderábád	Kandiéro Co-operative Credit Society, Unlimited	A. ... B. ...	Not working. D.	..... .....
			1.—Total, Unlimited	A. ... B. ...	..... .....	..... .....
70	1	Sakkur	Khairpur-Dahérki Co-operative Credit Society, Unlimited.	A. ... B. ...	2 4 9 18 11 7	..... .....
			1.—Total, Unlimited	A. ... B. ...	2 4 9 18 11 7	..... .....
			Nil—Limited	A. ... B. ...	..... .....	..... .....
			50.—Total, Rural	A. ... B. ...	4771 7 3 1684 9 9	..... .....
			50.—Unlimited	A. ... B. ...	4771 7 3 1684 9 9	..... .....
			50.—Total	A. ... B. ...	4771 7 3 1684 9 9	..... .....
			GRAND TOTAL	A. ... B. ...	8297 14 3 3142 12 3	..... .....

III—continued.

Gt.		Loss.					Net Profit + or Loss —.	Serial No.	Remarks.
Other items.	Total.	Interest paid and due.	Establishment and contingent charges paid and due.	Debts written off.	Depreciation of stock.	Other items.			
8	9	10	11	12	13	14	15	16	17
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.		
SOCIETIES—continued.									
31 8 0 0 8 0	54 15 5 13 10 9	24 14 11 10 13 0	13 4 0 6 0 0	..... .....	..... .....	..... .....	+16 12 6 -3 2 3	} 67	
31 8 0 0 8 0	54 15 5 13 10 9	24 14 11 10 13 0	13 4 0 6 0 0	..... .....	..... .....	..... .....	+16 12 6 -3 2 3		
10 12 0 2 4 0	15 2 4 29 6 2	4 3 0 10 8 9	8 15 3 2 6 9	..... .....	..... .....	..... .....	+7 0 1 +16 6 8	} 68	
10 12 0 2 4 0	15 2 4 29 6 2	4 3 0 10 8 9	3 15 3 2 6 9	..... .....	..... .....	..... .....	+7 0 1 +16 6 8		
.....	.....	.....	.....	.....	.....	.....	.....	} 69	
.....	.....	.....	.....	.....	.....	.....	.....		
166 0 0 14 8 0	168 4 9 33 3 7	..... .....	2 11 9 4 0 0	..... .....	..... .....	..... .....	+165 9 0 29 3 7	} 70	
166 0 0 14 8 0	168 4 9 33 3 7	..... .....	2 11 9 4 0 0	..... .....	..... .....	..... .....	+165 9 0 +29 3 7		
.....	.....	.....	.....	.....	.....	.....	.....		
2,204 10 7 381 12 0	6,976 1 10 2,066 5 9	2,038 11 0 719 10 2	544 2 7 240 11 1	..... .....	..... .....	..... .....	+4,393 4 3 +1,106 0 8		
2,204 10 7 381 12 0	6,976 1 10 2,066 5 9	2,038 11 0 719 10 2	544 2 7 240 11 1	..... .....	..... .....	..... .....	+4,393 4 3 +1,106 0 8		
2,915 4 5 517 15 0	11,213 2 8 3,660 11 3	2,677 1 8 1,017 15 5	2,860 7 1 817 15 3	..... .....	..... .....	16 8 0 .....	+5,859 1 11 +1,824 12 7		

STATEMENT  
Balance

Serial No. in the	Presidency.	District.	Name and kind of Society.	A.—12 months ending 31st March 1907. B.—8 months ending 30th June 1907.	Assets.										Loans from non-members.	Loans from other Societies.
					Cash in hand and Bank.	Loans due by members.	Loans due by other Societies.	Interest due on		Value of stock in hand.	Other items.	Total assets.				
								Columns 7 and 8.	Other investments.							
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
<b>PRESIDENCY PROPER.</b>																
A.—CENTRAL B.—URBAN																
1	1	Kaira	Umreth Co-operative Credit Society, Limited.	A. 3,785 9 9 B. 3,865 12 9	251 3 7 169 9 10	..... .....	9 12 2 14 8 4	99 13 10 128 14 1	..... .....	5 8 0 5 8 0	4,151 14 4 4,184 0 0	..... .....	..... .....	..... .....		
1. Total, Limited				A. 3,785 9 9 B. 3,865 12 9	251 3 7 169 9 10	..... .....	9 12 2 14 8 4	99 13 10 128 14 1	..... .....	5 8 0 5 8 0	4,151 14 4 4,184 0 0	..... .....	..... .....	..... .....		
2	1	Broach	Broach District Trading and Banking Co-operative Credit Society, Limited.	B. 1,038 0 0	.....	.....	.....	.....	.....	30 8 0	1,068 8 0	.....	.....	.....		
1. Total, Limited				B. 1,038 0 0	.....	.....	.....	.....	.....	30 8 0	1,068 8 0	.....	.....	.....	.....	
3	1	Surat	Pardi Co-operative Credit Society, Unlimited.	A. Engaged in collecting capital. B. 294 10 0	.....	.....	.....	.....	.....	.....	5 6 0	300 0 0	.....	.....		
1. Total, Unlimited				A. .... B. 294 10 0	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... 5 6 0	..... 300 0 0	..... .....	..... .....	..... .....	
4	1	Bombay	Pioneer Co-operative Credit Society, Limited.	A. 1,368 0 0 B. 1,898 0 0	..... .....	..... .....	..... .....	20 0 0 25 0 0	..... .....	100 0 0 100 0 0	1,468 0 0 1,623 0 0	..... .....	..... .....	..... .....		
6	2	Do.	Bombay Co-operative Credit Society, Limited.	A. 341 3 6 B. 153 2 4	..... .....	10,800 0 0 12,831 12 7	376 5 7 156 9 11	29 7 7 1.....	..... .....	..... .....	11,347 0 8 14,211 2 10	..... .....	..... .....	..... .....	..... .....	
6	3	Do.	Shamrao Vithal Co-operative Credit Society, Limited.	A. 68 8 0 B. 45 1 9	1,035 0 0 1,735 0 0	..... .....	9 10 9 26 11 6	..... .....	..... .....	39 11 0 52 12 0	1,152 13 9 1,859 9 3	260 0 0 510 0 0	..... .....	..... .....		
3. Total, Limited				A. 1,777 11 6 B. 1,636 4 1	1,035 0 0 1,735 0 0	10,800 0 0 12,831 12 7	386 0 4 213 5 5	49 7 7 25 0 0	..... .....	139 11 0 152 12 0	13,687 14 5 17,554 2 1	360 0 0 510 0 0	..... .....	..... .....	..... .....	
7	1	Nasik	All India Brotherhood Co-operative Credit Society, Limited.	B. Information not received.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....		
1. Total, Limited				B. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
8	1	Poona	Number one Military Accounts Mutual Help Co-operative Credit Society, Limited.	A. 5 8 10 B. 8 12 9	2,095 7 3 2,247 14 7	..... .....	14 3 2 14 2 8	0 1 3 0 1 3	..... .....	16 12 0 16 12 0	2,132 0 6 2,397 10 10	539 4 11 537 4 11	..... .....	..... .....		
9	2	Do.	Commos Co-operative Credit Society, Limited.	A. 4 8 11 B. 2 4 5	5,779 9 0 5,782 3 0	..... .....	17 6 0 61 9 9	1 11 0 12 12 5	..... .....	78 4 10 78 4 10	5,879 12 9 6,028 10 8	912 6 6 837 0 0	..... .....	..... .....		
10	3	Do.	General Trading Co-operative Credit Society, Unlimited.	A. 1,018 13 9 B. Information not received.	625 0 0 .....	..... .....	83 12 6 .....	12 12 5 .....	..... .....	5 8 0 .....	1,695 14 8 .....	..... .....	..... .....	..... .....		
2. Limited				A. 13 1 5 B. 11 1 2	7,875 0 3 8,082 2 4	..... .....	31 9 2 6,12 0	0 1 3 1 12 3	..... .....	162 9 0 95 0 10	8,011 13 9 8,415 5 7	1,451 11 5 1,374 11 5	..... .....	..... .....		
3. Total				A. 1,018 13 9 B. ....	625 0 0 .....	..... .....	83 12 .....	12 12 5 .....	..... .....	5 8 0 .....	1,695 14 8 .....	..... .....	..... .....	..... .....		
11	1	Sholapur	Barsi Co-operative Credit Society, Limited.	A. 723 9 6 B. Information not received.	2,954 0 0 .....	..... .....	67 3 8 .....	3 0 0 .....	..... .....	..... .....	3,747 13 2 .....	..... .....	..... .....	..... .....		
1. Total, Limited				A. 723 9 6 B. ....	2,954 0 0 .....	..... .....	67 3 8 .....	3 0 0 .....	..... .....	..... .....	3,747 13 2 .....	..... .....	..... .....	..... .....		
12	1	Bolgaum	Bolgaum Pioneer Co-operative Credit Society, Limited.	A. 862 7 0 B. 301 15 10	4,586 0 0 4,747 0 0	..... .....	10) 0 3 61 12 8	23 14 3 24 9 6	..... .....	20 0 0 20 0 0	5,592 5 8 5,155 6 0	..... .....	..... .....	..... .....		
13	2	Do.	Gokak Co-operative Credit Society, Limited.	A. 214 2 7 B. 77 9 6	4,235 0 0 4,540 0 0	..... .....	106 3 0 162 4 9	13 11 6 14 9 10	..... .....	..... .....	4,579 1 1 4,800 1 1	..... .....	..... .....	..... .....		
14	3	Do.	Nipani Co-operative Credit Society, Limited.	A. 244 14 0 B. 35 11 10	1,100 0 0 1,350 0 0	..... .....	13 15 0 34 11 0	16 15 10 0 5 6	..... .....	5 2 0 8 0 0	1,377 14 10 1,423 12 4	..... .....	..... .....	..... .....		
3. Total, Limited				A. 1,323 7 7 B. 415 5 2	9,531 0 0 10,637 0 0	..... .....	225 2 3 261 12 5	54 9 7 39 1 10	..... .....	25 2 0 23 0 0	11,559 5 6 11,379 3 5	..... .....	..... .....	..... .....		

IV.

Sheet.

LIABILITIES.

Interest due on loans in columns 14 and 15.	Loans from Government.	Interest due to Government.	Total of columns 14 to 18.	Share Capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 20 to 23).	Establishment and contingent charges.	Other Items.	Reserved fund.	Total Liabilities.	Profit + and Loss.
16	17	18	19	20	21	22	23	24	25	26	27	28	29
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.
SOCIETIES.													
NIL.													
SOCIETIES.													
...	2,000 0 0	...	2,000 0 0	2,043 0 0	.....	...	...	2,043 0 0	2 10 0	...	4 8 0	4,040 12 0	+103 1 10
...	2,000 0 0	...	2,000 0 0	2,043 0 0	.....	...	...	2,043 0 0	.....	...	106 8 10	4,149 8 10	+34 12 2
...	2,000 0 0	...	2,000 0 0	2,043 0 0	.....	...	...	2,043 0 0	2 10 0	...	4 8 0	4,049 12 0	+103 1 10
...	2,000 0 0	...	2,000 0 0	2,043 0 0	.....	...	...	2,043 0 0	.....	...	106 8 10	4,149 8 10	+34 12 2
...	.....	...	.....	1,200 0 0	.....	...	...	1,200 0 0	24 0 0	...	.....	1,224 0 0	-185 8 0
...	.....	...	.....	1,200 0 0	.....	...	...	1,200 0 0	24 0 0	...	.....	1,224 0 0	-153 8 0
...	.....	...	.....	.....	300 0 0	.....	...	300 0 0	.....	...	.....	300 0 0	.....
...	.....	...	.....	.....	300 0 0	.....	...	300 0 0	.....	...	.....	300 0 0	.....
...	.....	...	.....	1,308 0 0	.....	...	...	1,308 0 0	1,379 14 6	...	.....	2,747 14 6	-1,769 14 6
...	.....	...	.....	1,398 0 0	.....	...	...	1,398 0 0	1,629 14 6	...	.....	2,927 14 6	-1,404 14 6
...	2,000 0 0	...	2,000 0 0	8,900 0 0	.....	...	...	8,900 0 0	.....	...	.....	10 0 0	+447 0 0
...	2,000 0 0	...	2,000 0 0	8,900 0 0	2,000 0 0	45 14 3	45 12 8	11,991 10 11	.....	...	218 0 0	14,108 10 11	+107 13 11
1 3 1	.....	...	861 8 1	749 0 0	10 0 0	0 0 5	...	769 0 5	20 11 0	...	.....	1,146 14 0	+8 16 3
5 15 0	.....	...	515 15 0	1,299 0 0	61 0 0	0 4 8	...	1,290 4 8	20 11 0	...	5 15 8	1,288 13 11	+20 11 4
1 3 1	2,000 0 0	...	2,301 8 1	11,017 0 0	10 0 0	0 0 6	...	11,027 0 5	1,403 9 6	...	.....	14,704 13 0	-806 14 7
5 15 0	2,000 0 0	...	2,515 15 0	11,527 0 0	3 061 0 0	46 2 11	45 12 8	14,679 15 7	1,556 9 6	...	117 15 8	18,870 7 6	-1,276 5 2
...	.....	...	.....	.....	.....	.....	.....	.....	.....	...	.....	.....	.....
...	850 0 0	...	889 4 11	856 0 0	326 15 10	.....	...	1,182 15 10	.....	...	.....	2,072 4 0	+59 11 0
10 6 8	350 0 0	...	877 11 7	994 0 0	477 15 10	8 1 11	37 18 9	1,458 13 6	1 0 0	...	15 0 0	2,368 9 1	+21 1 9
10 2 4	2,000 0 0	...	2,912 6 6	1,300 0 0	1,422 11 3	.....	...	2,723 11 3	.....	...	.....	8,725 1 0	+14 11 0
...	2,000 0 0	...	2,848 8 10	1,628 0 0	1,498 8 8	13 10 6	56 0 9	3,090 13 6	1 0 0	...	83 10 8	8,964 0 7	+34 10 2
...	800 0 0	...	800 0 0	220 0 0	660 0 0	12 10 0	...	882 10 8	.....	...	.....	1,662 10 6	+18 4 2
...	2,350 0 0	...	3,801 11 5	2,216 0 0	18,9 11 1	.....	...	4,055 11 1	.....	...	.....	7,857 6 6	+154 6 0
21 9 0	2,350 0 0	...	3,746 4 5	2,519 0 0	1,914 2 1	16 12 5	93 12 6	4,143 11 0	1 0 0	...	38 10 8	8,330 9 8	+55 11 11
...	800 0 0	...	800 0 0	220 0 0	660 0 0	12 10 0	...	882 10 8	.....	...	.....	1,662 10 6	+18 4 2
...	1,750 0 0	...	1,750 0 0	1,934 0 0	50 0 0	0 12 0	...	1,934 12 0	.....	...	.....	2,684 12 0	+63 1 2
...	1,750 0 0	...	1,750 0 0	1,884 0 0	50 0 0	0 12 0	...	1,934 12 0	.....	...	.....	2,684 12 0	+63 1 2
...	2,000 0 0	...	3,000 0 0	1,103 0 0	3,115 0 0	129 9 6	...	3,847 9 6	.....	...	.....	6,347 9 6	+248 11 10
...	2,000 0 0	...	2,000 0 0	108 0 0	2,718 0 0	36 8 4	...	2,889 8 4	8 0 0	...	244 11 10	5,119 4 9	+43 1 10
...	2,000 0 0	...	2,000 0 0	504 0 0	1,902 6 0	83 11 0	...	2,143 1 0	.....	...	.....	4,443 1 0	+1 0 0 1
...	2,000 0 0	...	2,000 0 0	540 0 0	2,001 6 0	45 4 1	13 4 11	2,599 15 0	.....	...	117 0 0	4,710 15 0	+23 1 4
...	.....	...	.....	38 0 0	1,331 0 0	2 10 0	...	1,369 10 0	.....	...	.....	1,395 10 0	-7 11 2
...	.....	...	.....	47 0 0	1,330 0 0	49 8 2	...	1,419 8 2	.....	...	.....	1,419 8 2	+4 7 2
...	4,000 0 0	...	4,000 0 0	617 0 0	6,347 6 0	121 14 8	...	7,181 4 8	.....	...	.....	11,136 4 8	+53 0 9
...	4,000 0 0	...	4,000 0 0	695 0 0	6,043 6 0	124 1 7	13 4 11	6,878 12 6	8 0 0	...	261 12 7	11,243 9 1	+130 10 4

8416



Serial No. in the	Presidency.	District.	Name and kind of Society.	A.—12 months ending 31st March 1907. B.—3 months ending 30th June 1907.	ASSETS.										
					Cash in hand and bank.	Loans due by members.	Loans due by other Societies.	Interest due on		Value of stock in hand.	Other items.	Total assets.	Loans from non-members.	Loans from other Societies.	
								Columns 7 and 8.	Other investments.						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
<b>PRESIDENCY PROPER—continued.</b>															
15	1	Dhárwár	Betwari Co-operative Credit Society, Limited.	A. 211 7 4 B. 2,779 2 4	Rs. a. p. 7,683 1 7 2,678 1 7	.....	.....	268 1 11 849 8 8	10 15 0 11 0 7	.....	83 0 0 15 0 0	8,204 10 7 10,780 11 9	.....	.....	
16	2	Do.	Hubi Co-operative Credit Society, Limited.	A. 612 3 9 B. Information not received.	4,243 0 0	.....	.....	128 6 7	.....	.....	.....	4,995 10 4	.....	.....	
17	8	Do.	Dhárwár Co-operative Credit Society, Limited.	A. 164 3 10 B. 41 2 11	14,785 0 0 13,823 8 0	.....	.....	186 5 9 135 14 8	3 9 0 5 12 11	.....	90 15 0 90 15 0	15,230 1 7 14,007 5 1	.....	.....	
19	4	Do.	Southern Mahratta Co-operative Credit Society, Limited.	A. 4 15 3 B. 408 0 11	215 0 0 4,919 0 0	.....	.....	.....	.....	.....	.....	219 15 2 5,393 10 7	.....	.....	
4. Total, Limited ...					A. 932 14 1 B. 3,228 7 2	21,923 1 7 26,320 9 7	.....	500 14 3 540 3 2	14 8 8 18 0 6	.....	138 15 0 134 7 0	28,650 5 8 30,241 11 5	.....	.....	
19	1	Ratnágiri	Kankavli, Math and Waravde Weaver's Co-operative Credit Society, Unlimited.	A. 364 12 3 B. 436 5 9	1,982 0 0 2,263 0 0	.....	.....	40 4 9 59 6 5	3 8 10 3 12 2	.....	5 12 0 4 2 0	2,396 5 10 2,783 10 4	.....	.....	
20	1	Do.	Khárépatan Weavers' Co-operative Credit Society, Unlimited.	A. 7 10 6 B. 7 6 0	600 0 0 1,200 0 0	.....	.....	9 6 0 87 8 0	.....	.....	5 0 0 5 0 0	622 0 6 1,249 14 0	.....	.....	
2. Total, Unlimited...					A. 372 6 9 B. 443 11 9	2,582 0 0 3,463 0 0	.....	49 10 2 89 14 5	3 8 10 3 12 2	.....	10 12 0 9 2 0	3,018 6 4 4,009 8 4	.....	.....	
16.—Limited ...					A. 8,403 6 2 B. 10,499 8 4	48,989 5 5 46,949 5 9	10,600 0 0 13,331 12 7	1,810 9 10 1,098 4 4	221 9 0 219 12 8	.....	404 4 10 446 9 10	70,109 2 3 73,133 14 6	1,811 11 5 1,884 11 6	.....	.....
4.—Unlimited...					A. 1,391 4 8 B. 733 5 9	3,207 0 0 8,463 0 0	.....	83 7 3 89 14 5	16 6 3 3 12 2	.....	16 4 0 14 8 0	4,714 5 0 4,309 8 4	.....	.....	.....
20. Total, Urban.					A. 9,994 10 8 B. 11,227 14 1	52,176 5 5 50,405 5 9	10,600 0 0 13,331 12 7	1,894 1 1 1,188 2 9	237 13 8 216 8 10	.....	420 8 10 461 1 10	74,823 7 8 77,493 6 10	1,811 11 5 1,884 11 5	.....	.....
C.—RURAL															
21	1	Ahmed & bád District.	Dákrul-Viaspur Co-operative Credit Society, Unlimited.	A. 1,729 8 8 B. 53 14 6	480 0 0 9,965 0 0	.....	.....	24 0 6 83 9 6	8 14 2 14 6 11	.....	4 0 0 4 0 0	2,247 7 4 2,475 14 10	1,000 0 0 1,000 0 0	.....	
22	2	Do.	Poglu Co-operative Credit Society, Unlimited.	A. 993 11 6 B. 103 6 11	1,475 0 0 2,537 0 0	.....	.....	45 14 2 40 0 3	8 15 6 19 6 6	.....	.....	2,523 9 2 2,699 13 7	.....	.....	
23	3	Do.	An báv. dá Mahádevpurá and Vágbrotá Co-operative Credit Society, Unlimited.	A. 746 5 1 B. 830 3 4	931 8 0 1,853 12 0	.....	.....	27 1 1 49 3 1	9 3 9 13 0 8	.....	.....	1,713 1 11 1,744 2 8	.....	.....	
24	4	Do.	Talod Co-operative Credit Society, Unlimited.	A. 60 1 2 B. 70 1 9	955 8 0 1,027 8 0	.....	.....	10 11 2 83 12 2	2 5 4 2 8 0	.....	.....	1,058 9 8 1,078 13 11	.....	.....	
25	5	Do.	Sondasa Co-operative Credit Society, Unlimited.	A. 998 12 5 B. 201 15 9	1,413 0 0 2,208 0 0	.....	.....	32 14 2 37 5 9	14 0 1 17 7 7	.....	.....	2,466 10 8 2,464 13 1	.....	.....	
26	6	Do.	Paláchar Co-operative Credit Society, Unlimited.	A. 707 5 10 B. 203 4 4	648 8 0 1,161 0 0	.....	.....	7 12 0 18 10 4	4 12 0 7 4 8	.....	.....	1,306 5 10 1,800 3 11	.....	.....	
27	7	Do.	Kherol Co-operative Credit Society, Unlimited.	A. 511 15 8 B. 203 9 9	753 0 0 1,073 8 0	.....	.....	17 14 8 21 2 8	6 4 0 8 3 0	.....	.....	1,289 2 4 1,806 12 0	.....	.....	
28	8	Do.	Wallimpurá Co-operative Credit Society, Unlimited.	A. 114 4 1 B. 170 4 3	509 0 0 745 0 0	.....	.....	14 13 2 35 5 1	2 0 4 3 12 4	.....	.....	840 1 7 953 6 1	.....	.....	
29	9	Do.	Tornia-Vakhtapur Co-operative Credit Society, Unlimited.	A. 303 3 11 B. 49 5 6	377 0 0 692 0 0	.....	.....	5 14 3 19 10 4	4 6 0 5 6 0	.....	.....	760 8 2 759 5 10	.....	.....	
30	10	Do.	Lévis Co-operative Credit Society, Unlimited.	A. 209 0 0 B. 1,632 7 6	415 0 0 430 0 0	.....	.....	7 5 7 .....	23 2 10 .....	.....	8 5 0	2,091 4 11	.....	.....	
31	11	Do.	Santhal Co-operative Credit Society, Unlimited.	A. Engaged in collecting capital. B. 1,623 1 4	525 0 0	.....	.....	3 6 8	3 15 0	.....	2 4 0	2,057 11 0	.....	.....	
11. Total, Unlimited ...					A. 6,431 4 4 B. 4,474 10 8	8,285 8 0 14,112 12 0	.....	1,186 15 2 302 7 6	67 5 2 110 13 8	.....	4 0 0 14 9 0	14,975 0 8 19,015 4 10	1,000 0 0 1,000 0 0	.....	.....
32	1	Kaira	Uttersanda Co-operative Credit Society, Unlimited.	A. 99 4 8 B. 368 4 9	2,610 0 0 2,288 8 0	.....	.....	109 1 0 116 4 10	24 8 4 1 3 0	.....	3 0 0 3 0 0	2,785 14 0 2,771 4 7	.....	.....	
33	2	Do.	Koira Co-operative Credit Society, Unlimited.	A. 1,631 7 10 B. 1,261 5 1	1,158 5 7 1,729 5 7	.....	.....	20 10 2 88 3 8	8 8 9 17 3 11	.....	.....	2,819 0 4 3,040 2 3	1,000 0 0 1,000 0 0	.....	
34	3	Do.	Od Co-operative Credit Society, Unlimited.	A. 454 12 0 B. No transactions.	.....	.....	.....	.....	10 6 9	.....	.....	465 2 9	.....	.....	
35	4	Do.	Virasad Co-operative Credit Society, Unlimited.	A. 911 11 0 B. 799 11 0	830 0 0 940 0 0	.....	.....	26 0 10 39 11 10	15 10 6 21 13 0	.....	.....	1,782 6 4 1,801 2 10	.....	.....	
4. Total, Unlimited ...					A. 3,037 3 6 B. 2,424 4 10	4,598 5 7 4,953 13 7	.....	154 12 0 134 4 4	59 2 4 40 2 11	.....	3 0 0 3 0 0	7,852 7 5 7,612 9 8	1,000 0 0 1,000 0 0	.....	.....
36	1	Broach	Chunárgám Co-operative Credit Society, Unlimited.	A. 36 0 0 B. 5 14 0	550 0 0 1,138 0 0	.....	.....	3 9 3 21 15 7	.....	.....	.....	589 9 3 1,168 13 7	.....	.....	
37	2	Do.	Saxmi Co-operative Credit Society, Unlimited.	A. 800 0 0 B. 600 0 0	.....	.....	.....	.....	.....	.....	.....	600 0 0	.....	.....	
2. Total, Unlimited ...					A. 636 0 0 B. 605 14 0	550 0 0 1,138 0 0	.....	3 9 3 21 15 7	.....	.....	.....	1,189 9 3 1,765 13 7	.....	.....	

IV—continued.

LIABILITIES.														
Interest due on loans in columns 14 and 16.	Loans from Government.	Interest due to Government.	Total of columns 16 to 18.	Share Capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 20 to 23).	Establishment and contingent charges.	Other items.	Reserve fund.	Total liabilities.	Profit + or -	Serial No.
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
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.
...	2,000 0 0	...	2,000 0 0	228 0 0	5,621 0 0	160 10 9	...	5,908 10 9	14 8 0	...	...	8,000 2 0	+108 7 10	15
...	2,000 0 0	...	2,000 0 0	267 0 0	7,971 0 0	237 4 2	18 0 0	8,408 4 2	19 0 0	...	177 7 10	10,000 12 0	+67 15 2	16
...	2,000 0 0	...	2,000 0 0	2,835 0 0	100 0 0	0 10 4	...	2,735 10 4	87 10 0	...	...	4,823 4 4	+174 6 0	16
...	.....	.....	.....	10,998 0 0	3,116 14 7	78 7 4	...	14,198 5 11	321 0 0	...	.....	14,414 5 11	+815 11 1	17
...	.....	.....	.....	11,769 0 0	1,449 10 7	100 5 0	160 8 10	18,409 3 8	61 0 0	...	303 14 11	13,714 2 4	+361 2 9	17
...	.....	.....	.....	207 8 0	.....	.....	.....	207 8 0	.....	.....	.....	207 8 0	+12 7 2	18
...	.....	.....	.....	8,962 8 0	1,220 0 0	2 15 0	.....	5,188 7 6	9 6 9	39 5 0	12 7 2	5,246 10 5	+147 0 1	18
...	4,000 0 0	...	4,000 0 0	11,973 8 0	8,837 14 7	229 12 5	.....	23,191 8 0	323 2 0	.....	.....	27,474 5 0	+1106 0 8	19
...	2,000 0 0	...	2,000 0 0	15,938 8 0	10,610 10 7	341 8 8	168 8 10	27,138 15 1	89 6 9	39 5 0	373 13 11	29,611 8 9	+80 2 8	19
...	1,150 0 0	...	1,150 0 0	.....	1,115 0 0	.....	.....	1,115 0 0	.....	.....	.....	2,266 0 0	+101 5 10	19
...	1,150 0 0	...	1,150 0 0	.....	1,418 0 0	21 9 5	.....	.....	6 0 0	.....	151 5 10	2,723 15 3	+33 11 1	20
...	.....	.....	.....	.....	600 0 0	6 4 0	.....	606 4 0	1 0 0	.....	.....	607 4 0	+14 12 1	20
...	600 0 0	...	600 0 0	.....	600 0 0	18 10 0	.....	.....	2 8 0	.....	14 12 0	1,233 14 6	+18 15 0	20
...	1,170 0 0	...	1,160 0 0	.....	1,715 0 0	6 4 0	.....	1,714 4 0	1 0 0	.....	.....	2,872 4 0	+146 2 4	21
...	1,750 0 0	...	1,750 0 0	.....	2,015 0 0	37 8 5	.....	2,052 8 5	9 8 0	.....	143 2 4	3,957 13 9	+51 10 7	21
1 3 1	18,100 0 0	...	17,912 14 6	31,900 8 0	17,054 15 8	422 7 0	.....	49,877 15 2	1,732 8 0	.....	4 2 0	60,027 5 8	+1,081 12 7	22
27 8 0	12,850 0 0	...	14,868 3 5	33,579 8 0	21,962 2 8	528 9 7	321 1 11	66,744 6 2	1,630 0 8	39 8 0	1,018 7 10	73,784 6 8	-100 8 2	22
...	1,950 0 0	...	1,950 0 0	220 0 0	2,305 0 0	18 14 6	.....	2,623 14 6	1 0 0	.....	.....	4,556 14 0	+199 0 0	22
...	1,750 0 0	...	1,750 0 0	.....	2,818 0 0	87 2 5	.....	2,839 8 8	9 8 0	.....	146 2 4	4,857 13 9	+51 10 7	23
1 3 1	18,050 0 0	...	19,862 14 6	32,120 8 0	19,419 15 8	441 6 0	.....	51,981 13 8	1,733 6 0	.....	4 2 0	73,582 4 2	+1,241 8 1	23
27 8 0	14,100 0 0	...	18,012 3 5	33,972 8 0	24,277 2 8	565 13 2	321 1 11	59,130 9 7	1,639 8 8	39 5 0	1,164 10 2	78,012 4 5	-518 13 7	23
SOCIETIES.														
30 0 0	500 0 0	...	1,530 0 0	.....	590 0 0	21 14 7	.....	601 14 7	16 8 9	.....	.....	2,147 7 4	+100 0 0	24
19 0 0	500 0 0	...	1,510 0 0	.....	638 0 0	6 11 5	.....	641 11 2	2 9 9	.....	82 0 0	2,417 5 0	+31 9 10	24
...	1,050 0 0	...	1,050 0 0	.....	1,315 0 0	.....	.....	1,315 0 0	.....	.....	.....	2,005 0 0	+154 9 2	25
...	1,080 0 0	...	1,080 0 0	.....	1,418 0 0	13 11 2	.....	1,447 11 2	2 0 0	.....	180 9 9	2,622 4 4	+49 9 2	25
...	800 0 0	...	800 0 0	.....	798 0 0	.....	.....	798 0 0	.....	.....	.....	1,596 0 0	+117 1 11	25
...	500 0 0	...	500 0 0	.....	798 0 0	8 4 6	.....	804 4 2	.....	.....	109 5 11	1,713 10 7	+70 8 1	26
...	500 0 0	...	500 0 0	.....	478 8 0	.....	.....	478 8 0	0 12 0	.....	.....	870 4 0	+81 6 8	26
...	500 0 0	...	500 0 0	.....	478 8 0	4 18 3	.....	480 7 8	.....	.....	77 1 8	1,057 8 11	+21 5 0	26
...	1,080 0 0	...	1,050 0 0	.....	1,218 0 0	34 9 0	.....	1,268 9 0	1 11 9	.....	.....	2,308 6 9	+114 5 11	26
...	1,080 0 0	...	1,080 0 0	.....	1,218 0 0	12 11 0	.....	1,230 11 0	.....	.....	149 5 11	2,491 0 11	+43 12 2	26
...	650 0 0	...	650 0 0	.....	638 0 0	.....	.....	638 0 0	.....	.....	.....	1,208 0 0	+14 8 10	26
...	650 0 0	...	650 0 0	.....	638 0 0	6 10 3	.....	644 10 3	.....	.....	72 18 10	1,397 8 1	+29 10 10	26
...	600 0 0	...	600 0 0	.....	588 8 0	19 6 7	.....	607 14 7	1 8 0	.....	.....	1,200 1 7	+30 0 0	27
...	600 0 0	...	600 0 0	.....	588 8 0	25 8 6	.....	614 0 8	2 8 0	.....	74 12 7	1,291 0 8	+18 11 0	27
...	450 0 0	...	450 0 0	.....	430 0 0	4 7 8	.....	430 0 0	1 8 0	.....	.....	841 8 0	+54 9 2	24
...	450 0 0	...	450 0 0	.....	430 0 0	.....	.....	434 7 2	.....	.....	63 13 7	1,034 5 3	+18 0 10	27
...	350 0 0	...	350 0 0	.....	332 8 0	10 15 5	.....	348 7 8	1 8 0	.....	.....	604 10 5	+55 13 9	27
...	350 0 0	...	350 0 0	.....	332 8 0	14 6 10	.....	346 14 10	1 1 6	.....	84 14 4	759 14 8	+ 6 7 9	28
...	.....	.....	.....	.....	590 0 0	6 10 1	.....	594 10 1	1 9 9	.....	.....	690 8 10	+29 4 2	28
...	.....	.....	.....	.....	9,015 0 0	22 8 5	.....	9,047 8 5	6 9 9	.....	22 4 9	9,081 1 4	+10 3 7	28
...	.....	.....	.....	.....	2,000 0 0	23 7 0	.....	2,023 7 0	2 0 0	.....	.....	2,020 7 0	+31 4 0	28
30 0 0	5,950 0 0	...	6,980 0 0	.....	6,963 8 0	89 7 8	.....	7,062 15 8	23 8 2	.....	.....	14,016 7 11	+908 8 0	29
10 0 0	5,950 0 0	...	6,960 0 0	.....	10,763 8 0	153 1 2	.....	10,918 9 2	17 8 0	.....	845 1 2	18,739 2 4	+776 2 1	29
...	1,300 0 0	...	1,360 0 0	.....	1,300 0 0	30 7 4	.....	1,330 7 4	13 0 0	.....	86 12 4	2,672 8 8	+106 10 4	30
...	1,300 0 0	...	1,300 0 0	.....	1,590 0 0	15 8 8	.....	1,518 8 8	2 0 0	.....	130 4 8	2,748 8 4	+29 12 8	30
30 0 0	450 0 0	...	1,480 0 0	.....	450 0 0	7 7 0	.....	1,167 7 0	.....	5 4 0	129 11 3	2,772 7 3	+44 9 1	31
40 0 0	450 0 0	...	1,490 0 0	D { 700 0 0 540 0 0	495 0 0	10 15 0	.....	1,345 15 0	6 0 0	5 4 0	176 5 4	2,623 8 4	+16 9 11	31
...	.....	.....	.....	.....	450 0 0	.....	.....	450 0 0	.....	.....	.....	660 0 0	+16 2 8	31
...	.....	.....	.....	.....	1,730 0 0	49 14 3	.....	1,772 14 3	1 0 0	.....	.....	1,773 14 3	+8 8 1	32
...	.....	.....	.....	.....	1,730 0 0	63 2 8	.....	1,732 2 8	4 6 0	.....	8 8 1	1,808 0 4	-4 13 0	32
30 0 0	1,750 0 0	...	2,780 0 0	700 0 0	3,930 0 0	80 12 7	.....	4,710 12 7	13 0 0	5 4 0	166 8 7	7,675 9 2	+176 14 3	33
40 0 0	1,750 0 0	...	2,790 0 0	810 0 0	3,525 0 0	89 4 11	.....	4,454 4 11	13 6 0	5 4 0	316 2 1	7,578 1 0	+34 8 8	33
...	.....	.....	.....	.....	555 0 0	2 2 8	.....	557 2 8	5 13 6	.....	.....	603 0 2	+20 9 1	33
...	550 0 0	...	550 0 0	.....	555 0 0	8 10 8	.....	553 10 8	2 8 0	.....	30 9 1	1,143 11 9	+22 1 10	34
...	.....	.....	.....	.....	583 0 0	2 3 10	.....	585 3 10	.....	.....	.....	585 8 10	+14 12 2	34
...	.....	.....	.....	.....	553 0 0	9 1 9	.....	552 1 9	1 14 2	.....	14 12 8	607 12 1	-8 12 1	34
...	.....	.....	.....	.....	1,138 0 0	4 6 6	.....	1,142 6 6	5 13 6	.....	.....	1,148 4 0	+41 5 3	35
...	550 0 0	...	550 0 0	.....	1,138 0 0	17 12 5	.....	1,155 12 5	5 6 2	.....	41 6 3	1,752 7 10	+13 6 9	35

D = Debentures.

Serial No. in the	Presidency.	District.	Name and kind of Society.	A.—12 months ending 31st March 1907. B.—3 months ending 30th June 1907.	Cash in hand and Bank.	ASSETS.									Loans from non-members.	Loans from other Societies.
						Loans due by members.	Loans due by other Societies.	Interest due on		Value of stock in hand.	Other items.	Total assets.				
1	2	3	4	5	6	7	8	9	10				11	12	13	14
PRESIDENCY PROPER— continued.																
38	1	Surat	Degaum Co-operative Credit Society, Unlimited.	A. 1,137 5 3 B. 30 9 8	1,216 0 0 2,333 0 0	.....	.....	22 2 8 36 9 8	24 9 3 1 12 2	.....	2 0 0 9 9 11	2,401 1 2 2,334 9 5	.....	.....		
39	2	Do.	Tarada-Bargama Co-operative Credit Society, Unlimited.	A. 1,371 2 8 B. 197 9 6	268 0 0 1,474 4 0	.....	.....	0 10 11 .....	5 9 0 8 14 7	.....	.....	1,643 6 5 1,077 12 1	.....	.....		
40	3	Do.	Sukhesh Co-operative Credit Society, Unlimited.	A. Engaged in collecting capital. B. 9 10 0	..... 801 0 0	.....	.....	..... 8 14 7	.....	.....	..... 5 6 0	..... 319 14 7	.....	.....		
41	4	Do.	Ranier Co-operative Credit Society, Unlimited.	B. Engaged in collecting capital.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....		
4. Total, Unlimited				A. 2,508 7 9 B. 237 13 2	1,481 0 0 4,103 4 0	.....	.....	21 13 7 33 8 8	30 2 3 7 10 9	.....	2 0 0 7 15 11	4,044 7 7 4,322 4 1	.....	.....		
42	1	West Khandesh.	Velda Co-operative Credit Society, Unlimited.	A. 1,548 0 0 B. 594 5 7	575 0 0 1,510 0 0	.....	.....	81 14 7 91 2 9	88 0 2 49 1 10	.....	.....	2,192 14 9 2,174 10 2	.....	.....		
43	2	Do.	Hol Nante and Ajande Budrak Co-operative Credit Society, Unlimited.	B. Engaged in collecting capital.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....		
44	3	Do.	Balke Co-operative Credit Society, Unlimited.	B. Do. do.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....		
3. Total, Unlimited				A. 1,548 0 0 B. 594 5 7	575 0 0 1,510 0 0	.....	.....	31 14 7 21 2 9	38 0 2 49 1 10	.....	.....	2,192 14 9 2,174 10 2	.....	.....		
45	1	East Khandesh.	Bodwad Co-operative Credit Society, Unlimited.	A. 6,147 10 0 B. 2,191 15 9	..... 3,996 0 0	.....	.....	..... 24 10 0	52 12 6 63 18 0	.....	0 9 0 1 8 0	6,207 15 6 6,297 14 9	.....	.....		
1. Total, Unlimited				A. 6,147 10 0 B. 2,191 15 9	..... 3,996 0 0	.....	.....	..... 24 10 0	52 12 6 63 18 0	.....	0 9 0 1 8 0	6,207 15 6 6,297 14 9	.....	.....		
46	1	Poona	Aikyawardhaka Co-operative Credit Society, Unlimited.	A. Engaged in collecting capital. B. Do. do.	..... .....	.....	.....	.....	.....	.....	.....	.....	.....	.....		
1. Total, Unlimited				A. .... B. ....	..... .....	.....	.....	.....	.....	.....	.....	.....	.....	.....		
47	1	Satara	Bothe Co-operative Credit Society, Unlimited.	A. Engaged in collecting capital. B. Do. do.	..... .....	.....	.....	.....	.....	.....	.....	.....	.....	.....		
1. Total, Unlimited				A. .... B. ....	..... .....	.....	.....	.....	.....	.....	.....	.....	.....	.....		
48	1	Sholapur	Tadvala Co-operative Credit Society, Unlimited.	A. 71 4 3 B. 129 8 2	2,514 0 0 2,421 0 0	.....	.....	55 12 10 69 2 2	2 2 6 0 2 0	.....	..... 4 0 0	2,613 3 7 2,623 7 4	.....	800 800		
1. Total, Unlimited				A. 71 4 3 B. 129 8 2	2,514 0 0 2,421 0 0	.....	.....	55 12 10 69 2 2	2 2 6 0 2 0	.....	..... 4 0 0	2,613 3 7 2,623 7 4	.....	800 800		
49	1	Belgaum	Bagevidi Co-operative Credit Society, Unlimited.	A. 4 15 2 B. Information not received.	770 0 0 .....	.....	.....	44 10 0 .....	.....	.....	2 0 0 .....	521 9 3 .....	.....	.....		
50	2	Do.	Ainapur Kuber Co-operative Credit Society, Unlimited.	A. 6 15 0 B. Information not received.	1,210 0 0 .....	.....	.....	40 7 6 .....	.....	.....	3 0 0 .....	1,260 6 6 .....	.....	.....		
51	3	Do.	Kodni Shri Bhairavnath Co-operative Credit Society, Unlimited.	A. 342 14 6 B. 494 8 8	655 0 0 565 0 0	.....	.....	17 14 0 29 11 0	.....	.....	6 1 6 .....	1,021 14 0 1,034 0 2	.....	.....		
52	4	Do.	Jarat Shri Siddheswar Co-operative Credit Society, Unlimited.	A. 123 10 8 B. Information not received.	423 0 0 .....	.....	.....	8 6 1 .....	3 4 9 .....	.....	5 5 6 .....	563 10 10 .....	.....	.....		
53	5	Do.	Soundatti Co-operative Credit Society, Unlimited.	A. 12 1 0 B. 7 1 0	..... 100 0 0	.....	.....	..... 0 6 8	0 0 5 1 2 0	.....	6 11 6 6 11 6	..... 115 4 9	.....	.....		
54	6	Do.	Nasargi Co-operative Credit Society, Unlimited.	A. Engaged in collecting capital. B. Do. do.	..... .....	.....	.....	.....	.....	.....	.....	.....	.....	.....		
6. Total, Unlimited				A. 490 8 3 B. 441 4 8	3,053 0 0 565 0 0	.....	.....	111 5 7 29 1 3	3 5 2 1 2 0	.....	23 2 6 12 13 0	3,638 5 6 1,149 4 11	.....	.....		
55	1	Dhárwar	Kanginhál Co-operative Credit Society, Unlimited.	A. 12 6 8 B. 19 5 10	4,242 0 0 4,327 0 0	.....	.....	248 15 0 64 13 8	8 0 0 8 0 0	.....	2 0 0 1 0 0	4,513 5 8 4,413 3 1	.....	1,500 1,300		
56	2	Do.	Halkoti Co-operative Credit Society, Unlimited.	A. 9 10 1 B. 7 8 0	4,428 0 0 10,497 0 0	.....	.....	30 11 5 225 10 9	0 2 5 0 0 7	.....	6 8 7 11 8 0	4,635 0 6 10,741 6 4	.....	5,266		
57	3	Do.	Ohik-Handigol Co-operative Credit Society, Unlimited.	A. 8 15 8 B. 8 8 10	2,224 0 0 2,331 0 0	.....	.....	154 12 1 17 13 0	1 15 7 0 0 4	.....	3 0 0 3 4 11	2,392 11 4 2,358 11 1	.....	.....		
58	4	Do.	Unkal Co-operative Credit Society, Unlimited.	A. Not working. B. Registration cancelled in June.	..... .....	.....	.....	.....	.....	.....	.....	.....	.....	.....		
59	5	Do.	Garag Co-operative Credit Society, Unlimited.	A. 44 11 10 B. 221 7 4	2,354 0 0 2,189 0 0	.....	.....	60 10 3 126 15 4	0 11 1 1 2 0	.....	13 10 11 18 10 11	2,603 12 1 2,552 3 7	.....	.....		
60	6	Do.	Aminbhavi Co-operative Credit Society, Unlimited.	A. 179 11 3 B. 180 17 6	2,028 8 0 2,028 8 0	.....	.....	133 2 2 101 9 0	3 5 1 1 4 9	.....	7 0 0 7 0 0	3,402 10 6 3,279 1 3	.....	1,000		
61	7	Do.	Annigeri do. do.	A. 43 2 0 B. 26 10 11	3,633 0 0 4,001 0 0	.....	.....	183 1 10 61 2 6	10 15 10 0 0 3	.....	..... .....	4,073 3 8 4,108 13 6	.....	.....		
62	8	Do.	Malsamudra do. do.	A. 1,809 9 11 B. 26 0 11	114 0 0 2,028 0 0	.....	.....	18 1 1 51 9 3	0 3 9 1 8 6	.....	3 0 3 3 0 3	2,233 15 0 2,144 8 11	100 0 0 100 0 0	900 800		

IV—continued.

LIABILITIES.

Interest due on loans in columns 14 and 16.	Loans from Government.	Interest due to Government.	Total of columns 14 to 16.	Share capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 20 to 23).	Establishment and contingent charges.	Other items.	Reserved fund.	Total liabilities.	Profit + and loss —.
16	17	18	19	20	21	22	23	24	25	26	27	28	29
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
...	1,140 0 0	...	1,150 0 0	...	1,124 0 0	43 4 11	...	1,167 4 11	...	...	...	2,317 4 11	+43 13 3
...	1,160 0 0	...	1,160 0 0	...	1,124 0 0	14 0 9	...	1,138 0 9	...	...	...	2,371 15 8	+42 13 8
...	800 0 0	...	800 0 0	...	814 9 2	...	...	814 9 2	...	...	...	1,614 9 2	+24 13 3
...	800 0 0	...	800 0 0	...	820 13 0	...	...	820 13 0	3 0 0	...	...	1,653 10 3	+25 1 10
...	.....	...	.....	...	300 0 0	9 8 0	...	3 9 8 0	.....	...	.....	3 9 8 0	+17 6 7
...	1,050 0 0	...	1,950 0 0	...	1,939 9 2	43 4 11	...	1,981 14 1	...	...	...	3,831 14 1	+113 9 6
...	1,150 0 0	...	1,550 0 0	...	2,244 13 0	19 8 9	...	2,261 5 9	3 0 0	...	112 9 6	4,333 15 3	+16 4 10
...	1,050 0 0	...	1,050 0 0	...	1,020 0 0	47 13 0	...	1,067 13 0	13 4 0	...	...	2,111 1 4	+41 13 0
...	1,050 0 0	...	1,050 0 0	...	1,020 0 0	11 15 3	...	1,031 15 3	3 6 0	...	69 10 4	2,144 15 7	+39 10 7
...	1,050 0 0	...	1,050 0 0	...	1,020 0 0	47 13 0	...	1,067 13 0	13 4 0	...	...	2,151 1 0	+61 13 9
...	1,050 0 0	...	1,050 0 0	...	1,020 0 0	11 15 3	...	1,031 15 3	3 6 0	...	69 10 4	2,144 15 7	+29 10 7
...	2,000 0 0	...	2,000 0 0	...	3,889 3 0	30 2 8	...	3,923 5 8	.....	...	301 12 6	6,800 3 0	+31 13 6
...	2,000 0 0	...	2,000 0 0	...	3,923 3 0	30 2 8	...	3,953 5 8	.....	...	301 12 6	6,953 5 2	+42 13 7
...	2,000 0 0	...	2,000 0 0	...	3,889 3 0	30 2 8	...	3,923 5 8	.....	...	301 12 6	6,800 3 0	+3 1 12 0
...	2,000 0 0	...	2,000 0 0	...	3,923 3 0	30 2 8	...	3,953 5 8	.....	...	301 12 6	6,953 5 2	+42 13 7
...	.....	...	.....	...	.....	...	...	.....	.....	...	.....	.....	.....
...	.....	...	.....	...	.....	...	...	.....	.....	...	.....	.....	.....
...	.....	...	.....	...	.....	...	...	.....	.....	...	.....	.....	.....
35 8 10	800 0 0	...	1,615 8 10	...	805 0 0	50 2 2	...	855 2 2	1 0 0	...	60 7 10	2,522 9 10	+111 0 9
25 8 10	800 0 0	...	1,625 8 10	...	805 0 0	12 8 10	...	817 8 10	1 0 0	...	164 8 7	2,538 10 8	+24 13 1
15 8 10	839 0 0	...	1,615 8 10	...	805 0 0	10 2 2	...	855 2 2	1 0 0	...	61 7 10	2,532 2 10	+111 0 9
25 8 10	800 0 0	...	1,625 8 10	...	805 0 0	12 8 10	...	817 8 10	1 0 0	...	164 8 7	2,538 10 8	+24 13 1
...	.....	...	.....	...	737 0 0	47 11 7	...	784 11 7	9 0 0	...	.....	798 11 7	+27 13 3
...	800 0 0	...	800 0 0	...	800 0 0	25 0 0	...	825 0 0	.....	...	.....	1,225 0 0	+35 6 0
...	.....	...	.....	...	938 13 0	14 14 7	...	953 10 7	4 6 4	...	.....	958 0 11	+63 13 1
...	.....	...	.....	...	934 19 0	27 11 5	...	966 7 5	3 19 0	...	63 13 1	1,034 0 6	-0 0 4
...	.....	...	.....	...	525 0 0	6 9 0	...	531 9 0	3 0 0	...	.....	534 0 4	+29 1 10
...	.....	...	.....	...	.....	...	...	.....	.....	...	.....	.....	+18 12 11
...	.....	...	.....	...	50 0 0	...	...	90 0 0	.....	...	18 12 11	108 12 11	+6 7 10
...	600 0 0	...	600 0 0	...	2,939 12 0	14 3 2	...	2,994 15 2	16 6 4	...	82 10 0	3,711 5 6	+175 0 0
...	.....	...	.....	...	1,038 13 0	27 11 5	...	1,066 7 5	3 12 0	...	.....	1,142 13 5	+6 7 0
50 0 0	1,225 0 0	...	2,776 0 0	...	1,325 0 0	66 15 10	...	1,391 15 10	3 8 0	...	174 9 9	4,246 1 7	+267 4 2
17 4 2	1,225 0 0	...	2,623 0 2	...	1,343 0 0	18 6 0	...	1,361 6 0	0 1 0	...	443 13 11	4,328 5 1	+44 14 0
2 10 11	2,000 0 0	...	3,291 8 1	...	2,800 0 0	49 10 8	...	2,849 10 8	.....	...	224 0 0	6,105 0 0	+370 0 0
16 1 9	2,000 0 0	...	7,364 19 11	...	2,710 0 0	9 4 5	...	2,719 4 5	.....	...	500 5 0	10,644 6 4	+97 0 0
...	1,050 0 0	...	1,050 0 0	...	1,050 0 0	54 11 0	...	1,104 11 0	1 0 0	...	99 4 6	2,264 16 6	+137 11 17
...	1,050 0 0	...	1,050 0 0	...	1,050 0 0	1 4 0	...	1,051 4 0	0 10 8	...	213 0 4	2,314 16 0	+43 12 1
...	1,000 0 0	...	1,000 0 0	...	1,145 0 0	119 0 6	...	1,264 0 6	2 0 0	...	73 13 7	2,339 14 1	+104 14 0
47 14 8	1,000 0 0	...	1,000 0 0	...	1,145 0 0	136 14 9	...	1,281 14 9	3 0 0	...	229 11 7	2,567 10 4	+44 9 3
9 9 4	1,000 0 0	...	2,447 14 8	...	1,000 0 0	8 0 0	...	1,001 8 0	3 0 0	...	73 13 3	3,117 3 11	+215 7 7
...	1,000 0 0	...	1,530 1 4	...	1,000 0 0	16 10 0	...	1,016 10 0	3 0 0	...	209 3 10	3,237 15 2	+41 8 1
...	1,850 0 0	...	1,850 0 0	...	1,912 0 0	90 8 8	...	2,002 8 8	10 8 0	...	.....	3,902 11 3	+210 8 5
...	1,850 0 0	...	1,850 0 0	...	1,912 0 0	120 1 3	...	2,032 1 3	4 8 0	...	210 8 5	4,077 1 3	+11 12 0
20 0 0	100 0 0	...	1,63 0 0	...	874 0 0	...	...	874 0 0	3 0 0	...	75 6 3	2,132 6 3	+101 8 9
3 7 5	800 0 0	...	1,436 14 7	...	800 0 0	7 13 0	...	807 13 0	1 0 0	...	176 15 0	2,128 10 7	+21 8 4

STATEMENT

Serial No. in the	Presidency- District.	District.	Name and kind of Society.	A.—12 months ending 31st March 1907. B.—3 months ending 30th June 1907.	Cash in hand and Bank.	Assets.							Loans from non-members.	Loans from other Societies.
						Loans due by members.	Loans due by other Societies.	Interest due on		Value of stock in hand.	Other items.	Total assets.		
								Columns 7 and 8.	Other investments.					
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
PRESIDENCY PROPR.— continued.														
63	9	Chārwar	Timmāpur Co-operative Credit Society, Unlimited.	{ A 1,211 5 5 B 71 5 4	5,868 0 0 6,978 0 0	.....	.....	881 15 9 208 18 1	0 1 2 4 1 4	.....	1 12 4 1 10 6	7,493 2 6 7,851 14 5	.....	3,000 0 0 2,768 12 9
64	10	Do.	Harlāpur do. do...	{ A 30 11 0 B 4 13 8	3,260 0 0 3,353 0 0	.....	.....	183 14 6 67 1 1	0 1 5 0 0 6	.....	1 12 6 2 3 7	3,182 7 6 3,429 8 7	.....	1,924 2 6 1,844 10 7
			10.—Total, Unlimited ...	{ A 3,439 8 11 B 557 8 1	31,685 8 0 38,725 8 0	.....	.....	1,431 4 1 929 7 3	25 8 4 16 2 3	.....	38 12 7 43 1 2	36,020 4 11 40,271 10 9	100 0 0 100 0 0	9,612 13 8 13,031 12 7
65	1	Bijāpur	Muddebhāl Co-operative Credit Society, Unlimited.	{ A 1,894 4 7 B 1,666 10 8	3,255 5 1 3,187 15 2	.....	.....	199 8 8 189 15 12	61 12 0 72 8 6	.....	5 0 0 16 8 3	4,915 18 11 4,998 15 1	.....	.....
66	2	Do.	Chimalgi do. do...	{ A Engaged in collecting capital. B 7 13 8	1,185 0 0	.....	.....	32 11 6	.....	.....	8 0 9	1,833 8 6	100 0 0	.....
			2.—Total, Unlimited ...	{ A 1,874 4 7 B 1,564 6 6	3,255 5 1 4,372 15 2	.....	.....	199 8 8 192 11 5	61 12 0 72 8 6	.....	5 0 0 24 8 0	4,915 13 11 6,226 7 7	100 0 0	.....
67	1	Kanara	Sirel Co-operative Credit Society, Unlimited.	{ A 709 4 11 B 530 1 4	800 0 0 475 0 0	.....	.....	7 7 10 14 3 8	13 10 8 18 13 2	.....	3 0 0 3 0 0	1,038 7 6 1,041 2 2	.....	.....
			1.—Total, Unlimited ...	{ A 709 4 11 B 530 1 4	800 0 0 475 0 0	.....	.....	7 7 10 14 3 8	13 10 8 18 13 2	.....	3 0 0 3 0 0	1,038 7 6 1,041 2 2	.....	.....
68	1	Ratnāgrī	Gire-Vijaydurga Co-operative Credit Society, Unlimited.	{ A 752 6 0 B 4 0 3	575 0 0 1,327 0 0	.....	.....	4 6 4 29 15 6	.....	.....	5 5 6 2 5 6	1,337 1 10 1,368 5 8	.....	.....
			1.—Total, Unlimited ...	{ A 752 6 0 B 4 0 3	575 0 0 1,327 0 0	.....	.....	4 6 4 29 15 6	.....	.....	5 5 6 5 5 6	1,337 1 10 1,368 5 8	.....	.....
Sind.														
69	1	Hyderābād	Kandiāro Co-operative Credit Society, Unlimited.	{ A B	Not working. Do.	.....	.....	.....	.....	.....	.....	.....	.....	.....
			1.—Total, Unlimited ...	{ A B	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
70	1	Sukkor	Khairpur-Daharki Co-operative Credit Society, Unlimited.	{ A 948 0 0 B 4 7 9	..... 990 0 0	.....	.....	..... 17 13 3	2 4 9 3 3 1	.....	.....	948 4 9 1,015 8 1	.....	.....
			1.—Total, Unlimited ...	{ A 948 0 0 B 4 7 9	..... 990 0 0	.....	.....	..... 17 13 3	2 4 9 3 3 1	.....	.....	948 4 9 1,015 8 1	.....	.....
			60.—Unlimited	{ A 28,111 9 6 B 13,759 15 9	53,877 10 8 78,792 4 9	.....	.....	2,209 13 6 1,877 6 11	356 1 10 403 4 2	.....	84 13 7 119 7 7	87,640 1 1 94,952 7 2	2,100 0 0 2,200 0 0	10,412 13 8 13,831 12 7
			60.—Total Limited	{ A B	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
			60.—Total Rural	{ A 28,111 9 6 B 13,759 15 9	53,877 10 8 78,792 4 9	.....	.....	2,209 13 6 1,877 6 11	356 1 10 403 4 2	.....	84 13 7 119 7 7	87,640 1 1 94,952 7 2	2,100 0 0 2,200 0 0	10,412 13 8 13,831 12 7
			GRAND TOTAL	{ A 38,106 4 2 B 24,987 13 10	1,09,054 0 1 1,29,197 10 6	10,600 0 0 13,831 12 7	3,603 13 7 3,065 9 8	593 15 1 619 13 0	162 9 0	505 6 5 580 9 5	1,62,463 8 4 1,72,445 14 0	8,911 11 5 4,084 11 5	10,412 13 8 13,831 12 7	

IV—concluded.

LIABILITIES.

Interest due on loans in columns 14 and 15.	Loans from Government.	Interest due to Government.	Total of columns 14 to 18.	Share Capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 20 to 23).	Establishment and contingent charges.	Other items.	Reserved fund.	Total Reserve Fund.	Profit + or -
16	17	18	19	20	21	22	23	24	25	26	27	28	29
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.
99 2 8	2,000 0 0	...	5,999 2 8	.....	2,000 0 0	...	...	2,000 0 0	6 0 0	...	.....	7,105 2 8	+374 0 0
9 14 1	2,000 0 0	...	4,778 10 3	.....	2,000 0 0	31 4 0	...	2,031 4 0	4 0 0	...	3 3 0 0	7,171 14 3	+40 0 0
33 5 4	650 0 0	...	2,607 7 5	.....	635 0 0	...	...	635 0 0	.....	...	.....	3,242 7 5	+240 0 0
21 8 6	650 0 0	...	2,516 2 7	.....	635 0 0	...	...	635 0 0	.....	...	2 7 0 0	3,178 2 7	+44 0 0
263 1 7	11,275 0 0	...	21,250 14 10	.....	12,091 0 0	443 1 0	...	12,534 1 0	23 0 0	...	721 14 2	34,534 14 1	+2,015 6 10
142 13 3	11,275 0 0	...	24,549 9 10	.....	12,195 0 0	840 9 5	...	12,535 9 5	16 3 8	...	2,701 10 1	39,803 1 0	+468 9 9
...	3,000 0 0	...	2,000 0 0	.....	2,535 0 0	52 5 1	...	2,587 5 1	12 0 0	...	87 1 9	4,686 6 10	+228 7 1
...	2,000 0 0	...	2,000 0 0	.....	2,538 0 0	31 15 3	...	2,668 15 3	3 0 0	...	93 8 10	4,989 8 1	+70 7 0
1 8 0	.....	...	101 8 0	.....	1,080 0 0	15 10 3	...	1,095 10 3	5 0 0	...	.....	1,209 2 3	+31 6 3
...	2,000 0 0	...	2,000 0 0	.....	2,535 0 0	52 5 1	...	2,587 5 1	12 0 0	...	87 1 9	4,686 6 10	+228 7 1
1 8 0	2,000 0 0	...	2,101 8 0	.....	2,515 0 0	107 9 6	...	2,722 9 6	8 0 0	...	292 8 10	6,124 10 4	+101 13 3
...	.....	...	.....	.....	981 8 0	24 14 11	...	1,006 6 11	10 4 0	...	.....	1,016 10 11	+16 13 6
...	.....	...	.....	.....	981 8 0	25 11 11	...	1,017 8 11	10 4 0	...	16 14 6	1,044 4 6	-3 2 5
...	.....	...	.....	.....	981 8 0	24 14 11	...	1,006 6 11	10 4 0	...	.....	1,016 10 11	+15 13 6
...	.....	...	.....	.....	981 8 0	25 11 11	...	1,017 8 11	10 4 0	...	16 12 6	1,044 4 5	-3 2 3
...	650 0 0	...	650 0 0	.....	675 0 0	4 3 0	...	679 3 0	0 14 9	...	.....	1,340 1 9	+7 0 1
...	650 0 0	...	650 0 0	.....	675 0 0	14 11 9	...	689 11 9	3 2 9	...	7 0 1	1,349 14 7	+16 6 8
...	650 0 0	...	650 0 0	.....	675 0 0	4 3 0	...	679 3 0	0 14 9	...	.....	1,330 1 9	+7 0 1
...	650 0 0	...	650 0 0	.....	675 0 0	14 11 9	...	689 11 9	3 2 9	...	7 0 1	1,349 14 7	+16 6 8
...	.....	...	.....	.....	780 0 0	...	...	780 0 0	3 11 9	...	.....	783 11 9	+165 9 0
...	.....	...	.....	.....	819 8 0	...	...	819 8 0	1 3 6	...	165 9 0	986 4 6	+29 3 7
...	.....	...	.....	.....	780 0 0	...	...	780 0 0	3 11 9	...	.....	783 11 9	+165 9 0
...	.....	...	.....	.....	819 8 0	...	...	819 8 0	1 3 6	...	165 9 0	986 4 6	+29 3 7
338 10 5	28,025 0 0	...	40,876 7 8	D 700 0 0	39,557 8 2	944 10 0	...	41,302 2 2	126 14 7	5 4 0	1,036 0 5	83,244 12 10	+4,303 4 3
219 14 1	27,975 0 0	...	44,226 10 8	D 840 0 0	42,734 4 0	857 12 0	...	44,432 0 0	86 4 1	5 4 0	5,096 2 11	93,846 6 8	+1,106 0 6
...	...	...	.....	.....	.....	...	...	.....	.....	...	.....	.....	.....
338 10 5	28,025 0 0	...	40,876 7 8	D 700 0 0	39,557 8 2	944 10 0	...	41,302 2 2	126 14 7	5 4 0	1,036 0 5	83,244 12 10	+4,303 4 3
219 14 1	27,975 0 0	...	44,226 10 8	D 840 0 0	42,734 4 0	857 12 0	...	44,432 0 0	86 4 1	5 4 0	5,096 2 11	93,846 6 8	+1,106 0 6
339 13 6	46,075 0 0	...	60,739 6 2	32,820 8 0	58,977 7 10	1,386 0 0	...	63,183 15 10	1,860 4 7	5 4 0	1,040 2 5	1,56,829 1 0	+5,624 7 4
247 6 1	42,075 0 0	...	60,338 14 1	34,812 8 0	67,011 6 8	1,423 9 2	321 1 11	1,03,563 9 7	1,775 12 4	44 9 0	6,260 14 1	1,71,858 11 1	+657 2 11

D=Debentures.

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

*Co-operative Credit Societies.*

Annual Report on the working of the Co-operative Credit Societies Act in the Bombay Presidency for the year ending 30th June 1907.

No. 1882.

REVENUE DEPARTMENT.

Bombay Castle, 21st February 1908.

Letter\* from the Registrar of Co-operative Credit Societies, No. 1602-A., dated 25th November 1907—Submitting the Annual Report on the working of the Co-operative Credit Societies Act (X of 1904) for the year ending 30th June 1907.

Memorandum\* from the Director of Agriculture and of Co-operative Credit Societies, No. A.—6799, dated 12th December 1907.

RESOLUTION.—This report covers a period of 15 months, and it is satisfactory to find that during that period steady and continuous progress has been made, with but little to record in the way of failure. Of seventy societies founded, only one has ceased to exist, and it may be hoped that the few which the Registrar describes as in need of nursing will revive under his care. The most noticeable feature, perhaps, of the growth in the number of societies is the extension which has taken place in Gujarát, where it seemed *a priori* that the idea of co-operation was less likely to gain general adoption. There were in the Gujarát districts 3 Urban and 21 Rural societies, while the Central Division had 5 of the former and only 7 of the latter, and the Southern 9 and 20 respectively. The remaining 5 societies comprise 3 Urban in Bombay and 2 Rural in Sind. Government note with satisfaction that in the last-named province a beginning has been made in inducing landowners to have recourse to co-operative credit; and with regret that one of the two societies started was not working at the date of the report. A map of the Presidency should accompany the annual report, as the Registrar proposes.

2. Government approve of the policy of the Registrar in allowing almost any experiment, provided it was spontaneous. The result of such a policy is seen in the wide variety of Societies which have come into existence. They include one (the "Bombay Urban") which performs to some extent the functions of a Central Bank, a purely high-caste society (the *Sárasvat Bráhma*n), one for all classes and creeds (the All India Brotherhood), and societies for artisans, such as weavers, tailors, bootmakers, and carpenters, in addition to the purely agricultural societies. Nothing but good can follow from such an extension of the principle of co-operation into every class and every occupation of life. Already the formation of Central Banks is regarded as practicable and even probable in the near future. In the Deccan where the need of facilities for agricultural loans is perhaps the greatest, it may be hoped that the success of the societies already started, and notably the spread of the movement in Ahmedabad and Dhárwár, may inspire confidence and afford an example which will lead to steady development. It is hardly possible to repeat too often that in the Registrar's words "it is persons we want." The case of Bodwad in East Khándesh affords a notable example; and others are mentioned in the Registrar's Report. The people have to be taught to co-operate and work together. Only by the constant efforts of those who know can those who do not know be brought to understand and to move in the direction of organizing themselves into societies of mutual help. Government observe with pleasure that many district officers have especially interested themselves in this special branch of administration, and they desire it to be understood that, while the Registrar is charged with the duty of developing the system of co-operative credit societies, that fact does not bar the district officer from doing all in his power to help on the movement; on the contrary, it is expected that

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\* Not printed.

he should assist to the utmost of his ability in familiarizing the people in his district with the aims and objects of co-operation and the means of attaining them. The attention of district officers should be called anew to the latter portion of paragraph 7 of Government Resolution No. 351, dated 13th January 1906.

3. It is of interest to note that in the Rural, or agricultural, societies membership is sought and gained without distinction of cast. No great progress has yet been made in attracting to the capital of such societies the funds held by *sávkárs*; and capital being of small amount the objects for which loans are given are naturally restricted. For these purposes it is satisfactory to be assured that the resources of the societies have proved sufficient, and Government concur with the Registrar in the opinion that small beginnings are best: enlargement of functions can come only with growth in experience and in the confidence gained by successful dealing with affairs within a limited range. Larger funds will become available as such societies as the Bombay Urban come into existence and extend the scope of their operations; and also as the rural societies themselves develop after the fashion of that at Huikoti, of which the Registrar specially mentions the noteworthy figures. It appears from the report that generally loans have been made suitably to the circumstances, with proper security and at an adequate and not excessive rate of interest, while recoveries have on the whole been creditable and the committees have done good work, especially those whose secretaries are the schoolmasters in their villages. Thus not only in the increasing numbers of the societies but also in the record of their operations the Governor in Council is glad to find evidence of the movement advancing steadily, if slowly, through its present infant stage, with all reasonable indications of its growing into a well-developed system.

4. The fact that little or no progress has yet been made in establishing grain banks is however a little disappointing. The experiment of that nature which was started in the Thána District with Government assistance has, it is believed, proved beneficial and is still continued; but in that district the example has not led to the establishing of any similar institutions by the people themselves, or indeed to the formation of any co-operative society of any kind. Where, as noticeably in Ahmedabad and Dhárwár, there has been a marked advance, it cannot be doubted that this is largely due to the assistance voluntarily given by private gentlemen, such as Ráo Bahádur Motilál Chunilál and Messrs. K. N. Bhángávkár, A. B. Desái and Lalubhái Sámaldás. To these and to the Honourable Mr. Vithaldás Dámodar Tháckersey the special thanks of Government are due, and the Governor in Council has pleasure in expressing his appreciation of the labours of the officers and gentlemen mentioned by name in the last, and in other, paragraphs of the Report. Mr. Campbell himself has worked indefatigably and with great judgment and his report displays a thorough grasp of his subject.

J. E. C. JUKES,

Acting Under Secretary to Government.

To

The Commissioner in Sind,  
 The Commissioner, N. D.,  
 The Commissioner, C. D.,  
 The Commissioner, S. D.,  
 All Collectors, including the Collectors and Deputy  
 Commissioners in Sind,  
 The Collector of Bombay,  
 The Settlement Commissioner and Director of Land  
 Records,  
 The Director of Agriculture and of Co-operative  
 Credit Societies,  
 The Registrar of Co-operative Credit Societies,  
 The Colonization Officer, Jámrió Canal,

With copies of the  
 Report.



<p>The Superintendent of Land Records and Registration in Sind,  The Tálukdári Settlement Officer,  The Manager, Incumbered Estates in Sind,  The Compiler, General Administration Report for 1906-07,  The Private Secretary to His Excellency the Governor,  The Accountant General,  The Educational Department of the Secretariat,  The General Department of the Secretariat,  The Judicial Department of the Secretariat,  The Political Department of the Secretariat,  The Financial Department of the Secretariat.</p>	}	With copies of the Report.
<p>The Government of India,  The Under Secretary of State for India,  Ráo Bahádur Motilál Chunilál,  K. N. Bhángávkar, Esq.,  A. B. Desái, Esq.,  Lalubhái Sámaldás, Esq.,  The Honourable Mr. Vithaldás Dámodar Tháckersey.</p>	}	By letter.

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ही (सुधारलेली) पोटनियमांची व सूचनांची प्रत सर्व लोकांच्या माहितीसाठी पाठविण्यांत येत आहे. १० किंवा अधिक लोकांनी मंडळी स्थापण्यासाठी केलेला भर्ज पंचव्यानंतर या भाफिसांतून नोंदणीच्या भर्जाचा नमुना एक व पोटनियमांच्या प्रती दोन भसे पाठविण्यांत येतील.

C. S. CAMPBELL,

रजिस्टार, को-ऑपरेटिव्ह क्रेडिट सोसाइटीज, मुंबई इलाखा.

मुकाम पुणे, ता. ९ नवंबर १९०७. c

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पेढी चालविणारी (खेड्यांतील) मंडळी अनलिमिटेडसाठी पोटनियम.

१. या मंडळीचे नांव \_\_\_\_\_ खेड्यांतील परस्पर साहाय्यकारी मंडळी अनलिमिटेड असे आहे, व तिचा नोंदलेला पत्ता \_\_\_\_\_ आहे.

२. कोभोपरेटिव सोसैटीज् आकटांतील कलमांअन्वये व त्याला अनुकूलून केलेल्या नियमांअन्वये वर्गणीने किंवा खाली नमूद केलेल्या दुसऱ्या कांहीं साधनांनी फंड जमवून त्यांतून मंडळीच्या मॅबरांस कर्जी रकमा देणे अगर मंडळीकरिता व्याजी लागणे हा या मंडळीचा उद्देश होय.

३. खाली नमूद केलेल्या कोणत्याही अगर सर्व साधनांनी पैसा जमवून फंड उभारावा :—

(अ) वर्गणी अगर प्रवेश फी घेऊन.

(ब) मॅबरांपासून ठेवी घेऊन.

(क) सरकारापासून, रजिस्टर झालेल्या दुसऱ्या परस्पर साहाय्यकारी मंडळ्यांकडून किंवा जे आपल्या मंडळीचे मॅबर नाहीत अशा गृहस्थांकडून कर्जाऊ पैसा घेऊन.

(ड) पैशाच्या देणग्या घेऊन.

(ब) व (क) या सदराखाली दिलेल्या साधनांनी पैसे जमवावयाचे असल्यास मंडळीच्या व्यवस्थापक कमिटीने मंडळीच्या तर्फे र. \_\_\_\_\_ हून जास्त नाही इतक्या रकमेपर्यंत फंडास पैसे आणावे. या रकमेहून जास्त रकम आणावयाची असल्यास कमिटीने मंडळीची सभा करून मंजुरी घेतली पाहिजे.

(क) या सदराखाली दिलेल्या साधनांनी पैसे जमवावयाचे असल्यास कमिटीने आपल्या वतीने कोणाही तीन मॅबरांस व सेक्रेटरीस पैसे आणण्याचा अधिकार द्यावा व त्या चौघांनी सद्या करून कमिटीच्या तर्फे पावत्या देऊन कोणापासूनही पैसे आणावे.

४. मंडळी नोंदण्यासाठी सरकारास केलेल्या अर्जावर ज्यांच्या सद्या नाहीत अशांना मंडळीचे मॅबर व्हावयाचे असल्यास कमिटीत मते घेऊन मग त्यांस मॅबर होतां येईल. अनुकूल मतांची संख्या एकंदर मॅबरांच्या दोन तृतीयांश तरी असलीच पाहिजे, गांवांत जे रहात नाहीत अशा कोणासहा मंडळीचे मॅबर होतां येणार नाही.

५. मॅबर करून घेण्याविषयीचा अर्ज लेखी असला पाहिजे व त्यावर अर्जदाराची सही असली पाहिजे. अर्जदारास सही करतां येत नसल्यास नमुन्यांतील सदरे सेक्रेटरीने भरवून कमिटीच्या देखत त्याने अर्जाच्या नमुन्यावर आपली निशाणी करावी.

६. अर्जदाराची निवड झाल्यानंतर एक महिन्याच्या आंत त्याने पोटनियमांन्वये ठरलेली प्रवेश फी भरली पाहिजे. ही फी भरली झणजे तो मॅबर झाला.

७. मंडळीने जे कर्ज काढले असेल त्याबद्दलची जबाबदारी प्रत्येक मॅबरावर भिळून आणि प्रत्येकीं सारखी आहे. त्याचप्रमाणे कोणा मॅबरास दिलेले कर्ज त्याने किंवा त्याच्या जाभिनांनी फेडले नाही तर त्याचीही जबाबदारी मंडळीच्या मॅबरांवर वरच्याप्रमाणेच आहे.

८. कोणाही मॅबरास वाटेल तेव्हां सेक्रेटरीस लेखी नोटीस देऊन मंडळीच्या मॅबरपणाचा राजीनामा देतां येतो. परंतु मंडळीची कांहीं कर्जाऊ रकम किंवा व्याज त्याच्याकडे राहिले असल्यास ते त्याने आधी देऊन टाकले पाहिजे.

९. कोणाचे नांव मॅबरांचे पटावरून काढावयाचे झाल्यास मंडळीस अधिकार आहे. परंतु ज्याचे नांव काढावयाचे त्यास कमिटीने त्याबद्दल पंधरा दिवस आधी नोटिस दिली पाहिजे, आणि मग मंडळीची साधारण सभा करून तीत त्यास काढण्याविषयी दोन तृतीयांश मॅबरांच्या मतांपेक्षा कमी नाही अशा मतांनी ठराव झाला पाहिजे.

१०. मंत्रांची निवडणूक झाली ह्याणजे त्याच्यापासून प्रवेश फी किती घ्यावयाची हें कमिटीने वेळोवेळी ठरवावें. मात्र ही फी पेक्षा अधिक नाही व पेक्षा कमी नाही इतकी असावी.

११. मंडळीच्या प्रत्येक मंत्रास मंडळीपासून कर्ज मिळेल-पण त्याला कमिटीचे अनमोदन पाहिजे, आणि मंडळीच्या पोटनियमांअन्वये त्याची व्यवस्था पाहिजे.

१२. प्रत्येक मंत्रास मंडळीच्या साधारण सभेला हजर राहण्याचा, आणि मत देण्याचा हक्क आहे.

१३. वार्षिक साधारण सभेचे जे अधिकार खाली नमूद केले आहेत तेच मंडळीच्या पहिल्या सभेलाही आहेत.

१४. मंडळीची वार्षिक साधारण सभा दरवर्षी किंवा महिन्यांत भरत जाईल त्या सभेने करावयाची कामे यणे प्रमाणे असतील:—

- (१) पुढील सालासाठी व्यवस्थापक कमिटी व इतर अधिकारी निवडावयाचे.
- (२) होऊन गेलेल्या सालातील कामाचा रिपोर्ट कमिटीपासून घ्यावा. त्याचप्रमाणे जमाखर्चाचा ताळवंद व रजिस्ट्रारसहिवार्कडून हिशब तपासणीबद्दल काय त्रिखाग आले असले तरी घ्यावे.
- (३) मंडळीचे दुसरे काही साधारण काम असेल त्याचा निकाल लावणे.

१५. कमिटीच्या मंत्रांच्या बहुमताने ठरल्यास किंवा मंडळीच्या मंत्रांपैकी एकपंचमांश लोकांनी लेखी विनंती केल्यास अथवा रजिस्ट्रारसहिवार्कांकडून कळविले तरीही सेक्रेटरीने काय काम आहे ते कळवून मंडळीची विशेष सभा भरविली पाहिजे.

१६. (अ) वार्षिक साधारण सभा भरावयाच्या पूर्वी दहा दिवस व विशेष सभा भरावयाच्या पूर्वी पांच दिवस लेखी जाहीरपत्रक काढून ते मंडळीच्या कचेरीच्या बाहेर अगर गावांत अगर शहरांत कमिटीने निवडून काढलेल्या प्रसिद्ध ठिकाणी दिकटून ठेविले गेले पाहिजे.

- (ब) या जाहीरपत्रकांत सभा काणच्या ठिकाणी काणच्या दिवशी किती वाजता व कोणच्या कामासाठी भरणार हें नमूद केले पाहिजे.
- (क) मंडळीच्या सर्व सभा मंडळीच्या नोंदलेल्या जागेतच व्हाव्या. कमिटीने विशेष ठराव करून निराळ्या जागी सभा भरविल्यास हरकत नाही.
- (ड) साधारण सभेत हजर असलेल्या मंत्रांपैकी दोन तृतीयांश मंत्रांच्या अनुमताने कोणाही मंत्रास, त्या दिवसाच्या काळांत नाही अशा एखाद्या कामाबद्दल सूचना आणतां येईल. परंतु ही सूचना कोणाही दुसऱ्या मंत्रास मंडळीतून काढून टाकण्याबद्दल, किंवा मंडळीच्या पोटनियमांत फरक करण्याबद्दल अथवा ठेविलेल्या ठेवीवरील व काढलेल्या कर्जावरील व्याजाच्या दरांत फरक करण्याबद्दल नसावी.
- (इ) एखाद्या सभेत नेमलेले काम एका दिवसांत निकालास लागले नाही तर ते दुसऱ्या कोणच्या तरी दिवसावर टाकावे व त्या दुसऱ्या कोणत्यातरी दिवशीही ते काम उरकले नाही तर पुनः जाहीरपत्रक काढून सभा भरवून तिजपुढे मांडावे.

१७. सर्व साधारण सभांच्या वेळी जमलेल्या मंत्रांनी बहुमताने आपला अध्यक्ष निवडून काम चालवावे.

१८. हजर असलेल्या प्रत्येक मंत्रास एक मत असावे, अध्यक्षास मात्र इतरांप्रमाणे एक मत असून आणखी एक अधिक मत असावे.

१९. सगळ्या साधारण सभेत एकंदर मंत्रांचे संख्येचे ६ मंत्र अगर ३० मंत्र यांपैकी जी संख्या कमी होईल तेवढे मंत्र लोक हजर असले ह्याणजे कोरम झाले असे समजावे.

२०. मंडळीचे काम चालविण्यास सातांहुन कमी नाही इतक्या मंत्रांची एक कमिटी नेमावी. या कमिटीने मंडळीच्या पोटनियमांच्या कलमांअन्वय व मंडळीने आपल्या साधारण सभांचे वेळी केलेल्या ठरावांअन्वये मंडळीचे सर्व अधिकार चालवावे. कामाची व्यवस्था करण्यासाठी जितक्या सभा भरविले अथवा असेल तितक्या कमिटीच्या सभा भराव्या. परंतु महिन्यांतून एकदा तरी सभा भरलीच पाहिजे. कमिटीच्या सभांस पांच मंत्र हजर असले ह्याणजे कोरम झाले.

२१. मंडळीच्या वार्षिक साधारण सभेच्या वेळीं कमिटीची निवडणूक होत जाईल. कमिटीनें तेंव्हांपासून एक वर्षपर्यंत किंवा मंडळीची वार्षिक साधारण सभा भरून नवीन निवडणूक होईपर्यंत काम चालवावें. जुन्या कमिटीची मुदत संपल्यावर त्या कमिटीच्या मंत्रांची पुनः निवडणूक होण्यास कांहीं हरकत नाही.

कमिटीचा कोणी मंत्र वारण्यामुळे किंवा राजीनामा दिल्यामुळे किंवा काढून टाकल्यामुळे जी जागा रिक्त होती, ती त्यानंतर भरणाऱ्या साधारण सभेत निवडणूक करून भरून टाकावी. अशा तऱ्हेनें निवडल्या गेलेल्या मंत्राची मुदत नंतरच्या वार्षिक सभेत होणाऱ्या निवडणुकीपर्यंत चालवावी. एखादा मंत्र कमी झाल्यापासून मंडळीची विशेष सभा भरणेपर्यंत कमिटीच्या बाकीच्या मंत्रांनीं रिक्त झालेली जागा आपणच एखाद्यास निवडून भरून काढावी.

२१ अ. स्पेशल जनरल सभा मुद्दाम बोलावून त्यांत बहुमतानें ठराव पास झाल्याशिवाय कोणत्याही कमिटीच्या मंत्राला त्याच्या कामांतून दूर करण्यांत येऊं नये.

२२. कमिटीनें आपल्यापैकीं एकास सर्व्हेर मुदतीपर्यंत किंवा कांहीं दिवसांपुरें अध्यक्ष झणून निवडावें. असा अध्यक्ष निवडला झणजे त्यानें आपल्या मुदतींत कमिटीच्या सभा भरतील त्या सभांत अध्यक्ष व्हावें. अध्यक्ष निवडला नसल्यास किंवा तो गैरहजर असल्यास कमिटीच्या सभेच्या वेळीं हजर असलेल्या मंत्रांनीं त्या दिवसापुरता आपल्यापैकीं अध्यक्ष निवडावा. अशा सभेच्या अध्यक्षास मंत्र या नात्यानें त्यास असणाऱ्या मताखेरीज एक अधिक मत असवें.

२३. कमिटीनें अगर कमिटीचा मंत्र या नात्यानें केलीं जाणारीं कामें कायदेशीर आहेत असेंच समजले जाईल. मग ती कमिटी किंवा तो मंत्र यांची निवडणूक झाली तेवेळीं निवडणुकीच्या पद्धतीत कांहीं दख्खीत झाल्याचें पाठीमागून नजरेस आलें तरी हरकत नाही.

२४. कमिटीच्या प्रत्येक सभेच्या वेळीं साधारणतः खाली दिलेलीं कामें केलीं जातील :—

प्रथमतः जमेसंबंधाचा झणजे कोणी नवीन ठेव आणून दिली असल्यास ती घेण्याचा अगर कोणी नेलेला पैसा परत आणून दिला असल्यास त्यासंबंधाचा व्यवहार कमिटी पुरा करील. नंतर त्या कोणास आपल्या ठेवीपैकीं कांहीं पैसे परत न्यावयाचे असतील अगर कर्ज झणून रकम घ्यावयाची असेल त्याचे कामाचा निकाल करील. सेक्रेटरीनें त्या दिवसापर्यंत कर्जाऊ पैसा मागण्यासाठीं आलेल्या अर्जांची यादी कमिटीपुढें मांडून त्यासंबंधीं कमिटीचा हुकूम काय होईल तो लिहून ठेविला पाहिजे. त्यानंतर मंडळीचा मंत्र होण्याबद्दलचे अर्जांचा निकाल करावा व इतर कांहीं काम निघेल तेंही निकालास लावावें.

कमिटीच्या सभांच्या वेळीं मंत्रांस जो पैसा आदा केला जाईल किंवा मंत्रांकडून ठेव झणून किंवा फेड झणून जो पैसा घेतला जाईल त्याबद्दलचें सर्व्हेर लिहिणें रोजकीर्दीत व मंत्रांच्या पासबुकांत ताबडतोब मांडलें गेलें कीं नाहीं हें पाहण्याची जबाबदारी कमिटीवर आहे. प्रत्येक वेळीं सभेचें काम संपलें झणजे रोजकीर्दीवर कमिटीपैकीं दोन मंत्रांच्या सहा झाल्या पाहिजेत. सर्व्हेर बँकेंतून काढून आणलेल्या किंवा बँकेंत भरलेल्या रकमा बँकबुकांत योग्य तऱ्हेनें लिहिल्या आहेत कीं नाहींत हें पाहून खातरी करून घेण्याची जबाबदारी कमिटीवर आहे.

भांडवल कर्जाऊ घेण्यासंबंधाचा, कोणासही कर्ज देण्याबद्दल मंजुरी दिल्याचा, कोणापासून रकम घसूल करण्यासाठीं काय करावयाचें त्याचा व कोणासही मंडळीचे मंत्र झणून घेतल्याचा वगैरे कोणत्याही वेळीं कमिटीनें जे ठराव केले असतील ते कमिटीच्या मिनिटबुकांत नोंदून टाकिले पाहिजेत व त्या नोंदीखालीं सेक्रेटरी आणि त्या सभेस हजर असलेल्या मंत्रांपैकीं निदान दोन मंत्रांनीं आपल्या सहा केल्या पाहिजेत. प्रत्येक सभेचे वेळीं जे मंत्र हजर असतील त्यांचीं नांवां त्या सभेच्या शेवटीं मिनिटबुकांत नोंदलीं पाहिजेत.

२५. कमिटीनें सेक्रेटरीची नेमणूक करावी व त्याच्या कामाबद्दल पगार देण्याचाही अधिकार कमिटीस असावा. परंतु पगाराची रकम मंडळीच्या साधारण सभेत ठरलेली असली पाहिजे. सेक्रेटरीस काम सोडवें झाल्यास त्यानें मंडळीस किंवा मंडळीस तो सेक्रेटरी नको असल्यास मंडळीनें त्यास एक महिन्याची आगाऊ नोटिस दिली पाहिजे. कमिटीनें नेमिलेला सेक्रेटरी काढून टाकण्याचा अधिकार मंडळीच्या साधारण सभेस आहे व अशा तऱ्हेनें काढून टाकिलेला सेक्रेटरी पुनः नेमणें झाल्यास मंडळीची साधारण सभा भरून नवा ठराव झाल्याखेरीज तशी नेमणूक करितां येणार नाही.

२६. प्रथमतः मंडळी नोंदण्यासाठीं केलेल्या अर्जावरण्यांनीं सहा केल्या असतील त्यांस किंवा त्यांतील बहुसंख्येस कमिटीची नेमणूक होईपर्यंत वर सांगितलेल्या अधिकारांपैकीं कमिटीचे कोणतेही अधिकार चालवितां येतील.

२७. सेक्रेटरीने केली पाहिजेत ती कामे येणेप्रमाणे:—

- (१) मंडळीच्या व कमिटीच्या सभा बोलावणे व त्या सभांच्या वेळी हजर असणे.
- (२) अशा सभांचे वेळी होणाऱ्या कामाची मिनिटबुकांत नोंद करणे.
- (३) नियम व पोटनियम यांवरहुकूम सर्व हिशोब व नोंदणीपुस्तके व्यवस्थित तऱ्हेने ठेवणे. पावत्या, व्हाउचरें व मंडळीच्या कामासंबंधाचे सर्व कागदपत्र तयार करणे, पत्रव्यवहार ठेवणे व मेंबरास लागेल ती सर्व माहिती देणे.

सेक्रेटरी गैरहजर असल्यास कमिटीने अगर मंडळीच्या साधारण सभेने सेक्रेटरीचे कोणतेही काम कोणाहि मनुष्यास करण्यास सांगावे.

२८. कोणाही मेंबरांस कर्जाऊ रकम देण्याची मंजूरी कमिटीने दिली ह्मणजे त्या मेंबरांनी कमिटीच्या पसंतीच्या दोन जामीनदारांचे खातरजमेचे पत्र आणल्यानंतर त्यांस कर्जाऊ रकमा दिल्या जातील. जामीनपत्र न आल्यास कमिटीस पसंत होईल असे तारण दिले तरी रकमा दिल्या जातील. कोणाही कमिटीच्या मेबराने स्वतःच्या कर्जाऊ रकमेबद्दलच्या अर्जासंबंधाने आपलेच मत देऊ नये.

२९. कोणाही एका मेबरास रूपांच्या वर एका वर्षांत कर्ज दिले जाऊ नये.

३०. ज्या बाबींपासून कांहीं उत्पन्न होणे शक्य नाही अशा बाबींसाठी कमिटीने लोकांस कर्जाऊ दिलेली एकंदर रकम मंडळीच्या प्रवेशफीने, किंवा कर्ज हणून आणून उभारलेल्या भांडवलाच्या एकचतुर्थांश रकमेहून अधिक नसावी. मागल्या नियमांत एका वर्षांत एका मेबरास देण्याची अधिकांत अधिक रकम ठरविली आहे त्या रकमेच्या निम्मेहून अधिक रकम कोणा एका व्यक्तीस देणे झाल्यास कमिटीच्या सर्व मेबरांचे एकमत होऊन ठराव झाला पाहिजे.

अमुक बाब ही उत्पन्नाची आहे आणि अमुक नाही याबद्दल वा कमिटीने केलेला ठराव हा अखेरचाच समजावयाचा. मात्र मंडळीच्या साधारण सभेने केलेल्या त्यासंबंधी ठरावास धडन कमिटीचा ठराव असला पाहिजे.

३१. एका वर्षाहून जास्त मुदतीपर्यंत कर्जाऊ दिलेल्या एकंदर रकमा मिळून, मंडळीच्या प्रवेश फीने, किंवा कर्ज हणून आणून तयार केलेल्या भांडवलाच्या एक चतुर्थांश रकमेपेक्षा अधिक असता कामा नये.

३२. मंडळीने लोकांस कर्ज द्यावयाचे त्यावर दरमहा दर रूपास पै इतकेच व्याज घेतले जाईल. या दरांत मंडळीच्या वार्षिक साधारण सभेत फरक करण्याचा ठराव झाल्याखेरीज हे दर बदलावयाचे नाहीत. व्याजाचा आकार करावयाचा तो १६ किंवा १६ दिवसांच्या वर होतील तितके दिवसांचा पुण महिना समजून केला जाईल, व १९ किंवा त्याचा आंत दिवस असतील त्यांचा अर्धा महिना समजून केला जाईल.

३२ (अ)—पोट नियम २९, ३१, आणि ३२ यांतिल करार, कांहीं असले तरी ते खेरीज कळून मेबरलोकांस त्यांच्या जुन्या कर्जापासून मुक्त करण्यासाठी याखाली दिलेल्या करारांवर कर्जाऊ रकमा द्याव्या :—

- (अ) एखाद्या मेबराने वरील कारणास्तव कर्जाऊ हणून काढलेली रकम मे. रजिस्ट्रारसाहेब यांची मंजूरी मिळविण्याखेरीज १०० रूपांपेक्षा जास्त केव्हांही असू नये.
- (ब) अशा कर्जावरचे व्याज दरसाल दर शेंकडा ८ पेक्षा कमी असू नये.
- (क) प्रत्येक कर्ज व त्यावरचे व्याज मिळून एकंदर रकम यांची फेड वार्षिक हप्त्यांनी करावयाची व त्या प्रत्येक हप्त्याची रकम कर्जाऊ दिलेल्या रकमेच्या शेंकडा बारापेक्षा कमी असू नये. परंतु यांपैकी एकंदर वार्षिक हप्ते अगर कोणताही हप्ता मुदतीच्या आंत केव्हांही दिल्यास चालेल.
- (ड) अशा कर्जाऊ रकमा व त्यांचे व्याज हीं परत देण्यासाठी द्यावयाचे तारण झटले ह्मणजे कमिटीच्या मते कर्जाऊ रकमेच्या कनिष्ठ तीनपट किंमत असलेली जमीन कबजागहाण लिहून घेणे हे होय. आणि त्यांत असा करार केला पाहिजे की गहाण जमिनीवरील सरकारी सारा व लोकलफंड हे रिणकोने द्यावयाचे व त्यावरील वार्षिक नफा जो राहील तो वार्षिक हप्त्याचे ऐवजी घेण्यांत यावयाचा.

(इ) गहाण जमिनीवरील सरकारी सारा, लोकलकंड आणि वार्षिक हप्त्यापुरती वार्षिक लावण्याची रकम देण्याचे अटीवर गहाणखतीत जी मुदत ठरविली असेल त्या मुदतीपुरती रिणकोस गहाण जमीन लावणीने द्यावी.

(फ) कोणतेही वर्षी लावण्याची रकम अगर तिचा कोणताही भाग देण्यास कर्जदार चुकला तर त्यास चुकल्या तारखेपासून दरसाल दर शेकडा १२ व्याज त्या रकमेवर देणे भाग पडेल. आणि असे चुकल्याचे कारण कमिटीच्या मते निवार्य होते असे ठरल्यास ती इस्टेट कर्जदाराच्या ताब्यांतून काढून घेऊन कमिटीस योग्य वाटेल त्या अटीवर गहाणातील बाकीचे मुदतीपर्यंत दुसऱ्या इसमास पुन्हा खंडाने द्यावी.

३३. कर्जाऊ दिलेल्या रकमांची फेड एकदम एक गटरकमेने किंवा हप्त्याहप्त्यांनी जशी कमिटीने ठरविची असेल तशी करून घ्यावी.

३४. एखाद्याकडून येण्याची कर्जाऊ रकम किंवा त्या रकमेचा हप्ता ठरल्या दिवशी न आला, तर दरमहा तीन पै प्रमाणे चक्रवाढ व्याजाने ती रकम वसूल केली जाईल. ठरलेल्या तारखेस कोणाकडून रकम आली नाही तर सेक्रेटरीने कर्जदारास व त्याच्या जाभिनास पैसा आणून भरण्याविषयी लेखी नोटीस पाठवावी. नोटीस पाठवूनही एक महिन्याचे आंत कर्जाची फेड झाली नाही तर कमिटीने व्याजासकट कर्जाचा वसूल करण्याचा उपाय करावा. कर्जदाराने फेड न करण्यास योग्य कारण दाखवून कमिटीची खात्री केल्यास तो उपाय करून नये. नेमिलेल्या तारखेपासून एक महिन्याचे आंत आपण घेतलेल्या कर्जाची रकम ज्याचे हातून फेडली जाणार नाही त्याने ती न फेडण्यास कमिटीची खात्री होण्याजोगे कारण दाखविले नाही तर मंडळीकडून त्यास नवे कर्ज दिले जाणार नाही.

३५. कोणीही मेंबराने कर्जासाठी अर्ज करावयाचा त्यांत आपल्यास किती रकम कर्जाऊ पाहिजे तें, किती मुदत पाहिजे तें, कशाकरिता पाहिजे तें व आपण कोणत्या प्रकारचे तारण देणार आहो तेंही लिहिले पाहिजे. अशा अर्जाचा निकाल लावितांना कमिटीने पाहिजे तर कर्ज न देण्याचा, अर्जात मागितल्याप्रमाणे देण्याचा, अर्जात मागितल्यापेक्षा कमी रकम देण्याचा किंवा कमी अथवा अधिक मुदतीपर्यंत देण्याचा वगैरे वाटतील ते ठराव करावे. त्याचप्रमाणे जाभिनाच्या अगर तारणाच्या संबंधाने अर्जातही वाटतील ते फरक करावे.

एखाद्या अर्जदारास लिहितां घेत नसेल तर सेक्रेटरीने त्याजपासून वरील बाबीसंबंधाने माहिती विचारून घेऊन त्याच कामाकरिता ठेविलेल्या नोंदणीबुकांत ती नोंदवावी.

३६. एका कारणाकरिता कर्जा दिलेली रकम कर्जदाराने दुसऱ्याच कामास लाविल्यास ती रकम सव्याज परंतु मागण्याचा अधिकार कमिटीस आहे. पहिल्याने सांगितल्या कारणास न लावितां दुसऱ्याच कारणास कर्जदाराने ती लाविली असे कमिटीने ठरविल्यास तो ठराव निकालाचाच होय.

३७. एखाद्या कर्जदारास दिलेल्या रकमेबद्दल जामीन राहिलेला गृहस्थ वारला किंवा कमिटीच्यामते नालापल ठरला किंवा तो गांव सोडून दुसऱ्या गांभी रहावयास गेला तर सेक्रेटरी व कमिटीचे दोन मेंबर यांनी सधा करून कर्जदारास सात दिवसांचे आंत नवीन जामीन देण्याबद्दल नोटीस द्यावी. सात दिवसांचे आंत नवीन जामीन कर्जदारास देतां आला नाही तर त्याचेकडे असलेले कर्ज मुदतअखेरपर्यंतचे व्याजसहित ताबडतोब परत मागावे. तें त्याने दिले पाहिजे.

३८. मंडळीने ठेवी ठेवावयाच्या त्या (कायम) मुदतीच्या असल्या किंवा चालू व्यवहाराच्या असल्या. (कायम) मुदतीच्या ठेवी एक वर्षाचे आंत किंवा ठेव ठेवणाराच्या पावतीवर नमूद केलेल्या वर्षाहून अधिक मुदतीच्या आंत काढून नेतां यावयाच्या नाहींत. या मुदतीच्या ठेवीवर दरमहा दर हप्त्यास एक पै व्याज दिले जाईल, व हे व्याज साहा साहा महिन्यांनी मिळेल. चालू व्यवहाराच्या ठेवीवर दर हप्त्यास दरमहा ३ पै व्याज दिले जाईल व या ठेवी काढून घेणे झाल्यास सेक्रेटरीस दहा दिवसांची नोटीस दिली पाहिजे. या खाल्यावरील रकमा काढावयाच्या त्या महिन्यांतून एक वेळेपेक्षा अधिक वेळां काढल्या जाऊं नयेत. या पोटनियमांतील कलम ३ अन्वये आणि या नियमांत नमूद केल्याप्रमाणे कोणाही मेंबराने मंडळीकडे कायम मुदतीच्या अगर चालू व्यवहाराच्या ठेवी ठेवाव्या. जर कमिटीस असे दिसून आले की आपण ठेवी घेणून घेतलेला पैसा कमिटीला फायदेशीर अशा तऱ्हेने व्याजी लावतां येत नाही तर कमिटीने पुढे ठेवी घेण्याचे नाकारावे. व चालू व्यवहाराच्या ठेवीवर दिले जाणारे व्याज अधिक आहे असे वाटल्यास दर कमी करण्याचे पूर्वी तशा ठेवी ठेवणारांस दहा दिवसांची नोटीस द्यावी, परंतु कमिटीने नाकारण्याचे ऐवजी व्याज वगैरे सर्वे विशेष करार लिहून घेऊन स्वीकारण्यास हरकत नाही.

३९. प्रत्येक मेंबरास एक पास बुक दिलें जाईल. या पास बुकांत मेंबराकडून आलेल्या रकमा व दिलेल्या रकमा सेक्रेटरीकडून नोंदल्या जातील व ठेवीचा आणि कर्जाक दिलेल्या रकमांचा हिशोब खतावणीच्या नमुन्यावर याच बुकांत ठेविला जाईल.

४०. कर्जाच्या फेडीसाठी किंवा ठेव हणून ठेवण्यासाठी रकमा आणून भरावयाच्या त्या कमिटीच्या सभांच्या वेळीच भराव्या. अशा तऱ्हेने आणून भरलेल्या रकमा लागलीच मेंबरास कर्जाक देण्यासाठी नको असल्या, तर त्याच दिवशी किंवा दुसरे दिवशी सेविंग्स बँकेत भराव्या.

४१. मेंबरास कर्जाक वगैरे देऊन जो पैसा मंडळीजवळ राहिल तो सेविंग्स बँकेत भरला जाईल. पैसा देणे असेल तेव्हा सेक्रेटरी व कमिटीचे दोन मेंबर यांनी सहा करून आवश्यक रकमेची पावती करावी व ती सेविंग्स बँकेकडे पाठवावी. हणजे बँकेतून रकम मिळेल व मंडळीच्या पास बुकांत ती रकम काढण्याची नोंदही होईल. अशा तऱ्हेने काढलेली रकम ज्यास कर्ज द्यावयाचें त्यास त्याच दिवशी अगर दुसरे दिवशी कमिटीची सभा करून तिचे देखत दिली पाहिजे.

किरकोळ खर्चाकरितां हणून सेक्रेटरी याजकडे ९ रुपये पर्यंतची याजकडे रकम ठेवण्यांत यावी व या रकमेतून खर्च करणे असल्यास कमिटीच्या परवानगीने करावा. मात्र सदरहूबाबत ठराव मिनिटबुकांत नमूद असल्या पाहिजे.

४२. १९०४ चा आक्ट १०, कलम ८ यांत सांगितल्याप्रमाणें राखून ठेवलेला फंड मंडळीच्या भांडवलाच्या ( हें भांडवल ठेव हणून आलेली रकम, कर्जाक आणलेले भांडवल व त्यावरचें व्याज यांनी तयार केलेले असते. ) ३ हून कमी नाही इतका झाला व लोकांस कर्जाक दिलेल्या रकमांवर शेंकडा ८ टक्क्यावर व्याज गेलें नाहीं तर, वर्षांत झालेल्या फायद्याची निमी रकम मेंबरास नफा हणून वांटून दिली जाईल.

४३. मंडळीची रजिस्टर बुक व हिशोबाच्या बद्दल खाली नमूद केलेल्या कलमांप्रमाणें ठेविली पाहिजेत :—

- (१) मिनिटबुक—यांत मंडळीच्या साधारण सभांचे वेळी होणारा सर्व कारभार नोंदून त्याखाली सेक्रेटरी व त्या सभेचा अध्यक्ष यांच्या सहा झाल्या पाहिजेत.
- (२) वर सांगितल्याप्रमाणेंच एक कमिटीचें मिनिटबुक असून त्यावरही वरीलप्रमाणेंच सर्व व्यवस्था असावी.
- (३) मंडळीच्या मेंबरांचें एक रजिस्टरबुक असावें. त्यांत प्रत्येक मेंबराचें नांव व धंदा, त्यास मेंबर हणून घेतल्याची तारीख व प्रवेशफी हणून किती रकम दिली तें नोंदलेलें असावें व त्या मेंबरानें नियम १३ प्रमाणें आपला वारस अमुक अशी माहिती सांगितली असल्यास त्याचें नांव आणि पत्ता यांत नोंदावा.
- (४) रोजकीर्द—यावर सर्व रोखीचा व्यवहार जसजसा झाला असेल तसतसा लिहीत जावा. तारीख, वार कोणास पैसा दिला व कोणाकडून आला त्यांची नांवे नोंदली जावीत.
- (५) कर्जाची नोंद—यांत कर्जाक दिलेल्या रकमांचा तपशील अनुक्रमानें नोंदला असावा.
- (६) ज्या कोणास मंडळीने कर्ज दिलें असतील त्यांची नांवनिशीवार खतावणी असावी.
- (७) ज्यांनी ठेवी वगैरे ठेविल्या असतील त्यांची नांवनिशीवार खतावणी असावी.
- (८) एक व्याज खातें असावें. त्यांत मंडळीने लोकांकडून आणल्या रकमांवरील व्याज हणून लोकांस दिलेल्या रकमा व कर्जदार लोकांपासून व्याज हणून घेतलेल्या रकमा नोंदल्या असल्या.
- (९) खर्च खातें—यांत मंडळीच्या व्यवस्थेबद्दल होणारा खर्च, दिला जाणारा पगार वगैरेची नोंद असावी.
- (१०) बँक खातें—यांत सेविंग्स बँकेशी झालेला सगळा व्यवहार तपशीलवार नोंदलेला असावा.

४४. (अ) मंडळीच्या कोणत्याही मेंबरास मंडळीच्या हपीसाच्या वेळांत वाटेल तें नोंदणीबुक पहाण्याचा अधिकार आहे. मात्र एका मेंबरास दुसऱ्या मेंबराचें खातें पहातां येणार नाहीं.

(ब) या पोटनियमासाठी कमिटीने आपला आफिसाचा वेळ ठरवून टाकलेला असावा.





सरकारानें सन १९०४ मध्ये एकमेकांस सहाय्य करणाऱ्या मंडळ्यांसाठी कायदा पास केला. या कायद्याचा उद्देश असा आहे : गरीबांनं उदरनिर्वाह करणाऱ्या लोकांनी एकमेकांस सहाय्य करण्यासाठी मंडळ्या स्थापून आपल्यापैकी ज्या कित्येकांस थोड्या मुदतीकरिता लहान रकमा कर्ज हणून पाहिजे असतील, त्यांस त्या थोड्या व्याजानें मिळण्याची व्यवस्था करावी. तसेंच आपल्यापैकी ज्यांचजवळ थोडाबहुत पैसा शिल्लक असेल त्यांचा तो पैसा सुरक्षित ठेविला जाऊन त्यावर आतां मिळत असेल त्यापेक्षां त्यांस जास्त व्याज येईल अशी सोय करावी.

खेड्यापाड्यांमध्ये राहणाऱ्या शेतकऱ्यांस व कारागीरलोकांस अशा रीतीने लहान रकमा थोड्या व्याजानें मिळण्याची सोय शाह्यापासून अतिशय फायदा होईल. सुतार, लोहार आणि कोष्टी वगैरे लोकांस आपली हत्यारें, लांकूड, लोखंड, सूत इत्यादि पदार्थ विकत घेण्याला नेहमी पैशाची जखरी लागते; शिवाय त्या जिनसांची किंमत रोखीने देतां आली तर ते फार स्वस्त मिळतात. शेतकरीलोकांस बीं, गुरें, खत व आउतें विकत घेण्यास व अशाच इतर कामांस पैशाची फार जखरी असते. शेतांत धान्य पिकावयाचें ह्मटलें ह्मणजे आधीं सहा महिने किंवा वर्षभर शेतकऱ्यांस बियाण्यास, नांगरणीस, पेरणीस, वगैरे खर्च करावा लागतो, तेव्हां पुढें मग शेत पिकायचें आणि त्याची कापणी व्हायची. कापणी केल्याबरोबर धान्य विकण्याची जखरी जर शेतकऱ्यास पडली नाही, जर दोन तीन महिने त्याला दम काढतां येईल इतके पैसे त्यास उसने मिळाले, तर त्याच्या पिकाची त्याला किती तरी अधिक किंमत येईल. पण इतकें सगळें साधण्याला त्याला जखर तितकी रक्कम लागेल तितके दिवस अगदीं बेताच्या व्याजानें मिळण्याची सोय झाली पाहिजे. सध्या शेतकरीलोक जखरीच्या अनेक कामांसाठी सरकारापासून तगाई किंवा सावकारापासून कर्जाऊ रकमा काढतात. कधी कधी सरकारापासून तगाई घेऊन शिवाय सरकारापासूनही ते कर्ज काढतात. सरकारचें व्याज फार कमी असतें, परंतु सरकारापासून आपल्यास आगाऊ पैसा मिळेलच अशी शेतकऱ्यास खात्री नसते व पैसा देण्याचा टराव झाला, तरी तो तालुक्याच्या कचेरीच्या मार्फत दिला गेल्याकारणानें तो शेतकऱ्याच्या हातीं पडण्यास उशीर लागतो व तो मिळेपर्यंत शेतकऱ्यास अडचणीही सोसाव्या लागतात. सरकार ज्या रकमा देतें त्या सगळ्या गाजू शेतकऱ्यांची गरज भागेल इतक्या नसतात, आणि शेतकऱ्याला ज्या ज्या गरजांसाठी पैसा लागतो, त्या त्या सर्व गरजा भागविण्यास कांहीं सरकारचा पैसा दिला जात नाही. सावकार लोकांचें व्याज बहुशः फार जबर असतें, शिवाय ते लोक शेतकऱ्यांपासून गहाणखतें करून घेतात त्यामुळें रटांपाचा खर्च होतो, तोही शेतकऱ्यांवरच बसतो. सावकार आपला हिशोब ठेवतो तो बरोबर असतो किंवा नाही हें पाहण्याइतकें ज्ञानही शेतकऱ्यांस नसतें.

एका खेड्यांतील लोकांनी किंवा दोन चार खेड्यांतल्या लोकांनी जमून वर सांगितल्या प्रकारच्या मंडळ्या काढून एकमेकांस पैशाची मदत करण्याची व्यवस्था केली तर सर्वांना फार फायदा होतो, असा युरोपांतल्या देशांत व अलीकडे उत्तरार्हेदुस्थानांतही पूर्ण अनुभव आला आहे. एकेकानें आपल्या सरकारापासून कर्ज काढलें तर त्याला जें व्याज भरावें लागतें, त्याच्यापेक्षां तीस चाळीस लोकांनी एकत्र जमून व्याजानें रकम काढली तर कितीतरी कमी व्याजावर मिळण्याचा संभव असतो. अर्थात तितकें प्रत्येकास कमी व्याज पडेल. त्या लोकांनी एकत्र होऊन एक किंवा दोन हजार रुपये बेताच्या व्याजानें कर्जाऊ घेतल्यास मूळ व्याजापेक्षां थोड्या अधिक व्याजानें तो पैसा आपसांमध्ये कर्जाऊ देतां येईल; मंडळीची व्यवस्था उत्तम रीतीने चालल्यास, सावकार एकट्या कर्जदारापासून जें व्याज घेतो त्यापेक्षां बऱ्याच कमी अशा व्याजानें मंडळीला आपल्या मेवर लोकांस रकमा कर्जाऊ देतां येतील. बऱ्याच जणांनी एकगटानें कर्ज काढल्यास नीट हिशोब ठेवण्याची व्यवस्था करतां येईल व मंडळीपैकी प्रत्येकास आपल्या गांवांतल्या गांवांत लहान रकमा अनायासानें व विलंब न होतां मिळतील. तसेंच इतर कोणापासून पसा घेतल्यास द्याव्या लागणाऱ्या व्याजापेक्षां इकडे आपल्याला व्याजही पुष्कळ कमी पडतें असें दिसून येईल. शिवाय सरकारानें खेड्यांतल्या मंडळ्यांच्या कर्जरोख्यांचा स्टांपखर्च आपण घेणार नाही, असें आभिवचन दिलें आहे. एवढेंच नव्हे तर, लोक आपल्या पेढीकरितां जेवढी रकम गोळा करतात तेवढीच रकम तीन वर्षेपर्यंत आपण बिनव्याजी देऊं, असेंही सरकारानें आश्वासन दिलें आहे. तीन वर्षांनंतर अगदीं थोड्या दराचें व्याज घेऊन मंडळीपासून लहान लहान हप्त्यांनी आपल्या पैसा सरकार वसूल करून घेईल.

मंडळी स्थापावयाची झाल्यास खाली लिहिल्याप्रमाणें व्यवस्था करून तिनें आपलें काम चालवावें:-मंडळी स्थापून इच्छिणाऱ्यांनी, परस्पर साह्यकारक मंडळ्यांचे रजिस्ट्रारसाहेब, मु. पुणे, ह्यांनी नमुना करून ठेविला आहे, त्या नमुन्याचा अर्ज त्यांचेकडे करावा व मंडळीच्या नियमांच्या दोन प्रती त्यांजकडे पाठवून द्याव्या. अर्ज करणारांची संख्या निदान दहा तरी असावी असें ठरलें आहे. परंतु बारा पंधरा लोकांनी मिळून अर्ज केला तर फार चांगलें. मंडळी रजिस्ट्रार झाली असें

रजिष्ट्रारसहकांनी मंडळीस कळविण्यावर मूळ अर्जावर सही करणाऱ्या लोकांनी आपली सभा भरवावी, आणि आपल्या व्यवस्थेसंबंधी तयार केलेले नियम पास करून आपल्या गांवांतल्या लोकांची ज्यांना चांगली माहिती आहे अशा आप-स्वपिकींच चांगल्या अर्थदार व सहाय्या अशा सात लोकांची एक कमिटी नेमावी. मग त्या कमिटीने त्या खेड्यांतच राहणारा असा कोणी योग्य गृहस्थ पाहून त्यास किंवा शाळामास्तरास कारकून किंवा सेक्टरि लखून नेमावा. त्या खेड्यांतील दुसऱ्या लोकांनी मॅबर करून घ्यावयाचे असल्यास तसे करण्यास सुरुवात करावी. मंडळी स्थापवयाची ती एकाच खेड्यांतील लोकांनी किंवा जवळजवळच्या कांहीं खेड्यांतल्या लोकांनी र्थाविलेली असावी. कारण मॅबर होण्यास प्रवेश फी काय असावी तें नियमांतच ठरलेलें असावें. ही फी १ रुपया किंवा त्याहूनही कमी असली तरी चालेल. ज्यांची दानत चांगली आहे व जो कर्जाक घेतलेली रकम नेमल्या वेळेवर परत करील अशा कोणाही खेडकऱ्याला कमिटीने मंडळीचा मॅबर करावें. मंडळीच्या प्रत्येक मॅबराला भागीदार करवून ( त्याच्या भागापुरते त्याजपासून पैसे घेऊन ), किंवा १०, २० किंवा ३० रुपये मंडळीजवळ ठेव ह्याणून ठेवण्याची ज्यांना ऐपत असेल, अशांकडून त्या रकमा घेऊन फंड जमवावा. अशा प्रकारें लहान खेड्यांत साधारणतः सहशेपासून एक हजार रुपयेपर्यंत रकम गोळा शाली की पुरे. हे रुपये त्या गांवापासून अगदी जवळच्या पोष्टाफासिच्या सेविंगस बँकेत ठेवावी. त्यानंतर कमिटीने ह्या एकंदर रकमेतून मॅबर लोकांनी सरकारांतून तेवढीच रकम मिळेल. तीही सेविंगस बँकेत ठेवावी. त्यानंतर कमिटीने ह्या एकंदर रकमेतून मॅबर लोकांनी कर्जाक रकमा देण्यास सुरुवात करावी. साधारणपणें महिन्यांतून दोन किंवा तीन वेळां कमिटीची सभा होत जावी. कर्जाक रकम घेऊं इच्छिणाऱ्या मॅबरलोकांनी ह्या कमिटीस अर्ज केला पाहिजे. खेड्यांतील घावडीवर किंवा शाळेंत मंडळीचें आफिस करण्यास कांहीं हरकत नाही. अर्जदारानें आपणास किती रकम पाहिजे, कोणत्या कामासाठी पाहिजे व घेतलेली रकम किती दिवसांत परत होईल हें सर्व अर्जांत स्पष्टपणें लिहिलें पाहिजे. त्यानें रकम घेण्यापूर्वी त्या रकमेबद्दल दुसऱ्या कोणीतरी हमी दिली पाहिजे; कोणाही दोघां अर्थदार गृहस्थांनी रकमेबद्दल खातरजमा करून जामीनची दिली झणजे अधिक कांहीं नको. अर्जदाराच्याच खेड्यांतल्या कमिटीच्या लोकांनी त्याचा अर्ज कबूल घेण्यास त्याला पाहिजे असेल ती रकम देण्याचें ठरवावें. सेविंगस बँकेतून तेवढी रकम काढून आणून गज्ज मॅबरस दिली जावी. कोण्याही मॅबरानें घेतलेली रकम कमिटीस परत आणून दिली तर ती विलंब न लावतां बँकेत नेऊन ठेविली जावी. कर्जाक दिलेल्या रकमावर व्याज कोणत्या दरानें घ्यावयाचें, तें मंडळीच्या विशेष नियमांतच ठरवून टाकिलें जावें. मंडळ्यांच्या उपयोगासाठी सरकारानें नमुन्यादाखल विशेष नियम केले आहेत. हे नियम साधारणतः सर्व मंडळ्यांस हवे तसेच आहेत. परंतु एखाद्या मंडळीच्या मॅबर लोकांस त्यांतला एखादा नियम आपल्याला उपयोगी नाही असें वाटलें तर तो सहज बदलून घेतां येईल. मंडळीच्या मॅबरानीं एकदां मान्य करून पास केलेले नियम कमिटीस बदलतां येणार नाहीत, व कमिटी नियमांस अनुसरून आपलें काम चालविते किंवा नाही, हें सरकारी अंमलदार पाहतील. सरकारी अंमलदार मंडळीचे हिशेबही तपासतील आणि कांहीं अडचण आल्यास मंडळीस किंवा कमिटीस ती दूर करण्याचे कामी मरत करतील. परंतु कमिटीची व्यवस्था मंडळीस जेंपर्यंत समाधानकारक वाटते आहे तेंपर्यंत सरकारी अंमलदार मुळीच हात घालणार नाहीत. दुसऱ्या देशांत अशिक्षित व गरीब लोकांनी स्थापलेल्या अशा मंडळ्या सुरळीतपणें चालल्या आहेत असें दिसून आलें आहे. तेव्हां मुंबई इलाख्यांतील मंडळ्याही पैशाच्या कामांत कसेटीनें वागणाऱ्या अशा लोकांस मॅबर करून जर आपला कारभार चालवितील तर त्यांत कांहीं भानगडी उत्पन्न होण्याचा मुळीच संभव नाही. मंडळीस फायदा मात्र फार होईल. मॅबर लोकांनी जमविलेला पैसा व सरकारांतून मिळालेला पैसा मंडळीच्या सर्व गज्जा पुरण्यास पुरेसा नाही असें दिसलें तर मंडळीनें सावकारापासून किंवा इतर लोकांपासून जास्त पैसा कर्जा घ्यावा व मॅबर लोकांस कर्जाक घ्यावा. मॅबरांपैकी कोणाजवळ पैसा शिल्क असल्यास किंवा त्या पैशाचा त्यास तूर्त उपयोग नसल्यास त्यानें मंडळीजवळ तो ठेव ह्याणून ठेवावा. असें केल्यानें त्यास त्यावर व्याज मिळेल व पैसा सुरक्षित राहील. त्याच्या पैशावर त्यास व्याज मिळेल, एवढेंच नव्हे तर मॅबर लोकांस कर्जाक देण्यास जास्त पैसा मंडळीच्या हाती राहील.

येथपर्यंत खेड्यांतील लोकांनी आपल्या मंडळ्या कशा स्थापन कराव्या व यांचे साधारणपणें काम कसे चालवावें हे सविस्तर लिहिलें आहे. कोणत्याही खेड्यांतल्या लोकांनी आपल्या गांवां अशी मंडळी स्थापण्याची इच्छा झाली तर किंवा त्याहून जास्त माहिती पाहिजे असेल तर, मंडळ्यांचें काम कसे चालवावें, याविषयी नमुन्यादाखल तयार केलेल्या नियमांची प्रत मागवावी झणजे ती पाठविली जाईल. विशेष माहिती पाहिजे असल्यास, मंडळी स्थापन करण्यास मदत हवी असल्यास किंवा भांडवल गोळा करणें झाल्यास, लोकांनी कलेक्टरासहोबाकडे किंवा असि. कलेक्टरासहोबाकडे अथवा डेप्युटी कलेक्टरासहोबाकडे अथवा मामलेदारसहोबाकडे अर्ज करावा, किंवा कोऑर्पोरेट क्रेडिट सोसिऱ्यांचे रजिस्ट्रार, पुणे, यांस लिहावें. नवीन मंडळी स्थापण्यास पुरेसे भांडवल जमवूं अशी उमेद धरून उद्योगास लागलेल्या गांवां चौकशी करण्यास एक सरकारी अमलदार स्वतः येईल.

शहरामध्ये अनेक प्रकारच्या कामांत गुंतलेले पुष्कळ लोक आहेत. त्यांस व्यापारांत, माल वगैरे आणण्यास अगर दुसऱ्या अनेक कामांत पैशाची जरूरी असते. शिवाय ज्यांच्याजवळ पैसे शिल्लक आहेत, पण आपल्या कामांत किंवा घंटांत नेहमी गुंतल्यामुळे सुरक्षित व फायदेशीर अशा रीतीने ते ठेव हणून ठेवण्यास जागा पाहण्यास ज्यांना फुरसत नसते, किंवा लहान प्रमाणावर देवघेवीचे काम चालविण्यास परवडत नाही असेही कांहीं सन्मान्य लोक आहेत. अशा कांहीं लोकांनी एकत्र होऊन वर सांगितलेल्या प्रकारच्या मंडळ्या काढल्यास एकमेकांस फायदेशीर अशी व्यवस्था सहज करता येईल. दुसऱ्या लिमिटेड कंपन्यांप्रमाणेच ह्या मंडळ्या स्थापव्या, परंतु विशेषतः ह्या अगदी थोड्या खर्चाने स्थापन करिता येतात. एवढेच नव्हे तर ज्यांना आतां सरकारी सेव्हिंग्स बँकेत ठेवलेल्या आपल्या ठेवीवर अगदी थोडे व्याज मिळते अशा मेंबर लोकांना मंडळीच्या कामिटीमार्फत, मंडळीच्या पेढीत अधिक उण्या मुदतीने ठेवलेल्या ठेवीत ज्यास्त व्याज मिळू शकते. सावकार व इतर लोकांना आपल्या उद्योगघंटांत कायम रीतीने अवश्य नसेल अशा पैशावर व्याज मिळून शिवाय आपल्यास पैशाची गरज लागेल तेव्हा मंडळीकडून रकमा कर्जाक घेऊन भांडवल जुळविण्यास सोय होते. शिवाय अशा मंडळ्यांपासून त्यांच्या मेंबरलोकांना सहाय्य होईल. एवढेच नव्हे तर, खेडेगांवाच्या मंडळ्यांच्या मेंबरांसही फायदा होईल. कारण त्या मंडळ्यांच्यामार्फत मोठमोठ्या गांवांतील व शहरांतील मध्यम स्थितीच्या लोकांचा शिल्लक पैसा खेडेगांवाच्या लोकांस कर्जाक मिळेल; अशांना पैसा देणारांना साधारण बरे व्याज मिळेल एवढेच नव्हे तर कर्जा घेणाऱ्या खेडेगांवाच्या गरीब रयतेस तो व्याजाचा दर फायदेशीर होईल. मंडळ्यांची रचना प्रत्येक गांवांत निरनिराळी असल्यामुळे एकाच प्रकारचे नियम बहुतेक सगळ्यांना लागू पडणार नाहीत. पण पांच किंवा दहा हजार वस्ती जेथे आहे अशा सर्व गांवांत वकील व इतर सुशिक्षित लोक सरकारांतून मसुदा करून ठेविलेल्या विशेष नियमांच्या साहाय्याने किंवा आपले निराळे नियम करून मंडळीचे काम चालविण्यास समर्थ असतातच.

हे पत्रक लोकांपुढे सादर करण्याचा उद्देश परस्पर सहाय्य करणाऱ्या मंडळीच्या मार्फत पैशाची देवघेव कशी चालवावी, हे लोकांस साविस्तर कळविणे एवढाच नव्हे. दुसऱ्या देशांत जी पद्धत लोकांच्या भरभराटीस कारणीभूत झाली इतकेच नव्हे तर लोकांना काटकसर करण्यास ज्या पद्धतीने शिकविले ती पद्धत लोकांस समजावून देण्यासाठी हे पत्रक काढले आहे. तसेच सर्वांच्या हितासाठी एकोप्याने काम करण्यास अवश्य तितका एकमेकांवर विश्वास ठेवून प्रामाणिकपणाने काम चालविण्याचे महत्त्वही लोकांच्या निदर्शनास या पत्रकामुळे येईल. कर्ज देण्या-घेण्याच्या व्यवहाराची ज्यांना अतिशय जरूर अशा लोकांसाठी लिहिलेले पत्रक, ज्यांना कर्जाची देवघेव करण्याची जरूरी नाही अशा लोकांस काय करावयाचे आहे असे हणून कोणी स्वस्थ बसू नये. नात, गोत, धर्म किंवा आपला दर्जा ही कांहीं मनांत न आणतां आपल्या शेजाऱ्यापाजाऱ्यांस व गरीब लोकांस साहाय्य करण्याची व त्यांच्यासाठी झटण्याची ही संधी कोणी बायां जाऊं देणार नाही, अशी फार उमेद आहे.

## पत्रक ब.

### कामिटीच्या व सेक्रेटरीच्या माहितीकरितां नियम.

१. आपणास मेंबर करण्याकरितां केलेले सर्व अर्ज लोकांनी बरोबर लिहिले आहेत किंवा नाहीत व अर्जदारांची गिशाणी किंवा सही बरोबर आहे किंवा नाही हे सेक्रेटरीने तपासून पाहिले पाहिजे. हे पत्रक कामिटीच्या पुढे आणावेत व त्यांनी अर्जदारांस मेंबर करून घेतल्यास, कामिटीच्या अध्यक्षांने व सेक्रेटरीने त्यावर सहाय्य कराव्या. अस केल्याने पुढे अमुक एक गृहस्थ मेंबर आहे व नियमाप्रमाणे चालण्यास बांधला गेला आहे, असा पुरावा करण्यास उपयोगी पडेल.

२. प्रत्येक मेंबरास स्वतःच्या उपयोगासाठी नियमांची एक प्रत मिळणे शक्य होईतोपर्यंत सेक्रेटरीने नियमांच्या दोन किंवा तीन प्रती ठेवाव्या आणि त्यांस लागतील तेव्हा घाव्या.

३. खेड्यांतील मंडळीची प्रवेश फी एक रुपयाहून जास्त ठेवणे इष्ट नाही. रुपयाहून जास्त प्रवेश फी ठेवल्यास गरीब प्रामाणिक लोकांस मेंबर होण्यास अडचण होईल. देवघेव वेळचे वेळेवर करणारे व प्रामाणिक असे मेंबर जेवढे जास्त मिळतील तेवढी मंडळीची अधिक उन्नति होईल.



९. पूजा ठेक झगून ठेवने वेळी किंवा कर्जाक रकम परत देणे वेळी मंत्रार्या पत्रवली-बुकासह नोंद करून जाईल तीच पत्रवली समजावी. दुसऱ्या पत्रवलीची जखती घाटी. पत्रवली-बुकात रकमाची नोंद अर्ध्या व आंकाव्यांन

करावी.

१०. कर्जासंगणीच्या अर्जाचा विचार करत वेळी, कर्मिटीने अर्जाद्वारा रकम कोणत्या कामासाठी पाहिजे

झापा घांगला तयार करून त्या कामास किती रकम जागे व ती रकम किती दिवसांकरिता दिली तर पुरे, हे (कर्मिटीने) ठरवावे. मुदत कर्मिटीने ठरविल्यावर कोणत्याही कारणाने ती वाढू नये, पण अतिथी पत्रवली झगून शेताने घेऊ न आणून दिव्यास कर्मिटीने त्यावर कोटेशन द्या करून कर्जाक दिलेली रकम व आचारवे जागी (शिवाय झगून आहे. कर्जाद्वारा व त्याच्या जागीनद्वारास योग्य नोंदीस दिव्यावर त्या कर्जाद्वाराचे आठवणुके किंवा दृष्टांतुळे धोरार ठरविल्या वेळी रकमा आणून देण्यास कर्जाद्वारास तगादा जावला नाही तर मंडळीचे काम सुरुतीलपणे चालणे अशक्य न आणाय, कर्जादार फार झगली पत्रव्यास व अर्जांचे कर्ही महत्संकट गुदरल्यास, मुदत वाढविल्यास हरकत नाही. ठरविलेले आधिक (त्यास आणि कोटिखर्च ही वसूल करून घ्यावी. सर्व मंत्र लोकांनी मिळून लोकांना कर्जाक घेतले- रकमा नेमण्यावेळी परत देण्यास जावावे. कारण कर्ही गेला आणून सल्ल्यास सोसाया जागेत. उपयोग्याच्या अर्जा कामासाठी कर्जाक पूजा देताना कर्मिटीने कर्जाद्वारास विशेष सल्लत दिली पाहिजे आणि लक्ष, मुत्र वगैरे कामास जितका खर्च पूजा देता येईल तितका खर्च घेऊन आणून घ्यावा, व अशा कामासाठी पूजा खर्च करू शकिल्यास, त्या कामास जागणारा पूजा ठेव झगून ठेवून आधीच राखून ठेविले जावा, वेळच्याकरिता कर्जाबाजारी होणे दृष्ट नाही हे समजावून घ्यावे.

११. गरीब शेतकऱ्यांस बंधू वगैरे विकत घेण्यास दिलेला पूजा व अशाच काही कामासाठी गरीब लोकांस दिलेला पूजा एकाच वर्षामध्ये पुरविल्याची वसूल होण्याकरिता त्यांची एतत नसल्यास योग्य दूरपत्तींनी ती वसूल करून घ्यावी. वकी राहिलेले पूजाद्वारास च्याज त्याने आगत असल्यामुळे असे करण्याने कर्जाद्वारास कायदाच होतो.

१२. कर्मिटीने व कर्मिटीने वसूल झालेला पूजा एका दिवसातून जास्त आणण्या जाऊ ठेकून घेऊ नये हे लक्षात ठेविले पाहिजे. मंत्र लोकांकडून आलेल्या रकमा याच वेळी त्याच दिवशी पुरेद अर्जास शिष्टाचार बंधूक ठेविल्या

जाण्या.

१३. कर्जाचा आठवण माहितीसून एकदा काढाय, आणि कर्ही शिष्टाचार बंधूकडून काढाय, तयार पत्रव्यास

१४. कर्मिटीने साधारण अर्थव्यवस्था ठरवून घ्यावी आणि कर्मिटीने साधारण अर्थव्यवस्था ठरवून घ्यावी. कर्मिटीने निवृत्त असलेल्या वारिष्क सभा मर्यादितपणे, तसेच वारिष्क आठवण तयार ठरवण्याची तयारी करायची.

१५. कर्मिटीने साधारण अर्थव्यवस्था ठरवून घ्यावी आणि कर्मिटीने साधारण अर्थव्यवस्था ठरवून घ्यावी. कर्मिटीने निवृत्त असलेल्या वारिष्क सभा मर्यादितपणे, तसेच वारिष्क आठवण तयार ठरवण्याची तयारी करायची.

१६. कर्मिटीने साधारण अर्थव्यवस्था ठरवून घ्यावी आणि कर्मिटीने साधारण अर्थव्यवस्था ठरवून घ्यावी. कर्मिटीने निवृत्त असलेल्या वारिष्क सभा मर्यादितपणे, तसेच वारिष्क आठवण तयार ठरवण्याची तयारी करायची.

१७. कर्मिटीने साधारण अर्थव्यवस्था ठरवून घ्यावी आणि कर्मिटीने साधारण अर्थव्यवस्था ठरवून घ्यावी. कर्मिटीने निवृत्त असलेल्या वारिष्क सभा मर्यादितपणे, तसेच वारिष्क आठवण तयार ठरवण्याची तयारी करायची.

१८. कर्मिटीने साधारण अर्थव्यवस्था ठरवून घ्यावी आणि कर्मिटीने साधारण अर्थव्यवस्था ठरवून घ्यावी. कर्मिटीने निवृत्त असलेल्या वारिष्क सभा मर्यादितपणे, तसेच वारिष्क आठवण तयार ठरवण्याची तयारी करायची.

१७. लोकांस दिलेल्या कर्जाक रकमांवर लोकांकडून जें व्याज मंडळीला मिळेल त्यांत, मंडळीच्या भांडवलान्ना जें व्याज देणें असेल तें वजा करून जो नफा बाकी राहतो त्यावर मंडळीचा खर्च भागणें जखर आहे. तेन्हां उत्तम व्यवस्था हाटली लणजे अशी की, सेक्रेटरीस पगार द्यावयाचा तो नेमलेल्या रकमेपावेतो वर्षांतून नफा झालेल्याची पाव किंवा निमी रकम, शिवाय दरमहिन्यास एक रूपयाप्रमाणें द्यावा.

१८. एखादे वेळीं मॅबरलोकांस कर्जाक दिलेली रकम, त्यांनीं एखाद्या सभेंत परत दिल्यास ती रकम त्याच सभेंत दुसऱ्या मॅबर लोकांस कर्जाक देण्याची तजवीज करणें शक्य आहे. अशी तजवीज केल्यानें, कर्जदारांनीं आणून दिलेला पैसा सेव्हिंग बँकेत ठेवणें, नंतर दुसऱ्या मॅबर लोकांस कर्जाक देणें झाल्यास परत व्याजेंतून काढून आणणें बगैरेचा त्रास पडणार नाहीं.

झाग्वाली दिलेले पोस्ट ऑफिस सेव्हिंग्स बँकेचे नियम लक्षांत ठेवावे :—

(अ) बँकेत ठेव ठेवावयाची ती कमिटीच्या नांवानें ठेवतां येते, व कोणत्याही एकाच मॅबरच्या नांवानें ठेवली पाहिजे असें नाहीं.

(ब) सब-पोस्ट आफिसांत ठेव ठेवली असल्यास ती ठेव बँकेतून काढतेवेळीं त्या पोस्ट आफिसाचे हेड पोस्ट आफिसाकडे मंजूरीकरितां अर्ज करावा लागेल, व मंजूरी मिळण्यास दोन किंवा तीन दिवस लागतील. तर, सब-पोस्ट आफिसांत ठेव ठेवली असल्यास, कमिटीनें ठेव काढण्याच्या वेळीं मंजूरी मिळविण्याकरितां ४१५ दिवसांपूर्वीच अर्ज करावा. आणि पैसा कोणत्या दिवशीं पाहिजे हें पोस्ट मास्तरास लिहून कळवावें. एखाद्या वर्षांत ( वारा महिन्यांत ) बँकेतून परत काढणें असलेली एकंदर रकम दोन हजारांहून जास्त असल्यास बँकेतून दोन हजार रूपये काढून आणिल्यावर, आणखी पाहिजे असलेल्या रकमेबद्दल बँकेत एक महिन्याची आगाऊ नोटीस दिली पाहिजे.

प्रत्येक महिन्याच्या प्रथमच्या सभेंत सेक्रेटरीनें गेल्या दहा महिन्यांमध्ये बँकेतून काढून आणलेल्या एकंदर रकमेचा हिशेब कमिटीपुढें आणावा. ही रकम आणि चालू महिन्यांत बहुतेक पाहिजे असलेली रकम मिळून सरासरी दोन हजारांपर्यंत होत असल्यास, कमिटीनें पुढल्या महिन्यांत पाहिजे असलेल्या रकमेबद्दल ( पोस्ट मास्तर ) नोटीस दिली पाहिजे. सेक्रेटरीनें या आपल्या कामांत हयगय केल्यास कर्ज घेणाऱ्या मॅबर लोकांस अडचण सोसावी लागणार.

## पत्रक क.

खेडेगांवाच्या परस्परांस साहाय्य करून इच्छिणाऱ्या मंडळांचे हिशोब कसे ठेवावे त्याबद्दल सूचना.

मंडळीच्या नियमांप्रमाणें अनेक प्रकारचे हिशोब ठेवणें अगत्य असतांही, सगळा हिशेब एकाच पध्दतीत असणें सोईचें होय. झाग्वाली दिलेल्या नमुन्याच्या वद्दा मागितल्या असतां मिळतील.

पान	१	ते	१०	( इंडेक्स ) नांवाच्या विव्हेवारीकरितां कोरी पाने.
"	११	"	६०	दिलेल्या कर्जाची नोंद.
"	६१	"	१८५	कीर्द.
"	१८६	"	३८५	दिलेल्या कर्जाचे खाते.
"	३८६	"	४८५	ठेव खाते.
"	४८६	"	५३५	व्याज खाते.
"	५३६	"	५४५	खर्च खाते.
"	५४६	"	५५०	कोरी पाने.

व्हान गांवाकरितां हें बुक तीन किंवा चार वर्षांचे हिशोबासाठीं पुरेसें होईल.

वर नमूद केलेले हिशोबाकरितां कमीजस्त पाने लागल्यास त्याप्रमाणें पानांची संख्या बदलता येईल.

जें काय लिहिणें लिहावयाचें तें खालीं लिहिलेल्या बाबींबद्दलच असावयाचें :—

- (१) प्रवेश फी आली.
- (२) मेंबरनें मंडळीकडे ठेव आणून ठेवली.
- (३) ठेवलेली ठेव मेंबराला परत दिली.
- (४) मंडळीनें मेंबरास कर्जाक रकम दिली.
- (५) मेंबरनें घेतलेल्या कर्जाची फेड केली.
- (६) मेंबरास ठेवीवर व्याज दिलें.
- (७) मेंबरानें आपणास कर्जा दिलेल्या पैशावर व्याज दिलें.

प्रथम सगळा रोजचा जमाखर्च कीर्दीत नोंदून टाकावा तो असा :—

मंडळीस कोणी पैसे आणून दिल्यास कीर्दीवर डाव्या बाजूस ( जमेच्या बाजूस ) जमा लिहावी. मंडळीनें कोणास पैसे दिल्यास कीर्दीवर उजव्या बाजूस खर्ची घालावे ह्मणजे उजव्या बाजूस खर्च लिहावें. कीर्दीतील प्रत्येक जमाखर्चास प्रसंतर अर्थातच निरनिराळीं खतीं आहेत. कोणतीही कीर्दीतील रकम कोणत्या तरी खात्यांत त्याच रीतीनें दाखल झाली पाहिजे.

उदाहरणार्थ :—

- (१) रामचंद्र बापूजीनें प्रवेश फी एक रुपया दिल्यास कीर्दीवर जमेकडे लिहिणें.  
“ जानेवारी १ रा. बा. ची प्रवेश फी १ रुपया. ” ती फी दिलेली तारीख मेंबरच्या रजिस्टराच्या योग्य कोष्टकांत लिहावी.
- (२) सोमनगौडा रुद्रगौडा ह्यानें ३० रुपये ठेव आणून ठेवल्यास कीर्दीवर जमेकडे.  
“ जाने. २. सो. रु. ह्यांची ठेव रु. ३०-०-० ” व ठेव खात्याकरितां कांहीं पानें टाकलेलीं आहेत त्यांत सो. रु. ह्यांच्या नांवें खातें घालून तेथें अवश्य तें लिहिणें लिहावें.
- (३) सोमनगौडा रुद्रगौडा ह्यानें ठेवीतून १५ रुपये परत नेल्यास कीर्दीत खर्चाकडे.  
“ आक्टोबर १०. सो. रुपये यांस परत दिलेली ठेव १५ रुपये ” आणि सो. रुपये ह्यांचे ठेव खात्यांत अवश्य तें लिहिणें लिहावें.
- (४) सुलेमान वल्लुद अकबरखान ह्यांस कर्ज २५ रुपये दिल्यास कीर्दीवर खर्चाकडे.  
“ आगष्ट १. सुलेमान इ. ह्यांस कर्जाक रुपये २५ ” आणि सुलेमान ह्यांच्या इ. नांवाच्या कर्जखातीं जरूर तें लिहिणें लिहावें.
- (५) जर कोणी मेंबर व्याजसुद्धां पैसा आणून देईल तर मुद्दल व व्याज निरनिराळ्या खतीं येणेंप्रमाणें लिहिणें.  
गोविंद दामोदर ह्यानें रुपये २५, १० टक्के व्याजानें सहा महिन्यांच्या व्याजासुद्धां रुपये २६-४-० आणून दिल्यास कीर्दीस जमेकडे.  
“ सप्टेंबर ३. गो. दा. नें कर्ज परत केलें तें—रुपये २५.  
” गो. दा. नें दिलेलें व्याज—रुपये १-४-० ”  
आणि गो. दा. याचे कर्जखातीं मुद्दल आणि त्यावर दिलेलें व्याज याबद्दलचें सर्व लिहिणें लिहावें.  
आणि व्याजखातीं जमेकडे त्यानें दिलेल्या व्याजाची रकम येणेंप्रमाणें लिहावी.  
“ सप्टेंबर ३. गो. दा. नें व्याज दिलें तें.—१-४-०.”

त्याचप्रमाणें एकंदर जमाखर्च प्रथम कीर्दीवर योग्य सदरीं नोंदून नंतर विविष्ट खात्याच्या योग्य कोष्टकांत नोंदावा.  
आपली ठेव परत घेते वेळीं मेंबरनें आपल्या ठेव खात्याच्या योग्य सदरीं ( कोष्टकांत ) आपली सही करावी. या संधीत पुरेशी जागा नसल्यास नोंदीच्याच खालीं त्या पानावर सही केली तरी चालेल. मेंबरच्या खासगी पावती-



बुकामध्ये याची एक नोंद लिहिली जाईलच. सेविंग बँकेतून काढलेले रोख पैसे अगर सेविंग बँकेत ठेवलेले रोख पैसे त्याप्रमाणे कीर्दीत लिहिले पाहिजे. वर नमूद केलेली रकम सोसायटीच्या सेविंग बँकबुकाशिवाय दुसरे कोणतेही खाते लिहिणे नाही.

हिशोब काळजीपूर्वक ठेविल्यास मंडळीच्या कोणत्याही मॅबरची देवघेवीची स्थिती काय आहे हे कोणत्याही पाहतां येईल. मंडळीची स्थिती अमुक तारखेस पाहणे झाल्यास व सामान्य आढावा-पत्रक करणे असल्यास मंडळीने कर्जाज दिलेल्या पैशावरचे किंवा ठेवीवरचे त्या तारखेपर्यंतचे व्याज व मंडळीस कर्जदारापासून कर्जा दिलेल्या पैशांवर येणे असलेले व्याज यांचा निरनिराळा हिशोब ठेवणे जरूर आहे. कोणत्याही कारणाने हिशोबाचे लिहिण्यांत खोडाखोडी करू नये. चूक झालेले शब्दांवर अथवा आंकड्यांवर रेष मारून ते रद्द करावे; व दुसस्त केलेले नोंदीवर सेक्रेटरी यांनी सही करून तारीख घालावी. कीर्दीत अथवा कोणत्याही पावतीत दुसस्त केलेल्यांत सेक्रेटरीशिवाय कमिटीच्या दोघां मॅबरांनी सहा करून तारीख घालावी. वेळचे वेळी हिशोब लिहित गेल्यास दुसस्ती करण्याचा प्रसंग येणार नाही.

पुणे,  
ता. २० जानेवारी सन १९०९.

ज. मॅकनील,  
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मुंबई इलाखा.