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REPORT
ON THE
WORKING OF CO-OPERATIVE CREDIT
SOCIETIES

IN THE
PUNJAB

For the year ending 30th June 1909.

Published by Authority.

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**REPORT ON THE WORKING OF
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THE PUNJAB FOR 1909.**

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ON THE

WORKING OF CO-OPERATIVE CREDIT SOCIETIES

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For the year ending 30th June 1909.

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BY SAMUEL T. WESTON.

(Sole Contractors for Printing to the Punjab Government.)

1909.

No. 227.

Dated LAHORE, the 18th of August 1909.

FROM

A. LANGLEY, ESQUIRE, C.S.,

Registrar, Co-operative Credit Societies, Punjab,

TO

THE JUNIOR SECRETARY TO FINANCIAL COMMISSIONER,
PUNJAB, LAHORE.

SIR,

I have the honour to submit the annual report on the working of Co-operative Credit Societies in the Punjab for the year ending June 30th, 1909.

I have, etc.,

A. LANGLEY,

Registrar, Co-operative Credit Societies, Punjab.

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It is noted that the Commission has been asked to report on the state of the economy in 1934. The Commission has the honor to acknowledge the interest of the Government in the work of the Commission and to state that the Commission has endeavored to give a full and complete report on the state of the economy in 1934.

REMARKS.—In 1934 the Commission's work was directed towards the study of the state of the economy in 1934. It was necessary to study the state of the economy in 1934 in view of the fact that the Commission was asked to report on the state of the economy in 1934. The Commission has the honor to acknowledge the interest of the Government in the work of the Commission and to state that the Commission has endeavored to give a full and complete report on the state of the economy in 1934. The Commission has the honor to acknowledge the interest of the Government in the work of the Commission and to state that the Commission has endeavored to give a full and complete report on the state of the economy in 1934.

A notable feature in the account is the independent responsibility of workers and management. It is noted that the Commission has endeavored to give a full and complete report on the state of the economy in 1934. The Commission has the honor to acknowledge the interest of the Government in the work of the Commission and to state that the Commission has endeavored to give a full and complete report on the state of the economy in 1934.

While the foundation of a new and better order will help to solve the problem of unemployment, it is noted that the Commission has endeavored to give a full and complete report on the state of the economy in 1934. The Commission has the honor to acknowledge the interest of the Government in the work of the Commission and to state that the Commission has endeavored to give a full and complete report on the state of the economy in 1934.

READ—

Letter No. 438, dated 30th September 1909, from the Junior Secretary to the Financial Commissioner, Punjab, submitting, with the Financial Commissioner's remarks, the report on the working of Co-operative Credit Societies in the Punjab for the year ending 30th June 1909.

REMARKS.—1. In 1907-08 the co-operative credit movement in the Punjab was severely tried by a period of scarcity in which, however, it showed a vitality that was remarkable in view of the short period that had elapsed since it was first started. The past year, which brought with it a return to more favourable conditions, has been marked mainly by recovery and consolidation, though there has been considerable expansion at the same time. Rural banks have increased in number by 58 in spite of the liquidation of 24 weakling societies in the Gurdaspur district, while their aggregate assets have risen from 5 $\frac{1}{4}$ to 8 $\frac{1}{4}$ lakhs. The balance of assets over liabilities is Rs. 94,313 as compared with Rs. 53,864 in the preceding year, and Rs. 5,59,572 were lent to members as against Rs. 3,89,850 in 1907-08. The Financial Commissioner has calculated the net return on share capital at over 9 per cent. after deducting from the profits nearly one-half which represents interest due, but not actually realized. This interest has, however, been correctly shown in the profit and loss statement and the net profit is really over 17 per cent. The returns for each district show a profit on the year's working. The increase in the numbers of members is not in proportion to the progress in other directions as a decrease of 3,000 occurred owing to the liquidation of the Gurdaspur societies already referred to. There has been a decrease in payments of share capital owing to the fact that in the older societies calls had in many cases been fully paid in previous years. The provident fund of the monotype press at Simla deserves notice as an example of a well managed urban society. Its gross receipts (which do not include any loans from outside) have risen from Rs. 5,523 to Rs. 10,191 in the present year, and it is proposed to invest the balance in a loan to a rural society.

2. A notable feature in the accounts is the insignificant expenditure on working and management—Rs. 1,547 altogether in the case of rural banks. The figure does not include the cost of the supervisory staff which is a gift from Government to the people. This staff is being increased, but there is a limit to the amount which Government can contribute in this way, and every endeavour should be made to develop supervision by unions of societies and by district banks. Until considerable progress is made in this direction the Lieutenant-Governor agrees that the wisest policy is to concentrate the work within an area which can be adequately supervised by the existing establishment. In this way the indiscriminate foundation of weak banks will not be repeated and the undignified spectacle of the winding up of societies in batches should be avoided. Paid accountants are already employed by one or two societies, and the work of honorary secretaries is said to be of good quality, so that it should be quite possible in time for union and district banks to afford material relief to the official staff and allow them to take up the work of extending the movement more vigorously. Care should be taken, however, to ensure that the qualifications and status of paid accountants are thoroughly satisfactory.

3. While the foundation of unions and central district banks will help to solve the problem of supervision, their main function will be to attract capital and act as financial reservoirs for individual societies. The Jullundur Central Bank has in the first year of its existence lent three-quarters of a lakh to rural societies, and since the close of the year the foundation of two other such banks has been sanctioned. As noted in last year's review a central bank in the Chenab colony should be in a peculiarly favourable position to help societies in districts to which its members originally belonged, and His Honour hopes that its foundation will not be long delayed. It would afford a good investment for the rapidly increasing capital of the colony, and would be a most efficacious means of extending the co-operative credit movement.

4. In connection with the question of attracting capital, there can be no doubt that the decision of the recently founded banks to charge interest at the rate of 12 per cent. is a sound one. Already there are indications that the money-lender is finding it worth his while to lend to such societies, and it may be that in time he will become a help instead of a hindrance. It would also appear that the competition of co-operative banks is having some effect in lowering the interest charged by the professional money-lender, but it remains to be seen whether this result will be at all permanent.

5. With regard to the employment of the reserve as ordinary capital, His Honour thinks that at the present stage this is inevitable, but the necessity of building up a true reserve when sufficient capital for immediate needs has accumulated must not be lost sight of. This question was dealt with in paragraph 18 of the proceedings of the Conference of Registrars held in 1907 and in the orders passed thereon. At the same conference it was decided that the profit and loss account should show the interest earned as well as the interest received during the year, and the decision was accepted by the Government of India and the Local Government. Accordingly, the method of its preparation should not be changed for the present.

6. As the Financial Commissioner has remarked, opposition on the part of officials is inexcusable, and the Lieutenant-Governor will be glad to hear what action is taken on any cases that are reported.

Sir Louis Dane has pleasure in acknowledging the help given by the non-official gentlemen mentioned in the appendix of the report. He is glad to learn of the good work done by the Inspectors, and desires to record his appreciation of the zeal, sympathy and success with which Messrs. Wilberforce and Langley have guided the co-operative movement in the Punjab.

ORDER.—Ordered that a copy of the foregoing remarks be published in the *Punjab Gazette* and communicated to the Financial Commissioner, Punjab. Also that a copy, together with a copy of the report and the Financial Commissioner's note thereon, be forwarded to the Government of India, Department of Revenue and Agriculture, and to all Local Governments and Administrations for information.

By order of His Honour the Lieutenant-Governor,

H. P. TOLLINTON,

Offg. Secretary to Government, Punjab.

No. 438.

FINANCIAL COMMISSIONER'S OFFICE,

Dated LAHORE, the 30th September 1909.

FROM

H. S. WILLIAMSON, Esquire,

Junior Secretary to the Financial Commissioner, Punjab,

To

THE HON'BLE MR. M. W. FENTON,

Chief Secretary to Government, Punjab.

SIR,

I am directed to submit, along with a note recorded by the officiating Financial Commissioner, a letter No. 227, dated 18th August 1909, from Mr. Langley, forwarding the report on the working of Co-operative Credit Societies in the Punjab for the year ending 30th June 1909.

I have, etc.,

H. S. WILLIAMSON,

Junior Secretary to the Financial Commissioner, Punjab.

**Note by the Officiating Financial Commissioner of the Punjab
on the Annual Report on Co-operative Credit Societies for the
year ending 30th June 1909.**

1. The report is a story of steady progress and consolidation due to intelligent and sympathetic supervision and returning agricultural prosperity. The weeding out of weak societies, which had to be carried out vigorously in the previous year is now nearly complete. The number of rural banks has risen from 253 to 311, but the membership has only increased from 21,565 to 22,976. This is due to a large falling off in Gurdaspur, where many weak societies were at one time started, whose disappearance is no matter for regret. Of existing banks 70 per cent. are classed as good and only 13 per cent. as poor. The share capital is Rs. 3,27,956 as compared with Rs. 2,50,211 at the end of 1907-08. The income of the year has risen from Rs. 4,57,111 to Rs. 7,04,533 of which Rs. 5,70,335 are derived from members, the total being made up of—

	Rs.
(a) Share payments and entrance fees	1,27,225
(b) Deposits	91,924
(c) Repayment of principal and interest of loans ...	3,51,186

The last item contrasts very favourably with the figure of the previous year, Rs. 1,84,550. The loans to members have increased from Rs. 3,89,050 to Rs. 5,59,572. The closing balance was Rs. 1,17,392 or nearly twice the opening balance, but I notice that the latter as given in column 15 of Statement No. II does not agree with the closing balance as stated in the report of the previous year. The cost of establishment and contingencies amounted to the petty sum of Rs. 1,547.

2. A profit and loss account of rural societies has been given for the first time. Two small errors have, I observe, crept into columns 3 and 8. The former should be the sum of columns 4 and 13, and the latter should agree with column 28, in Statement No. II. The mistakes are in the entries relating to Lahore and Jullundur. The net profit on the year's working is shown as Rs. 57,078, but this includes Rs. 27,291 on account of interest due, but not paid, before the end of the year. Deducting this the net profit works out at over 9 per cent. on the share capital. In future the profit and loss account should show not interest earned, but interest paid, during the year. On the debit side, however, I would continue to show all interest due by societies to date. This is the safer plan. The heading of column 5 might be amended by adding the words "including arrears." Rural banks should gradually train their members to practise punctuality and should practise it themselves. I gather from a comparison of columns 24 of Statement No. II and 12, 14 and 18 of Statement No. IV that 39 per cent. of the interest which rural banks should have paid during the year to outsiders or to their own members had not been disbursed by the end of the year. Properly speaking under section 8 of Act X of 1904 all profits should form part of a reserve fund. Profits which are not invested but made available for loans are not in any strict sense a reserve. But, so long as they are not used for paying dividends, but go to increase the working capital, I do not think any objection need in the case of young societies be taken to the present practice, which agrees with that recommended in the 14th paragraph of the report of the proceedings of the 3rd Conference of Registrars. When the Act is amended the provisions of section 8 might be modified.

3. The area occupied shows little extension. The only districts in which co-operation possesses any real importance are Jullundur, Gurdaspur, Hoshiarpur, Gujrat, Jhelum, Attock, Lyallpur, and Mianwali. In two of the districts of the Rawalpindi division included in the list the movement is still in its infancy, and the number of members is very small. Jullundur and Gurdaspur between them have more than half the banks and nearly three-fifths of the total members. That co-operation should make no progress among the strong village communities of the south-east Punjab, but take root in the centre and north-west, where the communal tie is far weaker, is contrary to what one might have expected. But readiness to take up new ideas is commoner among the tribes of the Punjab proper

than among the more old fashioned and conservative people of the Delhi division. It may be that economic co-operation will do something to reknit those communal bonds which a complex system of law and administration has untied. Some instances of such a tendency are given in the 6th paragraph of the report, and at the Conference of Registrars held in 1908 it was stated that "in the Punjab especially it has been found that loans for marriages have done much to keep expenditure on them within reasonable limits." The staff of Inspectors has been increased and will be further strengthened next year. I fully agree with the opinion expressed by Mr. Langley that we should concentrate our efforts on a limited number of promising districts.

4. The types of society that have been tried in the Punjab are described in a very useful pamphlet issued by Mr. Wilberforce in 1908. The "share society" is by far the most popular. The "bai salim" system referred to in paragraph 17 of the report is intended to meet the objections of Musalmans to the receipt of interest. Its working is explained in a note on page 18 of the pamphlet.

5. The ideal rural society is one which can meet all the current needs of its members in the way of loans and can also take up their past debts and mortgages with a view to facilitate redemption. The first object has already been attained by 70 of the 89 rural banks in Jullundur. This is due to the fact that village banks have there been able to borrow a large sum from the district bank established last February. It is the first bank of the kind in the Punjab, but proposals have been sent up to start others in Gujrat and Gurdaspur. Capital from outside must be available, if progress is to be rapid, though a substantial part of a village bank's income should be derived from its own members. The financing of rural co-operative societies is still in the stage of experiment. Where single banks fail to attract local capital, unions in which they are shareholders may be more successful. Such unions may also be able to get loans from district banks on easier terms than single societies. Whether in the end there should be a provincial bank financing local banks time will show, but at present that question does not seem to be one of urgency.

6. The Registrar complains of opposition on the part of some Government servants. Such opposition is inexcusable, and will no doubt be put a stop to, if well established cases are brought to the notice of the superiors of the misguided persons concerned.

7. Mr. Langley has written a clear and interesting report. The work to which it relates was mainly that of Mr. Wilberforce, who laid down the post of Registrar last April after holding it for $4\frac{1}{2}$ years. He left the building to the design and construction of which he had given much thought with its foundations well and truly laid. He was zealously assisted by the three Inspectors mentioned in the last paragraph of the report.

22nd September 1909.

J. M. DOUIE,
Officiating Financial Commissioner.

REPORT
ON THE
WORKING OF CO-OPERATIVE CREDIT SOCIETIES
IN THE
PUNJAB.

For the year ending 30th June 1909.

I.—ADMINISTRATION.

1. Mr. Wilberforce, the first Registrar appointed for the Punjab, made over charge to me in April, after four and a half years' work in this Department. During these years Mr. Wilberforce, with a very small staff, struggled against ignorance, indifference, and opposition. But when he left he had the satisfaction of seeing some 300 Societies working mostly on a sound basis and constituted on lines which experience showed was suited to the people's wants. The opposition still remains, but the ignorance and the indifference is less, and there is now added enthusiasm on the part of a steadily increasing number of people.

The staff had also grown to 3 trained Inspectors (picked men, devoted to their work) and 2 experienced clerks. Thus Mr. Wilberforce has planted a tree whose growth promises to be enduring and, since the beginning is more than half of the whole, the task of his successors is very much simplified.

2. During the year Government sanctioned the addition of four more Inspectors, two of whom were to be appointed this year. Mirza Muhammed Ali and Chaudhri Barkat Ali, selected from the Settlement Department, joined in the middle of May and, after undergoing some training under the other Inspectors, have started work on their own account.

3. It is now possible to diminish the size of the Inspectors' circles and to allow them to concentrate their efforts on the most promising districts. There can be no question that concentration in this work is much preferable to diffusion. Societies have a tendency to spread outwards, like a beneficent form of plague, especially under the guidance of an Inspector who is well-known to the people of a district. Also Societies require very careful attention in their early days which an Inspector cannot give them if they are very widely separated. It follows, therefore, that an Inspector can do a great deal more useful work if his circle is a fairly limited one than if his societies are widely dispersed, while the societies themselves have a much sounder start in life: and the start is the most important stage in their career.

4. The general policy will, therefore, be to concentrate efforts on a limited number of promising districts and, while not refusing applications from outside, not to encourage them.

II.—GENERAL PROGRESS.

A.—Rural Societies.

5. Seventy-six new Societies were started during the year, to which must be added 12 which were at the end of last year classed as nominal, but have since started active work. This makes an addition of 88 working Societies. On the other hand, 34 Societies were

ordered to be wound up. The net gain in number is, therefore, not very considerable; but it is almost as important to stop a bad Society as to start a good one, and, since until later in the year the staff was insufficient for further expansion, efforts were principally directed to weeding out the bad growths and improving the state of the good. Thus the working capital of the Rural Societies (which is gathered from columns 3, 4 and 7 of Statement IV) increased from Rs. 5,06,889 in the previous year to Rs. 7,83,666 in the year under report. Of this sum Rs. 2,23,244, or less than 30 per cent., is borrowed capital, and the balance is furnished by the members themselves. Share capital and deposits by members have increased from Rs. 3,72,958 to Rs. 5,06,474, and interest received on loans from Rs. 16,935 to Rs. 37,590.

There has also been a marked improvement in the repayment of loans, due both to better harvests and to improved management.

6. Altogether there are now 311 active Rural Societies in the Punjab with a membership of 22,976, of which I should class 218 as good, 52 as fair and 41 as poor. Last year 253 Societies with a membership of 21,565 were shown as active, but the proportion of good societies to others was not nearly so high. I can, therefore, say that, besides the increases shown by the figures, there is a general advance which is not discernible numerically. For instance, out of 89 village Societies in Jullundur, the members of 70 find their wants supplied wholly by the Society, and in many of the villages the face of the money-lender is not seen. Old debts are paid off and lands are being redeemed from mortgage. Now that they are beginning to receive the produce of their own lands, members are purchasing more cattle and sowing higher class crops. Litigation is diminishing and such disputes as occur are decided by the members. I am even assured that there are instances of villagers of sinister character, unable to raise necessary funds except by joining a Society and yet unable to obtain election while their characters are still under a cloud, being driven against their will into the paths of virtue.

7. *Though progress in these directions is by no means complete, still there is no doubt that material progress is being made and that the societies are having an increasingly educative effect.*

General improvement.

B.—Urban Societies.

8. There are only 5 Urban Societies, with a total membership of 453. The number is the same as last year, one Society having disappeared and a new one taken its place. The new Society is a most important one, being the first Punjab District Bank started in order to finance rural societies. This Jullundur Bank started in February with a paid-up share capital of Rs. 20,000 and, with the help of local deposits, has been able to lend out, up to the end of June, over Rs. 75,000. It has so far earned a dividend of over 5 per cent. and should, during the coming year, do considerably more business. Its President is Khan Bahadur Khan Ahmad Shah, and its Secretary and General Manager Lala Badri Das, both of Jullundur, who, with a small committee, have given time and trouble ungrudgingly to the work of this Bank.

9. The Monotype Press at Simla has a keen and well managed little Society to which Mr. Carbery and a small committee devote much time. The Society has this year a good balance, which it is investing in the form of a loan to an Attock Rural Society.

10. Otherwise the movement in the Punjab is wholly among the agriculturalists. The artisan class who might also benefit by forming Co-operative Credit Societies are better able to take the initiative, and I think we are wise to direct our efforts first to the agriculturist. Any artisans who wish to form a Society will, of course, receive equal assistance.

III.—PROGRESS IN DISTRICTS.

11. Advance has so far been confined mainly to the Central Punjab. Fifty per cent. of the Societies belong to the districts of Jullundur and Gurdaspur. Lyallpur comes third with 42 Societies and forms, in a way, a link between the Central and West Punjab. Principles of co-operation appeal more quickly to the village communities of the Central Punjab, but there are indications that the movement will spread in districts such as Sialkot, Jhelum and Shahpur, while Gujranwala has hardly yet been tried. Further West, where the individual element is stronger, the idea of co-operation will take longer to establish itself. The Eastern Punjab has so far scarcely been tapped, and for the reasons given above it will not be possible to make much effort in this direction for a few years.

A.—Central Punjab.

12. Jullundur now heads the list with the largest number of active Societies, *viz.*, 89. Forty-four new societies were registered during the year. This result is due to several causes. Firstly, the Registrar's head-quarters have hitherto been at Jullundur and he has been able to give an exceptional amount of personal attention to the District. Secondly, it is still fortunate in having as its Revenue Extra Assistant Commissioner that disinterested propagandist Mirza Sultan Ahmad, whom I again desire to thank for his invaluable services. Thirdly, the local Inspector, Abdul Majid, has been able to spend more time in this one district, and has now acquired to a remarkable degree the confidence of the people. He has also been assisted by one or two patwaris, of whom Wazir Ali and Milki Ram stand out prominently. Lastly, but not least, the foundation of a District Bank at Jullundur has given a great impetus to the formation of new Societies. The operations of this Bank have been mentioned above. It is noticeable that principally owing to it, the loan capital of the Jullundur Societies has risen from Rs. 2,000 last year to Rs. 84,750 this year; loans issued to members from Rs. 86,341 to Rs. 1,92,279; while Rs. 9,677 has been received as interest in place of Rs. 5,691. There has thus been a large increase in the business done as well as in the number of banks, and the improvement is not only in quantity but likewise in quality. In 70 Societies out of 89 members no longer resort to the money-lender but have their wants supplied by the bank. Debts are being paid off at terms very advantageous to the members and a strong spirit of co-operation and self-help is gaining ground. The majority of the Societies are on a firm foundation and the prospects for the future are bright.

Among a number of good Societies those of Madar, Chuheki, Barnala Kalan, Nakodar (Rajput) and Chiman Khurd may be mentioned as being exceptionally good, and as having by their good management and credit attracted local capital. These banks should form the centres of most useful Unions the first being that of Madar, which under its trusted President, Asadulla Khan, has made extraordinary progress.

13. Fourteen new Societies have been started during the year, making the number of active Societies 64. Twenty-four Societies are in process of liquidation. The business done in the course of the year was considerable, loans to the amount of Rs. 1,35,912 being granted, which shows an increase of Rs. 20,471 over last year's figures. The figures showing repayments of loans are still more satisfactory, the amount repaid being Rs. 95,046, or Rs. 35,832 more than last year. Rupees 11,589 was received by way of interest as against Rs. 5,228 in the previous year. The good Societies of Gurdaspur such as Bham, Khojala, Winjwan, Gumthala, Mamrai, Dyalgarh, Maingri, and Lakhan Kalan are second to none. One or two of these Societies such as Bham and Gumthala are marked out as probable heads of Unions in the near future; in fact, Bham, with its energetic and enlightened President, Sirdar Kishan Singh, has for some time played the part of a central bank on a small scale.

Successful progress is indicated among the poverty-stricken villages of Shakargarh, but for these financial assistance is required. The foundations of a District Bank with head-quarters at Batala have already been laid, and a month or

two hence should see it in working order. Inspector Allah Dad is now well known to the people and his good qualities appreciated by them, and as he will now be able to give more time to this one district, a number of new Societies should be started on a firm basis.

The number of Societies (24) which are winding up their affairs constitutes a large percentage. I hope we have now reached the end of the Societies in this District which were built on foundations of sand.

In addition to Malik Kadir Bakhsh, Tahsildar of Batala, the following patwaris have given assistance: Abdul Aziz, Muhammad Bakhsh and Ghulam Kadir; and likewise Hayat Muhammad (Judicial Muharrir).

14. Shows only one new Society, bringing the number of active Societies up to 12. Progress is not on the whole well marked. One of the new Inspectors (Barkat Ali) now has his head-quarters close to this district, and I hope that with the attention that he can give to the district and with the help of a few landowners, who have shown interest in the movement, better results will be attained. The Jullundur District Bank can lend out money in Hoshiarpur, so that borrowed capital is already available.

15. The unsatisfactory basis on which the Societies of this District were founded was noticed in last year's report and the melancholy forebodings then expressed have been realised. Seven more societies were ordered to close their accounts. Five still drag on a not very hopeful existence. Nevertheless I am not without the hope of starting Societies in more suitable villages in Ludhiana.

16. There are now four Societies and more might well be started towards the Gurdaspur border. Ramdiwali is a most promising Society.

B.—Western and Northern Punjab.

17. Only three new Societies were started during the year, but now that a new Inspector has established his head-quarters at Lyallpur the number should be considerably increased. Mr. de Montmorency, until recently Deputy Commissioner, has preached the blessings of co-operation in many parts of the district, but the villagers are generally so well-to-do that the immediate benefit of the village bank does not appeal to them. Lyallpur does, however, offer a hopeful field for the collection of money for loans to the poorer Societies elsewhere, and the establishment of village Societies and of a District Bank for this purpose will be proceeded with. Meanwhile several existing societies are lending money to their poor parent villages elsewhere in the Punjab, and this most useful employment of the surplus money of colonists can, I think, be still further extended.

Existing Societies have acquired during the year increased funds. Loans to the amount of Rs. 20,000 more than last year were granted, while Rs. 46,000 more were repaid than in the previous year. Similarly interest received on loans was Rs. 9,467 as compared with Rs. 2,659.

One Society has bought a reaping machine, and the wealthier villages may very well follow this example and co-operate for the purpose of improving their agricultural methods.

Six Jangli villages possess co-operative Societies, three of them on the *bai salim* system introduced by that progressive landowner, Khan Sahib Kabir Khan, and if he can only retain his health many more Jangli villages may follow suit.

There are three keen Naib Tahsildars in this District from whom I hope to receive further assistance, *viz.*, Allah Wasaya at Jaranwala, Nur Shah at Samundri and Amanat Ali at Toba Tek Singh. Niamat Khan, zilladar, was also a pioneer, but he has been transferred.

18. Five new Societies have been registered during the year, but progress among existing Societies is not very marked. The district is a poor one and lacking enterprise, and most of the 25 Societies suffer from want of capital. It has, therefore, been decided to start a District Bank to furnish village Societies with some working capital. Now that Inspector Fateh Khan has been relieved of part of the abnormally large circle in which he has had to tour during the last two years, he will be able to devote more time to his head-quarter District. The Tahsildar of Gujrat, K. Nawab Khan, has been very helpful in the past and I look to him to continue to do so.

19. Shows one new Society, making a total of 14 now working. The Darapur Society, under its enlightened President, Raja Painda Khan, is a really good one and should form a parent trunk from which should grow many branches. The other Societies show a certain amount of progress, but like other poor Muhammadan villages they require a start. Major Fox-Strangways has under consideration a scheme for organising a District Bank and a general advance of the movement, and I have no doubt he will effect no less good results in Jhelum than he effected in Gurdaspur.

20. No new Societies have been started, but of the eight in existence six show a most pleasing improvement both in respect of increased capital and improved repayments of loans. I was particularly struck when inspecting these Societies with the enlightened views of Malik Muhammad Amin and his fellow-Presidents and the members of the committees. Chaudhri Nabi Ahmad helped as Tahsildar of Fattehjhang and will, I hope, continue to help in Bhera tahsil.

21. Three new Societies have been started bringing the total up to 14. Rupees 5,578 more than last year was granted in loans and Rs. 2,826 more repaid. The Societies, therefore, show satisfactory progress, considering that it has not been possible to do much to foster their growth. Sialkot probably offers a good field for further advance.

22. The progress in this District (one of the earliest homes of the Punjab village bank) is practically stagnant. The vivifying principle of co-operation is absent, and I see no prospect of its birth in the near future.

23. Shows no further progress, though the Thatha Ghalwan and Jalalpur Societies continue to be oases in the desert.

24. The Khoheki Wattu Society (of which Jahangir Khan is President) and the Bahripur Society continue to do well, but there has been no further progress.

C.—Eastern Punjab.

25. The two Societies near Karnal have finally flickered and died out, but under the influence of Mr. Garbett's enthusiasm two new Societies have sprung up in Kaithal and, if the movement can be kept alive, it may go far.

26. The six Societies here are in a melancholy state, though with official support they might possibly revive.

IV.—WORKING OF SOCIETIES.

27. The popularity of the share bank continues to grow. Out of 311 active Societies 297 are on a share basis, 13 work merely on deposits and one is confined to improvement of the village shamilat. The number of Societies with non-returnable shares is insignificant. The vast majority will, if they wish, be refunded their share money (but not the profits which have accrued thereon) after ten years, and the cautious Punjabi likes to feel that his money is not tied up indefinitely. By that time, if not before, members should have acquired complete confidence in their societies and can either extend the period for which shares are non-returnable or put the bank on a non-returnable share basis for good.

28. From the figures given in paragraph 5 it will be observed that the working capital has increased by over 50 per cent. The sources of supply are as follows, in order of their amount:—

Capital.

- (a). Share capital.
- (b). Deposits from members.
- (c). Loans from Government.
- (d). Loans from outsiders.
- (e). Interest on loans.

(a). Share payments are very satisfactory, but they have a tendency to decrease, as in many cases members subscribe the whole value of their share to start with.

(b). Deposits from members have grown to Rs. 91,924, an increase of 65 per cent.

(c). The balance of the loan sanctioned by Government has been paid-out, and this source of capital is now exhausted.

(d). There has been an increase of nearly a lakh under this head, principally due to the starting of the Jullundur Central Bank. Several Societies have also taken loans from money-lenders at favourable terms.

(e). Is a comparatively small, through growing, item.

29. Rupees 5,59,572 were given out on loans to members, being an increase of over 40 per cent. on the total of the previous year, while Rs. 3,13,596 were recovered, or nearly twice as much as last year. In accordance with last year's instructions Societies were required to show the amount of their over-due loans, but the returns were so untrustworthy that I have not incorporated them in the statement. The principal difficulty is that repayments are for the most part due in the Rabi and are in most cases not collected until after the Government revenue has been paid in. Thus, it would be very misleading and unfair to Societies to show as over-due on June 30th what will be collected in July or August. I hope to be able to induce Societies to have fixed dates, instead of merely the harvest, for the repayment of loans. The amount of over-due loans can then be shown with some degree of accuracy.

It must, indeed, be admitted, that there is still much to be done in the way of fixing proper instalments for repayments and of insisting on punctuality. The Punjabi peasant has, however, for generations been encouraged to defer repaying borrowed money, and it will take some little time for him to understand the benefit both for himself and others of repaying his loans punctually.

30. A large number of Societies which charged their members 9 per cent. on loans to start with, adhere to the same rate, but practically all new Societies charge 12½ per cent. This rate is not high compared with what the borrower has been accustomed to pay and is less, I believe, than is charged generally in other Societies in India. The Jullundur District Bank charges 8 per cent. on loans to Societies and other District Banks will probably charge the same rate. If the village Societies charge their members 12½ per cent. the difference between the rates gives them a sufficient profit, but not too large considering the smallness of their capital. Instances occur, especially in the case of new Societies, of sahlukars offering loans at 12 per cent. or less with a view to tempting their clients not to join the Society. It is usually not difficult to persuade people that those promised reductions will only be temporary; but should money-lenders begin to make a permanent reduction in their rate of interest, the village Societies should to adjust their rates accordingly.

Rate of interest charged.

31. It will be noticed that column 29 of Statement II ("carried to reserve") is blank. This merely means there is no separately invested reserve fund, the quarter share of the profits (which will not be distributed) forming part of the working capital. Societies which are struggling for capital cannot afford to lock up at 4 or 5 per cent. money on which they are making $12\frac{1}{2}$, especially if part of it is borrowed at 8. Nor, considering the smallness of the capital and the unlimited nature of the liability, is an invested reserve needed at present.

32. A profit and loss statement for rural Societies as well as for urban has been drawn up this year. "Interest earned" includes interest actually received and interest still due. As the latter sum will be realised in whole or part in the following year it will again appear as "interest earned" in next year's statement and so be counted twice. I think, therefore, that in future only interest actually received should be shown. The same remark applies to the column headed "interest paid and due".

The profit earned, after deducting one-fourth put to reserve, comes to more than $5\frac{1}{2}$ per cent. on the working capital for the whole Punjab and shows that even in these early years the Societies are working profitably.

V.—THE FINANCING OF SOCIETIES.

33. I come now to what, together with supervision, is the chief problem with which we are faced. Experience has shown that village Societies cannot progress without some capital. Some few Societies are self-sufficient, but it is to the more or less indebted villages that the co-operative idea appeals most strongly. Being too poor to do any money-lending on their own account, they have everything to gain and nothing to lose from starting a village bank. From it they may hope to get loans on reasonable terms which will enable them in the first place to pay off their ancient debts to the money-lender. Once free from his toils, they no longer have to make over to him the produce of their fields on terms disadvantageous to themselves, but can themselves dispose of it at the most suitable times and rates. From the profit so made, they are able to repay both principal and interest of their loan to the Society on easy instalments. Being free from the burden of debt the peasant takes heart, and with the help of another small loan he can purchase cattle and improve his agriculture and so derive still further profits from his land.

34. But to effect this result some capital to start with is absolutely essential for the society. Nothing of importance can be done with the few hundred rupees which is all a village is able to subscribe to start with. If the members were not indebted they could afford to wait and build up slowly a sufficient fund from their savings. But even as no man can serve two masters, so no member can derive benefit from his society or have affection for it if he is still in the hands of a money-lender.

35. The sources of the rural Societies' capital have been shown in paragraph 28. Government loans have ceased. Share capital does not expand. Members' deposits increase, but slowly. The necessary funds must, therefore, be obtained from outside, and, as the small Society of indebted members cannot attract capital to itself, money must be found elsewhere, and for this reason the Jullundur District Bank has been started and other similar banks will follow. These district banks are able to attract capital at head-quarters, but there is also money ready for investment in considerable quantities away from head-quarters and the local capitalist is ready to put this into a village bank when he has confidence in it, that is to say, in its President and Managing Committee. Already some Societies have attracted money in this way, and I am very hopeful that by the institution of Unions on the Bengal model local investments to a considerable amount will be forthcoming, and I am, therefore, starting some Unions. These Unions and the District Banks will supplement one another, the latter acting as a distributor of surplus money both to Unions in each district and to other districts. How

far this system of finance will go remains to be seen. It will probably be ultimately necessary to have a financing institution on a large scale, and a point which requires early determination is how far District Banks will conflict with such an institution. We are, however, bound to make every effort first to raise necessary capital by the local credit of the banks themselves.

VI.—SUPERVISION AND AUDIT.

36. *Future supervision.* Another advantage of this system of Unions is that they promise to provide a method of control over societies by societies themselves, and this will become a very important matter in the not remote future. An increased supply of capital will mean a more rapid increase in the number of societies, and Government will hardly be able to furnish all the controllers and supervisors as at present. I cannot foresee the time when it will be possible to dispense with Government control, but a certain amount can be done even now through Unions in which the better Presidents will be the moving spirits. Not much has been done so far to enlist honorary assistance, and I think it is now time to begin. At any rate it should be possible for Unions and District Banks, either jointly or separately, to supply auditors to make an annual audit of those Societies which belong to or have dealings with them.

37. *Present supervision.* Meanwhile there is a continued improvement in the way Societies keep their accounts, but they still need careful inspection, especially in their earlier days. This constitutes the most important part of the Inspectors' work. When a new Society takes a loan to start with, the Inspector will visit it three or four times within as many months; first to explain the method of account, then to see that the share payments have been properly entered up, then to see that the loan has been properly lent out and instalments for repayment properly fixed. Unless a Society is carefully supervised at this stage of its career it is apt to make bad mistakes which are afterwards very difficult to put right. Once they are started on right lines, the societies are able to strike out for themselves. It is only comparatively recently and by experience that the Inspectors themselves have come to know the right methods, and this accounts for the number of Societies which have failed in the past.

One or two Societies employ paid accountants, but all the rest employ one of their own intelligent members. The work of these honorary secretaries is usually of a very good quality.

VII.—OPPOSITION AND ASSISTANCE.

38. *Opposition.* The movement still meets with hostility, to some extent organised, not only from the professional Sahukars but also from the Muhammadan Shylock of the landowning class. Money-lenders have in some instances refused to take payment of old debts, just as they often refuse to accept redemption of mortgaged land. Legislation is required to meet such refusal: for it is quite inequitable to compel a man to remain in debt when he is able and willing to pay. Otherwise one cannot object to the Sahukars' not unnatural hostility. We are, however, quite prepared to treat with him and can offer him a good and safe investment for his idle capital. Opposition from some other quarters cannot be treated so lightly. I could quote an instance where two officials of a Government Department have set themselves to injure the prospects of some of their subordinates who have given help to rural Societies, and there are other instances of active opposition on the part of officials. I shall, in future, bring such cases to the notice of Government.

39. *Assistance, official.* I have noticed in the paragraphs dealing with particular Districts especial assistance received from a number of officials. Others are equally willing to assist if they get the opportunity, and I hope that this service, given in a good cause, will be useful with reward. The help of Government officials in a good cause will be useful than any other.

40. A list is given at the end of non-officials who, as Presidents of good Societies, or otherwise, have been most helpful during the year.

41. Finally I must say a word in praise of my three old Inspectors (Abdul Majid, Allah Dad and Fateh Khan). The personal element comes to the front in this as in other work, and the principal cause of there being a fair number of really good societies now established in the Punjab is due to the hard and unselfish work done by these three men. At the present stage of the movement only men with special gifts, prepared to endure discomforts and discouragement, can hope to be successful, and it gives me much pleasure in recording that the three Inspectors I have mentioned have so far been very successful.

APPENDIX I.

PRESIDENTS AND OTHERS WHOSE WORK CALLS FOR SPECIAL MENTION.

JULLUNDUR.

1. Asadulla Khan, of Madar.
2. Ghulam Mohiuddin, of Karyana.
3. Nur Samand, of Khambra.
4. Imamuddin, of Kapurpind.
5. Nur Muhammad, of Chuheki.
6. Allah Rasi, of Chuheki.
7. Kishan Singh, of Jandiala.
8. Waryam Singh, of Bundala.
9. Sardar Balwant Singh, of Moron.
10. Bakhshulla, of Nakodar.
11. Fatteh Khan, of Nakodar.
12. Sher Singh, of Sidhwan.
13. Ghulam Qadir, of Mundh.
14. Pir Bakhsh, of Jamsher.
15. Maula Bakhsh, of Rawant.
16. Murid Ahmad, of Bhadam.
17. Abdulla Khan, of Barnala Kalan.
18. Ghulam Mohiuddin, of Barnala Kalan.

GURDASPUR.

1. Khan Sahib Mian Hussain Bakhsh, of Batala.
2. Sardar Kishan Singh, of Bham.
3. Teja Singh, of Kojala.
4. Allah Rakha, of Lakhan.
5. Nabi Bakhsh, of Winjwan.
6. Rasila, of Khanna.
7. Rahim Bakhsh, of Gumtala.
8. Sultan Ali, of Gumtala.
9. Alam Khan of Chhachhrialala.

HOSHIARPUR.

1. Sultan Ali, of Badla Harta.
2. Dalip Singh, of Pajju Deota.
3. Natha Singh, of Badla.
4. Tikka Opindra Singh, of Garhi Manswal.

LYALLPUR.

1. Khan Sahib Kabir Khan.
2. Allah Dad, of Chak No. 126.
3. Nathe Khan, of Chak No. 143.
4. Faizulla Khan, of Chak No. 131.

SIALKOT.

1. Ghulam Mustapha Khan.
2. Jahan Khan, of Sambrial.

AMRITSAR.

1. Barkatulla, of Ramdiwali.
2. Ali Muhammad, of Ramdiwali.
3. Sundar Singh, of Udhoke.

GUJRAT.

1. Fazl Ali, of Ajnala.
2. Ch. Hayat Muhammad, of Malkowal.
3. Imam Bakhsb, of Pahrianwali.
4. Ghulam Mohiuddin, of Kohlian.

ATTOCK.

1. Malik Muhammad Amin Khan.

MONTGOMERY.

1. Jahangir Khan, of Wattu Koheke.

STATEMENT No I.—GENERAL PROGRESS.

RURAL SOCIETIES.

Serial No.	Name of Disttict.	Kind of Societies.	NUMBER OF SOCIETIES.		NUMBER OF MEMBERS.		REMARKS.
			At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	
1	Lahore	Unlimited.	...	1	...	33	
2	Jullundur	Ditto	53	89	3,914	6,517	
3	Hoshiarpur	Ditto	11	12	1,042	1,388	
4	Ludhiana	Ditto	10	5	745	285	
5	Ambala	Ditto	...	1	...	78	
6	Karnal	Ditto	2	2	59	3	
7	Gurgaon	Ditto	6	6	466	598	
8	Gurdaspur	Ditto	59	64	9,740	6,583	
9	Amritsar	Ditto	3	4	136	263	
10	Sialkot	Ditto	10	14	323	838	
11	Gujrat	Ditto	19	25	1,332	1,694	
12	Jhelum	Ditto	12	14	434	519	
13	Lyallpur	Ditto	37	42	1,231	1,626	
14	Gujranwala	Ditto	1	2	30	181	
15	Multan	Ditto	4	4	411	461	
16	Montgomery	Ditto	4	3	246	242	
17	Mianwali	*Ditto	15	14	1,061	1,177	*One limited.
18	Jhang	Ditto	...	1	...	16	
19	Attock	Ditto	7	8	395	552	
	Total ... ..	...	253	311	21,565	22,976	

URBAN SOCIETIES.

1	Simla Urban Society ...	Limited	1	1	149	154	
2	Monotype Fund Urban Society, Simla.	Ditto	1	1	36	80	
3	Ahsan-ul-Akhlaq, Lahore ...	Ditto	1	1	79	84	
4	Brotherhood Salvation Army, Amritsar.	Ditto	1	1	34	87	
5	Central Bank, Jullundur ...	Ditto	...	1	..	48	
6	The Central Brotherhood Urban Bank, Simla (Salvation Army)	Ditto	1	..	18	...	
	Total ... ..	...	5	5	316	453	

RECEIPTS AND DISBURSEMENTS FOR 1908-09.

SOCIETIES.

DISBURSEMENTS.

Share capital withdrawn.	Deposits withdrawn.	Loans repaid to			Loans to members.	Loans to other societies.	Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditure including closing balance.	REMARKS.
		Government.	Other societies.	Non-members.												
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
...	...	...	...	...	819	...	...	...	952	...	40	...	1,811	148	1,959	
1,456	7,611	...	1,700	...	1,92,279	6,250	2,761	...	...	540	260	...	2,12,857	24,628	2,37,485	
460	7,277	200	500	316	24,853	...	1,079	...	...	192	445	...	35,322	10,180	45,502	
...	1,496	...	...	...	250	...	176	...	...	2	3	...	1,927	1,462	3,389	
...	...	...	...	...	1,020	...	...	...	...	7	...	...	1,027	115	1,142	
...	...	...	...	...	110	...	...	...	...	8	...	...	118	7	125	
210	25	...	...	...	1,836	...	...	...	...	1	15	...	2,087	1,781	3,868	
5,618	1,839	1,441	...	200	1,35,912	4,000	1,930	...	...	487	1,140	...	1,52,567	16,429	1,68,996	
130	55	...	...	...	12,166	...	40	...	...	17	...	...	12,408	2,425	14,833	
5	621	...	...	...	7,178	...	2	...	...	23	1	...	7,830	627	8,457	
791	740	...	...	...	27,869	...	167	...	...	33	60	...	29,660	6,202	35,862	
58	...	...	...	...	7,172	...	19	...	...	26	...	...	7,275	2,192	9,467	
16,398	4,641	...	...	100	1,21,009	2,500	1,136	...	7,949	112	1,240	...	1,55,085	38,917	1,94,002	
50	...	...	...	310	9,177	...	1	...	...	25	...	...	9,563	352	9,915	
...	...	...	...	210	3,181	...	...	...	...	17	...	...	3,408	391	3,799	
...	...	...	...	...	4,461	...	...	...	...	4	...	...	4,465	7,821	12,286	
...	...	...	...	140	5,321	...	3	...	...	11	...	...	5,475	1,385	6,860	
...	...	...	...	...	...	...	...	...	...	...	...	...	...	636	636	
25,176	24,305	1,641	2,200	1,276	5,59,572	12,750	7,314	...	8,901	1,547	3,204	...	5,001	1,694	6,695	
...	...	...	...	...	7,742	...	...	6	...	363	...	...	6,47,886	1,17,392	7,65,278	
...	349	...	...	...	7,298	...	...	161	...	5	1,825	...	8,111	960	9,071	
190	...	...	...	...	6,015	...	...	...	...	...	...	...	9,638	1,673	11,311	
...	...	...	...	...	1,459	...	91	...	...	...	127	...	6,332	3,731	10,063	
...	...	...	450	...	...	...	...	...	...	6	63	...	2,069	38	2,107	
190	349	...	14,052	...	...	75,250	36	...	...	97	...	...	89,435	1,030	90,465	
...	...	...	14,502	...	22,514	75,250	127	167	...	471	2,015	...	1,15,585	7,432	1,23,017	

STATEMENT No. III.

PROFIT AND LOSS ACCOUNT, URBAN SOCIETIES FOR 1908-09.

1	2	3	4	5	6	7	8	9	10	11	12	13
Name of Societies.	PROFIT.				LOSS.						Net Profit and Loss.	
	Interest earned.	Entrance fees.	Other items.	Total.	Interest paid.	Establishment and Contingencies.	Debts written off.	Carried to Reserve.	Dividends.	Other items.		Total.
Urban Society, Simla	809	8	156	973	...	363	82	132	...	...	577	+396
Monotype Provident Fund, Simla	196	...	75	271	...	5	1	65	...	7	78	+193
Ahsan-ul-Akhlaq Lahore ... ..	...	12	143	155	...	...	...	...	...	127	127	+28
The Brotherhood Bank, Salvation Army, Amritsar.	268	94	...	362	140	9	...	100	...	113	362	...
The Jullundur Central Bank	919	...	...	919	369	142	...	102	...	...	613	+306
	2,192	114	274	2,580	509	519	83	399	...	247	1,757	+493

STATEMENT No. III.—PROFIT AND LOSS ACCOUNT FOR 1908-09.

RURAL SOCIETIES.

1		2	3	4	5	6	7	8	9	10	11
Name of District.		PROFIT.			LOSS.					Net Profit + Loss—	REMARKS.
		Interest earned.	Other items.	Total.	Interest paid and due.	Establishment and contingent charges paid and due.	Debts written off.	Other items.	Total.		
1	Lahore	15	127	142	...	...	..	40	40	+102	
2	Jallundur	16,136	1,636	17,774	4,904	540	...	10	5,454	+12,320	
3	Hoshiarpur... ..	3,254	1,316	4,570	1,343	192	...	445	1,980	+2,590	
4	Ludhiana	431	3	434	308	2	...	3	313	+121	
5	Umballa	52	...	52	3	7	...	..	10	+42	
6	Karnal ... ..	...	20	20	...	8	...	...	8	+12	
7	Gurgaon	209	15	224	68	1	...	15	84	+140	
8	Gurdaspur	22,303	1,041	23,344	3,201	487	...	1,140	4,828	+18,516	
9	Amritsar	743	102	845	76	17	...	...	93	+752	
10	Sialkot	502	124	626	55	23	...	1	79	+547	
11	Gujrat	2,495	221	2,716	234	33	...	60	327	+2,389	
12	Jhelum	1,091	172	1,263	31	26	...	...	57	+1,206	
13	Lyallpur	13,209	3,612	16,821	1,703	112	...	1,240	3,055	+13,766	
14	Gujranwala... ..	389	83	472	15	25	...	...	40	+432	
15	Multan	819	61	880	65	17	...	...	82	+798	
16	Montgomery	1,375	11	1,386	...	4	...	...	4	+1,382	
17	Mianwali	1,522	81	1,603	49	11	...	...	60	+1,543	
18	Jhang ... ..	...	16	16	...	...	...	...	...	+16	
19	Attock	334	112	446	...	42	...	...	42	+404	
	Total	64,881	8,753	73,634	12,055	1,547	...	2,954	16,556	+57,078	

Serial No.	Name of District.	ASSETS.					
		Cash in hand and bank.	Loans due by members.	Loans due by other societies.	Interest due on columns 4 and 5.	Value of stock in hand.	Other items.
1	2	3	4	5	6	7	8
1	Lahore	148	483	...	8	888	40
2	Jullundur	24,628	2,17,729	6,250	6,461	...	250
3	Hoshiarpur	10,180	33,869	...	1,333	...	...
4	Ludhiana	1,462	1,358	...	172	...	...
5	Ambala	115	1,148	...	14	...	...
6	Karnal	7	110	...	...	...	...
7	Gurgaon	1,781	2,792	...	124	...	...
8	Gurdaspur	16,429	1,81,415	4,000	10,714	...	...
9	Amritsar	2,425	11,590	...	386	...	...
10	Sialkot	627	5,596	...	322	...	...
11	Gujrat	6,202	24,108	...	1,047	...	...
12	Jhelum	2,192	9,844	...	833	...	105
13	Lyalpur	38,917	1,81,099	2,500	3,742	6,149	4,670
14	Gujranwala	352	8,172	...	208	...	...
15	Multan	391	6,376	...	468	...	...
16	Montgomery	7,821	12,206	...	466	...	...
17	Mianwali	1,385	6,721	...	902	...	...
18	Jhang	636	...	...	...	...	...
19	Attock	1,694	4,621	...	91	...	...
	Total	1,17,392	6,59,237	12,750	27,291	7,087	5,065
1	Urban Society, Simla	960	8,359	...	223	...	...
2	Monotype Provident Fund, Urban Society, Simla.	1,673	2,018	...	18	...	492
3	Ahsan-ul-Akhlaq, Lahore	3,731	9,616	...	...	...	...
4	The Brotherhood Bank Salvation Army, Amritsar.	38	1,848	...	95	...	...
5	The Central Bank, Jullundur	1,030	...	78,550	...	...	...
	Total	7,405	...	78,550	...	...	...

BALANCE SHEET AS AT 30TH JUNE 1909.

LIABILITIES.

Loans from non-members.	Loans from other societies.	Interest due on loans in columns 10 and 11.	Loans from Government.	Interest due to Government.	Total of columns 10 to 14.	Share capital.	Deposits by members.	Interest due on members' deposits.	Dividends due to members.	Total due to members (columns 16 to 19.)	Establishment and contingent charges.	Other items.	Reserve invested.	Total liabilities.	Profit + and loss--.	REMARKS.
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
SOCIETIES.																
...	...	...	...	...	...	637	828	...	...	1,465	...	...	...	1,465	+102	
7,100	77,650	334	81,750	259	1,17,093	57,412	58,337	1,550	...	1,17,299	...	...	...	2,34,392	+20,926	
128	1,500	7	8,300	47	9,982	15,133	15,318	210	...	30,661	...	...	...	40,643	+4,739	
...	...	...	...	...	...	160	2,277	132	...	2,569	...	...	...	2,569	+423	
...	...	...	...	...	...	971	250	3	...	1,224	...	...	...	1,224	+53	
...	...	...	...	...	...	105	...	...	...	105	...	...	...	105	+12	
...	...	...	1,000	...	1,000	2,475	735	68	...	3,278	...	...	...	4,278	+419	
5,247	2,000	317	39,759	353	57,676	95,409	29,177	601	...	1,25,187	...	...	...	1,82,863	+29,695	
300	2,000	21	3,750	...	6,071	5,625	1,760	15	...	7,400	...	...	...	13,471	+930	
400	500	33	400	...	1,333	4,124	448	29	...	4,592	...	...	...	5,925	+620	
4,000	...	60	5,650	...	9,710	17,685	267	7	...	17,959	...	...	...	27,669	+3,688	
...	...	...	1,350	...	1,350	9,226	945	12	...	10,183	...	...	...	11,533	+1,441	
5,874	...	11	9,800	...	15,685	94,711	54,556	556	...	1,49,823	...	...	...	1,65,508	+21,569	
1,870	...	14	...	...	1,884	6,371	...	...	...	6,371	...	...	...	8,255	+477	
349	...	55	400	10	814	4,866	...	..	...	4,866	...	...	...	5,680	+1,555	
...	...	...	...	...	...	3,883	13,611	...	...	17,494	...	...	...	17,494	+2,999	
367	...	46	400	...	813	4,291	...	...	...	4,291	...	...	...	5,104	+3,904	
...	...	...	...	...	...	620	...	...	...	620	...	...	...	620	+16	
...	...	...	1,400	...	1,400	4,252	9	...	...	4,261	...	...	...	5,661	+745	
5,635	83,650	898	1,08,959	669	2,24,811	3,27,956	1,78,518	3,174	...	5,09,648	...	...	...	7,34,459	+94,313	
SOCIETIES.																
...	...	...	...	...	...	8,925	...	...	2	8,927	...	87	132	9,146	+386	
...	...	...	...	...	...	...	3,788	...	13	3,801	...	...	206	4,007	+194	
...	...	...	...	...	...	...	13,007	...	..	13,007	...	...	...	13,007	+340	
3,750	9,647	48	...	...	...	290	1,550	23	18	1,881	...	...	100	1,981	...	
3,750	9,647	48	...	...	13,445	20,520	40,390	285	...	61,195	...	...	102	74,787	...	
...	...	...	...	...	13,445	29,735	58,735	308	33	88,811	45	...	102	74,787	+306	
...	...	...	...	...	...	...	...	...	...	...	45	87	540	1,02,928	+1,236	



