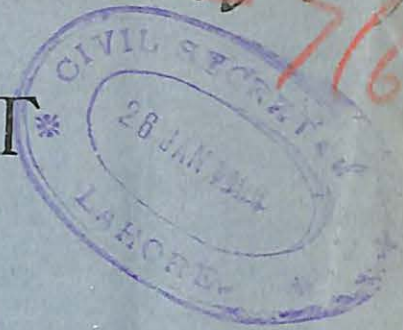


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REPORT*

ON THE

WORKING OF THE CO-OPERATIVE SOCIETIES IN ASSAM

FOR THE

Year ending on the 31st March 1928.

15086



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FROM

RAI BAHADUR R. N. PHUKAN, M.A., B.L.,
REGISTRAR OF CO-OPERATIVE SOCIETIES, ASSAM,

To

THE SECRETARY TO THE GOVERNMENT OF
ASSAM IN THE TRANSFERRED DEPARTMENTS.

Dated Shillong, the 1st November 1923.

SIR,

I HAVE the honour to submit herewith my report on the working of Co-operative Societies in Assam for the year ending on the 31st March 1928.

Your obedient servant,

R. N. PHUKAN,

Registrar, Co-operative Societies, Assam.

REPORT

ON THE

WORKING OF THE CO-OPERATIVE SOCIETIES IN ASSAM

FOR THE

Year ending on the 31st March 1928.

CHAPTER I.

ADMINISTRATION AND TOURS.

1. Rai Bahadur Kanak Lal Barua, B.L., held charge of the Department till 31st January 1928 when I relieved him. He was on tour for 78 days and I toured for 30 days during the year. We inspected some of the Central Banks and Town Banks and a number of rural primary societies.

2. Babu Atul Chandra Nandi continued to work as Assistant Registrar of the Surma Valley Division. He was on tour for 152 days. He audited all the Central Banks, the Surma Valley Organization Society, the Silchar Co-operative Stores and the Banks at Shillong with the exception of the Provincial Bank and the Assam Range Postal Co-operative Society. He also inspected a number of primary societies. He was appointed liquidator of the Pioneer Co-operative Central Bank which was dissolved in the early part of the year. He was invested with some of the powers of the Registrar relating to agricultural societies and was given the services of an additional clerk from October 1927.

Srijut Woomananda Dowerah, the Provincial Auditor, was on tour for 201 days. He audited the accounts of the Provincial Bank, the Central Banks in the Assam Valley, all the non-credit societies in the province and some non-agricultural credit societies. He examined the liquidation accounts of 21 dissolved societies in the districts of Lakhimpur and Sibsagar. At headquarters he supervised the compilation of annual returns and the assessment of audit fees.

3. Two additional Inspectors for the Surma Valley were appointed during the year. The Agricultural Inspectors of Bar-

petta and Sunamganj continued to hold charge of co-operative work in those subdivisions. The following distribution list shows the various circles and the number of societies in each at the close of the year:—

1. Inspector, Co-operative Societies, Cachar Circle ...	137
2. Ditto, North Sylhet Circle ...	136
3. Ditto, South Sylhet Circle ...	90
4. Ditto, Karimganj Circle ...	93
5. Ditto, Habiganj Circle ...	93
6. Ditto, Gauhati Circle ...	108
7. Ditto, Tezpur Circle ...	70
8. Ditto, Nowgong Circle ...	123
9. Ditto, Jorhat Circle ...	109
10. Ditto, Dibrugarh Circle ...	63
11. Ditto, Goalpara Circle ...	92
12. Agricultural Inspector, Barpeta ...	33
13. Ditto, Sunamganj ...	29
14. Societies in Shillong under direct charge of Assistant Registrar, Co-operative Societies, Surma Valley Division ...	16
Total ...	1,197

It is needless to point out that the charges of some of the Inspectors are too heavy. The statement given below will show briefly the work done by each Inspector:—

Inspector circle.	No. of days spent on tour by each Inspector.	No. of societies in the circle.	No. of societies inspected.	No. of societies organised.	Remarks.
Cachar ...	265	137	132	8	(a) This circle was in charge of the Habiganj and the North Sylhet Inspector. (b) This circle was in charge of the Cachar Inspector.
North Sylhet ...	177	136	136	8	
South Sylhet (a) ...	...	90	90	...
Karimganj (b) ...	...	93	93	11
Habiganj ...	175	93	90	2	
Gauhati ...	193	103	101	2	
Tezpur ...	125	70	70	4	
Nowgong ...	167	123	104	2	
Jorhat ...	121	109	109	...	
Dibrugarh ...	...	68	68	...
Goalpara ...	196	92	92	7	
Barpeta ...	35	33	33	3	
Sunamganj ...	196	29	26	7	
Total ...	1,650	1,181	1,144	54	

Sixteen societies in Shillong were under the direct charge of the Assistant Registrar of Co-operative Societies, Surma Valley and Hill Districts. Orders have recently been passed that Inspectors should remain on tour for at least 20 days in a month. The two posts of Inspectors which were sanctioned last year were filled during the latter part of the year. The Inspectors' circles in the Surma Valley were redistributed after their appointment.

4. During the year under report the number of Honorary Organizers stood at 11 against 12 in the previous year. A statement of their work is given below:—

Name of Honorary Organiser.	Number of days spent on tour.	Number of societies inspected.	Number of societies organized.
1. Rai Sahib Bhadreswar Barua, B.L. ...	21	10	6
2. Babu Basanta Kumar Majumdar ...	95	37	23
3. Srijut Paramananda Agarwala ...	nil	nil	nil
4. Srijut Pratap Narayan Choudhuri ...	16	9	1
5. Babu Abhaya Charan Nag ...	43	36	22
6. Moulvi Dewan Abdur Rahim Choudhuri ...	40	2	16
7. Rai Bahadur Rajani Kanta Choudhuri ...	9	7	nil
8. Babu Rajendra Chandra Datta, B.L. ...	84	28	13
9. Rai Sahib Dandadhar Barua ...	24	13	nil
10. Srijut Debendranath Bezbarua, B.L. ...	18	13	3
11. Srijut Hem Chandra Goswami ...	nil	nil	nil
Total	...	...	84

It is with deep sorrow that I record the death of Srijut Hem Chandra Goswami, Honorary Organizer of Co-operative Societies, for the Gauhati subdivision, which took place after the close of the year under report.

5. The post of the Assistant Registrar for the Assam Valley was filled after the close of the year.

CHAPTER II.

SUMMARY OF GENERAL PROGRESS.

The statement below will show the general position of the movement and the chief features of progress as compared with the two preceding years :-

Type of Societies.	Societies.			Membership.			Working Capital.		
	1925-26.	1926-27.	1927-28.	1925-26.	1926-27.	1927-28.	1925-26.	1926-27.	1927-28.
	2	3	4	5	6	7	8	9	10
Provincial Bank ...	1	1	1	61	63	65	Rs. 2,02,855	Rs. 2,41,002	Rs. 2,85,063
Central Banks ...	16	15	15	1,139	1,108	1,341	8,95,657	10,65,116	13,80,359
Agricultural Societies ...	883	998	1,120	36,927	42,478	48,197	15,30,443	18,31,145	22,49,485
Non-Agricultural Societies	48	52	61	8,553	9,702	11,152	12,81,922	13,42,881	15,13,118
Total ...	948	1,066	1,197	46,680	53,411	60,755	39,10,907	44,80,234	54,23,055

7. In all 150 new societies were registered during the year and 19 old societies were dissolved. There was therefore a net increase of 131 societies during the year. Membership increased from 53,411 to 60,755 and the total working capital increased from Rs. 44,80,234 to Rs. 54,23,055.

8. The actual transactions of credit societies of all classes with their individual members show that new loans to individual members were issued to the extent of Rs. 14,30,279 against Rs. 11,61,518 and recoveries amounted to Rs. 8,33,521 as against Rs. 7,76,929 in the previous year. Notwithstanding satisfactory collections, the amount of loans overdue by members amounted to 27.3 per cent. of the loans due at the end of the year as against 28 per cent. in the preceding year.

9. The Agricultural Department distributed seeds and implements worth Rs. 11,570 to agriculturists through the medium of co-operative societies as against Rs. 17,279 in the preceding year. The seeds and implements include improved varieties of paddy, jute and potatoes, sugarcane crushing mills and fertilizers. The decrease in sales through the societies was due to restricted

sales of potato and jute seeds and the general decrease in the seed depôt sales.

It is satisfactory that officers of the Agricultural Department are taking interest in the movement. Twenty-five societies were organised by Agricultural officers and they also inspected a number of rural societies.

10. The Surma Valley Co-operative Organization Society continued to do propaganda work. As in the previous year, a Government contribution of Rs. 1,000 was given to the society during the year. It organized a few health societies in the Surma Valley. Another society of this type has been organized at Jorhat for the districts of Lakhimpur and Sibsagar. It has made a good start. This society was given a Government contribution of Rs. 1,000 after the close of the year to enable it to carry on propaganda work.

11. Only one meeting of the full Board of Development was held during the year. As far as the Department of Co-operative Societies is concerned the Board recommended (1) the appointment of two Divisional Auditors, (2) the appointment of two special Inspectors to organize and develop non-credit societies and (3) the placing of a grant of Rs. 10,000 at their disposal to assist special type societies for the benefit of agriculturists and cottage industrialists. The first two recommendations are under consideration of Government.

CHAPTER III.

(a) Provincial and Central Banks.

12. The subscribed and paid up share capital of the Provincial Bank increased from Rs. 99,900 and Rs. 49,950 to Rs. 1,37,400 and Rs. 68,700, respectively, during the year. The total working capital at the close of the year stood at Rs. 3,02,793-2-10. Deposits from members and outsiders increased from Rs. 1,65,772 to Rs. 1,91,015. The Bank did not draw on the cash-credit allowed by the Imperial Bank of India, Shillong Branch. The closing balance of the Bank in the Post Office and the Imperial Bank stood at Rs. 14,768. The Bank also held at the end of the year Government securities and Postal Cash Certificates of the face value of Rs. 25,780. During the year the Bank issued in loans Rs. 1,32,900 and recovered old loans amounting to Rs. 81,652-12-3. The repayments of loans on the whole were satisfactory. The total loans outstanding amounted to Rs. 2,57,918-14-7, of which about 15 per cent. was

overdue. The working of the Bank resulted in a net profit of Rs. 7,453-1-6. My thanks are due to Colonel Row, the Chairman, and the other Directors for their efficient management of the Bank.

13. The total working capital of the Central Banks increased from Rs. 10,65,116 to Rs. 13,80,389. The Central Banks lent to affiliated primary societies a sum of Rs. 5,09,134 in new loans during the year as against Rs. 4,25,881 in the preceding year and recoveries from primary societies amounted to Rs. 2,36,022 as against Rs. 2,12,824 in the previous year. The Central Banks were indebted to the Provincial Bank to the extent of Rs. 1,99,319. Three of the Central Banks are not at all indebted to the Provincial Bank. The number of primary societies affiliated to Central Banks increased from 786 to 826. The Central Banking Unions at Dibrugarh and Sibsagar are not making any progress and the one at Nalbari has practically done no work.

The Habiganj Central Bank had to be reorganized with the Subdivisional Officer as the *ex-officio* Chairman.

All the Central Banks are now employing their own supervisors. During the year under report, Government contributed Rs. 5,000 to the Central Banks towards the cost of supervision. In the case of newly organised Central Banks, the cost of their field staff is no doubt a legitimate charge on public revenues. But now that most of the Central Banks are in a position to pay their own supervisors, the contribution may perhaps be withdrawn.

(b) Agricultural Credit Societies.

14. Unfavourable weather conditions led to failure of crops in some places and adversely affected the members of many agricultural societies.

15. The number of Agricultural Credit Societies increased from 998 to 1,120, their members increased from 42,478 to 48,197 and the working capital increased from Rs. 18,31,145 to Rs. 22,47,285 composed of as shown below:—

	Rs.
Paid up share capital	1,02,711
Local deposits from members... ..	2,04,253
" " from non-members	1,83,298
Borrowings from Central Banks	12,86,818
" " from other societies	30,275
Reserve Funds	4,39,930
Total	22,47,285

16. The figures given above will show that the rural primary societies in this province have been able to muster from their own and other local sources nearly half of their working capital. The paid up share capital, deposits of members and the accumulated reserve funds together constituted 33 per cent. of the total working capital of these societies.

17. These societies issued loans to members to the extent of Rs. 7,99,883 as against Rs. 6,55,216 in the previous year and recovered Rs. 4,32,223 as against Rs. 4,02,943 in the preceding year. The loans due from individual members at the close of the year stood at Rs. 18,47,096, of which a sum of Rs. 6,40,019 or nearly 35 per cent. was overdue.

18. The year was not particularly good for agriculturists—even so, the percentage of overdue loans could have been considerably reduced if greater discretion had been used in fixing the *list* dates. One unsatisfactory feature is that some office bearers of rural societies are themselves defaulters and their cases are not referred to arbitration under rule 13.

(c) Non-Agricultural Credit Societies.

19. Societies of this class increased from 33 to 40, the number of members increased from 7,216 to 8,372 and the working capital increased from Rs. 12,15,904 to Rs. 14,00,277. These societies issued to members Rs. 6,30,396 in new loans as against Rs. 5,06,302 in the previous year and their recoveries from members amounted to Rs. 4,01,295 against Rs. 3,73,986 in the preceding year. The percentage of loans overdue decreased from 18 per cent. to 14 per cent. The paid up share capital of these societies increased from Rs. 2,23,396 to Rs. 2,60,569 and deposits held by them from members and non-members at the end of the year amounted to Rs. 9,69,807 against Rs. 8,47,036 in the previous year.

20. The Non-Agricultural Credit Societies include the Land Mortgage Banks at Gauhati and Sylhet. The paid up share capital of the Kamrup Land Mortgage Bank stood at Rs. 40,242-8 at the close of the year. Deposits by members and non-members amounted to Rs. 22,530 and Rs. 26,197, respectively. The total working capital of the Bank stood at Rs. 1,20,702-4. The Sylhet Co-operative Land Mortgage Bank which was registered on the 17th May 1927 has made a good start. The paid up share capital amounted to Rs. 12,303, deposits from members and non-members

stood at Rs. 6,950 and Rs. 23,110, respectively. The total working capital amounted to Rs. 47,363. After the close of the year a Land Mortgage Bank was organised by the Deputy Commissioner of Sibsagar. This Bank has not yet started work.

(d) *Non-credit Co-operation.*

21. Three new societies of this class were organized and two old societies dissolved during the year. The total number of societies therefore stood at 19 against 18 in the previous year. The number of members increased from 2,283 to 2,431. The working capital was however reduced from Rs. 1,26,310 to Rs. 1,12,086. These societies include the Co-operative Stores which are not thriving well. Past experience has shown that experience in business management is essential for successful working of a Co-operative Stores Society.

The working of the Jute Sale Society at Nowgong which was organised last year was not satisfactory. They had considerable difficulty in selling their jute in Calcutta.

The following special type societies were started during the year under report:—

- (1) The Surma Valley Co-operative Dairy Farm, Limited.
- (2) Three Health Societies in the Surma Valley.
- (3) The Gauhati Co-operative Milk Supply Society, Limited.

The last named society which started its operations with milk of the Khanapara Cattle Farm has since suspended its work.

Very little has been done for better marketing of agricultural or industrial produce although there is a vast field for useful work in this direction. Without a properly qualified staff, specially trained for this purpose, it will perhaps be unwise to start societies of this type.

CHAPTER IV.

RESERVE FUNDS.

22. The reserve funds of the Provincial Bank and the Central Banks increased from Rs. 33,563 to Rs. 55,769, those of agricultural societies increased from Rs. 3,73,367 to Rs. 4,39,930 but those of non-agricultural societies fell from Rs. 1,43,331 to Rs. 1,20,543. This decrease is attributed to the dissolution of some of the old societies.

CHAPTER V.

RESOURCES.

23. A Government loan of Rs. 30,000 was issued to the Kamrup Co-operative Land Mortgage Bank during the year. The loan due to Government from the Provincial Bank stood at Rs. 17,500. No other society was indebted to Government. The Provincial Bank held deposits from the Bihar and Orissa Provincial Bank to the extent of Rs. 65,000.

The Provincial and Central Banks received deposits from individuals to the extent of Rs. 4,86,000. The agricultural societies received Rs. 1,22,421 and the non-agricultural societies received Rs. 4,08,593 as new local deposits from individuals both members and non-members, during the year.

The following statement will show the extent of inter-banking within the movement:—

Loans and deposits held.	1926-27.	1927-28.
1	2	3
	Rs.	Rs.
By Provincial Bank from—		
(1) Central Banks	25,189	16,805
(2) Primary Societies	15,460	15,265
By the Central Banks from—		
(1) Provincial Bank	1,53,588	1,99,319
(2) Primary Societies	66,413	86,632
By the Primary Societies from—		
(1) Provincial or Central Bank	10,25,723	13,15,118
(2) Primary Societies	74,434	54,049

CHAPTER VI.

LIQUIDATION.

24. Registration of 19 societies was cancelled during the year and liquidation of 9 societies was completed. Liquidation of 59 societies remained pending at the close of the year. The progress of liquidation is still very slow. The work of liquidation takes up a good deal of time of the Inspectors and it interferes with their touring. Outsiders were appointed liquidators in the past but the experiment had to be abandoned.

CHAPTER VII.

DISPUTE AND LITIGATION.

25. Altogether 440 cases were referred to the Registrar and the Assistant Registrar under rule 13 of the rules. Notices were issued to defaulters in 416 cases and decisions were actually given in 286 cases. It is not known how many of these decisions were enforced through the Civil Court.

Three criminal cases were instituted against dishonest office bearers of societies. The Chairman of the Pathanerchak Samabai Samiti in Karimganj was let off with a warning on payment of the money misappropriated. The Chairman of the Kachujhar Gaolia Bank in the district of Kamrup was convicted and sentenced to two months' rigorous imprisonment and a fine of Rs. 97. The case against the Chairman of the Madulijhar Gaolia Bank in Barpeta is still pending. It is deplorable that some office bearers of rural societies had to be threatened with prosecution for temporary misappropriation of cash balances.

CHAPTER VIII.

AUDIT AND INSPECTION.

26. All the societies were audited and most of them were inspected during the year by the staff of the department. Besides audit, about 100 societies were inspected more than once during the year. As matters stand at present, the Inspectors are almost wholly occupied with audit work and liquidation proceedings. They find very little time for effective supervision and cannot pay much attention to the education of the members in co-operative principles. It is necessary that there should be an entirely separate audit staff as is the case in all the other provinces in India.

The audit fees assessed amounted to Rs. 8,567-2-0 as against Rs. 7,403-6-0 in the previous year. A sum of Rs. 7,339-4-0 was actually collected during the year and a sum of Rs. 77-10-0 was remitted, leaving a balance of Rs. 1,150-4-0 to be collected during the current year.

CHAPTER IX.

ACT, RULES AND BYE-LAWS.

27. There was no modification of the rules or the model by-laws during the year. The draft of the Assam Co-operative Societies Bill referred to in the previous year's report is still under the consideration of the Local Government.

CHAPTER X.

MISCELLANEOUS.

28. The Surma Valley Co-operative Conference was held at Silchar on the 25th February 1923. It was presided over by Babu Brajendra Narayan Chawdhury, M.A., B.L., M.L.C., of Sylhet.

CHAPTER XI.

GENERAL REVIEW—ASSISTANCE RENDERED BY OFFICIALS AND NON-OFFICIALS.

29. I take this opportunity to acknowledge the invaluable assistance received both from official and non-official gentlemen throughout the year. Of the officials who took interest in the movement, the names of Messrs. Cantlie, Gunning, Majid, Muhammad Chowdhury and Durgeswar Sarma may be specially mentioned. My sincere thanks are due to the Honorary Organisers who between them organised as many as 84 new societies besides inspecting a number of societies. I am also obliged to the following gentlemen for their co-operation:—

- Gauhati—Babu Upendra Nath Sen, M.A., B.L.
- Nowgong—Rai Saheb Bhadreswar Barua, B.L.
- Cachar—Rai Bahadur Mahendra Chandra De, M.A., B.L.
- Babu Kshirod Chandra Purkayastha, M.A., B.T.

Goalpara—Srijut Susil Kumar Chakravarty, M.Sc., B.L.

Jorhat—Mr. Tunstal.

Tezpur—Babu Jatindra Chandra Maitra, M.A., B.L.

Srijut Chandranath Sarma, B.L.

Sylhet—Rai Bahadur Romani Mohan Das, M.A.

Of the officers of the Department Babu Atul Chandra Nandi and Srijut Woomananda Dowera continued to do good work.

R. N. PHUKAN,

Registrar of Co-operative Societies, Assam.

STATEMENTS.

STATE
Operations of

Classifications.	Number of members.		Number of affiliated societies holding shares in Central Banks.			
	Individuals.	Societies.	Central credit.	Agricultural credit.	Non-agricultural credit.	Others.
1	2	3	4	5	6	7
(A) PROVINCIAL BANK.						
1. Provincial Co-operative Bank of Assam, Limited.	32	33	15	...	15	3
Total ...	32	33	15	...	15	3
Total of previous year ...	31	32	15	...	15	2
(B) CENTRAL BANKS.						
1. Cachar Central Co-operative Banking Union, Limited.	63	117	...	115	1	1
2. Sylhet Co-operative Central Bank, Limited.	49	154	...	151	1	2
3. Maulvi Bazar Central Co-operative Banking Union, Limited.	17	30	...	29	1	...
4. Karimganj Central Co-operative Banking Union, Limited.	30	82	...	81	1	...
5. Habiganj Central Co-operative Bank, Limited.	46	67	...	66	1	...
6. Dhubri Central Co-operative Banking Union, Limited.	33	38	...	37	1	...
7. Bijnor Central Co-operative Banking Union, Limited.	18	37	...	37	...	...
8. Nalbari Central Co-operative Banking Union, Limited.	49	35	...	35	...	...
9. Gauhati Central Co-operative Banking Union, Limited.	21	58	...	53	...	...
10. Nowgong Central Co-operative Banking Union, Limited.	25	114	...	111	1	2
11. Tezpur Central Co-operative Banking Union, Limited.	16	37	...	36	1	...
12. Sibsagar Central Co-operative Banking Union, Limited.	7	26	...	26	...	...
13. Jorhat Central Co-operative Banking Union, Limited.	33	60	...	59	1	...
14. Golaghat Central Co-operative Banking Union, Limited.	7	33	...	32	1	...
15. Dibrugarh Central Co-operative Banking Union, Limited.	10	29	...	25	3	1
Total ...	424	917	...	898	13	6
Total of previous year ...	382	786	...	778	6	2
Grand totals (A) and (B) ...	456	860	...	898	28	9
Grand total of previous year ...	413	818	...	778	21	4

MENT A.

Central Banks.

Loans made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—		Loans and deposits received during the year from—		
Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Individuals and other sources.	Central Banks.	Primary Societies.
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...	1,32,900	...	81,653	...	2,57,019	77,322	31,123	2,210
...	1,32,900	...	81,653	...	2,57,019	77,322	31,123	2,210
...	77,700	...	64,683	...	2,06,671	41,596	21,671	9,127
...	85,532	...	27,107	...	1,61,083	63,356	29,000	3,174
...	1,39,501	...	67,986	...	2,90,388	1,44,841	...	11,053
...	15,540	...	5,147	...	24,801	116	17,000	4,629
...	65,494	...	49,255	...	1,16,921	33,827	24,000	10,156
...	18,500	...	13,430	...	37,988	8,582	10,000	753
...	23,850	...	6,806	...	46,498	16,539	...	2,279
...	6,900	...	5,664	...	20,915	3,700	...	2,000
...	1,810	...	6,169	...	24,941	1,398	...	...
...	22,670	...	9,133	...	74,157	23,947	...	...
...	29,150	...	13,795	...	1,34,995	23,842	8,000	205
...	13,900	...	10,804	...	64,295	11,564	5,000	...
...	4,055	...	582	...	7,546	...	2,500	...
...	43,492	...	16,611	...	1,22,512	44,037	7,000	3,508
...	27,070	...	3,375	...	1,04,763	30,909	...	...
...	6,680	...	158	...	10,973	2,020	7,000	635
...	5,09,134	...	2,36,022	...	12,63,706	4,08,678	1,00,500	41,392
...	4,26,881	...	2,12,824	...	9,79,804	3,12,606	71,200	34,843
...	6,42,034	...	3,17,675	...	15,21,625	4,86,000	1,31,643	43,602
...	5,03,581	...	2,77,507	...	11,86,476	3,54,202	92,871	43,970

STATE

Operations of

Classification.	Sales of goods to members.	Purchase of members' products.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year from				Remarks.
					Individuals and other sources.	Societies.	Provincial or Central Banks.	Government.	
1	17	18	19	20	21	22	23	24	
(A) PROVINCIAL BANK.									
1. Provincial Co-operative Bank of Assam, Limited.	Rs. ...	Rs. ...	Rs. 1,747	Rs. 68,700	Rs. 1,58,946	Rs. 15,265	Rs. 16,805	Rs. 17,500	
Total	1,747	68,700	1,58,946	15,265	16,805	17,500	
Total of previous year	1,553	49,950	1,25,123	15,460	25,189	20,000	
(B) CENTRAL BANKS.									
1. Cachar Central Co-operative Banking Union, Limited.	2,565	10,944	1,20,022	16,927	14,084	...	
2. Sylhet Co-operative Central Bank, Limited.	4,166	29,030	2,66,005	29,009	...	...
3. Maulvi Bazar Central Co-operative Union, Limited.	353	2,398	5,130	5,776	20,533	...	
4. Kari manj Central Co-operative Union Banking, Limited.	2,700	17,092	79,851	7,364	26,689	...	
5. Habiganj Co-operative Central Bank, Limited.	64	8,055	24,351	2,976	30,595	...	
6. Dhubri Central Co-operative Banking Union, Limited.	454	10,801	33,188	884	...	...
7. Bijni Central Co-operative Banking Union, Limited.	299	4,100	6,500	226	13,524	...	
8. Nalbari Central Co-operative Banking Union, Limited.	637	3,585	6,848	18	15,381	...	
9. Gauhati Central Co-operative Banking Union, Limited.	645	3,175	63,204	531	333	...	
10. Jowgong Central Co-operative Banking Union, Limited.	1,300	9,505	92,249	8,751	26,599	...	
11. Tezpur Central Co-operative Banking Union, Limited.	416	3,175	41,773	1,846	16,500	...	
12. Sibsagar Central Co-operative Banking Union, Limited.	307	2,000	5	1,653	2,467	...	
13. Jorhat Central Co-operative Banking Union, Limited.	1,338	11,100	89,273	7,556	24,914	...	
14. Golaghat Central Co-operative Banking Union, Limited.	978	9,350	89,492	1,489	...	...
15. Dibrugarh Central Co-operative Banking Union, Limited.	342	2,625	550	1,626	7,000	...	
Total	16,573	1,26,875	9,19,641	86,632	1,99,819	...	
Total of previous year	12,158	1,07,163	7,06,756	66,413	1,53,588	...	
Grand totals (A) and (B)	18,320	1,95,575	10,78,587	1,01,897	2,16,124	17,500	
Grand total of previous year	13,711	1,57,113	8,31,879	81,87	1,78,777	20,000	

MENT A—concl'd.

Central Banks—concl'd.

Reserve and other fund.	Working capital.	Profit and loss of the year.	Usual dividend paid on shares.	Most usual rates of interests.		Uncalled and un-scrib'd share capital.	Remarks.
				On borrowings.	On lendings.		
25	26	27	28	29	30	31	32
Rs. 7,847	Rs. 2,85,063	Rs. 6,545	Per cent. 6½	Per cent. 7	Per cent. 8½	Rs. 68,700	
7,847	2,85,063	6,545	6½	7	8½	68,700	
5,370	2,41,092	5,881	...	...	...	49,950	
5,580	1,09,657	3,719	7½	3½	10½	10,944	
5,471	3,30,115	6,808	7½	6½	10	29,030	
875	34,512	638	...	7½	11½	2,427	
4,700	1,35,636	2,191	5	6½	10	17,048	
2,143	68,120	957	...	4½	11	8,055	
1,044	45,917	1,767	7½	6½	12	10,899	
102	24,452	556	...	7½	10½	4,100	
1,749	27,581	770	7½	6	11½	3,615	
2,613	69,856	2,600	6	4	11	3,175	
7,200	1,44,304	3,744	7½	6½	11½	4,395	
3,000	66,294	2,455	9	4	12	3,175	
1,297	7,422	390	4	6½	10½	1,900	
8,084	1,40,927	3,549	10	3	10½	11,100	
3,309	1,03,640	3,455	6½	6½	10½	9,350	
755	12,556	195	5	6½	10½	2,625	
47,922	13,80,389	34,034	...	...	...	1,21,838	
31,196	10,65,116	27,738	...	...	...	1,07,098	
55,769	16,65,452	40,579	...	...	...	1,90,538	
36,566	13,06,208	33,619	...	...	...	1,57,048	

STATE
Operations of Agricul

Classifications.	Number of societies.	Number of members.	Loans made during the year to—		Receipts from loans and deposits re-paid during the year by—	
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.
1	2	3	4	5	6	7
CLASS I.—CREDIT.						
(a) LIMITED.			Rs.	Rs.	Rs.	Rs.
Sylhet	3	44	1,973	...	...	..
Total Limited	3	44	1,973	...	...	...
(b) UNLIMITED.						
Cachar... ..	132	2,308	86,772	7,911	22,001	1,512
Sylhet	415	13,255	2,06,905	15,079	1,85,390	3,738
Lakhimpur	38	2,272	8,314	25	4,748	...
Sibsagar	132	10,318	1,43,855	...	83,871	...
Nowgong	118	7,142	1,04,227	...	55,957	...
Darrang	60	4,274	59,584	...	35,003	...
Kamrup	134	6,881	58,417	...	42,734	638
Goalpara	87	1,623	40,746	...	3,122	...
Total Unlimited	1,116	48,073	7,97,910	23,015	4,32,226	5,888
Total Class I	1,119	48,117	7,99,883	23,015	4,32,226	5,888
Total of previous year	998	42,478	6,55,216	23,529	4,02,943	698
CLASS IV.—PRODUCTION AND SALE.						
(a) LIMITED.						
Nowgong	1	80	...	...	...	...
Total Limited	1	80	...	...	...	...
Total Class IV	1	80	...	...	...	...
Total of previous year ... ..	...	...	...	...	...	...
Grand Total	1,120	48,197	7,99,883	23,015	4,32,226	5,888
Grand total of previous year	998	42,478	6,55,216	23,529	4,02,943	698

MENT B.
tural Societies.

Loans due by—			Loans and deposits received during the year from—			Sales of goods to members.	Purchase of members' products.	Cost of management.
Individuals.	Which overdue.	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,973	...	...	...	1,725	...	..	...	28
1,973	...	...	...	1,725	...	...	...	28
1,78,141	44,283	26,567	256	80,775	...	...	...	1,377
6,05,922	1,65,720	72,250	14,570	2,14,708	...	...	...	8,748
25,239	10,714	951	2,016	4,750	...	...	...	250
3,36,571	1,83,401	7,591	21,384	69,282	...	...	...	4,327
2,72,298	84,539	4,008	49,121	26,400	...	...	...	2,500
1,59,583	82,072	3,413	24,100	18,739	1,000	...	...	1,462
1,66,518	57,775	632	10,379	31,844	...	...	...	3,121
78,751	8,515	10	605	25,950	...	...	...	821
18,45,123	6,40,019	1,15,431	1,22,421	4,82,448	1,000	...	...	22,696
18,47,096	6,40,019	1,15,431	1,22,421	4,84,173	1,000	...	...	22,724
14,90,907	5,12,878	1,16,767	1,33,418	3,79,354	1,150	...	...	18,502
...	...	768	...	10,500	...	...	7,808	1,699
...	...	768	...	10,500	...	...	7,808	1,699
...	...	768	...	10,500	...	...	7,808	1,699
...
18,47,096	6,40,019	1,16,199	1,22,421	4,94,673	1,000	...	7,808	24,423
14,90,907	5,12,878	1,16,767	1,33,418	3,79,354	1,150	...	...	18,502

STATE

Operations of Agricul

Classification.	Share capital paid up.	Loans and deposits held at the end of the year from—					Government.
		Members.	Non-members.	Societies.	Provincial or Central Banks.		
1	17	18	19	20	21	22	
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
CLASS I.—CREDIT.							
(a) LIMITED.							
Sylhet	258	...	...	...	1,725	...	
Total Limited	258	...	...	...	1,725	...	
(b) UNLIMITED.							
Cachar	8,229	414	...	1,939	1,61,528	...	
Sylhet	61,710	17,806	32,106	10,276	4,83,125	...	
Lakhimpur	470	9,187	286	...	10,057	...	
Sibsagar	4,625	61,775	28,736	95	2,20,639	...	
Nowgong	4,550	37,270	89,545	...	1,40,206	...	
Darrang	5,764	60,400	15,906	5,887	69,575	...	
Kamrup	11,178	10,888	15,872	10,999	1,32,519	...	
Goalpara	5,927	6,513	757	1,079	67,441	...	
Total Unlimited	1,02,453	2,04,253	1,83,298	30,275	12,85,093	...	
Total Class I	1,02,711	2,04,253	1,83,298	30,275	12,86,818	...	
Total of previous year	78,754	1,74,292	1,51,029	46,900	10,05,903	...	
CLASS IV.—PRODUCTION AND SALE.							
(a) LIMITED.							
Nowgong	2,110	...	...	...	90	...	
Total Limited	2,110	...	...	...	90	...	
Total Class IV	2,100	...	...	...	90	...	
Total of previous year	...	...	...	...	...	...
Grand Total	1,04,821	2,04,253	1,83,298	30,275	12,86,908	...	
Grand Total of previous year	78,754	1,74,292	1,51,029	46,900	10,05,903	...	

MENT B—concl'd.

tural Societies—concl'd.

Reserve fund.	Working capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.		Remarks.
				On borrowings.	On lendings.	
23	24	25	26	27	28	29
Rs.	Rs.	Rs.	per cent.	per cent.	per cent.	
...	1,983	9	...	...	...
...	1,983	9	...	...	...
47,836	2,19,446	10,745	12½	11	15½	
1,76,294	7,81,407	40,168	12½	11	12½	
17,854	37,854	2,152	...	6½	15½	
89,061	4,04,931	17,862	...	7½	15½	
32,654	3,04,225	12,612	...	6½	15½	
20,131	1,77,666	7,722	...	7½	15½	
45,955	2,27,411	8,796	...	7½	15½	
10,645	92,362	3,052	...	7½	15½	
4,39,930	22,45,302	1,03,109	...	...	...
4,39,930	22,47,285	1,03,118	...	...	...
3,73,367	18,31,145	80,135	...	...	...
...	2,200	-939	...	...	...
...	2,200	-939	...	...	...
...	2,200	-939	...	...	...
...	
4,39,930	22,49,485	1,02,179	...	...	...
3,73,367	18,31,145	82,135	...	...	...

STATE
Operations of

Classifications.	Number of societies.	Number of members.	Loans made during the year to—		Receipts from loans and deposits repaid during the year by—	
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.
1	2	3	4	5	6	7
CLASS I.—CREDIT.						
(a) LIMITED.						
			Rs.	Rs.	Rs.	Rs.
Cachar ...	1	650				
Sylhet ...	14	2,747	20,665	37,240	26,564	40,359
Khasi and Jaintia Hills ...	9	2,300	2,73,921		1,74,514	27,251
Manipur ...	1	213	1,70,895	850	1,43,716	2,300
Lakhimpur ...	3	236	990		771	
Sibsagar ...	2	453	1,305		966	
Nowgong ...	1	176	15,599		9,851	
Darrang ...	3	385	6,065		6,054	
Kamrup ...	4	855	7,410		4,184	1,349
Goalpara ...	2	287	1,09,045		23,479	1,744
Total Limited ...	40	8,372	6,30,396	500	10,296	
Total Class I ...	40	8,372	6,30,396	38,599	4,01,295	73,002
Total of previous year ...	33	7,216	6,30,396	38,599	4,01,295	73,002
CLASS II.—PURCHASE AND SALE.						
(a) LIMITED.						
Cachar ...	2	84				
Sylhet ...	4	465				
Khasi and Jaintia Hills ...	6	466				
Lakhimpur ...	2	1,160				
Sibsagar ...	2	34				
Nowgong ...	2	66				
Kamrup ...	1	156				
Total Limited ...	19	2,431				
Total Class II ...	19	2,431				
Total of previous year ...	18	2,431				
CLASS VI.—OTHERS.						
(a) LIMITED.						
Cachar #... ..	1	276				
Goalpara ...	1	73				
Total Limited ...	2	349				
Total Class VI ...	2	349				
Total of previous years ...	61	11,152				
Grand total ...	51	9,499	6,30,396	38,599	4,01,295	73,002
Grand total of previous year ...	51	9,499	5,06,302	16,961	3,73,986	27,155

MENT C.
Non-Agricultural Societies.

Loans due by—			Loans and deposits received during the year from—			Sales of goods to members.	Purchase of members' products.
Individuals.	Which overdue.	Banks and Societies.	Individuals.	Central Banks.	Primary Societies.		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...	...	...	66,673	...	3,039	...	...
4,09,601	34,164	16,822	1,30,287	5,051	3,232	...	...
2,19,387	8,372	12,550	49,165	...	...	...	...
350	...	15,000	29,331	...	...	...	...
14,829	1,321	...	2,105	500	...	...	...
69,335	45,136	1,532	9,378	5,600	...	...	...
28,399	15,466	2,500	12,969	2,000	...	...	...
28,547	...	12,728	4,576	...	...	...	...
2,61,433	46,854	11,506	72,295	...	43	...	...
21,019	...	600	7,174	...	...	...	...
10,53,069	1,51,313	73,138	3,83,953	13,151	6,314	...	...
10,53,069	1,51,313	73,138	3,83,953	13,151	6,314	...	...
9,13,991	1,71,352	1,30,347	3,11,940	8,300	5,943	...	...
...	...	...	743	...	...	4,469	...
...	...	...	8,919	8,500	...	79,741	...
...	...	...	13,742	...	200	2,90,190	...
...	...	...	...	...	...	57,590	...
...	...	...	...	...	...	464	...
...	...	...	774	650	...	9,136	...
...	...	...	...	...	...	781	...
...	...	...	24,178	9,150	200	3,61,371	...
...	...	...	24,178	9,150	200	3,61,371	...
...	...	...	32,777	8,100	4,000	3,73,254	...
...	...	...	196	...	429	...	...
...	...	...	266	...	...	...	...
...	...	...	463	...	429	...	...
...	...	...	462	...	429	...	...
...
10,53,069	1,51,313	73,138	4,08,593	22,301	6,043	3,61,371	...
9,13,991	1,71,352	1,30,347	3,44,717	16,400	9,943	3,73,254	...

STATE
Operations of

Classifications.	Cost of management.	Share capital paid up.	Loans and deposits	
			Members.	Non-members.
1	16	17	18	19
CLASS I.—CREDIT.				
(a) LIMITED.				
Cachar ...	Rs.	Rs.	Rs.	Rs.
Sylhet ...	...	...	...	...
Khasi and Jaintia Hills ...	1,786	18,966	48,862	53,868
Manipur ...	5,238	59,068	1,98,954	1,92,379
Lakhimpur ...	2,658	62,413	4,470	1,06,601
Sibsagar ...	773	924	35,159	...
Nowgong ...	219	4,599	923	5,592
Darrang ...	1,139	17,320	21,943	16,732
Kamrup ...	676	1,057	7,600	18,029
Goalpara ...	444	13,666	67,397	1,20,399
Total Limited	2,369	66,223	3,324	6,270
Total Class I	165	9,654	4,25,694	5,44,113
Total of previous year	15,467	2,60,569	4,25,694	5,44,113
CLASS II.—PURCHASE AND SALE.				
(a) LIMITED.				
Cachar ...	Rs.	Rs.	Rs.	Rs.
Sylhet ...	...	...	...	...
Khasi and Jaintia Hills ...	632	1,390	150	...
Lakhimpur ...	2,745	12,601	3,745	9,088
Sibsagar ...	8,038	14,184	8,726	9,371
Nowgong ...	4,112	16,717	...	...
Kamrup ...	11	237	...	...
Total Limited	650	2,090	690	100
Total Class II	54	750	...	...
Total of previous year	16,321	48,089	19,211	18,559
CLASS VI.—OTHERS.				
(a) LIMITED.				
Cachar ...	...	...	...	...
Goalpara ...	...	...	...	...
Total Limited	102	...	266	...
Total Class VI	69	...	266	...
Total of previous year	171	...	266	...
Grand total	171	...	266	...
Grand total of previous year	31,959	3,08,658	4,39,171	5,62,672
	27,157	2,71,128	3,91,068	4,89,333

MENT C—concl'd.
Non-Agricultural Societies—concl'd.

Societies.	held at the end of the year from—		Reserve fund.	Working capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.		Remarks.
	Provincial or Central Banks.	Government.					On borrowings.	On lendings.	
20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	
167	4,079	...	11,364	1,37,304	3,302	6 1/2	4	9 1/2	
6,244	5,051	...	31,376	4,63,068	12,212	10	6	7 1/2	
...	200	...	12,288	2,21,972	7,901	12 1/2	7 1/2	9 1/2	
...	...	...	353	36,436	271	12 1/2	3 1/2	6 1/2	
745	...	...	5,002	16,566	1,134	12 1/2	6 1/2	12 1/2	
...	14,700	...	12,652	83,247	3,748	12 1/2	7 1/2	12 1/2	
...	420	...	3,997	37,659	1,059	8 1/2	7 1/2	12 1/2	
611	1,000	...	6,780	48,556	3,321	12 1/2	6 1/2	15	
907	...	30,000	19,690	3,04,616	11,503	12 1/2	6	9 1/2	
...	...	...	2,275	20,523	1,838	12 1/2	6 1/2	12	
8,674	25,450	30,000	1,05,777	14,00,277	46,379	...	...	...
8,674	25,450	30,000	1,05,777	14,00,277	46,379	...	...	...
11,234	17,720	...	11,6,518	12,15,904	38,618	...	...	...
1,750	...	...	6	3,296	-1,097	...	...	...
3,800	2,100	...	1,232	32,656	168	...	...	...
9,550	...	...	6,881	48,712	-3,565	...	...	...
...	...	...	5,971	22,688	712	...	...	...
...	...	...	187	424	43	...	...	...
...	750	...	...	3,530	599	...	...	...
...	...	...	...	750	229	...	...	...
15,100	2,850	...	14,277	1,12,086	-3,002	...	...	...
15,100	2,850	...	14,277	1,12,086	-3,002	...	...	...
16,300	2,100	...	26,813	1,26,310	2,215	...	...	...
...	...	...	489	450	-32	...	...	...
...	...	...	...	266	...	...	...	...
...	...	...	489	755	-32	...	...	...
...	...	...	489	755	-32	...	...	...
23,774	23,900	30,000	1,20,543	15,13,118	43,245	...	...	...
27,534	19,820	...	1,43,331	13,42,214	40,833	...	...	...

STATE

Central Banks—

Classifications.	Receipts							
	Share receipts.	Receipts by loans and deposits from—			Loans and deposits recovered from—			
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.
1	2	3	4	5	6	7	8	9
PROVINCIAL BANK.								
Provincial Co-operative Bank of Assam, Limited.	Rs. 18,750	Rs. 77,322	Rs. 31,123	Rs. 2,210	Rs. ...	Rs. ...	Rs. 55,878	Rs. 25,775
Total	18,750	77,322	31,123	2,210	...	...	55,878	25,775
CENTRAL BANKS.								
1. Cachar Central Co-operative Banking Union, Limited.	4,406	63,356	20,000	3,174	...	...	10,058	17,049
2. Silhet Co-operative Central Bank, Limited.	4,290	1,44,841	...	14,053	...	...	...	67,986
3. Maulvi Bazar Central Co-operative Banking Union, Limited.	335	116	17,000	4,629	...	...	...	5,147
4. Karimganj Central Co-operative Banking Union, Limited.	2,630	33,827	24,000	10,156	...	...	17,476	31,779
5. Habiganj Central Co-operative Bank, Limited.	1,143	8,582	10,000	753	...	...	...	13,430
6. Dhubri Central Co-operative Banking Union, Limited.	4,715	16,539	...	2,279	...	...	...	6,806
7. Bijni Central Co-operative Banking Union, Limited.	1,125	3,700	...	2,000	...	...	...	5,664
8. Nalbari Central Co-operative Banking Union, Limited.	75	1,393	...	...	...	...	...	6,169
9. Gauhati Central Co-operative Banking Union, Limited.	275	23,947	...	...	...	...	...	9,133
10. Nowgong Central Co-operative Banking Union, Limited.	485	23,842	8,000	205	...	...	...	13,795
11. Tezpur Central Co-operative Banking Union, Limited.	25	11,564	5,000	...	...	...	...	10,804
12. Sibsagar Central Co-operative Banking Union, Limited.	50	...	2,500	...	...	...	...	682
13. Jorhat Central Co-operative Banking Union, Limited.	1,200	44,037	7,000	3,508	...	...	...	16,611
14. Golaghat Central Co-operative Banking Union, Limited.	50	30,909	...	...	...	...	...	3,375
15. Dibrugarh Central Co-operative Banking Union, Limited.	675	2,020	7,000	635	...	...	...	158
Total	21,479	4,08,678	1,00,500	41,392	...	...	27,534	2,03,483
Grand Total	40,229	4,86,000	1,31,023	43,602	...	...	83,412	2,34,263

MENT G.

Receipts and Disbursements.

Receipt.	Income realized.					
	Interest received.	Sale of goods to members.	Other items.	Total income of year (columns 10-12).	Opening balance.	Grand total including the opening balance (columns 2 to 9, 13 and 14).
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
	20,330	...	444	20,774	30,325	2,62,157
	20,330	...	444	20,774	30,325	2,62,157
	11,238	...	32,162	43,400	1,558	1,63,001
	25,669	...	11,440	37,109	31,501	2,09,780
	2,485	...	1,151	3,636	854	31,717
	9,802	...	41,023	50,825	1,382	1,72,075
	6,476	...	584	7,060	2,071	43,039
	3,804	...	351	4,215	2,980	37,534
	1,955	...	407	2,362	1,556	16,407
	3,336	...	512	3,848	957	12,447
	6,987	...	316	7,303	2,603	43,266
	11,654	...	1,001	12,655	1,517	60,499
	6,482	...	401	6,883	3,391	37,667
	849	...	237	1,086	1,053	5,276
	10,279	...	458	10,737	1,203	84,296
	9,771	...	356	10,127	757	45,218
	956	...	223	1,179	168	11,833
	1,11,803	...	90,622	2,02,425	53,561	10,64,057
	1,32,133	...	91,060	2,23,199	83,856	13,26,214

STATE

Central Banks—

Classifications.	Disburse							
	Share capital withdrawn.	Loans and deposits repaid to—				Loans to—		
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.
1	16	17	18	19	20	21	22	23
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
PROVINCIAL BANK.								
Provincial Co-operative Bank of Assam Limited.	...	43,500	39,507	2,405	2,500	...	1,09,900	23,000
Total	...	43,500	39,507	2,405	2,500	...	1,09,900	23,000
CENTRAL BANKS.								
1. Cachar Central Co-operative Banking Union, Limited.	...	28,106	5,016	997	...	...	2,308	83,214
2. Sylhet Co-operative Central Bank, Limited.	...	75,730	...	7,804	...	...	...	1,39,501
3. Maulvi Bazar Central Co-operative Banking Union, Limited.	113	2,485	1,667	55	...	...	...	15,540
4. Karimganj Central Co-operative Banking Union, Limited.	80	23,895	13,312	7,863	...	...	13,100	52,394
5. Habiganj Co-operative Central Bank, Limited.	...	1,923	12,236	...	...	...	...	18,500
6. Dhubri Central Co-operative Banking Union, Limited.	1,350	1,854	...	...	...	...	...	28,850
7. Bijni Central Co-operative Banking Union, Limited.	25	...	...	1,602	...	...	...	6,900
8. Nalbari Central Co-operative Banking Union, Limited.	125	2,784	4,068	4,947	...	...	...	1,910
9. Ganhati Central Co-operative Banking Union, Limited.	...	16,025	16	...	...	...	...	22,670
10. Nowgong Central Co-operative Banking Union, Limited.	50	5,921	9,408	...	...	...	...	29,150
11. Tezpur Central Co-operative Banking Union, Limited.	...	8,501	5,750	...	...	...	...	13,900
12. Sibsaagar Central Co-operative Banking Union, Limited.	...	...	33	...	...	...	...	4,055
13. Jorhat Central Co-operative Banking Union, Limited.	25	14,645	87	2,475	...	...	...	43,492
14. Golaghat Central Co-operative Banking Union, Limited.	...	9,844	...	...	...	...	...	27,070
15. Dibrugarh Central Co-operative Banking Union, Limited.	...	2,346	139	...	...	...	...	6,080
Total	...	1,768	51,822	23,776	...	...	15,408	4,93,726
Grand total	...	1,768	2,37,559	91,323	28,181	2,500	1,25,308	5,16,723

MENT G—concl'd.

Receipts and Disbursements—concl'd.

ments.									
Expenses.									
Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Total expenditure (columns 24 to 28).	Closing balance.	Grand total disbursements including closing balance (columns 16 to 23, 29 and 30).	Remarks.	
24	25	26	27	28	29	30	31	32	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
11,936	3,434	8,567	2,140	500	26,577	14,768	2,62,157		
11,936	3,434	8,567	2,140	500	26,577	14,768	2,62,157		
6,374	464	1,250	2,523	29,321	39,932	3,428	1,63,001		
16,827	1,702	572	4,355	13,816	37,302	39,443	2,99,780		
1,313	...	...	353	2,527	4,193	7,064	31,717	
6,456	1,042	...	2,752	47,579	57,829	3,602	1,72,075		
4,902	160	...	1,014	...	6,076	4,304	43,039		
1,385	603	...	453	49	2,490	1,388	37,534		
1,570	...	...	299	380	2,199	2,336	16,407	
1,931	471	30	635	59	3,126	594	12,447		
3,357	411	9	640	...	4,417	138	43,266		
9,828	1,313	381	1,273	1,326	14,121	1,759	60,489		
5,287	507	20	716	614	7,144	2,372	37,667		
367	229	...	332	6	934	254	5,276		
5,938	1,074	332	1,338	2,265	10,947	12,625	84,296		
5,054	1,113	50	978	194	7,389	915	45,218		
374	391	...	317	585	1,647	990	11,835		
70,063	9,480	2,644	18,008	98,651	1,90,746	81,752	10,64,057		
82,899	12,914	11,211	20,148	99,151	2,26,323	96,520	13,26,214		

STATE
Central Banks—

Classifications.	As			
	Cash in hand and bank.	Market value of investments.	Loans due by members (individuals).	Loans due by banks and societies.
1	2	3	4	5
PROVINCIAL BANK.				
1. Provincial Co-operative Bank of Assam, Limited ...	Rs.	Rs.	Rs.	Rs.
	14,768	21,224	...	2,57,919
Total ...	14,768	21,224	...	2,57,919
CENTRAL BANKS.				
1. Cachar Central Co-operative Banking Union, Limited ...	3,428	5,619	...	1,61,983
2. Sylhet Co-operative Central Bank, Limited ...	39,443	2,125	...	2,00,388
3. Maulvi Bazar Central Co-operative Banking Union, Limited ...	7,664	600	...	24,801
4. Karimganj Central Co-operative Banking Union, Limited ...	3,602	4,031	...	1,16,921
5. Habiganj Co-operative Central Bank, Limited ...	4,305	...	...	57,988
6. Dhubri Central Co-operative Banking Union, Limited ...	1,388	...	...	46,498
7. Bijnor Central Co-operative Banking Union, Limited ...	2,336	...	...	20,945
8. Nalbari Central Co-operative Banking Union, Limited ...	534	...	...	24,941
9. Gauhati Central Co-operative Banking Union, Limited ...	138	650	...	74,157
10. Nowgong Central Co-operative Banking Union, Limited ...	1,750	975	...	1,34,995
11. Tezpur Central Co-operative Banking Union, Limited ...	2,372	...	...	64,295
12. Sibsagar Central Co-operative Banking Union, Limited ...	254	...	...	7,546
13. Jorhat Central Co-operative Banking Union, Limited ...	12,625	2,825	...	1,22,512
14. Golaghat Central Co-operative Banking Union, Limited ...	915	1,880	...	1,04,763
15. Dibrugarh Central Co-operative Banking Union, Limited ...	990	...	...	10,973
Total ...	81,753	18,705	...	12,63,706
Grand total ...	96,521	39,929	...	15,21,625

MENT H.
Balance Sheet.

Interest accrued to the bank.	Present value of stock in hand.	Other items.	Total.	Loans and deposits from non-members and from members in an individual capacity.	Loans and deposits from Provincial and Central Banks.	Loans and deposits from societies.
6	7	8	9	10	11	12
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
8,227	152	503	3,02,793	1,58,946	16,805	15,265
8,227	152	503	3,02,793	1,58,946	16,805	15,265
4,483	454	7,770	1,83,737	1,20,622	14,984	16,927
7,031	324	4,581	3,43,892	2,68,605	...	20,009
1,064	...	2,350	36,479	5,130	20,333	5,776
3,695	484	14,400	1,43,133	79,851	26,689	7,364
2,415	252	6,060	71,020	24,351	30,505	2,976
639	...	518	49,043	33,188	...	884
564	50	2,003	25,898	6,500	13,524	226
1,522	92	2,400	29,489	6,848	15,381	18
3,398	196	295	73,834	63,204	333	531
6,394	2,446	4,055	1,50,624	92,249	26,599	8,751
2,967	145	2,500	72,279	41,773	16,500	1,846
269	...	501	8,570	5	2,467	1,653
3,247	3,930	2,512	1,47,651	89,273	24,014	7,556
5,326	224	500	1,13,608	89,492	...	1,489
487	15	764	13,229	550	7,000	1,626
43,501	8,612	51,209	14,07,486	9,19,641	1,99,310	86,632
51,723	8,764	51,712	77,70,279	10,78,587	2,16,124	1,01,897

STATE
Central Banks—

Classifications.	Liabili			
	Loans from Government.	Share capital paid up.	Interest due by the Bank.	Cost of management due.
1	13	14	15	16
PROVINCIAL BANKS.				
1. Provincial Co-operative Bank of Assam, Limited ...	Rs. 17,500	Rs. 68,700	Rs. 10,128	Rs. 149
Total ...	17,500	68,700	10,128	140
CENTRAL BANKS.				
1. Cachar Central Co-operative Banking Union, Limited...	...	10,944	6,989	188
2. Sylhet Co-operative Central Bank, Limited	29,030	5,940	374
3. Maulvi Bazar Central Co-operative Banking Union, Limited	2,398	1,129	...
4. Karimganj Central Co-operative Banking Union, Limited	17,032	5,072	146
5. Habiganj Co-operative Central Bank, Limited	8,055	1,838	60
6. Dhubri Central Co-operative Banking Union, Limited	10,801	1,294	...
7. Bijni Central Co-operative Banking Union, Limited	4,100	637	27
8. Nalbari Central Co-operative Banking Union, Limited	3,585	916	49
9. Gauhati Central Co-operative Banking Union, Limited	3,175	4,916	40
10. Nowgong Central Co-operative Banking Union, Limited	9,505	2,362	112
11. Tezpur Central Co-operative Banking Union, Limited	3,175	2,903	...
12. Sibsagar Central Co-operative Banking Union, Limited	2,000	559	...
13. Jorhat Central Co-operative Banking Union, Limited	11,100	3,037	...
14. Golaghat Central Co-operative Banking Union, Limited	9,350	5,609	...
15. Dibrugarh Central Co-operative Banking Union, Limited	2,025	334	25
Total	1,20,873	43,565	1,020
Grand total ...	17,500	1,95,575	53,693	1,160

MENT H—concl'd.
Balance Sheet—concl'd.

ties.							Remarks.
Other items.	Reserve Fund under section 33 of Act II of 1912.	Other funds, e.g., building funds, etc.	Other undistributed profits carried forward.	Total.	Profit and loss (column 14, profit and loss statement).		
17	18	19	20	21	22	23	
Rs. 9	Rs. 6,847	Rs. 1,000	Rs. 908	Rs. 2,96,248	Rs. 6,545		
9	6,847	1,000	908	2,96,248	6,545		
3,784	2,351	3,220	...	1,80,018	3,710		
655	2,712	2,759	...	3,37,084	6,808		
...	875	...	...	35,641	638	
88	3,800	1,900	...	1,40,942	2,101		
45	1,421	722	...	70,063	957		
65	994	50	...	47,376	1,767		
...	86	16	226	25,342	555		
...	1,364	385	174	28,719	770		
406	1,838	775	1,016	76,234	2,600		
9	3,700	3,500	93	1,46,880	3,744		
232	2,000	1,000	355	69,784	2,495		
115	1,297	...	54	8,180	390		
133	4,018	4,066	...	1,44,102	3,549		
184	2,959	350	720	1,10,153	3,455		
119	644	111	...	13,034	195		
5,840	29,059	18,863	2,638	14,33,452	34,034		
5,840	35,906	19,863	3,546	17,29,700	40,579		

STATE
Central Banks—Profit

Classifications.	Profit brought forward from last year.	Profit.					Total.
		Interest accrued.	By sale of goods to members.	By purchase and sale of members' products.	Other items.		
1	2	3	4	5	6	7	
PROVINCIAL BANK.							
1. Provincial Co-operative Bank of Assam, Limited.	Rs. 908	Rs. 21,930	...	Rs. ...	Rs. 259	Rs. 22,189	
Total	908	21,930	...	...	259	22,189
CENTRAL BANKS.							
1. Cachar Central Co-operative Banking Union, Limited.	...	12,866	...	...	1,168	14,034
2. Sylhet Co-operative Central Bank, Limited.	...	28,753	...	...	847	29,600
3. Maulvi Bazar Central Co-operative Banking Union, Limited.	...	2,586	...	...	383	2,969
4. Karimganj Central Co-operative Banking Union, Limited.	...	11,777	...	...	625	12,402
5. Habiganj Co-operative Central Bank, Limited.	...	6,571	...	...	630	7,201
6. Dhubri Central Co-operative Banking Union, Limited.	...	4,017	...	...	361	4,378
7. Bijnri Central Co-operative Banking Union, Limited.	226	2,284	...	...	408	2,692
8. Nalbari Central Co-operative Banking Union, Limited.	174	3,011	...	...	512	3,523
9. Gauhati Central Co-operative Banking Union, Limited.	1,016	4,568	...	...	315	7,883
10. Nowgong Central Co-operative Banking Union, Limited.	93	13,876	...	...	965	14,841
11. Tezpur Central Co-operative Banking Union, Limited.	355	7,617	...	...	402	8,019
12. Sibsagar Central Co-operative Banking Union, Limited.	54	707	...	...	257	964
13. Jorhat Central Co-operative Banking Union, Limited.	...	11,607	...	...	641	12,248
14. Golaghat Central Co-operative Banking Union, Limited.	720	10,834	...	...	410	11,244
15. Dibrugarh Central Co-operative Banking Union, Limited.	...	836	...	...	236	1,072
Total	...	2,638	1,24,910	...	...	8,160
Grand total	...	3,546	1,46,840	...	...	8,419

MENT I.
and Loss Statement.

Interest due.	Loss.					Net profit or loss (column 22 of Balance Sheet).	Amount of column 7 actually received.	Amount of column 13 actually disbursed.	Remarks.
	Cost of management paid and due.	Provision for bad and doubtful debts.	Depreciation of stock and buildings.	Other items.	Total.				
8	9	10	11	12	13	14	15	16	17
Rs. 13,570	Rs. 1,747	Rs. ..	Rs. 23	Rs. 304	Rs. 15,644	Rs. 6,545	Rs. 14,847	Rs. 5,376	
13,570	1,747	...	23	304	15,644	6,545	14,847	5,376	
7,700	2,565	...	50	...	10,315	3,719	9,561	5,142	
18,544	4,166	...	69	13	22,792	6,808	22,598	16,517	
1,738	353	...	...	40	2,131	838	2,505	1,019	
7,436	2,709	...	54	12	10,211	2,191	8,575	5,959	
5,223	64	...	28	929	6,244	957	4,776	4,338	
2,107	454	...	2	48	2,611	1,767	3,742	1,322	
1,708	299	...	4	125	2,136	556	2,194	1,480	
2,049	637	...	8	59	2,753	770	2,090	1,789	
4,513	645	...	8	117	5,283	2,600	5,034	773	
9,267	1,300	...	310	220	11,097	3,744	8,993	8,510	
4,980	416	...	14	114	5,524	2,495	5,363	3,159	
261	307	...	...	7	575	390	695	423	
7,124	1,338	...	60	177	8,699	3,549	8,815	5,602	
6,592	978	...	71	148	7,789	3,455	6,390	2,261	
526	342	...	2	7	877	195	651	600	
79,768	16,573	...	680	2,016	99,037	34,034	91,982	58,894	
93,338	18,320	...	703	2,320	1,14,681	40,579	1,06,829	64,270	

GOVERNMENT OF ASSAM.

Orders by the Governor and the Minister of Education.

Resolution on the Report on the working of the Co-operative Societies, Assam, for 1927-28.

Extract from the Proceedings of the Government of Assam in the Education Department, No. 94E., dated the 10th January 1929.

READ—

The Annual Report on the working of the Co-operative Societies in Assam for the year 1927-28.

THE annual report for the year 1927-28 shows substantial progress in the co-operative movement throughout the province. As in the previous year there was again a nett increase of 12 per cent. in the number of societies of all classes. The percentage increase in the number of members was slightly larger, while in the case of the working capital it was a little over 20 per cent. The issue of new loans to individual members of credit societies amounted to Rs. 14,30,000 as compared with Rs. 11,62,000. Recoveries show, however, a much smaller increase, *viz.*, from Rs. 7,77,000 to Rs. 8,34,000, and the loans overdue by members still reach as high a figure as 27·3 per cent. of the total loans due at the end of the year. The percentage of overdue loans was highest in the case of agricultural credit societies, and is here ascribed by the Registrar partly to unfavourable climatic conditions which adversely affected the crops in certain areas and partly to the fixing of unsuitable *kist* dates. The Governor and his Minister attach great importance to the punctual repayment of loans and trust that next year's report will show a marked improvement in this direction.

2. The Director points out that heavy liquidation and audit work occupies most of the time of the inspectors with the result that they are unable to devote sufficient attention to general supervision. The inspecting staff was strengthened by the addition of two inspectors during the year, and the post of Assistant Registrar for the Assam Valley which had been kept in abeyance, was filled after the close of the year. Proposals for the appointment of three additional inspectors and two divisional auditors are now engaging the attention of Government, and it is hoped that funds will be available for the creation of these posts next year. It is of course inevitable that if there is to be adequate supervision, the inspecting staff must be strengthened as the number of societies increases.

3. In last year's resolution special attention was drawn to two pioneer co-operative institutions in the province, *viz.*, the Kamrup Co-operative Land Mortgage Bank and the Jute Sale Society in Nowgong. During the year under review a second Land Mortgage Bank was started in Sylhet, and a third, which has not yet started work, was organised since the close of the year in Sibsagar. At the end of 1927-28 the paid-up share capital of the Kamrup Bank amounted to Rs. 40,000, and the deposits by members and non-members to Rs. 23,000 and Rs. 23,000, respectively. This bank has received a loan from Government of Rs. 30,000. The Sylhet Bank is reported to have made a good start, with paid-up capital of Rs. 12,000 and deposits aggregating Rs. 35,000. The working of these societies will require careful watching and Government would be grateful if the Director in his next report dealt with them in greater detail.

The working of the Nowgong Jute Sale Society is reported not to have been successful and the Director writing generally about the starting of non-credit co-operative societies, doubts if it is wise to start more societies of this type until he has a staff properly qualified to supervise them. His Excellency and his Minister agree that great caution is necessary. Failure or compulsory liquidation can only bring discredit to the co-operative movement as a whole.

The Surma Valley Co-operative Organisation Society continued to do propaganda work and as in the previous year received a Government contribution of Rs. 1,000. A similar society has been organised at Jorhat for the districts of Lakhimpur and Sibsagar, and was given a similar grant from Government after the close of the year. The former society organised a few health

societies in the Surma Valley. In this case also Government would be grateful for a detailed account of the value of the work done by all these societies in next year's report.

4. One meeting of the full Board of Development was held during the year. The Board recommended *inter alia* the appointment of two divisional auditors and of two special inspectors to organise and develop non-credit societies. It has already been mentioned that Government hope to find funds for the former proposal next year. The latter is also receiving the consideration of Government.

5. During the year 19 old societies were dissolved. The liquidation of nine societies was completed. Liquidation proceedings were still pending in the case of 59 societies, and the Registrar again draws attention to the slow progress of these proceedings. The number of cases referred for decision under rule 13 of the rules under the Act rose from 418 to 440, and decisions were actually given in 286 cases. It would be interesting to know in what proportion of cases effect is given to these decisions either through the civil courts or otherwise. Three criminal cases were instituted against dishonest office bearers of societies, and Government notice with regret that other office bearers had to be threatened with prosecution for temporary misappropriation of cash balances.

6. Honorary organisers continued to render useful service having started between them more than half of the new societies organised during the year and also having performed a good deal of inspection work of old societies. To these gentlemen, and to those others, both official and non-official, whose assistance the Director acknowledges, the thanks of Government are due. His Excellency and his Minister also thank the Registrar for his efficient management of the department during the year, and for his interesting report.

ORDERED that a copy of the resolution be published in the Assam Gazette for general information.

By order of the Government of Assam,

R. FRIEL,

Secretary to the Government of Assam
in the Transferred Departments

A. S. P. O. (C.S.) No. 1-250-151-1928

