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# REPORT

ON THE

Working of Co-operative  
Societies in Bihar for  
the year 1939.

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Superintendent, Government Printing,  
Bihar, Patna.  
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Government of India  
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## Report on the working of Co-operative Societies in Bihar for the year 1939.

### CHAPTER I.

#### ADMINISTRATION.

1. *Gazetted Officers.*—I remained in charge of the Department throughout the year except for a short period of 14 days with effect from the 15th November, 1939 when I went on leave on average pay. Babu R. K. Prasad, Deputy Magistrate and Deputy Collector—Special Officer, Rehabilitation Enquiries remained in charge during my absence on leave. Rai Bahadur J. K. Singh, Deputy Registrar of Co-operative Societies, Bihar, who had gone on leave from the 5th December, 1938, as reported last year, resumed his duties on the 1st February, 1939 and continued to remain in charge of the six circles till the 22nd August, 1939, when he again proceeded on leave on average pay on medical grounds for 4 months but was recalled to duty from the 15th December, 1939. Babu Raj Krishna Ray, Deputy Collector carried on the routine duties of the Deputy Registrar from the 3rd to the 5th January, 1939, while Babu R. K. Prasad, Deputy Collector and Special Officer, Rehabilitation Enquiries, officiated in his place from the 23rd August, 1939, to the 14th December, 1939. There was no change in the personnel of Assistant Registrars except that Babu Raj Krishna Ray, a Deputy Collector, worked as Assistant Registrar of Co-operative Societies, Hazaribagh Circle, from the 7th January, 1939 to the 5th February, 1939 in the absence of Mr. Md. Samuel, the permanent Assistant Registrar of Hazaribagh Circle who was granted leave on average pay for 4 months with effect from the 7th January, 1939 but was recalled to duty with effect from the 6th February, 1939. Pandit Umakant Thakur, Sub-Deputy Collector—Assistant Registrar of Co-operative Societies, Chapra, who has since been promoted to the Provincial Civil Service went on leave on average pay for 6 weeks with effect from the 16th June, 1939. Babu H. Chakravarti, Offg. Assistant Registrar, Co-operative Societies, Muzaffarpur Circle, remained in additional charge of the Chapra Circle, during this period.

Babu Jugeshwar Dayal, Sub-Deputy Collector—Assistant Registrar of Co-operative Societies, Patna Circle, has been promoted to scale 'B' with effect from the 28th April, 1939.

Babu R. K. Prasad, Deputy Collector, Special Officer, Rehabilitation Enquiries, was on leave on average pay for 4 months with effect from the 2nd December, 1938. As reported last year, Babu Sadashiva Prasad, Deputy Collector, officiated in his place after having been relieved of his duties as Special Officer, Canegrowers' Co-operative Societies, Pusa, from the 15th December, 1938. As reported last year, the Chief Auditor was on leave up to the 7th February, 1939 and was officiated by Mr. S. Ghose.

Mr. V. M. Thakore, Secretary, Provincial Co-operative Bank, Ltd., acted as Banking Expert from the 7th January, 1939 to the 27th January, 1939.

2. *Honorary Organisers.*—The terms of appointment of the two Honorary Organisers for Khunti cum Ranchi and Dumka cum Pakaur areas which were renewed last year expired during the year and were again renewed.

3. *Inspectors and Stipendiaries.*—Out of the 30 graduate stipendiaries who received training at the Co-operative Training Institute, only 29 appeared at the final examination, one being unable to sit for the examination owing to serious illness contracted while on field training in the villages. Of the 24 stipendiaries, who passed the examination, 12 were placed in class I and 12 in class II. Babu Vaidyanath Prasad, the stipendiary who stood first at the examination, was appointed to the post of Audit Assistant, sanctioned by Government during the year, temporarily for six months. He has since been appointed to be a Special Officer, Canegrowers' Co-operative Societies by Government with effect from the 15th April, 1940. Out of the remaining 23 successful stipendiaries, 3 have been appointed to the posts of Inspectors, one of the 4 vacancies reported last year having been filled by reinstatement, under orders of Government, of a discharged hand, 8 as Organisers of Canegrowers' Co-operative Societies and one as an accountant in the office of the 5th Special Officer, Canegrowers' Co-operative Societies. 11 qualified stipendiaries remained on the waiting list at the end of the year. The five stipendiaries who failed to qualify at the final examination and the stipendiary who could not appear at the final examination will be allowed to sit at a supplementary examination to be specially arranged for them.

4. *Government Expenditure.*—The total expenditure of Government on the Co-operative movement increased from Rs. 3,11,790 in 1938-39 to Rs. 3,41,029 in 1939-40. The increase was mainly due to the temporary transfer of the control of the Audit service from the Co-operative Federation to Government with effect from the 1st November, 1938. The total expenditure of the province (charged to revenue) during 1938-39 was Rs. 4,92,67,637 and the revised estimate for 1939-40 stood at Rs. 5,49,75,000. The total expenditure of the Government on the movement, exclusive of the Government of India grant, was 6 per cent of the total expenditure of the province (charged to revenue) in 1939-40 as in the previous year. The total expenditure on the schemes financed out of the Central Government grant, namely, on the schemes for Co-operative Training and Education and Development of Handloom Industry was Rs. 29,954 in 1939-40 as against Rs. 42,653 in 1938-39. The two other schemes, namely, the scheme for organisation and operation of Canegrowers' Co-operative Societies and Village Welfare have been transferred to the control of the Cane Commissioner, Bihar and the Chief Organiser, Rural Development Department with effect from the 15th September, 1939 and the 21st September, 1939, respectively.

5. *Tours and Inspections.*—I was out on tour for 144 days. Rai Bahadur J. K. Singh, Deputy Registrar of Co-operative Societies, toured for 22 days. The details of touring done by the Assistant Registrars, the Banking Expert, the Special Officer for Rehabilitation Enquiries, the Chief Auditor and the Special Officers of Canegrowers' Co-operative Societies are set forth in Appendix II. The prescribed standard of 200 days was reached by 4 Assistant Registrars, viz., Babu Sital Prasad (Gaya Circle) who toured for 238 days, Babu Umakant Thakur (Chapra Circle) and B. S. Verma (Ranchi Circle), each of whom completed 233 days and Babu H. Chakravarti (Muzaffarpur Circle) who toured for 102 days. Much of the touring done by me and the subordinate staff was in connection with the rehabilitation enquiries and reconstruction work in different areas. With the progress of reconstruction work it became almost impossible for me to attend adequately to routine office work, a good deal of which had to be done by the Deputy Registrar in addition to his own duties. This, coupled with his forced absence on leave on grounds of health, both at the beginning and towards the close of the year, did not enable the Deputy Registrar to spend a larger number of days on tour.

## CHAPTER II.

## GENERAL PROGRESS.

6. *Registration of societies.*—The total number of working societies of all kinds including the Co-operative Federation and the Provincial Co-operative Bank stood at 7,762 as against 7,246 in the previous year. 48 registered societies, which are not working, have been excluded. There was a net increase of 516 societies, which included 469 Canegrowers' Co-operative Societies. Further organisation of new credit societies is not being encouraged pending the consideration of the rehabilitation scheme and formulation of new rules to be followed in order to avoid the pitfalls of earlier organisation.

7. *Classification.*—A statement showing the percentage of classification of societies audited during the year under report is given below :—

A (Model)	..	..	..	·9
B (Good)	..	..	..	6·4
C (Average)	..	..	..	66·4
D (Bad)	..	..	..	21·4
E (Hopeless)	..	..	..	4·9

The societies, which could not be audited during the year for reasons set forth in Chapter V of this report, have been left out of consideration.

In the year's record of classification, the Central Co-operative Bank, Ltd., Aurangabad, had the highest percentage of model societies, i. e., 17·4 while the highest percentage of good societies stood at 22 and was attained by the Siwan Central Co-operative Bank, Ltd. The Central Co-operative Bank, Ltd., Sitamarhi, had the highest percentage of bad and hopeless societies, i. e., 56·3 and 11·4 respectively.

8. *Malpractices.*—The continued efforts of the Department to stop corruption in the Co-operative Institutions succeeded in further reducing the number of such cases. Only 7 cases of malpractices were detected during the year under review against 19 in the previous year. In one of these cases the Deputy Chairman of a Central Bank was involved on a charge of misappropriation of Bank's money and an award case is pending against him. In another the Secretary of a society was found guilty of temporary misappropriation of society's money and the entire amount has been realised from him. The Manager of a Central Union was suspected of some foul play in the disposal

of lands. He is under suspension and the Subdivisional Officer-Chairman of the Union is conducting the enquiry. An inspecting clerk who was found guilty of corrupt practices has been dismissed and his license has been cancelled. Criminal proceedings were started in three cases in one of which the Law Clerk of a Central Co-operative Bank was convicted on a charge of defalcation and sentenced to undergo rigorous imprisonment for 6 months and to pay a fine of Rs. 100 in default to undergo imprisonment for 6 weeks more. One case had to be withdrawn on recovery of the embezzled amount from the offender as the evidence available was not considered sufficient to secure a conviction. The remaining case did not succeed.

Out of the criminal proceedings reported as started in previous years, three punches of a society under the Godda Central Co-operative Union were sentenced, on charge of misappropriation, to 6 months', 3 months', and 15 days' imprisonment with fines of Rs. 50, Rs. 40 and Rs. 30 respectively. The Secretary of a society has been convicted under section 406, Indian Penal Code on a charge of defalcation and sentenced to undergo rigorous imprisonment for 3 months and to pay a fine of Rs. 50 in default to undergo rigorous imprisonment for 6 weeks. The appeal filed by the accused has been dismissed by the Sessions Judge.

An employee of the Co-operative Federation, who was also a part-time clerk of the Bihar and Orissa Co-operative Auditors' Union, was criminally prosecuted in 1933 on a charge of cheating and forgery but was discharged by the trying Court. Several other cases of fraud and dishonesty were also detected against the clerk. Definite charges were, therefore, framed against him and his explanations obtained. On a thorough enquiry and careful examination of the case he was found guilty of all the charges and dismissed from service. He has since brought a suit in the Civil Court for damages for malicious prosecution and wrongful dismissal making the Registrar and the then Secretary and the Assistant Secretary respectively of the Co-operative Federation and the Auditors' Union defendants. The case is sub judice. Proceedings were also drawn up against a Junior Assistant Auditor (now under suspension) who was then the Honorary Secretary of the Auditors' Union and the chief prosecution witness in the criminal case, reported above, on the alleged charge of attempting to save the clerk from conviction by mis-representation and concealment of facts. The case is under consideration of Government on a representation made by the auditor.

## CHAPTER III.

## WORKING OF SOCIETIES.

(1) *Provincial Co-operative Bank, Limited.*

9. There was a further decrease in the working capital of the Provincial Co-operative Bank from Rs. 96,30,144 to Rs. 91,29,546. This fall was mainly due to heavy refund of deposits. The paid up share capital also decreased from Rs. 5,89,400 to Rs. 5,84,400. The decrease of Rs. 5,000 was due to refund of the paid up value of guarantee shares held by Raja P. C. Lall Choudhury of Purnea as he declined to convert them into ordinary shares and asked for refund of their paid up value. As in the last five years, no dividend was declared on the shares even this year for want of any distributable profits. The statutory Reserve Fund increased from Rs. 4,54,345 to Rs. 4,55,905, while the Reserve for contingencies rose to Rs. 3,60,542 from Rs. 3,57,900 even after allowing remissions to Central Banks to the extent of Rs. 11,800. The increase was due to appreciation realised on the sale of Government securities.

The decrease in the total amount of deposits of all kinds excluding Government loans and the overdraft from the Imperial Bank of India was Rs. 10,88,000 leaving a balance of Rs. 53,39,000 (Rs. 44,26,000 from individuals and Rs. 9,13,000 from Banks and societies) at the close of the year against Rs. 64,27,000 in the previous year. The decrease in total deposits in the Bank during the 5 years ending the 31st December, 1939 amounts to Rs. 26,91,000 as shown below, which represents over 29 per cent of the total working capital of the Bank :—

	Rs.
1935 ... ..	25,000
1936 ... ..	2,27,000
1937 .. ..	8,84,000
1938 ... ..	4,67,000
1939 .. ..	10,88,000
Total .. ..	<u>26,91,000</u>

It would have been obviously difficult for the bank to successfully withstand such heavy withdrawals had it not been



for the assistance which the Government of Bihar gave in the form of a loan of Rs. 10 lakhs and the issue of a Government communique declaring the intention of Government to stand behind this Bank.

Rates of interest paid on the different kinds of deposits continued to be the same as in the previous year except that on fixed deposits even for more than a year the same rate was allowed as on fixed deposits for one year only. The rates of interest allowed on an appreciable portion of the deposits are unduly high and it is necessary that steps should be taken to bring them down.

The overdraft from the Imperial Bank amounting to Rs. 4,01,700 as reported last year was cleared off during the year out of the Government loan of Rs. 10 lakhs referred to above and there remains a balance of Rs. 65,500 in deposit in various accounts with the Imperial Bank.

Out of the balance of Rs. 13,80,000 of the previous Government loans outstanding against the Bank at the end of the previous year nothing could be paid during the year under review. A sum of Rs. 10,090 was also due to Government out of the loan of Rs. 30,000 given to the Bank for financing of Canegrowers' Co-operative Societies. The instalments on this loan are being regularly paid.

In the matter of fresh financing the Bank continued to follow a very cautious policy. No fresh loans except some short-term loans to the Paharia societies in the Rajmahal subdivision in the district of Santal Parganas were given to any Central Bank or Union. The number of these societies continued to remain at 38 as in the previous year though the membership increased from 821 to 825. Almost all of these societies have been working very satisfactorily and the productive capacity of the Sabai fields is reported to have been appreciably improved as a result of timely attention paid to weeding and harvesting of the grass. Out of the 38 Paharia societies 5 met the seasonal requirements of their members entirely out of their own capital while the remaining 33 had recourse to borrowing from this bank which was paid back in full within a few months after the sale of the Sabai produce of the season. Collection from these societies was 98.9 per cent and 100 per cent respectively of the total demand on account of principal and interest. The gradual but steady improvement in the working of these societies should be an eye opener to other co-operative institutions in the province.

The Bank continued to be handicapped by increasing overdues in the loan accounts of Central Co-operative Banks and Unions as the following comparative figures will show :—

Year.			Total demand.	Total collection.
			Rs.	Rs.
1935	..	..	41,89,000	3,18,000
1936	..	..	43,52,000	1,82,000
1937	..	..	46,06,000	79,000
1938	..	..	43,16,000	75,000
1939	..	..	43,95,000	78,000

The total demand on account of principal from Central Banks and societies during the year including the overdues of the previous year was Rs. 43,95,000 out of which a sum of Rs. 78,000 only could be realised leaving a balance of Rs. 43,17,000 as overdue. Out of Rs. 8,54,000 due as interest Rs. 58,000 only was realised leaving a balance of Rs. 7,96,000 as overdue. The amount due on account of loans outstanding against liquidated Central Banks and societies decreased from Rs. 1,65,000 to Rs. 1,63,000 mainly because a sum of Rs. 2,000, due from the Nokha Shoe-makers Co-operative Credit Society, had to be written off as irrecoverable. The amount due as cash credit from the liquidated banks and societies also decreased from Rs. 31,000 to Rs. 25,000 for the same reason. It will be remembered that according to the recommendation of the Conference convened to consider the question of the division of assets and liabilities of the Bihar and Orissa Provincial Co-operative Bank, as it then existed, on the constitution of Orissa into a separate province by itself, the Government of Orissa have agreed to pay to this Bank a sum of Rs. 3,75,000 in full settlement of its claims against the Orissa Banks. Out of this an instalment of Rs. 46,875 was received during the year.

The total amount of loans against fixed deposits as on the 31st December, 1939, stood at Rs. 1,30,000 against Rs. 67,000

as on the 31st December, 1938. Nothing out of these loans was overdue.

On the working of the year under review the Bank made a profit of Rs. 1,21,000 including the sum of Rs. 1,18,000 under this head brought over from the previous year. The year's profit was, therefore, Rs. 3,000 only against Rs. 30,000 in the previous year. This abnormal fall in the year's profit is due largely to the fact that the dues against the Orissa Banks are now earning no profit.

Dr. Sir Saiyid Sultan Ahmad, Kt., D.L., Barrister-at-Law, was re-elected as the Chairman of the Bank for the 8th year in succession. Rai Bahadur Shyamnandan Sahay was re-elected as the Managing Director for the 2nd year in succession.

### (2) *Central Co-operative Banks and Unions.*

10. *General.*—The number of Central Banks and Unions was 53 as before. Detailed statistics about their financial position as it stood at the close of the year under review is given in the statements appended to this report. The aggregate paid up share capital on the 31st December, 1939 was Rs. 16·07 lakhs against Rs. 16·22 lakhs on the 31st December, 1938. There was a decrease of Rs. ·15 lakhs against Rs. ·04 lakhs in the previous year. The working capital also decreased by Rs. 3·77 lakhs from Rs. 164·50 lakhs on the 31st December, 1938 to Rs. 160·73 lakhs on the 31st December, 1939. The paid up share capital and reserves represented 9·9 and 8·8 per cent respectively of the working capital. The total statutory Reserve stood at Rs. 7·45 lakhs being only 4·6 per cent of the working capital. The proportion of owned to borrowed capital was 1 : 4.

11. *Reserves.*—The total reserves increased by TRs. 44 and stood at Rs. 14·30 lakhs. The statutory Reserve also increased by ·07 lakhs, from Rs. 7·38 lakhs at the close of the preceding year to Rs. 7·45 lakhs. There was no appreciable change in the other reserves.

12. *Deposits.*—The total deposits held by Central Banks and Unions which stood at Rs. 82·22 lakhs in the previous year decreased by Rs. 3·73 lakhs leaving a balance of Rs. 78·49 lakhs at the end of the year under review out of which Rs. 4·79 lakhs was held by societies and the balance of Rs. 73·70 lakhs by individuals (Rs. 5·75 lakhs by members and Rs. 67·95 lakhs by non-members). The Ranchi Central Co-operative Bank had the largest amount of deposits from societies, i.e., Rs. 71,888

while the largest amount of deposits from individual members stood at Rs. 76,013 which was held by the Laheriasarai Central Co-operative Bank. Deposits represented 60·2 per cent of the total borrowed capital which was Rs. 130·36 lakhs at the end of the year. The total amount of savings deposits held by the banks at the close of the year was Rs. 10·36 lakhs against Rs. 12·5 lakhs and Rs. 11·41 lakhs at the close of 1937 and 1938 respectively. The total demand for withdrawal on account of all kinds of deposits held by the banks and unions amounted to Rs. 55·15 lakhs against Rs. 47·01 lakhs and Rs. 44·65 lakhs at the close of 1937 and 1938 respectively. Against this total demand of Rs. 55·15 lakhs the banks maintained fluid resources to the value of Rs. 4·58 lakhs, i.e., 8·3 per cent only. The comparative figures of fluid resources in 1937 and 1938 were Rs. 6·88 lakhs or 14·6 per cent and Rs. 6·50 lakhs or 14·5 per cent, respectively.

13. *Creditors' meeting.*—Only one bank, viz., the Bhagalpur Central Co-operative Bank, Limited, held its creditors' meeting during the year under review.

14. *Collection—Principal.*—The total collection on account of principal which amounted to Rs. 4·04 lakhs represented 3·6 per cent of the total demand against 4·8 and 3·6 per cent in 1937 and 1938 respectively. The Deoghar Bank had the highest percentage of collection, viz., 55·9, the Godda Bank came next with 35·8 per cent, the Dhanbad and the Siwan Banks had 31·7 and 21 per cent respectively. Collection in 4 banks ranged between 10 and 20 per cent while in 8 banks it varied between 5 and 10. In the remaining 37 banks, it was below 5 per cent.

*Interest.*—The total amount of collection of interest was Rs. 4·61 lakhs against Rs. 6·78 lakhs and Rs. 4·98 lakhs in 1937 and 1938 respectively. The percentage of collection was 7·8 against 14·5 and 9·9 in 1937 and 1938 respectively. The Dhanbad Central Co-operative Institute maintained its position as the only bank in the province which was able to make cent per cent collection. The Deoghar and the Godda Central Co-operative Unions secured the 2nd and the 3rd positions with collections of 97·8 and 87·7 per cent respectively. The Giridih Bank made a collection of 67·09 per cent while the collection of interest in the remaining banks was unduly low. The collection in 16 banks, viz., Chaibasa, Jehanabad, Hajipur, Samastipur, Bhagalpur, Barh, Fatwa, Masaurhi, Sheikhpura, Rajmahal, Aurangabad, Daulatpur, Dinapur, Monghyr, Sitamarhi and Arrah was below

5 per cent, the collection in the last five banks being less than one per cent. It is clear that many of these banks have long ceased to function as banking institutions and that delay in their rehabilitation or liquidation is resulting in cumulative deterioration and undue waste of their assets.

The combined percentage of collection of principal and interest comes to 5 against 7.6 and 5.4 in 1937 and 1938 respectively.

Details of demand, collection and overdues of Central Banks and Unions and their affiliated societies in respect of principal and interest are given in Appendices III and IV of this report.

15. *Advances*.—The Banks advanced only Rs. 1.84 lakhs to their affiliated societies against Rs. 1.98 lakhs in the preceding year.

16. *Agricultural improvement*.—Owing to financial stringency the Banks could not do much to improve the material and moral condition of their members. Only 26 out of 53 Central Banks and Unions could, to some extent, interest themselves in agricultural improvements in their areas. Demonstrations in the cultivation of vegetable products, sugarcane and other varieties of crops were carried on with the assistance of Overseers and Kamdars of the Department of Agriculture. Two maunds of Soya Bean seeds were supplied by the Department of Agriculture for demonstration purposes which were distributed to some of the societies. Cultivation of Darjeeling potato is gaining popularity in some of the society villages. 73 maunds and 26 seers of seeds of different varieties were distributed free to the members by the Central Banks and Central Unions, during the year under review. In the area of the Deoghar Central Co-operative Banking Union members subscribed 121 maunds of paddy and Rs. 60 in cash for excavation and repairs of tanks and *bandhs*.

17. *Land improvement*.—Advances for improvement of lands were small due to inadequacy of funds for long-term investment. A sum of Rs. 1,784 was advanced by Central Co-operative Banks and Unions to societies and Rs. 2,905 by the latter to their members.

18. *Sanitation and medical relief*.—15 Central Banks and Unions are reported to have taken steps for improvement of sanitation and for medical relief. Only one bank, viz., the Deoghar Central Co-operative Banking Union could distribute medicines worth Rs. 53 free to 3,177 persons. Others interested

themselves in constructing, repairs and clearing of wells for obtaining drinking water and took some steps for improving village sanitation.

19. *Education.*—The Deoghar Central Co-operative Banking Union, Ltd., spent Rs. 88 out of its own funds and Rs. 8 out of the Charity fund of one of the societies affiliated to it for giving aids to the schools in its area. The Khunti Central Co-operative Banking Union, Ltd., continued to manage the stipendiary school transferred to its charge by the district board. It received a block grant of Rs. 864 from the district board for 1937-38 and Rs. 536 for 1938-39 and spent Rs. 161-8-0 out of its own funds to meet the salaries of the gurus of the schools under its charge. The Siwan Central Co-operative Bank spent a sum of Rs. 255 over the management of the schools under its charge. The Daulatpur Central Co-operative Union received a block grant of Rs. 191-7-0 from the local board for maintenance of the 4 primary schools under its charge. The management of these schools has now been taken over by the local board. It is gratifying to note that the Hussainabad Bigha society under the Sheikhpura Central Co-operative Bank which is running with its own capital started a Lower Primary school, which is housed in a newly erected building on a plot of land given by a member. Efforts are being made to raise the school to the middle standard. The Dhanbad Central Co-operative Institute, Ltd., subsidised the six schools in its area from its own funds and from a recurring block grant of Rs. 125 per annum received for the purpose from the local board. The Chota Nagpur Christian and the Gumla Central Co-operative Banks subsidised the schools in their areas to the extent of Rs. 46 and Rs. 36 respectively. Seven other Central Banks and Unions are also reported to have interested themselves in the matter of education.

20. *Mass literacy movement.*—12 Central Banks and Unions interested themselves in promoting the Mass literacy movement in their areas. Mass literacy centres and Night schools have been started at suitable places. Six of such centres opened by the Siwan Central Co-operative Bank continued till the close of the year. The Bank received Rs. 47 out of the subdivisional literacy fund out of which Rs. 18-8-0 was spent during the year. The Deoghar Central Co-operative Banking Union, Ltd. spent Rs. 25 out of its own funds for promoting mass literacy movement in its area of operation.

21. *Rural Reconstruction.*—The Bihar Village Welfare scheme financed by the Government of India Grant has been amalgamated with the bigger scheme of Rural Development

under the control of the Chief Organiser, Rural Development Department. Some of the Central Banks, however, continued to interest themselves in Rural Reconstruction work as before. Village roads were constructed and repaired, old wells excavated and new ones sunk with the joint effort of the members. A sum of Rs. 200 was given during the year to the Rural Welfare Centre at Bithouli out of the Reserve Development Fund of the liquidated societies at the disposal of the Registrar.

(3) *Agricultural Societies.*

22. *General.*—The total number of working agricultural societies of all types was 7,486 against 7,039 with 179,838 members against 169,078 at the close of the preceding year. The paid up share capital and the working capital amounted to Rs. 10.71 lakhs and Rs. 142.55 lakhs respectively against Rs. 11.24 lakhs and Rs. 147.12 lakhs in the previous year. The statutory reserve and the other funds stood at Rs. 25.93 lakhs and Rs. 1.33 lakhs respectively against Rs. 26.64 lakhs and Rs. 1.22 lakhs in the preceding year. The percentage of owned to borrowed capital was 36.3.

General information about these societies is set forth in Appendix VI. A short description of some of the more important types of societies of this class is given below :—

23. *Primary Credit Societies with unlimited liability.*—The number of this class of societies decreased from 6,628 to 6,606 and the membership from 152,873 to 152,745. The working capital and the reserves stood at Rs. 141.24 lakhs and Rs. 26.99 lakhs respectively against Rs. 147 lakhs and Rs. 27.62 lakhs in the preceding year. The total amount of loans advanced to members during the year was Rs. 2.06 lakhs against Rs. 2.51 lakhs advanced in the previous year.

A statement is given below to show the purposes for which these loans were advanced :—

Purposes.	Amount.	Percentage.
	Rs.	
Cultivation .. .. .	27,331	13.2
Purchase of cattle .. .. .	47,816	23.2
Payment of rent .. .. .	18,385	8.9

Purposes.	Amount.	Percentage.
	Rs.	
Improvement of land .. .. .	3,696	1.7
House repairs .. .. .	10,251	4.9
Trade .. .. .	12,154	5.9
Purchase of land .. .. .	20,991	10.2
Maintenance .. .. .	7,630	3.7
Payment of debt .. .. .	9,706	4.7
Redemption of land .. .. .	1,729	.8
Marriage expenses .. .. .	12,058	5.8
Litigation .. .. .	95	.04
Raw materials .. .. .	135	.06
Other ceremonies .. .. .	683	.3
Other purposes .. .. .	33,044	16.06
Total .. .. .	2,05,704	

A statement showing the demand, the collection and the overdues, both in respect of principal and interest, is given below :—

	Total demand.	Collection.	Percentage of collection.	Total outstanding at the end of the year.
	Rs.	Rs.		Rs.
Principal .. .. .	95,24,991	5,21,420	5.4	90,03,571
Interest .. .. .	82,50,670	4,92,437	5.9	77,58,233

24. *Grain Golas.*—The number of grain golas remained 23 as before. The membership increased from 8,189 to 8,429. Cash and grain to the value of Rs. 5,456 were advanced to the members against Rs. 4,580 in the previous year and total



repayments amounted to Rs. 4,835. The total amount outstanding was Rs. 39,514 out of which Rs. 11,255 was overdue. All the golas earned profits during the year.

25. *Other types.*—The working capital of the Mayaganj Goala Co-operative Society increased from Rs. 4,138 to Rs. 4,179, while the reserves stood at Rs. 2,226 as in the preceding year. There was no change in the number of members or in the rates of purchase and supply of milk.

26. *Canegrowers' Co-operative Societies.*—As reported in Chapter I of this report the scheme for the organisation and operation of Canegrowers' Co-operative Societies was transferred to the control of the Cane Commissioner, Bihar who was vested with the powers of a Joint Registrar. There was no change in the personnel of the Special Officers.

There was all round improvement in the working of these societies. 826 Canegrowers' Co-operative Societies and 27 Marketing Unions with 17,924 members contracted for a supply of 4,513,424 maunds of cane to Sugar Factories during the crushing season 1939-40. Most of the canegrowers' co-operative societies interested themselves in taking steps for the moral and material welfare of their members. Improved methods of agriculture have been introduced in almost all the societies.

#### (4) *Non-Agricultural Societies.*

27. *General.*—The number of non-agricultural societies was 215 at the close of the year under review against 205 in the preceding year. The membership increased from 33,048 to 35,068. General information about these societies is given in Appendix VI.

A statement showing the demand, the collection and the overdues of the primary societies with unlimited liability, both in respect of principal and interest, is given below :—

	Total demand.	Collection.	Percentage of collection.	Total outstanding at the end of the year.
	Rs.	Rs.		Rs.
Principal ..	2,69,336	1,34,965	50.1	1,34,371
Interest ..	1,46,134	8,836	6.04	1,37,298

A short description of some of the other more important types of societies of this class is given below.

28. *Provincial Societies.*—There was no change in the number of these societies. The Bihar and Orissa Post and Telegraphs Society, which had a working capital of Rs. 3,09,752, earned a profit of Rs. 8,761 during the year. The membership of the society increased from 2,957 to 3,094. The Bihar and Orissa Police Officers' Co-operative Banking Society continued to own the largest share capital amounting to Rs. 97,770 the total of its reserve and other funds being Rs. 39,980. The Bihar and Orissa Civil Service Association and the Bihar and Orissa Co-operative Auditors' Union earned profits to the extent of Rs. 6,617 and Rs. 560 respectively. The working of other societies of this class was also on the whole satisfactory.

29. *Employees' Societies.*—The number of employees' societies increased from 70 to 72, the membership increasing from 19,682 to 21,335. The share capital, the working capital and the reserves, amounted to Rs. 15,52,641, Rs. 39,01,767 and Rs. 4,52,880 respectively.

30. *Peoples' and Traders' Banks and Urban Societies.*—The number of such societies continued to be 11 but the membership decreased from 2,950 to 2,934. The aggregate working capital, share capital and reserves of these societies were Rs. 7,10,328, Rs. 1,01,294 and Rs. 98,470 respectively.

31. *Weavers' Societies.*—The number of weavers' societies which are of limited liability type increased from 8 to 9. The working capital and reserves of these societies amounted to Rs. 52,189 and Rs. 25,399 respectively.

32. *Societies for depressed classes.*—The number of societies for depressed classes was 24. The working capital, share capital and reserves amounted to Rs. 40,144, Rs. 3,130 and Rs. 13,174 respectively.

33. *Stores.*—The number of co-operative stores was 6 as in the previous year. The Patna Secretariat Co-operative Stores earned a profit of Rs. 581 on the year's working.

34. *Other types.*—The working capital of the Pioneer Co-operative Housing Society at Patna decreased from Rs. 93,092 to Rs. 84,993. The society earned a profit of Rs. 1,055 during the year. The Housing society at Bhagalpore had 30 members and a share capital of Rs. 1,350. It made a profit of Rs. 77.

There were 5 Thrift societies with 124 members. The working capital, share capital and reserves of these societies amounted to Rs. 10,480, Rs. 2,963 and Rs. 207 respectively. The Dhanbad Co-operative Thrift Society made a profit of Rs. 242 on a working capital of Rs. 9,082.

The number of Better Living or Gram Sudhar Societies was 30 as in the previous year. There were 1,412 members. The working capital and the reserves amounted to Rs. 3,670 and Rs. 3,346 respectively.

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#### CHAPTER IV.

##### THE CO-OPERATIVE FEDERATION AND THE CO-OPERATIVE TRAINING INSTITUTE.

35. *Co-operative Federation.*—As reported last year, the control of audit was taken over by Government and the Federation continued to confine its activities to the organization of annual meeting of co-operators, publication of magazines and securing a uniform standard of work in all the banks, etc.

In pursuance of a resolution of the Federation Congress held at Muzaffarpur on the 19th and the 20th August, 1939, a contribution of 6 pies per cent on the working capital of central banks and unions and limited liability societies was levied for carrying out the restricted future activities of the Federation and maintaining the minimum staff required for the purpose. A sum of Rs. 863-10 0 only was realised on this account against a total assessment of Rs. 6,859-10-9 for the year.

The year started with an overdraft of Rs. 33,731-3-9 and closed with an overdraft of Rs. 31,989-10-6 in the old cash credit account with the Provincial Co-operative Bank.

The Federation received during the year under report a subsidy of Rs. 8,051 from Government for audit for the year 1938-39 and another of Rs. 1,200 for the maintenance of Inspecting Clerks in backward areas. A sum of Rs. 2,082-2-3 was also realised on account of arrear audit contribution due from banks and societies out of which a sum of Rs. 379-5-9 was paid to Government.

The 21st session of the Co-operative Federation Congress was held at Muzaffarpur on the 19th and the 20th August, 1939, with

Dr. Radhakamal Mukherji, Professor of the Lucknow University as President. The session was opened by the Hon'ble Babu Anugrah Narain Sinha, the then Minister-in-charge of Finance and Local Self-Government. I suggested to the Congress that the time had come for the Federation to have a non-official elected Governor in place of the Registrar who is the ex-officio Governor, but the Congress did not accept the resolution on this point moved by myself.

The Federation Council met twice only as matters of routine nature were disposed of by circulation by way of economy.

The publication of the Bihar Co-operative Journal and the Hindi Magazine 'Gaon' was continued during the year under review. Professor B. B. Mukherji continued to be the Editor of the former and Babu Dip Narayan Sinha, M.L.A., Deputy Governor of the Federation of the latter. The total income from these publications was Rs. 868 while the expenditure amounted to Rs. 1,265 the deficit being Rs. 397 against Rs. 1,642 in the previous year.

36. *Co-operative Training Institute.*—Rai Sahib Mathura Prasad continued to be the Principal throughout except for a period of three months and 29 days from the 16th June, 1939 to the 14th October, 1939 when he was on leave and Mr. S. A. Hamid, Lecturer, officiated as Principal. Mr. Hamid, Lecturer, who had been on deputation to work under the Hon'ble Minister of Education and Development, as reported last year, went on leave from the 15th October, 1939, to the 29th November, 1939, and worked as Lecturer for the rest of the year. Mr. S. C. Khan, part time lecturer, performed the duties of the lecturer on his own pay till the 15th June, 1939, and officiated for Mr. Hamid from the 16th June, 1939, to the 14th October, 1939 when the latter was officiating as Principal and again from the 15th October, 1939 to the 29th November, 1939, during his absence on leave.

The training of the graduate stipendiaries was over in March, 1939. The subjects taught during the period from middle of January to the end of March were Co-operative Law and other allied Acts, Banking, Accounts and Rehabilitation and Reconstruction. Arrangements were also made for training in survey and settlement work. Lectures on special subjects also were delivered by Hon'ble Mr. V. Ramdas Pantulu of Madras, Dr. Radhakamal Mukherji of the Lucknow University, Professor J. Prasad, Registrar, Patna University and

Mr. J. F. Gantzer, Deputy Director of Surveys, Bihar. The final examination was held from the 12th April, 1939, to the 21st April, 1939. Out of the 29 candidates who appeared at the examination, as reported in Chapter I, 24 passed—12 were placed in Class I.

Under orders of Government the Institute was temporarily shifted to Patna for the refresher course training of the organisers and supervisors of Canegrowers' Co-operative Societies in consideration of the fact that it was more convenient for the officers of the Cane Department to deliver lectures at Patna. Classes organised at Patna were attended by the Organisers and Supervisors in two batches, the first consisting of 12 organisers and 25 Supervisors being held from the 7th July, 1939, to 30th August, 1939, and the second consisting of 15 Organisers and 32 Supervisors from the 8th September, 1939 to the 5th November, 1939. Besides the teaching staff of the Institute, officers of other nation-building departments also delivered lectures on special subjects. The students were also addressed by Babu Dip Narayan Sinha, M.L.A., Deputy Governor of the Bihar Co-operative Federation, Limited and Rai Bahadur J. K. Singh, Deputy Registrar, Co-operative Societies, Bihar. Professor K. T. Shah, Chairman of the Education Reorganisation Committee of Bihar also paid a visit to the training class and gave a general talk on the topics of the day. Arrangements were also made for the practical training of these students in Cane Survey work and they were taken out for practical field training to Bihta and Dehri Sugar Mills.

During the year under report, the Institute received a sum of Rs. 500 from the Hon'ble Minister of Education and Development out of his discretionary grant for purchase of books and equipment.

37. *Co-operative Education.*—The Education staff were employed throughout on training the members and punches of societies in areas where the Rehabilitation work was in progress.

## CHAPTER V.

### INSPECTION AND AUDIT.

38. *Inspection.*—As the Assistant Registrars were engaged on Rehabilitation enquiries there was no regular inspection of

banks during the year under report while annual audit of 34 Central Co-operative Banks and Unions only could be completed by the auditors.

39. *Audit.*—The Audit Staff, which were taken over by Government, are still working on a temporary basis pending the orders of Government regarding reorganisation of the audit service in Bihar. The services of Mr. P. C. Das Gupta who is an officer from Indian Audit Department have been requisitioned. He joined on the 15th March, 1940 and is now engaged in examining the scheme of reorganisation of the audit service in Bihar.

Out of the arrear audit contribution for 1938 amounting to Rs. 1,10,723 a sum of Rs. 14,641 was collected during the year under report. As no decision has yet been arrived at by Government whether audit fee will be charged or not, no fresh demand was issued in 1939.

The total number of societies including Canegrowers' Co-operative Societies (but excluding Central Co-operative Banks and Unions and non-agricultural societies with limited liability) liable for audit was 7,072 out of which 2,405 only were audited during the year. The number of non-agricultural societies with limited liability and liquidated societies audited during the year was 77 and 213 respectively. 43 non-agricultural societies of limited type and 19 Central Co-operative Banks and Unions remained unaudited at the close of the year.

The arrears in audit were due to the employment of most of the audit staff in Rehabilitation enquiries for the whole year. It may, however, be mentioned that audit and enquiries are being done at the same time. Government were pleased to condone the delay in the completion of audit of societies under section 62 of the Bihar and Orissa Co-operative Societies Act (VI of 1935). The Assistant Auditors could not do any test audit also for the same reasons.

40. *Test audit.*—The Chief Auditor test audited one society and conducted the original audit of the Co-operative Federation, Co-operative Press and the accounts of the Provident Fund Committee. He visited 5 Central Banks and 10 societies in connection with the rehabilitation enquiries on special work. Only one Assistant Registrar could test audit 0.3 per cent of the societies due for audit during the year in his area.

## CHAPTER VI.

## LIQUIDATION AND AWARDS.

41. *Liquidation*.—A statement showing the progress of liquidation cases during the last three years is given below:—

	Number of cases.			Amount involved,		
	1937.	1938.	1939.	1937.	1938.	1939.
1	2	3	4	5	6	7
1. Cases pending at the beginning of the year.	868	838	815 (a)	Rs. 22,59,049	Rs. 21,73,132	Rs. 20,90,135 (a)
2. Proceedings started during the year.	20	36	42	37,689	52,669	45,018
3. Cases satisfied during the year.	50	97	22	1,29,576	1,54,547	42,977
4. Amount written off ...	...	...	...	...	...	5,187
5. Cases pending at the end of the year.	838	817	835	21,73,132	21,11,274	20,84,049

The question of appointment of special staff for the disposal of liquidation cases is under the consideration of Government.

42. *Awards*.—The progress of award cases during the last three years is set forth in the following table:—

	Number of cases.			Amount involved.		
	1937.	1938.	1939.	1937.	1938.	1939.
1	2	3	4	5	6	7
1. Cases pending at the beginning of the year.	4,455	3,761	3,141 (b)	Rs. 15,63,218	Rs. 15,74,159	Rs. 16,61,319 (b)
2. Awards issued during the year.	513	396	670	4,79,195	4,69,877	5,63,552
3. Cases satisfied during the year—(a) Amicably.	730	285	174	2,92,723	1,09,519	68,331
(b) Through Court ...	477	428	353	1,71,531	1,54,358	1,94,839
4. Cases cancelled or time-barred ...	...	...	26	...	...	14,420
5. Cases pending at the end of the year.	3,761	3,449	3,263	15,74,159	17,79,662	19,47,781

(a) Of the 817 liquidation cases covering an amount of Rs. 21,11,274 shown as pending at the close of the year 1938, a sum of Rs. 21,079 represented the amounts written off during that year reducing the number of cases pending at the beginning of the year under report to 815 covering an amount of Rs. 20,90,195.

(b) Out of 3,449 award cases covering an amount of Rs. 17,79,662 reported to have been pending at the end of the year 1938, 308 cases covering an amount of Rs. 1,17,843 were cancelled towards the close of that year leaving 3,141 cases covering a sum of Rs. 16,61,819 pending at the beginning of the year under report.

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## CHAPTER VII.

### PROGRESS OF REHABILITATION.

43. As stated by me in the report for the year 1937, soon after I took over charge, an intensive study of the financial position of the 53 banks and unions in the province was undertaken. A questionnaire on relevant points was also sent to leading non-official and official co-operators of the province and on the due consideration of the replies received a tentative scheme for the rehabilitation of the co-operative movement in Bihar was prepared in the department in July, 1937. The main features of the scheme have been summarised in paragraph 44 of report for the year 1937.

44. Appendix VII shows the details of the progress of the rehabilitation enquiry since it was started towards the end of April, 1938. It will be seen that by the end of 1939, enquiries were completed in 21 banks containing 2,437 societies with over 49,000 members. Enquiries into nine banks have been completed since the end of the year under report and the enquiry into one of these banks is expected to be finished within a few days, so that, at the time of writing the report enquiries in various stages have been completed in 30 banks with 3,455 societies and over 74,000 members. The enquiries are pending in six banks, namely, Giridih, Rohika, Laheriasarai, Madhipura, Motihari and Bettiah. Of the remaining 17 banks, at least four banks, namely, Siwan, Gopalganj, Deoghar and Godda are believed to be solvent and do not require immediate enquiries for rehabilitation. There is also reason to believe that at least five of the banks, not yet enquired into, are in a hopeless condition and are



fit to be liquidated after a summary enquiry under section 35 of the Act, arrangements being made for rehabilitation enquiries only into those societies which are *prima facie* considered fit for reconstruction. The number of banks in which the rehabilitation enquiries have still to be taken up at the time of writing this report will, therefore, be only eight.

45. In April, 1940, Government sanctioned an additional staff of one additional Special Officer, 12 Reconstruction officers and 50 Enquiring officers for a period of six months to enable the department to complete the enquiries as early as possible. Government have also recently ordered that for the purpose of preparing proposals for reconstruction, the figures as they stood on the 1st of January, 1940, may be taken as the basis.

## CHAPTER VIII.

### MISCELLANEOUS.

46. *Acknowledgment.*—The Department is grateful to the Honorary Workers, District and Subdivisional Officers, officers of other nation-building departments and office and staff of the department without whose co-operation and advice it would have been difficult for me to carry on with the work at this critical time when the movement is facing many new and difficult problem in the light of experience gained in the rehabilitation enquiries. While it is not possible to mention every body by name, I would particularly like to mention the assistance and advice received from and the good work done by the non-officials and officials named below :—

#### *Non-officials.*

1. Dr. Sir Saiyid Sultan Ahmad (Bar.-at-Law), Kt., Chairman, Bihar and Orissa Provincial Co-operative Bank, Ltd.
2. Rai Bahadur Shyam Nandan Sahay, M.L.C., Managing Director, Bihar and Orissa Provincial Co-operative Bank, Ltd.
3. Sj. Dip Narayan Singh, M.L.A., Deputy Governor of the Bihar Co-operative Federation and Deputy Chairman, Hajipur Central Co-operative Union.
4. The Hon'ble Rai Bahadur Shri Narayan Mehta, Honorary Secretary, Muzaffarpur Central Co-operative Bank, Ltd.

5. Rai Bahadur Sushil Kumar Roy, Vice-Chairman, Rohika Central Co-operative Union, Ltd.
6. Khan Bahadur Saghirul Haque, Honorary Secretary, Siwan Central Co-operative Bank, Ltd.
7. Mr. W. H. Meyrick, O.B.E., Chairman, Motihari Central Co-operative Bank, Ltd.
8. A. M. Hayman, Esq., O.B.E., Chairman, Central Advisory Committee, Co-operative Societies, Jimshedpur.
9. Rai Bahadur D. P. Ghose, Deputy Chairman, Purnea Central Co-operative Bank, Ltd.
10. Mr. Kshetra Nath Sen Gupta, M.L.A., Chairman, Dhanbad Central Co-operative Institute.

#### *Officials.*

1. D. R. Sethi, Esq., I.A.S., Director of Agriculture, Bihar.
  2. C. A. MacLean, Esq., M.B.E., M.C., Cane Commissioner and Joint Registrar, Co-operative Societies, Bihar.
  3. Rao Bahadur K. S. Rao, Textile Expert, Department of Industries.
  4. Rai Sahib Puskar Thakur, Subdivisional Officer, Nawada.
  5. Rai Sahib J. K. Saran, Subdivisional Officer, Rajmahal.
- Rai Bahadur Jugal Kishore Singh, Deputy Registrar, continued to render valuable assistance to me in the administration of the department.

PATNA ;

*The 29th June 1940.*

N. BAKSI,

*Registrar.*

# STATEMENT I.

## Central Banks—Profit and Loss Statement.

Classification.	Profit brought forward from last year.	PROFIT.					LOSS.					Net profit (+) or loss (-) Column 22 of Balance Sheet.	Amount of column 7 actually received.	Amount of column 13 actually disbursed.	Remarks.	
		Interest accrued.	By sale of goods to members.	By purchase and sale of members' products.	Other items.	Total.	Interest due.	Cost of management paid and due.	Provision for bad and doubtful debts.	Depreciation of stock and buildings.	Other items.					Total.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
(a) Provincial Bank—Bihar and Orissa Provincial Co-operative Bank, Ltd. Total for 1938 ...	Rs. 1,17,637	Rs. 3,70,382	Rs. ...	Rs. ...	Rs. 1,478	Rs. 2,71,860	Rs. 2,03,735	Rs. 41,393	Rs. 1,600	Rs. 2,665	Rs. 16,609	Rs. 2,68,962	Rs. +2,898	Rs. 1,15,477	Rs. 1,69,216	
(b) Central Banks—	88,305	3,12,077	...	...	845	3,12,822	2,27,886	39,912	10,410	2,816	17,566	2,93,500	+19,332	1,56,133	1,85,552	
<b>Fatwa—</b>																
Masaurhi Central Co-operative Union, Ltd.	23,689	25,037	...	...	399	25,436	9,195	3,079	...	200	487	12,061	+12,475	399	3,270	
Bihar Central Co-operative Bank, Ltd.	...	15,271	1	...	447	15,719	11,486	6,580	...	566	559	19,200	-3,481	830	9,288	
Barh Central Co-operative Bank, Ltd.	...	14,120	...	...	2,171	16,291	12,622	6,701	...	125	1,076	20,524	-4,233	2,240	11,404	
Fatwa Central Co-operative Union, Ltd.	33,713	31,157	...	...	6,112	37,269	288	5,006	...	9	3,495	9,377	+27,593	4,591	6,721	
Dinapur Central Co-operative Union, Ltd.	68,254	32,503	...	...	748	33,551	309	4,842	...	1,307	497	6,055	+26,596	2,718	4,866	
Tot 1 Fatwa ...	1,35,656	1,18,388	1	...	9,877	1,28,266	33,899	26,217	...	2,787	6,114	69,017	+69,249	10,793	35,549	
<b>Gaya—</b>																
Nawada Central Co-operative Bank, Ltd.	93,192	47,987	...	...	1,302	49,969	12,063	8,070	...	454	10,328	30,915	+18,054	230	9,932	
Jahanabad Central Co-operative Bank, Ltd.	20,058	46,453	...	...	138	46,591	16,604	6,478	...	518	11,401	34,001	+12,590	371	6,956	
Aurangabad Central Co-operative Bank, Ltd.	...	17,184	...	...	320	17,504	1,194	4,425	...	673	67	6,349	+11,155	326	4,112	
Total Gaya ...	1,13,250	1,11,304	...	...	1,760	1,13,664	29,861	18,923	...	1,645	21,766	71,265	+41,799	927	21,000	

<b>Shahabad—</b>															
Airah Central Co-operative Bank, Ltd.	...	10,904	...	...	690	11,664	247	2,662	...	38	428	3,265	+8,229	713	2,174
Busaar Central Co-operative Bank, Ltd.	12,473	10,665	...	...	19	10,674	3,654	2,454	...	44	...	6,152	+4,622	...	2,651
Sasaram Central Co-operative Bank, Ltd.	461	6,168	...	...	334	6,409	2,405	2,440	...	229	...	5,074	+1,328	294	3,137
Bladhua Central Co-operative Bank, Ltd.	2,307	5,676	...	...	...	5,976	3,261	3,329	...	32	27	6,569	-593	1,526	3,513
Total Shahabad ...	15,541	35,703	...	...	943	34,636	9,887	10,775	...	343	455	21,160	+13,456	2,473	11,475
<b>Muzaffarpur—</b>															
Muzaffarpur Central Co-operative Bank, Ltd.	47,751	22,305	...	...	780	43,148	23,690	5,993	14	196	603	33,405	+9,743	2,962	16,603
Sitamarhi Central Co-operative Bank, Ltd.	1,77,758	40,498	...	...	1,040	41,538	74	5,355	...	716	1,499	7,644	+33,594	562	5,164
Hajipur Central Co-operative Union, Ltd.	48,267	38,705	...	...	291	38,596	20,562	6,066	...	703	216	28,467	+10,829	501	8,024
Total Muzaffarpur ...	2,78,801	1,21,571	...	...	2,111	1,23,682	44,326	21,244	14	1,615	2,317	69,516	+54,166	4,025	29,091
<b>Saran—</b>															
Chapra Central Co-operative Union Ltd.	...	25,154	...	...	595	25,749	15,263	6,966	...	862	1,533	24,644	+1,105	391	9,312
Siwan Central Co-operative Bank, Ltd.	46,611	36,707	45	...	1,186	37,938	15,126	17,357	...	510	987	33,986	+3,952	1,208	20,573
Gopalganj Central Co-operative Bank, Ltd.	79,629	27,608	...	...	1,889	29,497	9,621	8,799	...	400	1,177	20,051	+9,446	1,733	13,199
Total Saran ...	1,26,240	89,469	45	...	3,670	93,184	40,010	33,142	...	1,638	3,691	78,681	+14,503	3,332	43,084
<b>Champaran—</b>															
Motihari Central Co-operative Bank, Ltd.	12,799	31,117	1	...	5,035	36,753	17,769	8,084	..	675	236	26,784	+9,969	5,636	12,156
Bettiah National Central Co-operative Bank, Ltd.	...	14,177	...	...	437	14,614	8,437	4,259	...	544	217	13,457	+1,157	516	4,407
Total Champaran ...	12,799	45,294	1	...	6,072	61,367	26,206	12,343	...	1,219	453	40,241	+11,126	6,152	16,563
<b>Darbhanga—</b>															
Laheriasarai Central Co-operative Bank, Ltd.	72,399	41,439	369	...	2,113	43,566	19,979	9,685	...	6,275	244	35,283	+8,583	2,572	8,641
Rohika Central Co-operative Union, Ltd.	54,373	64,389	...	...	1,788	66,177	28,737	12,884	...	1,300	2,500	45,421	+20,756	662	14,529
Daudhat Central Co-operative Bank, Ltd.	51,289	48,268	...	...	1,562	49,850	24,533	8,265	...	723	4,416	37,937	+11,913	1,602	11,969
Saastipur Central Co-operative Union, Ltd.	19,637	17,495	7	...	1,155	18,657	8,239	5,016	...	260	...	14,125	+4,562	778	6,866
Total Darbhanga ...	1,97,098	1,71,591	316	...	6,673	1,76,850	81,178	35,669	...	8,578	7,160	1,32,766	+45,814	5,614	42,025
<b>Bhagalpur—</b>															
Bhagalpur Central Co-operative Bank, Ltd.	49,595	27,910	...	...	1,211	29,121	5,108	6,756	...	133	670	12,747	+16,374	1,211	6,869
Mashipur Central Co-operative Bank, Ltd.	36,480	16,255	...	...	185	16,440	5,279	4,810	...	357	540	10,986	+5,454	151	6,724
Supaul Central Co-operative Bank, Ltd.	7,453	10,962	...	...	1,645	12,607	572	2,901	...	398	659	4,530	+8,300	338	3,407
Bhaktinal Central Co-operative Union, Ltd.	18,762	16,974	...	...	1,205	18,179	10,853	3,521	...	57	2,349	16,760	+1,399	1,205	3,328
Banka Central Co-operative Union, Ltd.	63,552	37,802	...	...	6,517	44,319	12,188	6,578	...	746	5,751	25,263	+19,056	6,517	8,130
Total Bhagalpur ...	1,66,742	1,09,923	...	...	10,966	1,20,859	34,080	24,666	...	1,681	9,969	70,306	+50,583	9,422	28,458

STATEMENT I—contd.

Central Banks—Profit and Loss Statement—contd.

Classification.	Profit brought forward from last year.	PROFIT.					LOSS.					Net profit (+) or loss (-) Column 23 of Balance Sheet.	Amount of column 7 actually received.	Amount of column 13 actually disbursed.	Remarks.	
		Interest accrued.	By sale of goods to members.	By purchase and sale of members' products.	Other items.	Total.	Interest due.	Cost of management paid and due.	Provision for bad and doubtful debts.	Depreciation of stock and buildings.	Other items.					Total.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<b>Santal Parganas—</b>																
Dumka Central Co-operative Union, Ltd.	...	5,424	...	...	482	5,906	3,838	4,923	...	30	42	5,132	2,226	2,314	5,117	
Deochar Central Co-operative Union, Ltd.	1,800	13,558	23	...	112	13,693	4,291	6,003	...	428	...	10,722	+2,971	896	7,718	
Rajmahal Central Co-operative Union, Ltd.	40,546	14,800	...	...	1,146	16,015	4,421	4,267	...	264	294	9,246	+6,769	1,030	4,184	
Jamtara Central Co-operative Union, Ltd.	5,950	7,083	...	...	...	7,083	2,317	2,204	...	151	1	4,773	+2,310	...	3,206	
Godda Central Co-operative Union, Ltd.	2,900	2,767	24	...	1,345	4,136	680	1,840	...	4	10	2,534	+1,602	770	2,017	
<b>Total Santal Parganas ...</b>	<b>51,214</b>	<b>43,701</b>	<b>47</b>	<b>...</b>	<b>3,065</b>	<b>46,833</b>	<b>15,647</b>	<b>18,536</b>	<b>...</b>	<b>877</b>	<b>347</b>	<b>35,407</b>	<b>+11,426</b>	<b>5,010</b>	<b>22,242</b>	
<b>Monghyr—</b>																
Monghyr Central Co-operative Bank, Ltd.	19,336	15,672	1	...	74	15,747	237	3,764	...	23	940	4,964	+10,783	...	3,824	
Jamui Central Co-operative Bank Ltd.	31,571	20,236	...	...	783	21,018	7,142	4,900	...	467	625	13,134	+7,882	550	4,734	
Shaikhpura Central Co-operative Bank, Ltd.	34,171	18,378	...	...	402	18,840	220	4,353	...	297	...	4,670	+13,970	308	4,220	
Haveli Kharagpur Central Co-operative Union, Ltd.	20,562	18,527	...	...	524	19,051	4,542	5,239	...	36	91	9,908	+9,143	524	5,864	
Begusarai Central Co-operative Bank, Ltd.	58,310	25,157	12	...	738	25,907	11,615	4,848	...	256	161	15,780	+10,127	1,095	7,032	
<b>Total Monghyr ...</b>	<b>1,09,950</b>	<b>97,900</b>	<b>13</b>	<b>...</b>	<b>2,691</b>	<b>1,00,663</b>	<b>23,166</b>	<b>22,604</b>	<b>...</b>	<b>1,079</b>	<b>1,817</b>	<b>48,656</b>	<b>+51,007</b>	<b>2,640</b>	<b>26,094</b>	

<b>Purnea—</b>															
Purnea Central Co-operative Bank, Ltd.	4,681	11,219	...	...	3,704	13,923	5,384	4,755	...	56	1,491	11,686	+2,237	2,704	7,553
Araria Central Co-operative Bank, Ltd.	52,769	17,533	...	...	569	16,102	8,240	4,177	...	65	488	12,970	+5,133	2,697	4,608
Kishanganj Central Co-operative Bank, Ltd.	3,697	3,205	11	...	91	3,307	1,574	1,871	...	5	611	4,661	-754	2,275	2,961
Total Purnea ...	60,447	31,957	11	...	3,364	35,332	15,198	10,603	...	126	2,590	28,717	+6,615	7,679	15,122
<b>Ranchi—</b>															
Ranchi Central Co-operative Bank, Ltd.	13,388	13,356	24	...	9,975	23,355	8,075	7,842	...	492	460	16,569	+6,486	6,894	11,654
Chota Nagpur Christian Central Co-operative Bank, Ltd.	10,037	13,514	...	...	5,013	18,526	7,459	6,360	...	404	...	14,233	+4,303	3,264	7,507
Khunti Central Co-operative Union, Ltd.	4,863	9,379	17	...	1,453	10,849	5,896	2,894	...	608	278	9,666	+1,163	785	2,662
Gumla Central Co-operative Bank, Ltd.	9,204	4,484	...	...	1,256	5,740	1,591	2,026	...	24	187	3,828	+1,912	469	2,266
Simdega Central Co-operative Bank, Ltd.	2,871	954	1	...	628	1,583	605	796	...	3	...	1,404	+179	161	883
Total Ranchi ...	40,363	41,687	43	...	18,324	60,053	29,626	19,908	...	1,531	925	45,990	+14,063	11,093	25,001
<b>Hazaribagh—</b>															
Hazaribagh Central Co-operative Bank, Ltd.	30,362	12,650	...	...	2,844	15,494	4,361	5,293	...	75	33	9,751	+5,743	2,004	6,548
Giridih Central Co-operative Bank, Ltd.	4,152	5,896	...	...	15	5,911	2,456	2,167	...	27	...	4,650	+1,261	1,226	2,542
Total Hazaribagh ...	24,514	18,546	...	...	2,859	121,405	6,817	7,450	...	102	32	14,401	+7,004	3,230	9,090
<b>Palamau—</b>															
Daltonganj Central Co-operative Bank, Ltd.	22,140	14,901	...	...	107	15,068	284	2,676	...	274	172	3,406	+11,662	42	2,802
Total Palamau ...	22,140	14,901	...	...	107	15,068	284	2,676	...	274	172	3,406	+11,662	42	2,802

STATEMENT I—concl'd.

Central Banks—Profit and Loss Statement—concl'd.

Classification.	Profit brought forward from last year.	PROFIT.					LOSS.						Net profit (+) or loss (—) Column 23 of Balance Sheet.	Amount of column 7 actually received.	Amount of column 13 actually disbursed.	Remarks.
		Interest accrued.	By sale of goods to members.	By purchase and sale of members' products.	Other items.	Total.	Interest due.	Cost of management paid and due.	Provision for bad and doubtful debts.	Depreciation of stock and buildings.	Other items.	Total.				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<b>Manbhum—</b>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
Purulia Central Co-operative Bank Ltd.	32,444	14,631	...	...	1,986	10,617	652	4,670	...	96	109	5,527	+11,090	671	5,038	
Dhanbad Central Co-operative Institute, Ltd.	...	4,441	1	...	520	4,962	1,436	2,588	...	39	20	4,083	+£79	1,682	3,298	
Total Manbhum ...	32,446	19,072	1	...	2,506	21,579	2,088	7,258	...	135	129	9,610	+11,069	2,353	8,336	
<b>Singhbhum—</b>	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
Chaibassa Central Co-operative Bank, Ltd.	15,853	11,439	...	...	142	11,581	4,751	2,564	...	27	53	7,395	+4,186	173	3,025	
Total Singhbhum...	15,853	11,439	...	...	142	11,581	4,751	2,564	...	27	53	7,395	+4,186	173	3,025	
Total for Central Co-operative Banks, for 1930.	14,59,354	10,80,575	477	...	75,040	1,56,662	3,89,744	2,74,909	14	23,857	58,010	7,46,534	+4,09,558	74,763	3,39,557	
Total for Central Co-operative Banks, for 1929.	1,02,397	11,28,267	1,006	852	1,26,887	12,57,013	4,28,958	2,95,075	41	23,378	97,065	8,44,420	+4,12,592	1,00,099	83,725	
Grand Total including Provincial Co-operative Banks, for 1930.	15,76,991	13,50,957	477	...	76,518	14,27,952	5,90,479	3,16,302	1,574	26,523	74,619	10,15,496	+4,12,456	1,90,240	5,08,773	
Grand Total including Provincial Co-operative Banks, for 1929.	12,00,702	14,40,344	1,006	852	1,27,732	15,69,934	6,51,844	3,35,887	10,454	25,194	1,14,631	11,83,010	+4,31,924	2,56,231	5,69,777	

APPENDIX I.

APPENDIX I



APPENDIX I.

Serial no.	Name of circle.	Areas comprised.	Headquarters.	Assistant Registrars.	Leave taken, if any, and officiating arrangements made.	Remarks.
1	2	3	4	5	6	7
1	Patna ...	1. Patna district 2. Arrah and Buxar of Shahabad district.	Patna ...	Babu Jogeshwar Dayal Sub-Deputy Collector.	... ..	
2	Gaya ...	1. Gaya district .. 2. Sasaram and Bhabhua of Shahabad district.	Gaya ...	Babu Shital Prasad, Sub-Deputy Collector.	.....	
3	Chapra ...	1. Saran district... 2. Champaran and 3. Hajipur of Muzaffarpur district.	Chapra ...	Pandit Uma Kant Thakur, Deputy Collector.	On leave from the 16th June 1939 to the 27th July 1939— Assistant Registrar, Muzaffarpur circle, held charge of this circle in addition to his own duties.	
4	Muzaffarpur	1. Muzaffarpur district except Hajipur	Pusa.	Babu H. Chakarvarti. temporary Assistant Registrar.		

5	Bhagalpur ...	<ol style="list-style-type: none"> <li>1. Bhagalpur Sadr and Banka of Bhagalpur district.</li> <li>2. Monghyr, Jamui, Sheikhpura, Haveli Kharagpur of Monghyr district.</li> <li>3. Rajmahal and Paharia Societies of Santal Parganas.</li> </ol>	Bhagalpur...	Babu Akhauri Basanteshwari Charan, Sub-Deputy Collector.	.....
6	Purnea ...	<ol style="list-style-type: none"> <li>1. Madhipura, Supaul and Bhattahi of Bhagalpur district.</li> <li>2. Begusarai and Societies under Daulatpur Co-operative Bank of Monghyr district.</li> <li>3. Purnea district</li> </ol>	Purnea ...	Babu Krishna Prasad, Sub-Deputy Collector.	... ..
7	Hazaribagh	<ol style="list-style-type: none"> <li>1. Hazaribagh district.</li> <li>2. Santal Parganas (Dumka, Deoghar, Jamtara, Godda) and</li> <li>3. Dhanbad of Manbhum district.</li> </ol>	Hazaribagh	<ol style="list-style-type: none"> <li>1. Maulavi Muhammad Samuel, Deputy Collector.</li> <li>2. Babu Raj Krishna Roy, Deputy Collector.</li> </ol>	On leave from the 7th January 1939 to the 5th February 1939. Held charge of the circle from 7th January 1939 to 5th February 1939.
8	Ranchi ...	<ol style="list-style-type: none"> <li>1. Ranchi district</li> <li>2. Purulia of Manbhum district.</li> <li>3. Chaibassa</li> </ol>	Ranchi ...	Babu Bhuvaneshwari Saran Verma, Deputy Collector.	... ..

APPENDIX I(a).

Serial no.	Name of circle.	Areas comprised.	Headquarters.	Special Officers and Banking expert.	Leave taken, if any and officiating arrangement made.	Remarks.
1	2	3	4	5	6	7
1	Bihar ...	Bihar ...	Patna ...	Babu Ram Krishna Prasad, Deputy Collector—Special Officer, Co-operative Department.	On leave from the 2nd December 1938 to the 1st April 1939. Was officiated by Babu Sadashiva Prasad, Special Officer, Cane-growers' Societies, Pusa from the 15th December 1938 to the 1st April 1939.	
2	Pusa ...	1. Purnea district. 2. Darbhanga district. 3. Sitamarhi Sub-division of Muza ff ar p ur district. 4. Portions of the districts of Monghyr and Bhagalpur lying north of the Ganges	Pusa ...	Babu Sadashiva Prasad, Special Officer, Cane-growers' Co-operative Societies.	On leave from the 10th October 1939 to the 9th November 1939. He was officiated by Babu Garib Nath Sahai, Organizer, Cane-growers' Societies, Purnea, from the 24th October 1939 to the 9th November 1939.	
3	South Bihar	1. Patna district. 2. Gaya district. 3. Shahabad district. 4. South Monghyr and South Bhagalpur.	Patna ...	Mr. J. Ahmed, Special Officer, Cane-growers' Co-operative Societies.	Held combined charge of South Bihar and Pusa circles from the 14th December 1938 to the 16th January 1939.	

4	Chapra ...	1. Saran district 2. Hajipur Sub-division in the district of Muzaffarpur.	} Chapra ...	(1) Mr. B. L. Mathur, Special Officer, Cane-growers' Co-operative Societies, from 1st January 1939 to the 19th April 1939.  (2) Mr. Singhasni Prasad, Special Officer, Cane-growers' Co-operative Societies from the 20th April 1939 to the 31st December 1939.	On leave from the 1st January 1939 to the 15th January 1939. Acted as Special Officer, Cane-growers' Co-operative Societies, Pusa circle from the 16th January 1939 to the 19th April 1939.
5	Champaran...	1. Champaran district. 2. Sadar Sub-division of Muzaffarpur district.	} Motihari ...	Mr. Inderdeva Sinha, Special Officer, Cane-growers' Co-operative Societies.	
6	Bihar ...	Bihar ...	Patna ...	Mr. V. M. Thakore, Banking Expert, from the 7th January 1939 to the 27th January 1939.	

## APPENDIX II.

Tour of Assistant Registrars, Chief Auditor, Special officers and Banking experts.

Serial no.	Name of officer.	Designation.	Number of days out on tour.	Remarks.
1	2	3	4	5
1	Pandit Uma Kant Thakur	Assistant Registrar, Co-operative Societies, Chapra circle.	233	On leave from the 16th June 1939 to the 27th July 1939.
2	Babu Akhauri Basanteshwari Charan.	Ditto—Bhagalpur circle.	166	
3	Babu H. Chakarvarti ...	Ditto—Muzaffarpur circle.	201	Held charge of Chapra circle from the 16th June 1939 to the 27th July 1939 in addition to his own duties.
4	Babu Jogeshwar Dayal	Ditto—Patna circle.	166	
5	Babu Sital Prashad ...	Ditto—Gaya circle	238	
6	Babu Krishna Prashad ..	Ditto—Purnea circle.	127	
7	Babu Bhuvaneshwari Saran Verma.	Ditto—Ranchi circle.	233	
8	Maulvi Md. Samuel ...	Ditto—Hazari-bagh circle.	112	On leave from the 7th January 1939 to the 5th February 1939.
9	Babu Raj Krishna Roy ...	Ditto ...	3	Held charge from the 7th January 1939 to the 5th February 1939.
10	Mr. P. Sen Gupta ...	Chief Auditor, Co-operative Societies, Bihar.	42	On leave from 8th December 1938 to the 7th February 1939.
11	Mr. S. Ghosh ...	O ff g. Chief Auditor. Bihar from 9-12-1938 to 7-2-1939.	17	
12	Babu R. K. Prashad ...	Special Officer, Co-operative Department, Bihar.	72	On leave from the 2nd December 1938 to the 1st April 1939.

## APPENDIX II—concl'd.

Serial no.	Name of officer.	Designation.	Number of days out on tour.	Remarks.
1	2	3	4	5
13	Babu Sadashiva Prasad...	(1) Offg. Special Officer, Co-operative Department, Bihar from 15-12-1938 to 1-4-1939. (2) Special Officer of Cane-growers' Societies, Pusa, from 2-4-1939 to 9-10-1939 and again from 10-11-1939 to 31-12-1939.	40	On leave from the 10th October 1939 to the 9th November 1939.
14	Mr. J. Ahmad ...	Special Officer, Cane-growers' Societies, South Bihar, Patna.	121	Held charge of Pusa circle from the 1st January 1939 to the 16th January 1939, in addition to his own duties.
15	Babu B. L. Mathur ...	Special Officer, Cane-growers' Societies, Chapra circle, Chapra (from 1-1-1939 to 19-4-1939).	30	
16	Babu Singhasani Prasad	(1) Special Officer, Cane-growers' Societies, Chapra circle, Chapra, from 20-4-1939 to 31-12-1939. (2) Ditto—Pusa circle from 16-1-1939 to 19-4-1939.	155	On leave up to 15th January 1939.
17	Babu Garib Nath Sahai	Offg. Special Officer, Cane-growers' Societies, Pusa circle, from 24-10-1939 to 9-11-1939.	11	
18	Babu Inderdeva Sinha ...	Special Officer, Cane-growers' Societies, Champaran circle.	157	
19	Mr. V. M. Thakare ...	Banking Expert, from 7th January 1939 to 27th January 1939.	2	

## APPENDIX III.

Statement showing Demand and Collection of Central Banks and Union from affiliated societies.

Serial no.	Name of bank or union.	Principal.				Interest.			
		Demand.	Collection.	Percentage collection.	Overdue.	Demand.	Collection.	Percentage collection.	Overdue.
1	2	3	4	5	6	7	8	9	10
		Rs.	Rs.		Rs.	Rs.	Rs.		Rs.
1	Masaurhi ...	2,64,230	11,388	4.3	2,52,342	1,73,569	3,447	1.9	1,70,123
2	Bihar ...	2,01,931	6,562	3.2	1,95,369	79,966	8,405	10.5	71,461
3	Barh ...	1,96,795	16,110	8.1	1,80,685	61,724	3,054	3.7	78,670
4	Fatwa ...	3,24,134	4,674	1.4	3,19,460	2,57,856	9,203	3.5	2,48,653
5	Dinapur ...	3,86,283	5,591	1.4	3,80,692	2,89,620	2,460	.8	2,87,160
6	Nawada ...	5,36,293	13,905	2.5	5,22,388	2,51,088	14,512	5.7	2,36,576
7	Jahanabad ...	4,16,624	14,544	3.4	4,02,310	3,74,595	12,700	4.6	2,61,895
8	Aurangabad ...	1,08,993	6,370	3.7	1,62,623	1,26,386	1,295	1.02	1,25,081
9	Arrah ...	2,05,523	257	.1	2,05,266	1,42,305	340	.3	1,41,965
10	Buxar ...	1,58,456	2,666	1.6	1,55,790	82,022	7,345	8.9	74,677
11	Sasaram ...	56,134	2,706	4.8	53,418	23,854	3,792	15.9	20,063
12	Bhabua ...	57,615	4,809	8.3	52,806	29,553	5,456	18.2	24,397
13	Muzaffarpur ...	4,89,567	6,091	1.2	4,83,476	1,64,427	14,216	7.7	1,70,211
14	Sitamarhi ...	6,03,247	2,440	.4	6,00,807	3,54,876	1,548	.4	3,53,328
15	Hajipur ...	3,90,986	2,578	.6	3,88,411	2,90,233	12,676	4.4	2,77,557
16	Chapra ...	2,26,929	2,389	1.05	2,24,540	71,802	11,381	15.8	60,421
17	Siwan ...	3,62,726	76,175	21.00	2,86,551	63,496	30,045	35.9	33,451
18	Gopalganj ...	3,10,718	14,228	4.5	2,96,490	1,35,014	13,795	10.2	1,21,219
19	Motihari ...	2,27,498	20,533	9.02	2,06,965	1,17,566	19,324	16.4	98,242
20	Bettiah National	1,21,431	10,209	8.4	1,11,222	57,348	12,945	22.5	44,403
21	Laheria Sarai ...	5,51,528	9,672	1.7	5,41,856	2,22,479	15,865	7.1	2,06,614
22	Bohka Madhubani	6,27,613	23,339	3.7	6,04,274	1,85,625	42,678	22.9	1,42,947
23	Daulatpur ...	4,82,557	3,079	.6	4,79,478	1,73,348	1,611	.9	1,76,737
24	Samastipur ...	1,72,085	1,644	.9	1,70,441	94,069	4,025	4.2	90,044
25	Bhagalpur ...	3,26,912	3,407	1.05	3,23,445	2,12,971	8,991	4.2	2,03,980
26	Madhipura ...	1,38,393	7,582	5.4	1,30,811	58,035	15,719	27.08	42,316
27	Supaul ...	1,94,746	1,406	1.04	1,93,340	66,233	3,005	5.3	63,228
28	Bhaptiabi ...	1,83,959	3,332	1.8	1,80,627	77,379	5,427	7.01	71,953
29	Banka ...	3,76,696	8,896	1.7	3,70,100	1,93,976	19,997	10.3	1,73,979
30	Dumka ...	48,433	8,004	16.5	40,429	26,115	6,414	24.5	19,701
31	Deoghar ...	48,720	27,254	55.0	21,466	13,737	13,441	97.8	296

Serial no.	Name of bank or union.	Principal.				Interest.			
		Demand.	Collection.	Percentage of collection.	Overdue.	Demand.	Collection.	Percentage of collection.	Overdue.
1	2	3	4	5	6	7	8	9	10
32	Rajmahal ...	Rs. 1,72,843	Rs. 2,056	1.1	Rs. 1,70,787	Rs. 1,11,611	Rs. 1,570	1.4	Rs. 1,10,041
33	Jamtara ...	56,817	2,794	4.9	54,023	16,883	4,895	28.9	11,988
34	Godda ...	15,729	5,643	35.8	10,086	2,296	2,014	87.7	282
35	Monghyr ...	2,13,358	1,851	.8	2,11,507	1,41,495	1,131	.7	1,40,364
36	Jamui ...	2,30,884	3,406	1.4	2,27,478	1,12,451	13,236	11.7	99,215
37	Sheikhpura ...	2,54,331	3,395	1.3	2,50,936	1,69,650	2,564	1.5	1,67,086
38	Haveli Kharagpur.	1,94,700	339	.1	1,94,421	1,03,954	6,015	6.6	97,039
39	Begusarai ...	2,19,020	3,431	1.5	2,15,589	1,34,901	11,849	8.7	1,23,052
40	Purnea ...	1,10,607	19,890	17.9	90,717	34,664	14,930	43.07	19,734
41	Araria ..	1,63,420	6,623	4.05	1,56,797	1,05,177	10,681	10.1	94,496
42	Kishunganj ...	29,290	2,273	7.7	27,017	13,440	2,169	16.1	11,271
43	Ranchi ...	96,643	3,760	3.8	92,888	61,107	6,099	9.9	53,008
44	Chota Nagpur Christian.	1,10,686	7,965	7.2	1,02,691	77,126	7,656	9.9	69,470
45	Khunti ...	70,145	1,885	2.3	77,260	39,292	4,573	11.6	34,639
46	Gumla ...	36,426	1,069	2.9	35,357	14,294	2,471	17.2	11,823
47	Simdega ...	8,296	1,090	13.1	7,206	2,808	891	30.7	2,007
48	Hazaribagh ...	1,03,238	5,453	5.3	97,785	40,938	16,307	39.8	24,631
49	Giridih ...	46,752	4,877	10.4	41,875	12,113	8,127	67.09	3,986
50	Daltonganj ...	1,19,979	1,092	.9	1,18,887	1,11,934	6,048	5.4	1,05,886
51	Purulia ...	1,08,054	507	.4	1,07,547	76,724	4,810	6.2	71,914
52	Dhanbad ...	20,346	6,468	31.7	13,878	4,033	4,036	100%	nil
53	Chaibasa ...	89,901	468	.5	89,433	58,076	2,835	4.8	55,341
	Total ...	1,12,58,608	4,05,995	3.6	1,08,52,613	58,71,437	4,61,139	7.8	54,10,298



## APPENDIX IV.

Statement showing demand and collection of affiliated societies from the members.

Serial no.	Name of bank or union.	Principal.				Interest.			
		Demand.	Collection.	Percentage of collection.	Overdue.	Demand.	Collection.	Percentage of collection.	Orent
1	2	3	4	5	6	7	8	9	10
		Rs.	Rs.		Rs.	Rs.	Rs.		Rs.
1	Masaurhi ...	1,53,743	4,333	2'75	1,49,611	1,99,980	1,668	'8	1,97,313
2	Bihar ...	1,30,965	8,850	6'37	1,23,615	98,078	9,171	9'3	89,907
3	Barh ...	1,67,300	16,969	1'14	1,50,340	1,53,068	6,017	3'9	1,47,351
4	Dinapur ...	2,91,328	7,364	2'52	2,83,964	3,35,927	6,093	1'8	2,80,871
5	Fatwa ...	2,39,477	4,831	2'01	2,34,646	3,19,693	6,643	2'	2,28,003
6	Nawada ...	3,62,844	18,131	4'99	3,44,713	3,95,294	9,063	2'3	3,35,750
7	Jahanabad ...	3,33,341	21,636	6'49	3,11,705	3,61,372	10,386	2'8	3,01,319
8	Aurangabad ...	1,94,898	12,805	6'57	1,82,093	2,13,676	4,393	3	1,77,700
9	Arrah ...	95,954	15,294	15'93	80,660	1,10,617	2,174	19'9	71,486
10	Boxar ...	75,888	5,482	7'22	70,406	77,994	6,245	8	64,161
11	Sasaram ...	70,626	3,263	4'65	67,363	66,636	4,486	6'7	62,877
12	Bhabua ...	38,115	4,948	12'98	33,167	33,174	5,900	17'7	27,267
13	Muzaffarpur ...	4,34,370	78,681	18'09	3,55,789	3,71,937	8,434	3'2	3,47,555
14	Sitamarhi ...	3,62,373	2,277	'62	3,60,096	4,68,031	1,141	'3	4,66,890
15	Hajipur ...	3,62,203	8,006	2'29	3,44,107	3,90,233	12,876	4'4	3,31,231
16	Chapra ...	1,90,142	5,245	2'73	1,84,897	78,219	8,070	1'	76,149
17	Siwan ...	4,12,977	93,137	22'57	3,20,840	1,90,697	61,150	36'8	1,59,547
18	Gopalganj ...	3,21,328	20,947	6'51	3,00,381	2,45,778	14,552	5'9	2,85,829
19	Motihari ...	2,10,455	33,199	15'77	1,77,256	2,13,695	25,666	11'9	1,51,590
20	Bettiah National	89,578	14,867	16'05	74,711	77,427	11,778	15'3	62,633
21	Laheriasarai ...	4,65,021	15,362	3'31	4,49,659	1,95,029	14,001	7'1	1,81,028
22	Bohika (Madhubani).	5,41,999	27,792	5'13	5,14,207	2,03,144	38,373	18'9	1,65,771
23	Daultpur ...	4,81,636	3,079	'63	4,78,557	3,00,320	5,694	1'8	4,72,863
24	Samastipur ...	1,39,458	1,161	'84	1,38,297	1,20,207	4,937	4'1	1,33,270
25	Bhagalpur ...	3,33,436	41,658	12'49	2,91,778	3,37,907	5,583	1'6	2,86,195
26	Madhupura ...	1,33,297	11,369	8'52	1,21,928	35,662	16,419	19'1	1,05,509
27	Supaul ...	92,812	2,482	2'67	90,330	74,944	2,811	3'7	87,519
28	Bhaptiahi ...	1,41,438	4,303	3'05	1,37,135	1,03,390	3,058	2'9	1,34,077
29	Banka ...	3,54,245	10,342	2'91	3,43,903	2,77,926	18,143	6'5	3,25,760
30	Dumka ...	62,973	8,734	13'85	54,239	50,567	7,888	15'5	46,681
31	Deoghar ...	1,04,056	32,019	3'07	72,037	41,628	24,464	58'7	47,573

Serial no.	Name of bank or union.	Principal.				Interest.			
		Demand.	Collection.	of Percentage Collection.	Overdue.	Demand.	Collection.	of Percentage collection.	Overdue.
1	2	3	4	5	6	7	8	9	10
		Rs.	Rs.		Rs.	Rs.	Rs.		Rs.
32	Rajmahal ...	96,601	2,548	2'83	94,053	97,555	1,693	1'7	95,862
33	Jamtara ...	55,754	2,799	5'01	52,956	45,992	5,062	11'2	40,930
34	Godda ...	31,921	7,878	24'9	24,045	14,193	6,952	48'9	7,241
35	Monghyr ...	1,54,297	4,373	2'83	1,49,924	1,78,851	2,364	1'3	1,76,487
36	Jamui ...	1,94,836	9,540	4'89	1,85,296	1,61,822	9,108	5'6	1,53,514
37	Shaikhpura ...	1,61,419	6,076	3'76	1,55,343	1,75,565	2,976	1'6	1,72,589
38	Haveli-Kharagpur.	1,40,186	2,064	1'38	1,47,121	1,32,055	6,574	5'3	1,15,451
39	Hegusarai ...	1,76,543	9,492	5'35	1,67,051	1,61,452	6,509	4'	1,54,944
40	Araria ...	1,55,742	8,797	5'64	1,46,945	1,46,994	10,511	7'1	1,36,483
41	Purnea ...	98,353	8,878	9'02	89,475	71,905	15,378	21'3	56,527
42	Kishunganj ...	29,741	2,078	6'95	27,663	21,489	2,330	10'8	19,159
43	Ranchi ...	3,35,970	9,973	4'22	2,25,997	2,35,079	13,991	5'9	2,21,088
44	Chota Nagpur Christian.	1,90,347	10,414	5'47	1,79,933	2,01,252	10,774	5'3	1,91,478
45	Khunti ...	63,392	2,876	4'53	60,516	51,262	5,696	11'1	45,566
46	Gumla ...	41,232	2,623	6'36	38,609	46,603	3,371	7'2	43,232
47	Simdega ...	22,397	2,367	10'52	20,040	28,322	2,678	9'4	25,644
48	Hazaribagh ...	1,19,908	9,429	7'86	1,10,479	87,158	17,593	20'1	69,565
49	Giridih ...	60,778	7,083	11'65	53,695	42,438	9,104	21'4	33,334
50	Daltonganj ...	1,21,185	3,315	2'81	1,17,870	1,38,695	4,783	3'4	1,33,913
51	Purulia ...	1,18,953	376	'31	1,18,577	1,70,972	5,207	3'	1,65,765
52	Dhanbad ...	30,539	4,618	15'12	25,921	16,566	8,442	50'9	8,123
53	Chaibasa ...	97,756	1,950	1'89	95,806	99,485	3,032	3'	96,453
	Total ...	97,94,327	6,56,385	6'71	91,37,942	83,96,894	5,01,273	5'9	78,95,531

APPENDIX V.  
General Informations about Central Banks and Unions.

Serial number.	Name of bank or union.	Number of members.		Share capital subscribed.	Share capital paid up.	Deposit held at the end of the year.	Working capital.	Reserve Fund.		Cost of management.	Remarks.
		Individuals.	Societies.					Used in the business.	Separately invested.		
1	2	3	4	5	6	7	8	9	10	11	12
1	Masaurhi ...	5	82	Rs. 20,250	Rs. 20,217	Rs. 75,314	Rs. 3,39,849	...	Rs. 4,793	Rs. 3,079	
2	Bihar ...	61	135	39,450	36,208	1,97,177	3,03,658	9,537	9,500	6,590	
3	Barh ...	37	95	42,385	25,431	1,83,701	3,34,493	6,630	18,400	6,701	
4	Fatwa ...	14	128	46,175	28,038	85,466	4,98,375	9,705	7,300	5,008	
5	Dinapur ...	8	104	53,800	52,830	96,847	4,95,453	...	2,019	4,842	
6	Nawada ...	86	288	1,17,635	66,352	2,58,140	7,35,686	29,773	16,770	8,070	
7	Jahanabad ...	31	191	77,805	73,383	3,21,320	6,58,392	17,434	17,434	6,478	
8	Aurangabad ...	53	134	50,445	35,085	1,18,043	2,67,492	...	4,456	4,435	
9	Arrah ...	91	65	39,880	17,345	2,61,510	3,70,844	8,102	4,600	2,626	
10	Buxar ...	24	74	30,405	28,865	1,45,646	2,20,336	...	7,648	2,454	
11	Sasaram ...	46	87	34,845	16,913	22,181	85,172	7,641	3,609	2,440	
12	Bhabua ...	10	56	10,690	10,690	10,692	88,595	...	1,177	3,229	
13	Muzaffarpur ...	88	164	95,025	50,955	4,11,452	6,88,742	...	31,202	8,903	
14	Sitamarhi ...	51	167	71,180	65,912	1,89,205	7,22,276	...	12,646	5,355	
15	Hajipur ...	28	173	71,450	59,639	1,85,825	4,89,505	4,741	10,000	6,983	
16	Chapra ...	25	104	38,830	38,810	3,64,931	3,87,307	7,056	9,500	6,986	
17	Siwan ...	8	237	94,585	93,636	3,91,427	6,07,350	49,754	47,513	17,567	
18	Gopalganj ...	49	155	73,870	57,528	2,39,691	3,51,917	17,183	14,030	6,799	
19	Motihari ...	35	171	69,850	41,910	2,86,141	4,55,778	12,331	13,422	8,084	
20	Bettiah National ...	24	80	22,350	17,610	1,38,414	2,09,386	...	3,613	4,359	
21	Laheriasarai ...	70	202	86,860	69,513	4,80,464	6,77,925	11,321	11,400	9,685	
22	Rohika ...	26	280	1,16,900	94,186	4,81,916	7,51,821	40,602	34,508	12,854	
23	Daulatpur ...	13	127	67,565	67,040	65,297	6,29,168	14,719	21,400	8,395	
24	Samastipur ...	18	65	29,370	28,154	1,57,495	2,51,756	...	4,082	6,010	
25	Bhagalpur ...	111	101	63,320	52,010	3,91,431	5,23,104	6,627	10,900	6,736	
26	Madhipura ...	50	120	35,990	29,470	1,35,132	1,83,062	3,347	7,400	4,510	
27	Supaul ...	26	83	25,195	5,989	1,31,579	2,08,730	15,223	7,900	2,911	
28	Bhaptiahi ...	5	53	23,060	23,060	24,872	2,29,811	...	2,167	3,641	
29	Banksa ...	6	205	55,650	33,368	1,72,250	4,45,637	5,378	11,000	6,578	
30	Dumka ...	12	139	7,490	6,970	38,301	84,697	...	322	4,122	
31	Deoghar ...	7	208	18,440	18,160	1,30,536	1,61,273	4,750	3,000	6,063	
32	Rajmahal ...	16	76	24,920	24,830	89,581	2,57,318	7,833	6,800	4,567	
33	Jamtara ...	4	102	12,360	12,360	50,412	82,215	180	5,667	2,294	
34	Godda ...	14	79	9,450	7,350	16,038	25,977	...	723	1,591	

1	2	Number of members.		Share capital subscribed.	Share capital paid up.	Deposits held at the end of the year.	Working capital.	Reserve Fund.		Cost of management.	Remarks.
		Individuals.	Societies.					Used in the business.	Separately invested.		
3	4	5	6	7	8	9	10	11	12		
				Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
15	Monghyr ...	24	74	25,955	21,999	83,788	3,22,559	...	825	8,764	
16	Jamul ...	26	124	89,890	36,730	1,43,464	3,06,781	3,960	6,700	4,900	
17	Sheikhpura ...	35	81	25,170	24,706	1,11,912	3,31,245	...	3,522	4,353	
18	Haveli-Kharagpur ...	3	73	23,080	22,437	70,992	2,43,519	316	4,800	5,239	
19	Begusaral ...	31	88	37,810	29,032	1,11,941	2,72,467	15,379	3,700	4,348	
20	Purnea ...	51	78	30,625	15,770	1,40,174	1,79,580	...	4,824	4,755	
21	Araria ...	59	102	24,600	13,571	63,047	1,81,555	900	900	4,177	
22	Kishanganj ...	96	37	14,680	6,318	18,389	37,566	1,131	...	1,871	
23	Raschi ...	188	209	85,350	21,324	1,62,164	2,14,949	2,043	4,900	7,842	
24	Chota Nagpur Christian ...	...	265	20,800	18,167	99,488	1,97,786	...	2,795	6,360	
25	Khunti ...	4	136	10,030	10,013	72,340	1,34,362	2,389	2,500	2,884	
26	Gumla ...	...	89	7,800	7,469	22,856	49,238	664	1,200	2,026	
27	Sindoga ...	1	58	3,320	2,973	18,488	17,012	102	321	796	
28	Hazaribagh ...	54	142	22,170	12,568	1,01,538	1,32,297	222	2,900	5,283	
29	Giddih ...	73	120	26,060	5,332	36,757	53,738	1,845	1,800	2,167	
30	Daltonganj ...	26	144	20,890	16,845	1,08,997	1,90,464	2,422	3,000	2,676	
31	Purulia ...	81	119	37,570	11,842	1,11,112	1,51,332	748	3,900	4,670	
32	Dhanbad ...	13	48	5,500	5,290	30,565	49,007	397	1,300	2,589	
33	Chaibasa ...	30	113	15,360	15,150	93,172	1,22,588	...	1,354	2,564	
	Total ...	1,902	6,631	21,03,865	16,07,058	78,49,113	1,60,73,264	3,22,500	4,22,143	2,74,909	

## APPENDIX VI.

General information of Societies other than Central Banks and Guarantee Unions (a) Agricultural.

Serial no.	Class of Societies.	Number of Societies.	Membership.	Paid up share capital.	Reserve fund.	Other funds.	Working Capital.	Profit (+) or loss (-).
1	2	3	4	5	6	7	8	9
				Rs.	Rs.	Rs.	Rs.	Rs.
1	Primary Societies.	6,606	1,52,745	10,40,151	25,68,573	1,30,953	1,41,24,169	+95,767
2	Grain golas ...	33	8,429	69	17,696	...	29,405	+11,093
3	Sale Society	2	174	1,781	338	1,900	5,372	-186
4	Dairy Society	1	38	...	2,236	...	4,179	+55
5	Better farming Societies.	1	21	...	...	...	8	-1
6	Cane marketing Unions.	27	507	1,070	2,311	252	15,021	+3,368
	Cane-growers' Societies.	826	17,924	19,483	2,097	202	77,355	+7,924
	Total ...	7,486	1,79,838	10,71,574	25,93,241	1,33,307	1,42,55,509	+1,17,919

## APPENDIX VI.

## General information of Societies other than Central Banks and Guarantee Unions (b) Non-Agricultural.

Serial no.	Class of Societies.	Number of Societies.	Membership.	Paid up share capital.	Reserve Fund.	Other Funds.	Working capital.	Profit (+) or loss (-).
1	2	3	4	5	6	7	8	9
				Rs.	Rs.	Rs.	Rs.	Rs.
1	Provincial Societies.	9	6,282	2,98,749	62,051	19,804	10,27,303	+22,941
2	Peoples' and Traders' Co-operative Banks.	11	2,924	1,01,294	66,263	32,217	7,10,328	+8,099
3	Other Employers' Societies.	72	21,336	15,62,641	4,15,065	87,315	39,01,767	+1,29,303
4	Societies of shop-keeper.	17	338	9,440	18,756	2,325	1,23,646	-1,497
5	Societies of depressed class.	24	690	3,139	11,397	1,777	40,144	+373
6	Stores ...	6	658	13,620	22,650	1,127	81,412	+5,654
7	Societies of Weavers, Limited.	9	686	13,136	7,592	17,887	53,189	+1,317
8	Home Industries Societies.	1	11	165	268	120	1,303	+71
9	Farmer and Cottage Industries Societies.	1	54	126	43	...	398	+20
10	Societies of Weaver's Union, Limited.	28	445	3,499	7,251	355	26,743	+726
11	Housing Societies.	2	99	14,810	798	1,578	56,343	+1,132
12	Better Living and Gram Sudhar Societies.	30	1,412	...	3,348	...	5,070	+502
13	Thrift Societies	5	124	2,965	172	35	10,460	+287
	Total ...	215	35,068	20,13,563	6,35,611	1,14,990	60,78,701	+1,78,028

## APPENDIX VII.

Statement showing completion of enquiry.  
1938.

Serial no.	Name of bank.	Total no. of societies.	Total no of members.	No. of societies enquired into.	No. of members.	Working capital.	Date of reconstruction.	Date of commencement of enquiry.	Date of completion of enquiry.	Remarks.
1	2	3	4	5	6	7	8	9	10	11
1	Chapra C. B. ...	103	1,848	103	1,750	3,98,796	31-12-1937	25-4-1938	22-3-1938	
3	Muzaffarpur C. B. ...	163	3,198	138	2,774	6,97,104	31-12-1937	23-5-1938	23-9-1938	
3	Ki-banganj ...	23	277	19	220	30,749	31-12-1937	24-6-1938	13-8-1938	
4	Araria C. B. ...	71	1,243	68	1,109	1,86,536	31-12-1937	23-6-1938	19-9-1938	
5	Barh C. B. ...	93	1,983	70	1,445	3,47,202	31-12-1937	1-6-1938	13-10-1938	
6	Masaurhi C. U. ...	87	1,141	77	1,091	8,56,845	31-12-1937	16-10-1938	31-12-1938	
7	Hajipur C. U. ...	170	3,507	164	2,977	5,09,039	31-12-1937	23-5-1938	21-10-1938	
8	Bihar C. B. ...	137	2,198	105	1,353	3,11,892	31-12-1937	25-5-1938	29-9-1938	
9	Purulia C. B. ...	116	2,091	111	2,023	1,58,721	31-12-1937	6-8-1938	21-12-1938	
	Total ...	957	17,485	853	14,750	29,99,784				
						1939.				
10	Purnea C. B. ...	76	1,260	65	1,141	1,87,711	31-12-1938	20-1-1939	12-5-1939	
11	Sitamarhi C. U. ...	171	2,542	143	2,079	7,25,599	31-12-1938	23-1-1939	31-7-1939	
12	Fatwa C. U. ...	127	2,089	126	1,899	5,02,954	30-6-1938	16-10-1938	3-7-1939	
13	Dinapore C. U. ...	104	1,595	99	1,399	1,97,630	31-12-1937	10-9-1938	1-2-1939	
14	Jehanabad C. B. ...	184	3,499	153	2,441	6,60,580	30-6-1938	10-3-1939	29-11-1939	
15	Aurangabad C. B. ...	133	3,056	94	1,900	2,73,381	30-6-1938	11-10-1938	16-2-1939	
16	Dhanbad C. I. ...	41	1,287	40	1,332	40,974	31-12-1938	14-2-1939	22-6-1939	
17	Bhaptiahi C. U. ...	63	1,073	51	935	2,33,383	31-12-1938	10-2-1939	16-4-1939	
18	Hazaribagh C. B. ...	128	3,026	127	2,853	1,54,995	30-6-1938	14-11-1938	31-8-1939	
19	Daulatpur C. B. ...	85	2,679	85	2,679	6,21,576	30-6-1939	8-9-1939	21-11-1939	
20	Nawadah C. U. ...	288	7,877	226	3,550	7,29,329	31-12-1938	6-4-1939	8-12-1939	
21	Gumla C. B. ...	99	2,055	51	954	48,593	30-6-1939	16-8-1939	14-12-1939	
	Total ...	1,480	32,034	1,259	23,071	43,68,124				
						1940.				
22	Ranchi C. B. ...	203	7,493	115	3,381	2,16,377	30-6-1939	11-7-1939	10-2-1940	
23	Chota Nagpur Christian ...	262	6,735	148	3,792	1,96,127	30-6-1939	3-7-1939	15-2-1940	
24	Khunti C. U. ...	139	3,120	107	2,564	1,36,487	30-6-1939	30-7-1939	29-1-1940	
25	Samastipur C. U. ...	65	930	65	930	2,56,016	31-12-1938	23-9-1939	6-2-1940	
26	Bhagalpur C. B. ...	88	1,443	88	1,443	5,25,743	30-6-1939	11-9-1939	6-3-1940	
27	Sasaram C. B. ...	85	1,358	57	803	85,172	31-12-1939	26-1-1940	1-5-1940	
28	Bhabna C. B. ...	54	799	54	709	78,595	31-12-1939	3-2-1940	19-3-1940	
29	Simdega C. B. ...	58	1,469	32	688	17,012	31-12-1939	19-2-1940	16-4-1940	
30	Buxar C. B. ...	73	1,330	68	697	2,20,336	31-12-1939	4-2-1940	15-5-1940	
	Total ...	1,018	24,587	734	15,097	7,31,865				
	Grand total ...	3,455	74,106	2,846	52,918	90,96,773				

BGP (COS) 22-798-9-12-1940-RN &amp; others





