

Educational (1916) Department.

Miss SERIES.

G.O. No. 659 - Ed

DATED 15 - 6 - 16

[Despatch Abstract.]

Books and Publications

Transferring to the D.P.D. the book entitled "A Practical Treatise on interest and discount" by M. J. Bhakera for disposal. of the author's request to introduce it as a text. book in Government Commercial Schools

BACK PAPERS.

G.O.	No.	Department.	Date.	G.O.	No.	Department.	Date.

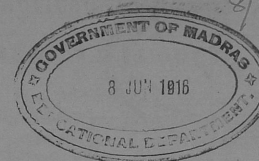
FURTHER PAPERS.

G.O.	No.	Department.	Date.	G.O.	No.	Department.	Date.

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CN 1987 28

8/6/16



Khetwady 11th Lane,
Bombay 5th June 1916.

To,

The Secretary

to Government of Madras

Educational Department,

M A D R A S.

Sir,

a copy is put up

I sent you by Registered post on the 2nd instant under separate cover two copies of my publication "A Practical Treatise on Interest & Discount".

Two printed copies of circular, containing opinions of Principals and Head Masters of different schools in India and also of eminent persons of London are enclosed herewith, which speak of the utility of the book.

I also invite your kind attention that the Government of Bombay have been graciously pleased to sanction my said publication as a Text book, as intimated to me in their --- Educational Department letter No. 1157 dated 2nd May 1916.

I have also to draw your kind attention that all the profits of its publication until the War lasts will be allocated towards "Her Excellency Lady Willingden's War Relief Fund".

I shall be glad if you will kindly try to introduce the said publication as a Text book in the curriculum of studies in the Commercial Schools and High Schools under your jurisdiction, thus promoting this noble object in view.

Thanking you in anticipation,

I have the honour to be,

Sir,

Your most humble & obedient servant

Enclosed Circulars

Ad

gpl

H. J. Bhattacharya

A PRACTICAL TREATISE

ON INTEREST & DISCOUNT

BY
M. J. BHATHENA

For the use of High Schools and Commercial Classes

EXTRACT FROM THE PREFACE

Interest and Discount are important portions of Arithmetic and of the last importance to men in business. Interest and Discount are the chief sources of profit to a banker while these two items are the chief causes of the insolvency of a careless trader. No amount of explanation and no amount of practice can therefore be considered too much for acquiring a thorough grounding in this portion of the subject, especially in this Commercial Capital of India.

I have therefore thought it advisable to devote a whole book to this subject and have endeavoured to make it an exhaustive treatise on Interest and Discount. The usual methods taught in schools have been given, as well as the methods adopted in Mercantile Houses.

By the same Author—

LESSONS IN POETRY.

To be had of the principal Book-sellers in Bombay, or
of the Author "Khetwady, 11th Lane, Bombay."

OPINIONS.

J. H. Yoxall Esq. M. P. Secretary, The National Union of Teachers,
London.

I have examined your "Practical Treatise on Interest and Discount" a copy of which you sent me. I find it particularly interesting as coming from a business man, and the numerous examples given should be useful. The Chapter on "Bills" is particularly good. (22-11-1901.)

G. Walter Knox Esq., B.Sc., F.C.A. & L. Cuthbert Cropper Esq. F.C.A.
OF MESSRS. KNOX, CROPPER & Co., Chartered Accountants, and Examiners to the London Chamber of Commerce.

"... Your Practical Treatise on Interest and Discount we trust will prove successful" (19-11-1901.)

William Knowles Esq., Incorporated Accountant, London.

The Book "Practical Treatise on Interest and Discount" appears to me to be an excellent one and one which cannot fail to be very useful to the class of persons for whom it is designed. (19-11-1901.)

THE BANKERS' & INSURANCE MANAGERS' MAGAZINE, LONDON.

We have received from Bombay a copy of a Treatise on Interest and Discount, by M. J. Bhathena. The volume has been published more especially for the use of High Schools and for the special benefit of commercial classes, and one of the advantages of the book is that it is quite plainly the work of a practical man of business, rather than that of the mere mathematician. It is a work which, if used extensively in the public schools in India, should ensure a considerable amount of thoroughness in mathematical education. The student who has worked through its pages will find himself well prepared for a clerkship in any of the mercantile houses. That is, perhaps, more than can be said for many of the old books of arithmetic published in this country. (March 1901.)

3 2
Rev. S. Degan S. J., Professor of Mathematics, St. Xavier's College and Examiner in Mathematics, to the University of Bombay.

"... I find the treatise written by a practical man of business well done and the examples as interesting as they are useful. The technical terms clearly explained at the heads of the chapters and set down in the strict form of a definition are a special feature of the valuable book."

Rev. L. Barbier, S. J., D. D. Principal, St. Joseph's College, Trichinopoly.

"... I hope it will prove very profitable to students chiefly in Technical Schools." (4-12-1900.)

W. W. Wallace Esq. Principal, American Mission High School, Madura, S. India.

I have examined your work on Interest and Discount and am impressed with its thorough and exhaustive treatment of the subject. I am sure the book will be found useful to all who wish to pursue the subject further than is contained in the ordinary arithmetic. (13-11-1901.)

H. Malim Esq. M.A., Principal, S. P. G. High School, Trichinopoly.

"... I should think it will prove very useful in Commercial Classes." (12-11-1900.)

V. A. Padgawker Esq. B.A., Acting Principal, Goculdas Tejpal High School, Bombay.

Mr. Bhathena's "Practical Treatise on Interest and Discount" is not only a help to students in schools but to people engaged in commercial offices. The manner and method in which the subject is treated give a thorough exposition of the subject and its importance is further enhanced by tables given at the end. I hope it will be extensively availed of by those for whom it is intended. (25-6-1901.)

N. G. Welinker Esq. M.A., LL.B., Principal, Union High School; Fellow of the Bombay University.

Mr. M. J. Bhathena's Treatise on Interest and Discount is a book which should prove useful to students of Arithmetic, particularly to those studying arithmetic with a view to qualify for business or commerce. It is written by a man in business and deals with applications of Discount and the Interest which are of the highest importance to business men. I strongly recommend its use in U. S. F. Classes and in Commercial Schools.

Mr. Bhathena's "Lessons in Poetry" is a selection of poems suited for the lower classes of our High Schools. The pieces are selected with care and the notes are written in correct and easy English. The book may be recommended to school masters who are in need of an inexpensive and at the same time suitable collection for teaching poetry. The selection for Gujerati poetry will also be acceptable in schools where the study of the Vernacular is encouraged. (22-11-1901.)

N. M. Sangle Esq., Mission High School, Ahmednagar.

The book is what the title indicates:—A practical brochure, useful alike to the University School Final student as well as to the business clerk in offices, and behind the counter. The Matric and the U. S. F. students can use it with benefit. The price of the book (8 annas) is small, but its value is great. (29-10-1901.)

P. A. Mistry Esq., Head-master, Government High School, Karachi.

I have gone through the two books "Lessons in Poetry" and "A Practical Treatise on Interest and Discount." They are very neatly got up. The first of these viz., Lessons in Poetry does not contain quantity sufficient for a whole year's work. The Annotations however are good. Students reading A. V. Standard IV., for whom the easy poetical pieces would do very well, find it often difficult to use a dictionary, being not advanced enough to select from it appropriate equivalents of words in their text books. To them your glossary would prove very useful.

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Your Practical Treatise on Interest and Discount is a very comprehensive book and treats the two subjects completely in all their different varieties. You have done well in working the model examples by Proportion and not by Formule. The book would prove very useful in schools generally, but commercial classes in particular (7-8-1901.)

M. J. Kapadia Esq., Head-master, Ripon High School, Bombay.

I have carefully gone through "Lessons in Poetry" by Mr. M. J. Bhathena and find that it is nicely got up and is so well suited to the requirements of students reading for the IV Standard and that it can be safely recommended to them. The poems have been very industriously annotated, the grammatical notes are copious & the English idioms are well explained. The Gujerati other words and the free translation given at the end heightens its utility. The author surely deserves great encouragement.

D. R. Naik Esq., Teacher in Mathematics, History & Science, Candidate Class, Ripon High School.

I find that your "Practical Treatise on Interest and Discount" is well arranged and that the examples are typical. I am of opinion that such a book was a desideratum for a long time—a want felt by students as well as by clerks working in accounts. I hope therefore the book will supply the long felt want and you will try to increase the number of examples in the miscellaneous stock in your next edition. (4-10-1900.)

D. J. Alpaiwalla Esq., B.A., Teacher in Mathematics, Sir J. J. P. Benevolent Institution, Bombay.

Mr. Bhathena's "Practical Treatise on Interest and Discount" is a valuable collection of examples in these two subjects preceded by instructive rules for working them in the ordinary way and followed by several tables useful to persons engaged in mercantile offices for calculating interest and annuities at various rates for different periods. Those who have to deal with this subject will find it handy and exhaustive. Students learning this portion of Arithmetic in schools, will master this subject by diligently going through this little work. (30-8-1900.)

T. Buell Esq., Teacher in Mathematics, American Mission High School, Bombay.

Mr. Bhathena's book on Interest and Discount is the kind of text needed for the A. V. Forth Standard. The text books in use in our Schools do not give a clear idea of discount and consequently our pupils are not much benefitted by them. The author has spared no pains to consult several authors and treat the subject in a clear and simple way that even pupils of limited knowledge of English could easily grasp it. The judicious selection and arrangement of examples from the easiest to the most difficult with model solutions and hints will prove very useful to those for whom it is intended. The tables at the end for calculating simple and compound interest are indispensable for business men. (30-1-1900.)

D. R. Khote Esq., B.A., Robert Money School, Bombay.

I find it interesting and instructive to students, more especially to those who desire to take up the commercial line. Although the book deals with a portion of Arithmetic, yet the method of treating and explaining the subject is so skillfully and systematically arranged that it will, I am sure, develop the faculty of students for solving any complicated problem in Arithmetic. Wish you success in your attempts. (7-7-1900.)

N. H. Copper Esq. B. A., Principal, The Jamsetjee Nesserwanjee Petit Parsi Orphanage, Bombay.

I have gone through "A Practical Treatise on Interest and Discount" carefully and find it a very useful compilation. (10-12-1900.)

I have gone over your "Practical Treatise on Interest and Discount" and I find it a very useful and interesting compilation. (28-8-1906.)

No. _____, dated _____ 191

The book entitled "A practical treatise on interest and discount" by M. J. Bhattacha will be transferred to the D.P.I. for ^{disposal} ~~disposition~~ of the author's request to introduce it as a text book in the curriculum of studies in the Govt. Commercial and high schools.

Mr D. P. J. (L. encl to write a book)
.. Mr. J. Bhattacharya Esq (govt)

Done
19/6/16

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When copied

When examined

When signed

191

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