

course of conduct if he [shall find] FINDS, after notice and hearing, that the [court] COURSE of conduct of the licensee results in an evasion or violation of any provision of this article[, ] or of THE rules and regulations [promulgated in pursuance thereof] ADOPTED UNDER IT.

12.

For the purpose of enabling the [Administrator of Loan Laws] COMMISSIONER OF CONSUMER CREDIT to ascertain the general status and condition of the combined business of the licensees under his jurisdiction, the [Administrator of Loan Laws may] COMMISSIONER SHALL require [of] each licensee TO FILE WITH HIM, ON OR BEFORE MARCH 1 OF EACH YEAR, an annual report, TO BE UNDER OATH AND in [such] THE form and setting forth [such] THE information[, ] relevant to the business and operations [licensed hereunder,] OF THE LICENSEE as [he may prescribe] THE COMMISSIONER REQUIRES. Any analyses or recapitulations of [such] THESE annual reports may be available for examination [or may] AND SHALL be published UNDER ARTICLE 41, §192A OF THE CODE, but the annual reports of INDIVIDUAL licensees shall be treated by the [Administrator of Loan Laws] COMMISSIONER as [being] confidential information.

13.

[The] EACH licensee shall keep [such] THOSE books and records as, in the opinion of the [Administrator of Loan Laws] COMMISSIONER OF CONSUMER CREDIT, will enable the [Administrator of Loan Laws] COMMISSIONER to determine whether the provisions of this article are being observed. [Every such] EACH licensee shall preserve the records of final entry used in [such] ITS business, including ANY cards used in the card system[, if any], for a period of at least two years after the making of THE FINAL ENTRY ON any loan [recorded therein].

[14. All license fees received under this article are hereby appropriated for the uses and purposes thereof and the expenses which may be incurred in relation to the supervisions of licensees and enforcement of this article; any surplus remaining at the end of the fiscal year shall be paid into the State treasury, with a statement of receipts and disbursements.]

[22.

(b) This article shall be so interpreted and construed as to effectuate its general remedial purpose.]

[23.] 14.

Any person[, ] who [knowingly] violates [the provisions] ANY PROVISION of § 1 of this article is guilty of a misdemeanor and on conviction is subject for