

REPORT  
ON THE WORKING OF THE  
CO-OPERATIVE CREDIT SOCIETIES  
IN COORG  
FOR THE YEAR  
Ending 30th June 1911.



MERCARA:  
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1911.

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For the year ending 30th June 1911.

I.—ADMINISTRATION AND TOURING.

There was no change in the administration. The office of Registrar was held by me in addition to that of Deputy Director, Land Records and Agriculture and Settlement Officer; my staff consisted of only one clerk. During my tours I attended Committee meetings of all societies and whenever I met Committee members discussed with them the affairs connected with the management of their societies. I also attended the Fifth Conference of Registrars at Allahabad in January last.

II.—SUMMARY OF GENERAL PROGRESS.

2. Before proceeding with this report it is necessary to remark that the statements attached to it are distinguished as Imperial and Provincial, the latter as appendices which refer to purely local interest.

3. Although there has been no canvassing for new members the progress was satisfactory; four societies were registered, during the year, and 263 members were enrolled, and the total number of members is now four times that of 1906, the year in which the business was started (Appendix A).

III.—WORKING OF SOCIETIES.

4. In this province there are only rural societies, of which 13 are with limited and 9 with unlimited liabilities. All members are shareholders, and the value of the shares vary from Rs. 10 to Rs. 20 for the different societies. These shares have to be paid up in five annual instalments. In the older societies where the shares have been fully paid up, they are at premium from 5 to 30 per cent. of the value of the original share (*vide* Appendix B).

5. *Dividends*.—Profits are in the first instance credited to the reserve fund, and after that fund has reached 25 per cent. of the aggregate capital, each member is entitled to a dividend for the share or shares he holds. In the older societies dividends are now paid, but one-fourth of the annual profit is transferred to the existing reserve fund. The dividends this year amounted to Rs. 1,626-12-0, and ranged from 6½ to 15 per cent. per share (*vide* Appendix C). This sum has been credited towards new shares.

6. *Business transacted*.—The business consisted of cash loans only to members for agricultural purposes, liquidation of debts and other objects. The amount distributed aggregated Rs. 51,668, of which Rs. 35,699-2-1, Rs. 7,672-5-11 and Rs. 4,873-1-9 respectively are recoverable in 1912 and thereafter; the balance has been repaid during the year. The recovery has been good on the whole, the outstandings being 10 per cent. of the total amount lent (Appendix D). In a few societies too lenient a treatment was accorded to the defaulters during the year, but prompt measures will be taken against them next year. All societies worked with a profit.

7. *Loans.*—The number of loans granted was 1,209, of which 998 were for sums under Rs. 50, 189 for sums below 100 and 22 for sums exceeding Rs. 100 (Appendix E). The by-law requiring loans to be repaid after one year has been modified: the repayment is now to be made by annual instalments according to a graduated scale.

8. *Interest charged.*—The interest charged on money lent was 10 to 12½ per cent. while 5 to 6½ per cent. was paid for money borrowed by the societies.

9. *Management.*—There was very little change in the managing body, indeed several gentlemen have now continued to hold the office of President, Committee member or Controller for the last seven years; and the societies to which they belong are most fortunate to have men of such long experience at the head of their affairs.

10. *Committee meetings.*—Particular attention was paid this year to Committee meetings, which were regularly held and in some societies exceeded the number required by the by-law (Appendix F). Copies of all proceedings are sent to me and I am glad to observe that, with few exceptions, I found them all business like.

#### IV.—RESERVE FUND.

11. As may be seen from Appendix G, the total reserve fund now amounts to Rs. 10,750-1-9 and this represents 21 per cent. of the aggregate capital. In nine societies it varies from 25 to 35 per cent., and in the others from 4 to 23 per cent. Of the reserve Rs. 7,739-14-8 are invested in Government securities which are kept in the District Treasury, and the balance, which is utilized in the business of societies, will in due course be also invested. I may remark here that the Committees formerly dissented with my proposal that the reserve fund should be kept in a tangible form and out of reach of every one, but I think they all now agree that this is the correct way of disposing of it. It is true that we get only 8½ per cent. interest from Government, but the small profit realised from the interest weighs little against the financial security which is obtained by a substantial reserve fund.

#### V.—RESOURCES.

12. The chief source of raising money is by shares and this amounts to Rs. 26,361; next to this come deposits and debentures amounting to Rs. 20,433 and the Government loan amounting to Rs. 4,867 (*vide* Appendix H). The money raised by shares is the net savings of the members themselves due to their thrift; while the deposits and debentures belong chiefly to wealthy and sympathetic land owners of whom Messrs. Apparanda Chengappa, D. Chennabasappa Shetty, Hanumayya, Gijagana Devayya, Mukkatu Iyappa, D. Venkatramana Shetty, C. Madayya, R.B., Arekaribashetty, Kalhalli Siddabasappa and Uddur Chandrappa Shetty deserve special mention. These gentlemen have greatly contributed towards the confidence in the co-operative movement in Coorg by lending money at a low interest and by adding their names to the list of members.

#### VI.—DISPUTES AND LITIGATION.

13. There have been 29 cases of litigation, and they have all been satisfactorily settled without any loss. Such proceedings have in no way affected the reputation of the societies, and it is noteworthy that most of the persons concerned have asked to be reinstated as members.

### VII.—AUDIT AND INSPECTION.

14. All accounts have been audited by me, in some cases twice, during the year. In addition to this revenue officials have also very kindly given the most valuable assistance by checking the cash balance monthly. The Committee members and Controllers also check the accounts at every meeting.

### VIII.—ACTS, RULES AND BY-LAWS.

15. Under section 27 of the Act, the Honourable the Chief Commissioner was pleased to make rules on the following subjects :—

- (a) On the working of the Co-operative Credit Societies in Coorg. Notification No 27, dated 27th April 1905.
- (b) Conditions for the grant of Government loans. Notification No. 65, dated Bangalore, 30th September 1905.
- (c) Rules referring to disputes in respect of business. Notification No. 97, dated Bangalore, 21st December 1906.
- (d) Additional rules referring to disputes in respect of business. Notification No. 72, dated 17th August 1908.
- (e) Amendment in the rules for the working of the Co-operative Credit Societies in Coorg, Notification No. 61, dated 26th July 1909.

The following publications relating to the management of the societies were issued by the Registrar :—

- (i) By-laws for the societies : in English and Canarese.
- (ii) Co-operative manual : in English and Canarese.
- (iii) Circulars which by experience were found to be valuable : in English and Canarese.

### IX.—MISCELLANEOUS.

Nil.

### X.—ATTITUDE OF THE PUBLIC.

16. The public are kindly disposed towards the societies and I take this opportunity to thank in particular the following gentlemen for the valuable services rendered by them since the last seven years :—

Messrs. Apperandra Mandanna, R.B.

- „ Kodimaniandra Subbayya.
- „ Biddandra Ganapati.
- „ Mukkati Iyappa.
- „ Brahmin Sripati Rao.
- „ Pattedada Kuttappa.
- „ Madanda Mandanna.

It is not possible for me to devote much of my time to Co-operative Credit Societies, and I readily recognize that all the work is done by the gentlemen on Committees and Controllers.

GUSTAV HALLER,

Registrar,

Co-operative Credit Societies in Coorg.

MERCARA,

Dated 16th September 1911.

# IMPERIAL STATEMENTS.

## I—C. General progress—Rural Societies.

Provinces.	Kind of Society.	Number of Societies.		Number of members.		Working capital.			
		At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.	At the beginning of the year.	At the end of the year.		
		1	2	3	4	5	6	7	8
Coorg.	Cash limited liability.	13	13	1,488	1,459	Rs. 42,643	A. P. 10 10	Rs. 48,351	A. P. 2 3
	Cash unlimited do.	5	9	327	587	8,266	6 0	15,812	6 8

## II—C. Receipts and disbursements—Rural Societies—from 1st July 1910 to 30th June 1911.

Province.	Kind and name of Society.	RECEIPTS.													
		Share payments.	Entrance fees.	Deposits by members.	Loans from other sources.			Loans repaid by members.	Loans repaid by other societies.	Interest received.	Sale proceeds of stock.	Other income.	Total income of year.	Opening balance.	Grand total receipts including opening balance.
					Government.	Other Societies.	Non-members.								
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Coorg.	<i>Limited.</i>	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.			Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
	Padinalkund	249 8 0	2 8 0	—	—	—	—	2,365 13 7	—	—	336 14 8	—	2,954 10 3	844 7 9	3,299 2 0
	Yednal Kund	188 7 0	7 8 0	—	—	—	2,937 11 9	9 7 0	—	261 10 9	—	5 12 5	3,410 8 11	142 7 2	3,553 0 1
	Hoppunad	193 0 0	7 0 0	110 0 0	—	—	1,549 5 9	—	—	165 7 6	—	17 12 0	2,033 9 3	241 0 10	2,274 10 1
	Amatti-Solaparaad	407 8 2	12 8 0	30 0 0	—	—	4,721 5 3	—	—	467 12 7	—	59 11 1	5,698 18 1	512 8 3	6,211 5 4
	Mocera	398 0 0	32 8 0	100 0 0	—	—	2,063 12 0	—	—	316 5 9	—	—	3,913 9 9	66 2 5	3,979 12 2
	Bongunad	263 0 0	18 4 0	321 0 0	—	—	2,963 8 11	—	—	334 5 6	—	2 4 0	3,917 6 5	62 10 1	3,980 0 6
	Kantamunad	274 10 0	9 0 0	12 0 0	250 0 0	—	2,062 9 0	—	—	239 6 10	—	—	3,377 9 10	168 9 4	4,043 3 2
	Anugumad	173 0 0	20 0 0	100 0 0	200 0 0	—	2,350 5 11	—	—	293 6 2	—	8 12 0	3,154 8 1	414 7 2	3,468 15 3
	Hottunad	168 0 0	12 0 0	—	—	—	1,623 0 0	—	—	258 6 7	—	5 4 0	2,167 2 7	290 8 9	2,477 11 4
	Tavunad	276 0 0	13 8 0	—	—	—	2,313 4 2	—	—	273 10 6	0 3 3	—	2,924 12 0	529 1 8	3,453 13 3
	Kallunad	214 0 0	10 8 0	—	—	—	2,443 2 8	—	—	326 12 4	0 7 0	0 14 0	4,045 12 0	619 7 10	4,715 3 10
	Hatgunad	178 0 0	5 0 0	—	—	—	1,630 8 3	—	—	254 4 4	—	3 4 0	2,051 0 7	37 12 10	2,088 13 5
	Thavalagerimunad	264 0 0	20 4 0	210 0 0	300 0 0	—	1,911 2 10	—	—	259 3 8	—	13 8 0	2,968 2 6	229 7 0	3,227 10 6
	<i>Unlimited.</i>														
	Chovalli Shettahalli	129 0 0	12 4 0	511 4 5	—	—	676 6 6	—	—	143 2 2	—	—	1,404 2 2	45 15 3	1,450 1 5
	Tolara Shettahalli	104 0 0	8 12 0	—	—	—	561 14 8	20 0 0	—	130 4 11	—	—	1,124 15 7	104 2 11	1,229 2 6
	Balarur Hanmane	123 0 0	15 12 0	400 0 0	—	—	573 12 4	—	—	256 9 1	—	5 12 0	1,623 14 5	14 13 0	1,638 11 5
	Ganavale	121 0 0	11 4 0	30 0 0	250 0 0	—	360 0 0	—	—	41 15 4	—	2 15 0	914 2 4	16 10 0	930 12 4
	Kiraganur	124 0 0	11 4 0	10 0 4	—	—	2,470 0 0	—	—	220 2 1	—	2 5 0	2,942 12 1	931 11 0	3,474 7 1
	Natta	258 0 0	20 4 0	1,725 0 1	—	—	600 1 0	—	—	164 11 2	—	1 15 0	3,029 15 2	—	3,029 15 2
	Kunlaballi-Kumraballi	91 0 0	44 12 0	1,015 0 1	—	—	423 4 1	—	—	99 9 11	—	—	1,242 10 0	—	1,242 10 0
	Tolar-Shettahalli	50 0 0	24 4 0	740 0 0	—	—	261 11 8	—	—	99 4 1	—	—	1,215 3 9	—	1,215 3 9
	Kodli Hobli	225 0 0	40 0 0	790 0 0	—	—	—	—	—	20 2 2	—	1 4 0	1,066 7 3	—	1,066 7 3
	<b>Total</b>	4,610 15 2	459 0 0	6,023 4 1	1,100 0 0	20 0 0	40,806 6 5	29 7 0	5,037 11 3	0 12 2	123 4 3	59,250 12 0	4,763 14 10	63,914 11 10	

II-C. Receipts and disbursements—Rural Societies—from 1st July 1910 to 30th June 1911—Continued.

Province.	Kind and name of Society.	DISBURSEMENTS.															
		Share capital withdrawn	Deposits withdrawn	Loans repaid to			Loans to members.	Loans to other societies.	Interest paid on loans and deposits.	Dividend and bonuses paid.	Stock bought.	Establishment and contingent charges.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditure including closing balance.
				Government.	Other societies.	Non-members.											
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32		
	<i>Limited.</i>	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.		Rs. A. P.		Rs. A. P.		Rs. A. P.		Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	
	Padinalknad	20 0 0	50 0 0	...	...	...	2,478 12 9	...	44 2 5	136 11 0	...	86 0 0	870 0 0	3,135 10 2	163 7 10	3,299 2 0	
	Yedernalknad	12 0 0	...	59 8 0	...	...	2,827 8 3	...	16 10 6	120 0 0	...	40 6 6	290 0 0	3,366 1 3	186 14 10	3,553 0 1	
	Beppunad	...	...	68 8 0	9 7 0	...	1,709 9 9	...	35 2 11	110 0 0	...	32 13 6	153 0 0	2,118 9 2	156 0 11	2,274 10 1	
	Ammatti-Sidapurnad	...	...	273 6 6	...	...	4,898 12 3	...	148 9 2	170 0 0	...	79 1 0	414 13 3	5,982 10 2	228 11 2	6,211 5 4	
	Mercara	40 0 0	...	30 0 0	...	...	3,791 2 11	...	37 10 10	...	...	29 0 6	...	3,927 14 3	51 13 11	3,979 12 2	
	Bengunad	...	100 0 0	85 0 0	...	...	3,425 12 0	...	44 5 7	90 0 0	...	46 3 10	70 0 0	3,861 5 5	118 11 1	3,980 0 6	
	Kantmurnad	10 0 0	100 0 0	30 0 0	...	...	3,405 8 9	...	29 1 2	84 0 0	...	39 13 6	288 0 0	3,986 7 5	59 11 9	4,046 3 2	
	Anjigerinad	...	...	45 9 7	...	...	3,401 15 11	...	12 12 6	...	...	22 9 6	...	3,482 15 8	5 15 7	3,488 15 3	
	Bettinetnad	...	...	113 4 3	...	...	1,883 3 11	...	35 1 3	...	...	63 9 6	129 0 0	2,224 2 11	203 8 5	2,427 11 4	
	Tavunad	...	40 0 0	110 0 0	...	...	2,783 10 4	...	34 10 1	...	...	71 5 6	203 6 7	3,243 0 6	210 12 9	3,453 13 3	
	Kadietnad	32 0 0	...	35 0 0	...	...	3,875 2 7	...	75 8 0	...	...	55 13 6	317 0 0	4,443 8 1	271 11 9	4,715 3 10	
	Hatgatnad	...	...	40 0 0	...	...	1,860 15 0	...	25 9 7	...	...	24 0 0	108 0 0	2,058 8 7	30 4 10	2,088 13 5	
	Thavalagerimurnad	25 0 0	...	115 0 0	...	...	2,857 7 0	...	5 9 7	...	...	55 7 9	100 0 0	3,198 8 4	34 2 2	3,227 10 6	
Coorg.	<i>Unlimited.</i>																
	Choudlu Shettahalli	...	...	15 0 0	...	...	1,143 0 0	...	101 4 0	...	...	11 8 0	...	1,270 13 0	179 5 5	1,450 1 5	
	Taltare Shettahalli	...	...	20 0 0	...	...	941 5 0	...	93 12 0	...	...	9 8 0	75 0 0	1,139 9 0	89 9 6	1,229 2 6	
	Bidarur Hemmane	...	...	15 0 0	...	...	1,345 0 0	...	114 2 11	...	...	20 15 10	85 0 0	1,580 2 9	119 8 8	1,699 11 5	
	Garavale	...	...	...	...	...	811 8 4	...	14 12 0	...	...	18 0 6	63 0 0	907 4 10	23 7 6	930 12 4	
	Kiragandur	...	...	...	...	...	3,625 8 8	...	70 1 1	...	...	31 0 6	136 0 0	3,862 5 3	12 1 10	3,874 7 1	
	Nidta	...	...	...	...	...	1,900 0 0	...	78 15 4	...	...	86 9 10	...	2,015 9 2	1,044 6 0	3,059 15 2	
	Kundahalli-Kumarahalli	...	...	...	...	...	1,300 0 0	...	62 8 0	...	...	16 15 6	...	1,379 7 6	368 2 6	1,742 10 0	
	Tolur-Shettahalli	...	...	20 0 0	...	...	910 0 0	...	43 12 0	...	...	16 15 6	...	990 11 6	224 8 3	1,215 3 9	
	Kodli Hobli	...	...	...	...	...	494 0 0	...	...	...	...	20 1 10	...	514 1 10	552 5 5	1,066 7 3	
	<b>Total</b>	<b>139 0 0</b>	<b>290 0 0</b>	<b>1,090 4 4</b>	<b>29 7 0</b>	<b>...</b>	<b>51,667 10 5</b>	<b>...</b>	<b>1,124 1 1</b>	<b>710 11 0</b>	<b>...</b>	<b>778 0 1</b>	<b>2,855 3 10</b>	<b>58,684 5 9</b>	<b>4,330 6 1</b>	<b>63,014 11 10</b>	

III—C. Profit and loss account—Rural Societies—from 1st July 1910 to 30th June 1911.

Province.	Kind and name of Society.	PROFIT.				LOSS.					Net profit plus, or loss minus.		
		Interest earned.	Gross profit on sale of stock.	Other items.	Total.	Interest paid and due.	Establishment and contingent charges paid and due.	Debts written off.	Depreciation of stock.	Other items.		Total.	
1	2	3	4	5	6	7	8	9	10	11	12	13	
	Limited.	Rs. A. P.		Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.				Rs. A. P.	plus Rs. A. P.	
Coorg.	Padinalknad	296 14 8		8 8 0	340 6 8	44 2 5	32 0 0				80 2 5	260 4 3	
	Yolenalknad	261 10 9		13 4 5	274 15 2	16 10 6	40 6 6				57 1 0	217 14 2	
	Boppunad	165 7 6		24 12 0	190 3 6	35 2 11	32 12 6				68 0 5	122 3 1	
	Ammatti-Sidapurnd	467 12 7		73 2 1	539 15 8	148 9 2	79 1 0				227 10 2	312 5 6	
	Mercara	316 5 9		32 8 0	243 13 9	37 10 10	29 0 6				66 11 4	222 2 5	
	Bengruvad	224 5 6		21 8 0	255 12 6	44 5 7	45 2 10				90 9 5	265 4 1	
	Kantmurnad	259 8 10		9 0 0	278 6 10	29 1 2	39 12 6				69 14 8	209 8 2	
	Anjigeruad	263 6 2		23 12 0	238 2 2	12 12 8	23 9 6				35 6 2	196 12 0	
	Hottatnad	223 0 7		17 4 0	305 10 7	35 1 2	63 9 6				99 10 9	206 15 10	
	Tarunad	273 10 6		31 12 2	305 7 9	24 10 1	71 5 6				105 15 7	199 8 2	
	Kadiatnad	226 12 4		11 12 0	408 9 4	75 2 0	55 12 6				131 5 6	277 3 10	
	Hatratnad	214 4 4		8 4 0	242 8 4	25 9 7	34 0 0				49 9 7	192 14 9	
	Thavagerimurnad	250 8 2		22 12 0	292 15 2	5 9 7	55 7 9				61 1 4	231 14 4	
		Unlimited.											
		Choodla Shettahalli	122 2 2		12 4 0	156 7 2	101 4 0	11 8 0				119 12 0	45 11 2
		Taitare Shettahalli	120 4 11		8 12 0	139 0 11	93 12 0	9 8 0				103 4 0	36 12 11
		Bidarar Hammann	252 9 1		21 2 0	260 1 1	114 2 11	20 15 10				135 2 0	144 14 4
		Geravale	41 15 4		14 2 0	56 2 4	14 12 0	18 0 6				32 12 6	23 5 10
		Kiragandur	220 2 1		14 2 0	234 12 1	70 1 1	21 0 6				101 1 7	153 10 6
		Natta	122 11 2		22 2 0	272 14 2	78 15 4	24 9 10				115 9 2	153 5 0
	Kundahalli-Kumarahalli	99 9 11		44 12 0	144 5 11	62 2 0	16 15 6				79 7 6	64 14 5	
	Talur Shettahalli	99 4 1		24 4 0	127 8 1	42 12 0	16 12 6				60 11 6	72 12 7	
	Kodli Hobli	20 2 2		41 4 0	61 7 2		20 1 10				20 1 10	41 5 5	
	Total	2,027 11 2		528 0 9	2,520 12 0	1,124 1 1	772 0 1				1,928 1 2	2,728 10 10	

N.B.—Column 5 includes entrance and certificate fees and penalties.

IV—C. Balance sheet—as at the 30th June 1911—Rural Societies.

Province.	Kind and name of Society.	ASSETS.							LIABILITIES.					
		Cash in hand and bank.	Value of investment.	Loans due by members.	Loans due by other societies.	Interest due on columns 5 and 6.	Value of stock in hand.	Other items.	Total assets.	Loans from non-members.	Loans from other societies.	Interest due on loans in columns 11 and 12.	Loans from Government.	Interest due to Government.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	<i>Limited.</i>	RS. A. P.	RS. A. P.	RS. A. P.					RS. A. P.				RS. A. P.	
	Padinalknad ...	163 7 10	928 4 0	2,912 15 10	...	...	...	...	4,004 11 8	...	...	...	205 0 0	...
	Yedenalknad ...	186 14 10	677 0 9	2,856 10 2	...	...	...	...	3,720 9 9	...	...	...	357 0 0	...
	Beppunad ...	156 0 11	653 0 0	3,018 2 11	...	...	...	...	3,827 3 10	...	...	...	171 4 0	...
	Ammatti-Sidapurnad ...	228 11 2	850 7 3	5,395 7 0	...	...	...	...	6,474 9 5	...	...	...	451 12 6	...
	Mercara ...	52 13 11	401 14 6	3,319 14 11	...	...	...	...	3,773 11 4	...	...	...	150 0 0	...
	Bengunad ...	118 11 1	665 3 2	3,036 12 0	...	...	...	...	3,820 10 3	...	...	...	258 0 0	...
	Kantmurnad ...	59 11 9	634 8 0	3,277 9 3	...	...	...	...	3,971 13 0	...	...	...	520 0 0	...
	Anjigerinad ...	5 15 7	220 5 10	3,067 14 0	...	...	...	...	3,294 3 5	...	...	...	493 9 8	...
	Bettietnad ...	203 8 5	540 0 4	2,144 11 11	...	...	...	...	2,888 4 8	...	...	...	366 4 4	...
	Tavunad ...	210 12 9	628 13 7	2,556 15 7	...	...	...	...	3,396 9 11	...	...	...	219 0 0	...
	Kadietnad ...	279 11 9	753 5 3	3,139 5 7	...	...	...	...	4,164 6 7	...	...	...	220 0 0	...
	Hatgatnad ...	30 4 10	328 0 0	1,829 13 0	...	...	...	...	2,188 1 10	...	...	...	120 0 0	...
	Thavalagerimurnad ...	34 2 2	100 0 0	2,692 0 5	...	...	...	...	2,826 2 7	...	...	...	550 0 0	...
Coorg.	<i>Unlimited.</i>													
	Choudlu Shettahalli ...	179 5 5	...	1,839 7 4	...	...	...	...	2,018 13 9	...	...	...	120 0 0	...
	Taitare Shettahalli ...	89 9 6	75 0 0	1,393 10 4	...	...	...	...	1,558 3 10	...	...	...	180 0 0	...
	Bidarur Hemmans ...	119 8 8	85 0 0	2,502 2 8	...	...	...	...	2,706 11 4	...	...	...	135 0 0	...
	Garavale ...	23 7 6	63 0 0	801 8 4	...	...	...	...	887 15 10	...	...	...	350 0 0	...
	Kiragandur ...	12 1 10	136 0 0	3,275 3 8	...	...	...	...	3,423 5 6	...	...	...	...	...
	Nidta ...	1,044 6 0	...	1,099 15 0	...	...	...	...	2,144 5 0	...	...	...	...	...
	Kundshalli-Kumarahalli ...	363 2 6	...	810 11 11	...	...	...	...	1,173 14 5	...	...	...	...	...
	Tolnr-Shettahalli ...	224 8 3	...	628 4 4	...	...	...	...	852 12 7	...	...	...	...	...
	Kodli Hobli ...	552 5 5	...	494 0 0	...	...	...	...	1,046 5 5	...	...	...	...	...
	<b>Total ...</b>	<b>4,330 6 1</b>	<b>7,739 14 3</b>	<b>52,093 4 2</b>	...	...	...	...	<b>64,163 8 11</b>	...	...	...	<b>4,866 14 8</b>	...



IV—C. Balance sheet—as at the 30th June 1911—Rural Societies—Continued.

Province.	Kind and name of Society.	LIABILITIES—contd.										Profit plus, or loss minus.
		Total of columns 11 to 15.	Share capital.	Deposits by members.	Interest due on members deposits.	Dividend due to members.	Total due to members, columns 17 to 20.	Establishment and contingent charges.	Other items.	Reserve fund.	Total liabilities.	
		16	17	18	19	20	21	22	23	24	25	
	<i>Limited.</i>	Rs. A. P.	Rs. A. P.	Rs. A. P.		Rs. A. P.	Rs. A. P.			Rs. A. P.	Rs. A. P.	Rs. A. P.
	Padinalknad ...	205 0 0	2,173 7 1	470 0 0	...	154 6 0	3,002 13 1	...	...	1,001 14 7	4,004 11 8	plus 260 4 3
	Yedinalknad ...	357 0 0	1,914 8 0	490 0 0	...	130 10 0	2,832 2 0	...	...	898 7 9	3,720 9 9	" 217 14 2
	Beppunad ...	171 4 0	1,684 0 0	1,180 0 0	...	67 8 0	3,102 12 0	...	...	724 7 10	3,827 3 10	" 122 3 1
	Ammatti-Sidaparnad ...	451 12 8	3,345 0 0	2,480 0 0	...	238 0 0	5,524 12 8	...	...	949 12 9	6,474 9 5	" 312 5 6
	Mercara ...	150 0 0	2,249 0 0	600 0 0	...	262 8 0	3,261 8 0	...	...	512 3 4	3,773 11 4	" 282 2 5
	Bengalnad ...	258 0 0	2,230 0 0	350 0 0	...	171 0 0	2,999 0 0	...	...	821 10 3	3,820 10 3	" 265 4 1
	Kanturamad ...	520 0 0	2,215 9 0	262 0 0	...	153 4 0	3,206 13 0	...	...	765 0 0	3,971 13 0	" 209 8 2
	Anjigerinad ...	403 9 8	1,521 0 0	570 0 0	...	67 8 0	2,652 1 8	...	...	642 1 9	3,294 3 5	" 196 12 0
	Bettinetnad ...	366 4 4	1,415 0 0	360 0 0	...	78 0 0	2,319 4 4	...	...	669 0 4	2,988 4 8	" 206 15 10
	Tavunad ...	219 0 0	1,700 0 0	610 0 0	...	93 0 0	2,652 0 0	...	...	744 9 11	3,396 9 11	" 199 8 2
	Kalietnad ...	220 0 0	2,180 0 0	720 0 0	...	167 8 0	3,315 8 0	...	...	848 14 7	4,164 6 7	" 377 8 10
	Hatgatnad ...	120 0 0	1,347 0 0	200 0 0	...	99 0 0	1,766 0 0	...	...	422 1 10	2,188 1 10	" 192 14 9
	Thavalagerimurad ...	550 0 0	1,279 0 0	430 0 0	...	43 8 0	2,302 8 0	...	...	523 10 7	2,826 2 7	" 231 14 4
	<i>Unlimited.</i>											
	Choudlu Shettahalli ...	120 0 0	348 0 0	1,511 4 5	...	...	1,879 4 5	...	...	139 8 4	2,018 12 9	" 49 11 3
	Taltare Shettahalli ...	180 0 0	240 0 0	1,070 0 0	...	...	1,420 0 0	...	...	138 3 10	1,558 3 10	" 35 12 11
	Bolarur Hemmanna ...	135 0 0	291 0 0	2,060 0 0	...	...	2,476 0 0	...	...	230 11 4	2,706 11 4	" 144 14 4
	Garavale ...	350 0 0	232 0 0	230 0 0	...	...	802 0 0	...	...	85 15 10	887 15 10	" 23 5 10
	Kiragandur ...	...	414 0 0	2,720 0 0	...	...	3,134 0 0	...	...	299 5 6	3,423 5 6	" 163 10 6
	Nitta ...	...	256 0 0	1,735 0 0	...	...	1,991 0 0	...	...	163 5 0	2,144 5 0	" 163 5 0
	Kundahalli-Kumarahalli ...	...	94 0 0	1,015 0 0	...	...	1,109 0 0	...	...	64 14 5	1,173 14 5	" 64 14 5
	Talur-Shettahalli ...	...	80 0 0	700 0 0	...	...	780 0 0	...	...	72 12 7	852 12 7	" 72 12 7
	Kolli Hobli ...	...	23 0 0	780 0 0	...	...	1,005 0 0	...	...	41 5 5	1,046 5 5	" 41 5 5
	<b>Total</b> ...	<b>4,866 14 8</b>	<b>24,261 8 1</b>	<b>20,433 4 5</b>	<b>—</b>	<b>1,751 12 0</b>	<b>53,413 7 2</b>	<b>—</b>	<b>—</b>	<b>10,750 1 9</b>	<b>64,163 8 11</b>	<b>3,728 10 10</b>

## PROVINCIAL STATEMENTS.

## APPENDIX A.

Serial No.	Name of Society.	Total number of members.						Year of registration.
		1906.	1907.	1908.	1909.	1910.	1911.	
<i>Limited.</i>								
1	Padinalknad ...	81	95	102	114	120	121	1905
2	Yedenalknad ...	114	154	169	107	110	101	1905
3	Beppunad ...							1905
4	Ammatti-Sidapurnad ...							1905
5	Mercara ...	66	94	90	102	129	131	1905
6	Bengunad ...	79	81	81	92	140	138	1905
7	Kantmurnad ...	91	111	115	119	114	122	1905
8	Anjigerinad ...	76	89	99	111	124	116	1906
9	Bettietnad ...	...	47	59	77	94	110	1906
10	Tavunad ...	...	66	69	81	89	87	1906
11	Kadietnad ...	...	67	76	89	94	108	1906
12	Hatgatnad ...	...	92	104	121	123	123	1906
13	Tavalagerimurnad ...	...	61	66	72	77	81	1906
		...	...	51	68	92	98	1907
<i>Unlimited.</i>								
14	Choudlu Shettahalli ...	...	...	...	92	42	52	1908
15	Taltare Shettahalli ...	...	...	...	43	56	58	1909
16	Bidarur Hemmani ...	...	...	...	...	75	86	1910
17	Garavale ...	...	...	...	...	51	60	1910
18	Kiragandur ...	...	...	...	...	103	112	1910
19	Nidta ...	...	...	...	...	...	70	1911
20	Kundahalli-Kumarahalli ...	...	...	...	...	...	37	1911
21	Talur-Shettahalli ...	...	...	...	...	...	30	1911
22	Kodli Hobli ...	...	...	...	...	...	32	1911
	Total ...	507	957	1,081	1,284	1,735	1,906	...

## APPENDIX B.

No.	Name of Society.	Nominal value of shares.	Interest charged on loans.
<i>Limited.</i>			
		Rs. A. P.	
1	Padinalknad ...	23 12 0	12½ per cent.
2	Yedenalknad ...	26 8 0	Do.
3	Beppunad ...	26 0 0	Do.
4	Ammatti-Sidapurnad ...	24 0 0	Do.
5	Mercara ...	21 0 0	Do.
6	Bengunad ...	25 0 0	10 Do.
7	Kantmurnad ...	25 0 0	12½ Do.
8	Anjigerinad ...	25 0 0	Do.
9	Bettietnad ...	21 0 0	Do.
10	Tavunad ...	25 0 0	Do.
11	Kadietnad ...	23 0 0	Do.
12	Hatgatnad ...	21 0 0	Do.
13	Tavalagerimurnad ...	...	...
<i>Unlimited.</i>			
14	Choudlu Shettahalli ...	10 0 0	Do.
15	Taltare Shettahalli ...	10 0 0	Do.
16	Bidarur Hemmani ...	10 0 0	Do.
17	Garavale ...	10 0 0	Do.
18	Kiragandur ...	10 0 0	Do.
19	Nidta ...	10 0 0	Do.
20	Kundahalli-Kumarahalli ...	10 0 0	Do.
21	Talur-Shettahalli ...	20 0 0	Do.
22	Kodli Hobli ...	...	...

## APPENDIX C.

Name of Society.	Amount of dividend.	Percentage per share.
<i>Limited.</i>		
	Rs. A. P.	
Padinalknad ...	14 8 0	11½
Yedenalknad ...	10 10 0	11½
Beppunad ...	67 8 0	64
Ammatti-Sidapurnad ...	213 0 0	15
Mercara ...	177 8 0	14½
Bengunad ...	199 8 0	11½
Kantmurnad ...	148 12 0	64
Anjigerinad ...	67 8 0	64
Bettietnad ...	74 0 0	10
Tavunad ...	93 0 0	7½
Kadietnad ...	147 8 0	12½
Hatgatnad ...	99 0 0	11½
Tavalagerimurnad ...	43 8 0	7½
Total ...	1,026 12 0	

## APPENDIX D.

Name of Society.	Total amount of loans of 1910 which were repayable in 1911.	Amount repaid.	Amount outstanding.	Loans repayable in 1912.	Purpose of loans.					
					Agriculture.		Liquidation of debts.		Other purposes.	
1	2	3	4	5	6	7	8			
<i>Limited.</i>	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P. No.	Rs. A. P. No.	Rs. A. P. No.	Rs. A. P. No.	Rs. A. P.		
Padinalknad ...	8,015 6 8	2,365 13 7	649 2 1	2,268 6 9 41	1,425 6 2 5	212 8 7 18	625 8 0			
Yedenaiknad ...	8,101 14 8	2,947 2 9	154 11 11	2,701 14 8 62	2,701 14 8	...	...			
Beppunad ...	8,138 14 11	1,540 5 9	1,593 9 2	1,424 9 9 39	1,424 9 9	...	...			
Ammatti-Sidapurnad ...	5,448 0 0	4,721 5 8	726 10 9	4,668 13 8 70	4,453 12 3 8	215 0 0	...			
Mercara ...	8,067 12 0	8,066 12 0	1 0 0	8,818 14 11 55	2,181 5 5 10	530 0 0 14	606 15 6			
Bengunad ...	8,001 10 11	2,988 8 11	18 2 0	8,018 10 0 58	2,324 0 7 6	400 0 0 4	294 9 5			
Kantmurnad ...	8,062 9 0	3,062 9 0	...	8,277 9 8 84	8,090 1 3 1	97 8 0	20 0 0			
Anjigerinad ...	2,851 4 0	2,350 5 11	500 14 1	2,566 15 11 71	2,566 15 11	...	...			
Bettietnad ...	2,471 0 0	1,699 8 0	777 8 0	1,387 8 11 43	1,387 8 11 1	30 0 0	...			
Tavunad ...	2,390 4 8	2,343 4 8	47 0 0	2,509 15 7 63	1,952 7 7 4	172 8 0 8	885 0 0			
Kadietnad ...	3,448 2 8	3,443 2 8	...	3,139 5 7 81	2,950 5 7 4	189 0 0	...			
Hatgatnad ...	1,630 8 8	1,630 8 8	...	1,829 13 0 45	1,829 13 0	...	...			
Tavalagerimurnad ...	2,265 18 8	1,911 8 10	354 9 5	2,337 8 0 85	1,487 7 0 15	575 6 0 5	275 0 0			
<i>Unlimited.</i>										
Choudlu Shettahalli ...	616 6 6	616 6 6	...	1,839 7 4 72	1,175 7 4 9	594 0 0 1	70 0 0			
Taltare Shettahalli ...	881 14 8	881 14 8	...	1,393 10 4 19	546 18 6 12	702 2 8 4	144 10 2			
Bidarur Hemmans ...	901 18 4	878 18 4	25 0 0	2,477 2 8 16	748 0 0 15	1,054 2 8 9	675 0 0			
Garavale ...	860 0 0	860 0 0	...	801 8 4 4	268 15 8 8	363 0 0 3	169 8 8			
Kiragandur ...	2,470 0 0	2,470 0 0	...	3,275 3 8 34	1,115 9 8 10	1,547 5 0 8	612 5 0			
Nidta ...	800 1 0	800 1 0	...	1,099 15 0	...	461 8 0 7	618 12 0			
Kundahalli-Kumarahalli ...	489 4 1	489 4 1	...	810 11 11 15	521 14 11 6	115 0 0 3	170 13 0			
Tolur-Shettahalli ...	281 11 8	281 11 8	...	628 4 4 12	443 4 4 3	120 0 0 2	65 0 0			
Kodli Hobli ...	...	...	...	494 0 0 2	150 0 0 3	274 0 0 1	70 0 0			
<b>Total ...</b>	<b>45,684 7 10</b>	<b>40,835 18 5</b>	<b>4,848 10 5</b>	<b>47,244 9 9 861</b>	<b>34,699 2 1 124</b>	<b>7,672 5 11 89</b>	<b>4,873 1 9</b>			

## APPENDIX E.

Name of Society.	Loans under Rs. 50.	Loans from Rs. 51 to Rs. 100.	Loans from Rs. 101 to upwards.	Total number of loans.
<i>Limited.</i>				
Padinalknad ...	61	4	...	65
Yedenaiknad-Beppunad ...	47	16	...	63
Ammatti-Sidapurnad ...	48	...	...	48
Beppunad ...	59	23	...	82
Mercara ...	76	13	...	89
Bengunad ...	54	15	...	69
Kantmurnad ...	88	...	...	88
Anjigerinad ...	54	17	1	72
Bettietnad ...	54	2	...	56
Tavunad ...	78	8	...	86
Kadietnad ...	100	8	...	108
Hatgatnad ...	43	5	...	48
Tavalagerimurnad ...	70	4	1	75
<i>Unlimited.</i>				
Choudlu Shettahalli ...	5	12	...	17
Taltare Shettahalli ...	23	3	...	31
Bidarur Hemmans ...	9	14	...	23
Garavale ...	16	2	2	20
Kiragandur ...	75	13	10	98
Nidta ...	3	9	5	17
Kundahalli-Kumarahalli ...	21	8	...	29
Tolur-Shettahalli ...	7	10	...	17
Kodli Hobli ...	2	8	3	8
<b>Total ...</b>	<b>998</b>	<b>189</b>	<b>22</b>	<b>1,209</b>

## APPENDIX F.

Name of Society.	Number of General meetings.	Number of Committee meetings.	Total.
<i>Limited.</i>			
Padinalknad ...	4	10	14
Yedenalknad ...	2	14	16
Beppunad ...	3	8	11
Ammatti-Sidapurnad ...	2	20	22
Mercara ...	7	7	14
Bengunad ...	2	12	14
Kantmurnad ...	2	15	17
Anjigerinad ...	1	26	27
Bettietnad ...	4	18	22
Tavunad ...	1	10	11
Kadietnad ...	8	25	33
Hatgatnad ...	1	19	20
Tavalagerimurnad ...	3	19	22
<i>Unlimited.</i>			
Chouldu Shettahalli ...	...	7	7
Taltare Shettahalli ...	...	7	7
Bidarur Hemmane ...	1	11	12
Garavale ...	...	14	14
Kiragandur ...	...	13	13
Nidta ...	3	14	17
Kundahalli-Kumarahalli ...	1	4	5
Tolur-Shettahalli ...	1	4	5
Kodli Hobli ...	1	10	11

## APPENDIX G.

Name of Society.	Working capital including share capital.			Reserve fund.			Amount invested in Government paper.			Amount not invested.			Percentage of reserve fund.
	Rs.	A.	P.	Rs.	A.	P.	Rs.	A.	P.	Rs.	A.	P.	
<i>Limited.</i>													
Padinalknad ...	2,848	7	1	1,001	14	7	928	4	0	73	10	7	35
Yedenalknad ...	2,701	8	0	888	7	9	677	0	9	211	7	0	33
Beppunad ...	3,035	4	0	724	7	10	653	0	0	71	7	10	23
Ammatti-Sidapurnad ...	5,286	12	8	949	12	9	850	7	3	99	5	6	18
Mercara ...	2,999	0	0	512	3	4	401	14	6	110	4	10	17
Bengunad ...	2,828	0	0	821	10	3	665	3	2	156	7	1	29
Kantmurnad ...	3,047	9	0	765	0	0	634	8	0	130	8	0	25
Anjigerinad ...	2,584	9	8	642	1	9	220	5	10	421	11	11	25
Bettietnad ...	2,141	4	4	669	0	4	540	0	4	129	0	0	31
Tavunad ...	2,559	0	0	744	9	11	628	13	7	115	12	4	29
Kadietnad ...	3,128	0	0	848	14	7	753	5	3	95	9	4	27
Hatgatnad ...	1,667	0	0	422	1	10	328	0	0	94	1	10	25
Tavalagerimurnad ...	2,259	0	0	523	10	7	100	0	0	423	10	7	23
<i>Unlimited.</i>													
Chouldu Shettahalli ...	1,879	4	5	139	8	4	75	0	0	139	8	4	7
Taltare Shettahalli ...	1,420	0	0	138	3	10	85	0	0	63	3	10	9
Bidarur Hemmane ...	2,476	0	0	230	11	4	63	0	0	145	11	4	9
Garavale ...	892	0	0	85	15	10	136	0	0	22	15	10	10
Kiragandur ...	3,124	0	0	299	5	6	...	...	...	163	5	6	9
Nidta ...	1,981	0	0	168	5	0	...	...	...	163	5	0	8
Kundahalli-Kumarahalli ...	1,109	0	0	64	14	5	...	...	...	64	14	5	8
Tolur-Shettahalli ...	780	0	0	72	12	7	...	...	...	72	12	7	8
Kodli Hobli ...	1,005	0	0	41	5	5	...	...	...	41	5	5	4
<b>Total ...</b>	<b>51,661</b>	<b>11</b>	<b>2</b>	<b>10,750</b>	<b>1</b>	<b>9</b>	<b>7,739</b>	<b>14</b>	<b>8</b>	<b>3,010</b>	<b>3</b>	<b>1</b>	<b>21</b>

## APPENDIX H.

	1908.			1909.			1910.			1911.		
	Rs.	A.	P.	Rs.	A.	P.	Rs.	A.	P.	Rs.	A.	P.
Government loans ...	4,834	6	5	5,293	4	10	4,857	3	0	4,866	14	8
Share capital paid by members ...	13,205	9	0	17,773	15	5	21,889	8	11	26,361	8	1
Deposits, i.e., debentures by members of the societies ...	4,140	0	0	5,020	0	0	14,670	0	0	20,433	4	5
Loans from other societies ...	4,044	3	7	6,440	8	3	8,479	5	11	10,750	1	9
Reserve fund ...	...	...	...	...	...	...	1,004	8	0	1,751	12	0
Dividend due to members ...	...	...	...	...	...	...	...	...	...	...	...	...
<b>Total ...</b>	<b>26,224</b>	<b>3</b>	<b>0</b>	<b>34,527</b>	<b>12</b>	<b>6</b>	<b>50,910</b>	<b>0</b>	<b>10</b>	<b>64,163</b>	<b>8</b>	<b>11</b>

**PROCEEDINGS**

**OF THE**

**PROVINCIAL CO-OPERATIVE  
CONFERENCE**

**HELD IN**

**POONA,**

**JUNE 23-24, 1911.**