

MANUAL
OF
TAGAVI AND ITS ACCOUNT.

Manual
of
Tagavi and its Accounts
(Government Loans to Landholders)
Bombay

PREPARED BY
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PREFACE

Tagavi Accounts were formerly kept as part of the Land Revenue Accounts incorporated in the same Forms, and causing thereby much confusion. The matter was taken up by several officers, prominently by Mr. J. P. Orr, I.C.S., C.S.I., who devised their separation, and the combined Form of Day-Book and Receipt counterfoil, which has since spread to the Land Revenue accounts also. The first set of these separate accounts was published and sanctioned with F. 1055—04 as an addition to the Revenue Accounts Manual.

Next, a Committee was appointed by Memo. No. F. 4954—06, which submitted a report in June 1907. Mr. Orr left the Committee before its work was finished; the bulk of the work was done by Messrs. J. P. Brander, M.A., I.C.S., and Rao Bahadur Ganesh V. Joglekar, B.A. Their report was finally accepted with modifications in F. 3890—09 which contains a full summary of the whole of the discussion. The chief feature of these new accounts was that whereas formerly every loan, even when one person borrowed many small sums, formed a separate ledger account, the Committee at Rao Bahadur Joglekar's suggestion adopted the "Savkar" system of a single running account for all the loans made to a single borrower, thereby, greatly reducing the volume of the accounts.

The preparation of a Manual embodying the rules and the accounts (for which the Government of India was pressing, F. 63—12) was first entrusted to Rao Bahadur G. V. Joglekar and submitted to the Commissioner, Central Division, in March 1913. It was rather diffuse and seemed capable of contraction and re-arrangement. I was nominated to complete this work in R. 3703—13. My task has only been to edit, condense, and prune the work which had been prepared very thoroughly by Mr. Joglekar. Almost the only point of any novelty in my recension is that the Tagavi year has now been made to coincide with the Financial year. Proposals had been made to make the whole Tagavi year agree with the whole of the Revenue year ending 31st July, or with the Financial year ending 31st March, but both these ideas were unworkable. But now we have divided the Tagavi year into two parts, so that one half ends on 31st March, and the other on 30th September. The two halves added together make a whole year's

transactions in whichever order they are taken. Therefore we get a full account for the Financial year corresponding to the Accountant General's figures and again another year's account closing on September 30th which coincides adequately with the Administrative or Revenue year. Apart from this, no radical change has been made in the accounts sanctioned in F. 1717—11, and Bond Forms sanctioned in F. 1728—11. Several devices for reducing the clerical labour and curtailing a few columns in the accounts have been adopted, with the result that the aggregate number of columns in the whole set of accounts is now only 106 instead of 189 as it stood in 1911. Among the minor novelties, the chief is that of keeping the Ledger Account of each Borrower on a separate sheet of paper in a file, instead of in a bound book, whence it could not be separated even when extinct.

The set of Rules gazetted as revised by the Remembrancer of Legal Affairs contains a few small formal differences from the set here printed.

The author invites intimation of any misprint or error or mis-quotation.

F. G. H. ANDERSON.

Poona, 1st August 1915.

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ABBREVIATIONS

A. G.	Accountant General.
A. K.	Aval or First Karkun of the Taluka.
A. L. (Act)	..	..	Agriculturists' Loans (Act XII of 1884).
C.	..	..	Collector of the District.
C. I.	..	..	Circle Inspector.
Cmr.	..	..	Commissioner of the Division.
G.	..	..	The Local Government.
H. D. C.	..	..	Huzur Deputy Collector and Treasury Officer.
K.	..	..	Kulkarni, or other village accountant.
Karkun	..	..	Karkun in charge of Tagavi correspondence and Tg. F. III in the Taluka.
L. I. (Act)	..	..	Land Improvement Loans (Act XIX of 1883).
L. R.	..	..	Land Revenue.
M.	..	..	Mamlatdar including Mahalkari unless context excludes.
P.	..	..	Assistant or Deputy Collector in charge of a Taluka or Sub-division (Prant).
S. S.	..	..	Secretary of State for India in Council.
Sec.	..	..	Section of the Act (either A. L. or L. I.)
T.	..	..	Taluka, including Mahal or Petha unless expressly excluded.
Tg. F.	..	..	Tagavi Form.
T. O.	..	..	Treasury Officer.
V.	..	..	Village.
X. N.	..	..	Executive Engineer.

Signature always includes thumb impression of an illiterate person. Even of literate persons the thumb impression must be taken when they are not personally known to the officer, as a precaution against personation and fraudulent identification. (F. 4116—09.) On the other hand when an illiterate person is well-known to the officer, and is a person of some consequence such as an Inamdard or Khot and uses a seal, he may affix this seal instead of his thumb impression. Thumb impression sets and ink are supplied by the Superintendent of Stationery. (F. 3308—10.)

Throughout these rules and notes such terms as application, borrower, grantor, conditions, inquirer or inquiry, interest, loan, recovery, remissions, suspensions, security, instalment and the like must always be understood as referring to a loan of Tagavi under either Act, unless the context plainly gives them another meaning.

Resolutions of Government are quoted by their Department (expressed by one letter), number, and year (expressed by the last 2 figures): thus F. 1122—00 means Financial Department Resolution No. 1122 of the year 1900. But since the adoption of the new system of numbering in the Secretariat the full dates have been given.

**ERRATUM to the Manual of Tagavi and its accounts, Bombay,
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Page.	Incorrect.	Correct.
Page 16, inquiry form, item VI, line 1 ..	10	2
Page 45, last line of rule 20 (2) (vi) ..	T. F.	Tg. F.
Page 46, rule 5, line 3 of the Rules under L. I. Act, 1883 ..	3	(iii)
Do. do. do. ..	44	45
Page 58, line 5 of remarks No. 2 ..	34	3
Page 72, line 6 of remarks No. 1 ..	Leder	Ledger.
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