

**REPORT**  
**ON THE WORKING OF THE**  
**CO-OPERATIVE CREDIT SOCIETIES ACT**  
**IN COORG**

**FOR THE**

**Fifteen months ending 30th June 1907.**



**MERCARA:**  
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**1907.**

**Report on the working of the  
Co-operative Credit Societies Act in Coorg  
for the year 1906-1907.**

**I.—ADMINISTRATION AND TOURS.**

1. During the year under report five new rural societies were registered. There are now 11 rural Co-operative Credit Societies in Coorg, namely :—

Serial No.	Name of Society.	Date of registration.	Remarks.
1	Padinalknad ... ..	22nd May 1905.	
2	Yedenalknad-Bepunnad ... ..	Do.	
3	Ammatti-Sidapunnad ... ..	29th July 1905.	
4	Meroara taluk ... ..	27th September 1905.	
5	Bengunad ... ..	Do.	
6	Kantmurnad ... ..	11th October 1905.	
7	Anjigerinad ... ..	10th June 1906.	
8	Bettietnad ... ..	Do.	
9	Tavunnad ... ..	Do.	
10	Kadietnad ... ..	15th June 1906.	
11	Hatgatnad ... ..	21st August 1906.	

2. Each Society was administered by a President and by 2 or more members of Committee, aided by the same number of controllers. These office-holders assembled once a month for the disposal of important business; they assisted also at the General meetings, where members of the Society were given an opportunity of discussing matters of general interest: partaking in elections, alterations or framing of bye-laws, etc. The work of the Committee members did not, however, end with the meetings; in the interim they have much special work, such as disposal of applications for loans, preparation of security bonds, and work of ephemeral character. Loans under Rs. 50 were disposed of by the Committee members, while those exceeding this amount were confirmed by the Registrar. The time, responsibility and labour of the Committee is often considerable in view of the fact, that each loan applied for, requires careful scrutiny, not only with regard to the solvency of the person applying for it, but chiefly on account of the intricate question arising for the right and title to a share in family lands, offered as security. The management of these societies requires, therefore, shrewd business men, with tact and forbearance to no small an extent, since in every society there are a few members, who wilfully, or wantonly, want to stir up dissensions, or try to find fault with the best conducted business. The presidents have naturally to bear the brunt of this more than any one else.

3. There is no full time Registrar appointed for Coorg, nor is any establishment paid for by Government. The writer of this report carried out the duties of Registrar in addition to his ordinary work, *i.e.*, Assistant Director, Land Records and Agriculture, and Settlement Officer, Coorg.

**II.—SOCIETIES.**

4. Each Society employed a Secretary who was responsible to the President for routine work, such as keeping of accounts and ledgers. All expenditure, including stamps, paper, has been borne by the societies themselves, so that, indeed, there has been no expenditure incurred by Government on behalf of these societies in Coorg. Not only have they paid their own way, but two of them (Padinalknad and Bengunad) have contributed Rs. 19-5-7 towards a charitable institution (a native travellers' home at Napoklu).

(ix) *Class of business done by each type of society.*

17. Only money transactions were undertaken. It is too early as yet to contemplate stores of grain, seed or other Co-operative business. There is still very much to be done in the present business lines.

(x) *Custody of funds.*

18. A floating advance of Rs. 50 was left with the Secretary of each society. All other funds are deposited in the Post Office Savings Banks.

## IV.—RESERVE FUND.

19. The Reserve Fund is Rs. 2,437-13-6 and has been disposed of as follows :—  
 Rs. 1,376-0-8 utilized for purchase of Government securities at 3½ per cent.  
 Rs. 297-15-0 invested in the Post Office Savings Bank.  
 Rs. 763-13-10 has been utilized for current business.

It has been resolved that in future all the reserve fund should be invested in Government securities.

## V.—AUDIT AND INSPECTION.

20. The accounts of the societies in Coorg were audited by me once in about 3 months. I found them carefully kept. They have also been inspected by the Revenue officers during their tours. Much trouble has also been taken by the Committee members and Controllers of most societies in examining their accounts.

## VI.—RESOURCES.

21. In paragraph 7 ante details of the resources are shown. Of these Rs. 3,657-12-10 are *Government loans*, repayable in ten annual instalments. It is noteworthy, that, although these loans were offered for repayment 20 annual instalments, all societies preferred ten years. The 1st instalment was promptly repaid. The most important resource is the *capital raised by shares*. It is incumbent upon each member to take at least one share of the value of Rs. 20 payable in 5 annual instalments of Rs. 4. These shares carry no interest, but when the reserve fund has reached 25 per cent. of the aggregate capital, 75 per cent. of the annual profits will be distributed as bonus. All members who joined in 1905 have paid three instalments, the others proportionately less.

**VII.—WORK DONE BY SUPERVISORS, COMMITTEE,  
OFFICERS, AND MEMBERS.**

22. As mentioned in paragraph 4 there are no supervisors, or any officers paid by Government who work for these societies. All work was done by the Committee and the President of the societies. The under-mentioned gentlemen served on the Committee and as Controllers during the year under report :—

Name of Society.	President.	Members of Committee.	Controllers.
Padinalknad ...	A. Mandanna, R.B.	Kodimaniandra Subbaya. Madana Mandanna.	Manavatti Mudlappa. Udiandra Kuttappa.* Chivachaliunda Monnappa.*
Yedenalknad-Beppunad ...	Koluvandra Appayya	Kandrathandra Ayyappa.* Kuppandra Monnappa.	Papayya Naidu. Machetti Monnappa.*
Ammatti-Sidapurnd ...	Mukkati Ayyappa.	Nellamakkala Bopayya. Kuttandra Tammayya.* K. Subraya.*	Bomman Ira Mandanna. M. Saiyid (Ihans. M. Abdul Ghafur Khan Kaisigi.* Nellamakkala Chinnappa.* Puvayya.*
Mercara taluk ...	K. Kuttayya, L.B.	C. M. Nanjappa. C. Somayya, R.B. P. J. Beni Singh.	Koluvandra Devayya. Biddandra Nanjappa. Kodandra Appayya. Muddura Bolliappa. Pandira Medappa. Kumbugowdana Kushalappa.
Bengunad ...	Kuttetira Chengappa.	Pattamada Kuttappa. Telapandra Mandanna. Kedambadi Somayya.	Pattamada Chermanna. Biddandra Kalappa. Munjandira Subbaya.* Pandandra Appayya.* Thirkacheri Punacha.*
Kantmurnad ...	B. I. Ganapati.	K. Bopanna. Thirkacheri Chengappa. Kembadathanda Monnappa.*	Mudera Puvayya.* Mullengala Puvayya. Karthamada Somayya. Rojjengala Puvayya. Kodandera Subbaya. Kademada Nelliappa.
Anjigerinad ...	Malachira Ayyappa.	Deveanda Ayyappa. Kallichandra Muddayya.	S. Venkataraya. M. B. Manjappa Rai. Nangaru Appayya.
Bettietnad ...	Kanjithandra Muddayya.	Manispanda Subbaya. Sannuvanda Subbaya.	A. Kariappa. B. Nanjappa.
Tavunad ...	B. Sripati Rao.	T. Padmanabha Chari. C. Ponnappa.	Patravangala Nanjappa. Kandeera Kalayya. D. Karia Shetti.
Kadietnad ...	B. Puvayya.	N. Kariappa. M. Nanjappa.	
Hatgatnad ...	Puttamane Ganapamma.	Patravangala Ayyamma. B. Krishna Singh.	

*Note.*—Members of Committee whose names are marked with an asterisk were elected in 1906-1907 in place of those who resigned. The term of office for Controllers has been extended to 3 years, and bye-laws have been amended accordingly as directed by the Chief Commissioner of Coorg.

The statement below shows the number of meetings held during the year under report :—

Name of Society.	Number of General meetings.	Number of Committee meetings.
Padinalknad ...	3	7
Yedenalknad-Beppunad ...	4	4
Ammatti-Sidapurnd ...	2	13
Mercara taluk ...	2	5
Bengunad ...	2	11
Kantmurnad ...	2	8
Anjigerinad ...	1	11
Bettietnad ...	2	9
Tavunad ...	3	8
Kadietnad ...	...	3
Hatgatnad ...	2	9
Total ...	22	88

**VIII.—DISPUTES, LITIGATION.**

23. None were carried to Courts of Law.

## IX.—ACTS, RULES AND BYE-LAWS.

24. Under section 27 of the Co-operative Credit Societies Act X of 1904, 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 25th 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.

The bye-laws were framed on the basis of those of the select Committee's report, and after approval by the Commissioner of Coorg, were proposed to the Societies, who adopted them with a few modifications, as necessity occurred.

## X.—ATTITUDE OF THE PUBLIC, etc.

25. These societies were on the whole favourably received by the public. There has been and is, of course, some opposition, both active and passive, which will take some time as yet to disappear. I am greatly indebted to all Revenue officers and subordinates of the Revenue Department, especially to Subedars for all help rendered. The interest taken by Revenue officers, fosters to a very great extent the confidence of the public in these societies. It is not necessary, nor advisable, to interfere with the internal management of a society. Such interference would do more harm than good; but friendly advice and sympathy, is the most valuable assistance that can be afforded. I trust, I may be permitted to mention the Subedar of Padinalknad, Mr. P. Belliappa who has always taken very keen interest in the Co-operative Credit Societies of his taluk. I am also under deep obligation to all members of Committee and Controllers for the work they have done; and most readily give them all the credit for the success. It would be invidious on my part, were I to name some of them—most probably they would not like it—but I am sure, that I may be permitted to express my gratitude to all Presidents of the Societies, for the work they have done.

26. The prescribed accounts covering a period from 1st April 1906 to 30th June 1907 are appended to this report.

MERCALA,  
Dated 20th September 1907.

GUSTAV HALLER,  
Registrar,  
Co-operative Credit Societies in Coorg.

*General progress—Rural Societies.*

Province.	Kind of Society.	Number of Societies.		Number of members.	
		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
Coorg.	Co-operative Credit Societies of limited liability.	8	11	507	957

Receipts and disbursements—Rural Societies—from 1st April 1906 to 30th June 1907.

RECEIPTS.

Receipts.	Kind of Society.	Opening cash balance.	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.	Total inclusive of opening balance.
						Government.	Other Societies.	Reserve Fund.							
						7	8	9	10	11	12	13	14	15	16
		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.	Rs. A. P.	Rs. A. P.
	Mercara taluk Co-operative Credit Society, limited.	1,161 7 9	352 0 0	1 0 0	...	...	...	...	759 1 7	...	112 9 5	...	0 12 0	1,205 7 0	2,366 14 9
	Kantmurnad do.	1,116 9 6	415 4 7	16 0 0	...	200 0 0	...	222 3 6	1,495 0 0	...	138 11 0	...	7 2 0	2,404 5 1	3,610 14 7
	Kadietnad do.	...	672 0 0	92 0 0	250 0 0	250 0 0	102 2 0	...	1,022 0 0	...	73 15 5	...	22 4 0	2,464 5 5	2,464 5 5
	Padinalknad do.	1,550 2 3	644 0 0	19 8 0	60 0 0	200 0 0	...	347 10 1	2,017 14 7	...	179 2 10	...	5 12 0	3,483 15 6	5,014 1 0
	Bengunad do.	1,236 4 0	518 0 0	29 8 0	...	200 0 0	300 0 0	...	1,516 9 4	...	156 6 1	...	15 4 0	2,745 11 5	3,981 15 5
	Tavunad do.	...	472 0 0	71 0 0	490 0 0	200 0 0	...	152 2 4	914 7 3	...	60 8 4	...	16 12 0	2,336 13 11	2,336 13 11
	Yedenalknad do.	1,570 15 7	152 0 0	40 0 0	...	200 0 0	...	...	3,042 0 0	...	284 1 6	...	17 15 0	4,536 0 6	6,107 0 1
	Ammattinad do.	631 2 0	636 0 0	29 0 0	...	128 0 0	...	...	2,425 0 0	...	250 2 1	...	13 2 0	3,481 4 1	4,112 6 1
	Bettietnad do.	...	543 0 0	68 0 0	420 0 0	266 0 0	...	...	645 0 0	...	29 13 2	...	20 12 0	1,995 9 2	1,995 9 2
	Hatgatnad do.	...	377 0 0	61 0 0	200 0 0	...	...	81 13 11	415 0 0	...	22 0 0	...	16 0 0	1,172 13 11	1,172 13 11
	Anjigerinad do.	...	379 0 0	47 0 0	90 0 0	256 0 0	...	...	565 0 0	...	24 11 6	...	11 12 0	1,373 7 6	1,373 7 6
	Total ...	7,246 9 1	5,955 4 7	482 0 0	1,480 0 0	1,900 0 0	402 2 0	763 13 10	14,827 0 9	...	1,332 1 4	...	147 7 0	27,289 13 6	34,536 6 7

DISBURSEMENTS.

Receipts.	Kind of Society.	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.
				Government.	Other societies.	Non-members.										
		17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
		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.
	Mercara taluk Co-operative Credit Society, limited.	8 0 0	...	50 0 0	...	...	150 0 0	800 0 0	34 6 0	...	...	24 0 0	...	170 7 2	1,516 13 2	80 1 7
	Kantmurnad do.	...	...	50 0 0	...	...	3,190 0 0	...	...	...	...	26 3 0	...	222 3 6	3,488 6 6	122 8 1
	Kadietnad do.	...	...	...	...	...	1,432 0 0	...	...	...	...	24 4 3	...	206 1 2	1,725 5 5	742 0 0
	Padinalknad do.	26 0 0	60 0 0	50 0 0	...	...	4,190 0 0	102 2 0	80 11 7	...	...	33 8 0	12 8 0*	347 10 1	4,912 7 8	101 10 1
	Bengunad do.	...	...	...	...	...	2,450 0 0	...	31 2 4	...	...	50 3 6	6 13 7*	343 2 5	2,496 6 1	1,085 9 4
	Tavunad do.	...	...	...	...	...	2,179 0 0	...	18 2 0	...	...	18 0 0	...	112 2 4	2,337 4 4	9 9 7
	Yedenalknad do.	...	90 0 0	60 0 0	...	...	5,502 0 0	...	42 2 0	...	...	36 11 0	...	454 3 1	5,985 0 1	122 0 0
	Ammattinad do.	...	100 0 0	...	...	...	3,603 0 0	...	48 0 10	...	...	37 0 0	...	275 5 3	4,063 6 1	49 0 0
	Bettietnad do.	...	...	16 9 7	...	...	1,595 0 0	...	6 6 4	...	...	22 5 0	...	87 13 10	1,738 2 9	257 6 5
	Hatgatnad do.	...	...	...	...	...	1,070 0 0	...	8 1 1	...	...	9 1 0	...	81 13 11	1,169 0 0	3 13 11
	Anjigerinad do.	...	...	15 9 7	...	...	1,040 0 0	...	5 1 0	...	...	1 8 0	...	76 14 6	1,199 1 1	174 6 5
	Total ...	44 0 0	90 0 0	222 3 2	...	...	27,060 0 0	402 2 0	274 1 2	...	...	262 11 3	19 5 7	2,437 13 6	31,018 5 2	3,518 1 5

\* Amount given for the repairs of the chattram at Napoklu.

The under-mentioned Societies have utilized their Reserve Fund for current transactions:—

	Rs.	A.	P.
1. Kantmurnad	222	3	6
2. Padinalknad	347	10	1
3. Tavunad	112	2	4
4. Hatgatnad	81	13	11
Total ...	763	13	10

Their Reserve Fund appears in column 9 as loans.

The following Societies have invested their Reserve Fund as follows:—

Society.	Nominal value of Govt. paper.		Amount paid.		Amount deposited in Savings Bank.	
	Rs.	A. P.	Rs.	A. P.	Rs.	A. P.
1. Kadietnad	247	0 0	240	3 0	25	14 2
2. Bengunad	354	0 0	344	4 2	—	1 6
3. Yedenalknad	398	0 0	387	0 9	67	2 4
4. Ammattinad	250	0 0	243	2 0	32	3 3
5. Bettietnad	84	0 0	81	10 11	6	2 11
6. Anjigerinad	82	0 0	79	11 10	—	2 13 4
7. Mercara	...	...	...	...	170	7 2
Total ...	1,415	0 0	1,376	0 8	297	15 0

Profit and loss account—Rural Societies—from 1st April 1906 to 30th June 1907.

Province.	Kind of Society.	PROFIT.				LOSS.					Net profit plus or loss minus.
		Interest earned.	Gross profit on sales of stock.	Other items.	Total.	Interest paid and due.	Establishment and contingent charges paid and due.	Debts written off.	Depreciation of stock.	Other items.	
1	2	3	4	5	6	7	8	9	10	11	12
		Rs. A. P.		Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.			Rs. A. P.	plus Rs. A. P.
	Mercara taluk Cooperative Credit Society, limited.	112 9 5	...	1 12 0	114 5 5	34 6 0	24 0 0	...	...	...	plus 55 15 5
	Kautmornad do.	138 11 0	...	23 2 0	161 13 0	...	26 8 0	...	...	...	135 10 0
	Kadictnad do.	73 15 5	...	216 6 0	290 5 5	...	24 4 3	...	...	...	266 1 2
	Palinellnad do.	179 2 10	...	55 4 0	214 6 10	60 11 7	33 8 0	...	...	12 8 0	87 11 3
	Mengunad do.	156 6 1	...	44 12 0	201 2 1	31 2 4	30 3 6	...	...	6 13 7	132 14 8
	Tavunad do.	60 8 4	...	87 12 0	148 4 4	18 2 0	18 0 0	...	...	...	112 2 4
	Yadenalknad do.	284 1 6	...	57 15 0	342 0 6	42 2 0	36 11 0	...	...	...	263 3 6
	Amattinnad do.	180 2 1	...	43 2 0	292 4 1	43 0 10	27 0 0	...	...	...	207 3 3
	Bettictnad do.	29 13 2	...	66 12 0	136 9 2	6 6 4	23 5 0	...	...	...	87 13 10
	Matkatnad do.	22 0 0	...	77 0 0	99 0 0	8 1 1	9 1 0	...	...	...	81 13 11
	Anjigeriad do.	24 11 6	...	58 13 0	83 7 6	5 1 0	1 8 0	...	...	...	76 14 6
	Total	1,332 1 4	...	731 9 0	2,063 10 4	274 1 2	263 11 9	...	...	19 5 7	1,507 7 10

N.B.—Column 5 includes the entrance and certificate fees collected during the year.



Balance sheet—as at the 30th June 1907—Rural Societies.

Province.	Kind of Society.	ASSETS.							LIABILITIES.				
		Cash in hand and bank.	Loans due by members.	Loans due by other societies.	Interest due on columns 4 and 5.	Value of stock in hand.	Other items.	Total assets.	Loans from non-members.	Loans from other societies.	Interest due on columns 10 and 11.	Loans from Government.	Interest due to Government.
		3	4	5	6	7	8	9	10	11	12	13	14
		Rs. A. P.	Rs. A. P.	Rs. A. P.				Rs. A. P.		Rs. A. P.		Rs. A. P.	
	Mercara taluk Co-operative Credit Society, limited.	1,050 8 9	360 14 5	800 0 0	...	...	...	1,681 7 2	...	...	...	270 0 0	...
	Kantmurnad do.	123 8 1	1,795 0 0	...	...	...	...	1,917 8 1	...	...	...	450 0 0	...
	Kadietnad do.	1,008 1 2	400 0 0	...	...	...	...	1,408 1 2	...	...	...	250 0 0	...
	Padinalknad do.	101 10 1	22.90 0 0	...	...	...	...	2,381 10 1	...	...	...	450 0 0	...
	Bengunad do.	1,428 12 0	948 6 8	...	...	...	...	2,377 2 8	...	300 0 0	...	500 0 0	...
	Tavunad do.	9 9 7	1,264 8 9	...	...	...	...	1,274 2 4	...	...	...	200 0 0	...
	Yedenalknad do.	576 3 1	2,774 0 0	...	...	...	...	3,350 3 1	...	...	...	540 0 0	...
	Amrattinad do.	324 5 3	1,953 0 0	...	...	...	...	2,277 5 3	...	...	...	528 0 0	...
	Bettietnad do.	345 4 3	950 0 0	...	...	...	...	1,295 4 3	...	...	...	239 6 5	...
	Hatgatnad do.	3 13 11	6.5 0 0	...	...	...	...	658 13 11	...	...	...	...	...
	Anjgerinad do.	251 4 11	525 0 0	...	...	...	...	776 4 11	...	...	...	230 6 5	...
	Total ...	5,192 1 1	13,905 13 10	800 0 0	...	...	...	19,897 14 11	...	300 0 0	...	3,657 12 10	...

Province.	Kind of Society.	LIABILITIES—cont.										
		Total of columns 10 to 14.	Share capital.	Deposits by members.	Interest due on members deposits.	Dividend due to members.	Total due to members, columns 16 to 19.	Establishment and contingent charges.	Other items.	Total liabilities.	Profit plus and loss minus.	Reserve fund.—
		15	16	17	18	19	20	21	22	23	24	25
		Rs. A. P.	Rs. A. P.	Rs. A. P.			Rs. A. P.			Rs. A. P.	Rs. A. P.	Rs. A. P.
	Mercara taluk Co-operative Credit Society, limited.	270 0 0	691 0 0	550 0 0	...	...	1,241 0 0	...	...	1,511 0 0	plus 55 15 5	170 7 2
	Kantmurnad do.	450 0 0	895 4 7	350 0 0	...	...	1,245 4 7	...	...	1,695 4 7	135 10 0	222 3 6
	Kadietnad do.	250 0 0	672 0 0	220 0 0	...	...	892 0 0	...	...	1,142 0 0	266 1 2	266 1 2
	Padinalknad do.	470 0 0	964 0 0	620 0 0	...	...	1,584 0 0	...	...	2,034 0 0	87 11 3	347 10 1
	Bengunad do.	800 0 0	1,044 0 0	190 0 0	...	...	1,234 0 0	...	...	2,034 0 0	132 14 8	343 2 8
	Tavunad do.	100 0 0	472 0 0	490 0 0	...	...	962 0 0	...	...	1,162 0 0	112 2 4	112 2 4
	Yedenalknad do.	540 0 0	1,576 0 0	780 0 0	...	...	2,356 0 0	...	...	2,896 0 0	263 3 6	454 3 1
	Amrattinad do.	528 0 0	904 0 0	570 0 0	...	...	1,474 0 0	...	...	2,002 0 0	207 3 3	275 5 3
	Bettietnad do.	239 6 5	548 0 0	420 0 0	...	...	968 0 0	...	...	1,207 6 5	87 13 10	87 13 10
	Hatgatnad do.	...	377 0 0	200 0 0	...	...	577 0 0	...	...	577 0 0	81 13 11	81 13 11
	Anjgerinad do.	230 6 5	379 0 0	90 0 0	...	...	469 0 0	...	...	699 6 5	76 14 6	76 14 6
	Total ...	3,957 12 10	8,522 4 7	4,480 0 0	...	...	13,002 4 7	...	...	16,960 1 5	1,507 7 10	2,437 13 6

N.B.—Column 24 shows profit and loss of the year under report.  
 „ 25 shows the reserve fund which includes the figures of column 24.