Report on the working of the Co-operative Societies in Coorg 1915

REPORT

ON THE WORKING OF THE

CO-OPERATIVE SOCIETIES IN COORG

FOR THE YEAR

Ending 30th June 1915.

MERCARA:
PRINTED AT THE COORG DISTRICT PRESS.

1915.

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Proceedings of the Chief Commissioner of Coorg, (Revenue),—No. 3341-42, dated Bangalore, the 29th October 1915.

Read :—

Letter Dis. C. No. 1117, dated the 25th September 1915, from the Commissioner of Coorg, submitting a report on the working of the Co-operative Credit Societies in Coorg, during the year which ended on the 30th June 1915.

Order thereon.—No. 3341-42, dated Bangalore, the 29th October 1915.

The number of Co-operative Credit Societies remained the same as last year, but their progress continued to be satisfactory: 57 new members were enrolled; the capital rose from Rs. 1,06,020 to Rs. 1,15,400; the reserve fund from Rs. 18,106 to Rs. 23,514. The total amount of loans repayable in 1915 was Rs. 36,662, of which Rs. 26,857 were repaid, leaving a balance of Rs. 9,805 outstanding for collection on the 30th June 1915, against Rs. 78,243, Rs. 73,224 and Rs. 5,019 respectvely during the previous year. The falling off in repayments is attributed to undue leniency on the part of the committee and controllers of some of the societies towards defaulters. Steps are, however, being taken to remedy this defect. All the societies worked at a profit, the total amounting to Rs. 7,150, of which Rs. 2,379 were declared as dividends.

2. Though the number of Civil suits increased from 31 to 39, no difficulty was experienced in recovering the money which, in almost all the cases, was paid without the decree being executed. The results are satisfactory.

3. One new Cattle Insurance Society was registered during the year, thus raising the number of such societies to 10. The number of insured cattle stood at 434 at a value of Rs. 5,246, and the premia paid amounted to Rs. 3,531 as against Rs. 2,479 in the preceding year. It is gratifying to note that the reserve fund increased from Rs. 185 to Rs. 590. The success of the cattle insurance scheme shows that its advantages have been readily appreciated by the ryots.

4. The grain bank at Kokeri earned a profit Rs. 595, part of which formed the accumulated profit prior to its registration.

5. Mr. Haller is again to be congratulated on a year of substantial progress. The thanks of the Chief Commissioner are also due to the several gentlemen mentioned by Mr. Haller for their interest and co-operation in the work of these societies.

P. B. WARBURTON,
Secretary to the Chief Commissioner.

To—The Government of India (with covering letter.)
Commissioner of Coorg, with 8 S. C.

R. P. B.—10-1915.—160.

3

CORRECTION SLIP.

For the Annual Report (1914-1915).

Page 2, paragraph 12, third line.—*Read* "Last year's allotment (Rs. 2,768) plus the sum not previously invested (Rs. 1,224) making in all Rs. 3,992 would vote," *for* Last year's allotment (Rs. 3,992).

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

Mercara, 18th October 1915.

REPORT

ON THE WORKING OF THE

CO-OPERATIVE SOCIETIES IN COORG

For the year ending 30th June 1915.

I.—ADMINISTRATION AND TOURING.

1. The office of Registrar was held by me throughout the year in addition to the duties of Deputy Director, Land Records and Agriculture, and Registrar of Companies. The staff consists of one clerk only, who also performs the duties under the Indian Companies Act.

II.—SUMMARY OF GENERAL PROGRESS.

2. No new Co-operative Credit Societies have been registered, but the existing ones continued to work satisfactorily: 57 members were enrolled, the capital increased from Rs. 1,06,020 to Rs. 1,15,400; the reserve fund from Rs. 18,106 to Rs. 23,514, and the dividends amount to Rs. 2,379 as compared with Rs. 3,213 of the previous year. The small increase in the capital is due partly to withdrawals of money (Rs. 2,195) by a few timid investors, to whom the money was returned although the Societies might have refused to do so under the terms of agreement; and also because fresh investments amounted only to Rs. 2,912. (Appendices A, C, G, H).

3. This is the third year of existence of Cattle Insurance Societies. One new society was registered, making now ten in all, in which 434 heads of cattle are insured—a decrease of 124 heads—but 41 policies of deceased cattle were redeemed, for which Rs. 506 was paid. Owing to the exceptionally heavy mortality of cattle last year it was considered prudent not to accept fresh insurances. No assistance was required from Government, and in spite of difficulties, the reserve fund increased from Rs. 188 of last year to Rs. 590. The results are encouraging and experience has proved that the rates appear to be of the proper standard. Nine Co-operative Credit Societies have passed resolutions, that in future the dividends due to the shareholders should be utilised for insuring their cattle. This will be put into force, if possible, and should result in a large increase of funds and members of the existing Cattle Insurance Societies. (Appendix M).

4. The grain bank, which was registered in the previous year, shows a profit of Rs. 594-12-5, which is, however, not entirely this year's profit, but includes some of the accumulated gain made prior to its registration, *i.e.*, since the last three years. (Statement II-B).

III.—WORKING OF SOCIETIES.

5. *Co-operative Credit Societies.*—With the exception of a few, the same members of Committee and Controllers remained in office. They managed their societies on the same lines as in the past. The money spent on liquidation of debts was this year Rs. 20,516 as compared with Rs. 20,745 of the previous year. In one society (Murnad) the debts of fifteen members, amounting to Rs. 2,465, were taken over on very favourable terms by the society from a money-lender, to whom these unfortunate ryots were indebted since many years without any hope of ever getting free. (Appendix D).

6. *Cattle Insurance Societies.*—Except in one Cattle Insurance Society, which made a profit of Rs. 105 in hides, very little business was transacted in this direction. It is due chiefly to the existing prejudice and prescriptive rights claimed by the holeyars for the hides. This is to be regretted, as the income derived from hides is a valuable support to these societies. (Appendix M).

7. *Dividends.*—The total profits amounted to Rs. 7,150, of which Rs. 2,379 have been declared as dividends, none of which exceed 10 per cent., in accordance with the order in paragraph 15 of the Government of India Resolution No. 12-287-1, dated 17th June 1914. The balance Rs. 4,771 has been added to the reserve fund. (Appendices C & L).

8. *Business transacted.*—As may be seen from Statement III-B, all societies worked at a profit. The repayment of loans was, however, not so good as it was hitherto, the amount outstanding being Rs. 9,865 or 12 per cent. of the total amount lent, as compared with Rs. 5,019 and $6\frac{1}{4}$ per cent. of the previous year. A close scrutiny of the accounts discloses that only in six societies repayments were unsatisfactory; and there is no reason why this should have been the case: in the others there is practically nothing outstanding. But steps have been taken to remedy this defect at once. There can be no complaint as to hard terms, as loans are granted on instalment payments of Rs. 25 to 40, if they exceed Rs. 30, and special circumstances are always carefully considered.

9. *Loans.*—There are 1,492 loans outstanding, as compared with 1,352 of the previous year, these include 466 fresh loans issued during the year. The amount advanced for agricultural purposes was Rs. 55,229, which does not include Rs. 20,516 advanced for liquidation of debts mentioned in paragraph 5 *supra*. (Appendices D & E).

10. *Interest charged.*—The rate of interest continues at $12\frac{1}{2}$ per cent. for money lent, and 5 to $6\frac{1}{4}$ per cent. for money borrowed. Funds of the cattle insurance societies are accepted as deposits at 8 per cent. interest by the credit societies. The interest charged in the grain bank is in kind, and amounts to Rs. 25 per cent., not too high a rate, as it includes shrinkage which is estimated to be 6 per cent.

11. *Management.*—In spite of many difficulties the Committee and Controllers managed the societies satisfactorily; but in a few there has been a tendency to be too lenient with defaulters, but which is being remedied.

IV.—RESERVE FUND.

12. Including this year's allotment namely Rs. 4,771, the reserve fund of the credit societies amounts now to Rs. 23,514, of which, Rs. 14,750 are separately invested in Government securities. Last year's allotment (Rs. 3,992) would in the ordinary course of business have been invested in the same manner, but as it was difficult to foresee how much of the deposits might be withdrawn, it was decided to employ this sum in the business of the societies; it will now, wherever possible, be separately invested, and this year's allotment for the reserve fund will be used instead for working purposes. Last year's reserve of the cattle insurance societies was Rs. 188 and will now be Rs. 590, which sum is invested in the credit societies. The reserve of the grain bank society is used for the present in the business of the society itself. (Appendices C & G).

V.—RESOURCES.

13. The capital of the society is made up chiefly by shares of Rs. 10 or 20, the aggregate share capital amounting to Rs. 47,372; which exceeds that of the previous year by Rs. 3,815. The deposits and debentures amount to Rs. 34,094. The Government loan has decreased by Rs. 791 and is now only Rs. 3,222. In view of the present tight money market, very little can be expected from deposits from non-members, and the societies will therefore have to rely mainly, if not entirely, on their own resources. (*Statement* III-B).

VI.—DISPUTES AND LITIGATION.

14. The number of Civil suits increased from 31 to 39, and I am glad there has been no difficulty in recovering the money, which in almost in all cases is being paid, without the decree taking effect. There was again no loss to be recorded for any of the loans issued.

VII.—AUDIT AND INSPECTION.

15. All accounts have been audited by me personally, and I have satisfied myself, that the accounts are carefully maintained, that proper securities have been taken for all loans, and that the Committee and Controllers on the whole are carefully attending to their business. The only mistake I have had to point out in several cases was: undue leniency towards defaulters. I admit, that it is no easy matter to deal strictly with people, who continually worry the Committee for extension of time; and it is in some cases hard to draw the line where leniency should be applied.

VIII.—ACTS, RULES AND BY-LAWS.

16. The amended Act II of 1912.

17. Under section 43 of the Act, the Honourable the Chief Commissioner was pleased to prescribe revised rules under the Co-operative Societies Act, 1912 (II of 1912), by Notification No. 95, dated 23rd December 1914 in supersession of all previously issued.

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

(i) By-laws of 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.

(iv) By-laws for cattle insurance and grain bank societies: in English and Canarese.

IX.—MISCELLANEOUS.

Nil.

X.—ATTITUDE OF THE PUBLIC.

18. The attitude of the educated classes was friendly and encouraging. Their support and influence is of great value in this hilly country, where the people live far apart. The Presidents, and most of the Committee and Controllers, as a rule belong to the leading families of the area in which their societies work. Apart from the odium attached to their work, where it relates to refusing applications for loans or enforcing payments, their duties are by no means easy, as they have to travel distances up to ten or more miles to attend Committee meetings. I am under deep obligation to these gentlemen for the assistance they give me and for the work they have done. A glance at the names mentioned in Appendix I shows, that most of the Presidents, Committee and Controllers are the same as in previous years, they have earned the confidence and respect of most of the shareholders of their societies who appreciate their services. I take this opportunity to record the excellent work done during the last eleven years by Mr. Apparanda Mandanna, Rai Bahadur, President of the Padinalknad Society who has now retired owing to advanced age. Another old gentleman, Mr. Mukkati Iyappa, who was recently honoured by Government by the title of Rai Bahadur,—undoubtedly also for the good work he has done in connection with the co-operative business,—still continues as President of the Ammatti-Sidapurnad Co-operative Society over which he presided since the last ten years. Also all Subedars and Parpattigars continued cheerfully to support me.

MERCARA,
Dated 20th August 1915.

GUSTAV HALLER,
Registrar, Co-operative Societies.

Statement I—B. Number and Constitution of Societies—Agricultural Societies.

District.	Class of society, i.e., I, II, III, IV, V, VI.	Type of society.	Number of Societies.	Number of Members.	Working Capital.	Most usual dividend paid on shares.	Most usual rate of interest. On loans issued by societies.	Most usual rate of interest. On deposits.
1	2	3	4	5	6	7	8	9
					Rs. A. P.	Per cent.	Per cent.	Per cent.
Coorg.	I	Limited ...	13	1,788	82,105 2 7	10	12½	5, 6¼ and 8.
		Unlimited.	9	709	26,144 5 5	...	12½	5 and 6¼.
	V	Limited ...	10	338	3,350 3 9	...	8	...
	IV	Limited ...	1	92	* 1,560 0 0	...	25 †	...
		Total ...	33	2,927	1,13,159 11 9	...		

* This figure represents the value of grain at the average rate of three rupees per batti.

† The interest includes shrinkage of grain.

7

Statement II—B. Receipts and Disbursement of Agricultural Societies.

RECEIPTS.

District.	Class of society, i.e., I, II, III, IV, V, VI.	Type of society.	Share payments.	Loans and deposits. By members.	By non-members.	By other Societies.	By Government.	By Central societies.
1	2	3	4	5	6	7	8	9
			RS. A. P.	RS. A. P.		RS. A. P.	RS. A. P.	
Taluk societies, Coorg.								
Padinalknad ...	I	Limited.	399 4 0	...	...	...	...	...
Yedenalknad ...	I	,,	454 8 0	...	...	80 1 9	...	...
Beppunad ...	I	,,	221 0 0	397 10 4	...	45 15 3	...	...
Ammatti-Sidaparnad ...	I	,,	473 14 4	...	...	159 0 0	...	...
Mercara ...	I	,,	321 0 0	...	...	...	...	...
Bengunad ...	I	,,	447 15 4	45 0 0	...	301 2 0	...	...
Kantmurnad ...	I	,,	526 4 0	...	2,465 0 0	54 1 0	...	...
Anjigerinad ...	I	,,	189 0 0	...	...	311 0 7	...	...
Bettietnad ...	I	,,	52 14 0	...	...	...	250 0 0	...
Tavunad ...	I	,,	146 4 0	...	...	78 10 0	...	...
Kadietnad ...	I	,,	360 0 3	...	...	...	...	...
Hatgatnad ...	I	,,	482 2 [illegible]	5 0 0	...	427 4 1	...	...
Tavalagerimurnad ...	I	,,	96 0	...	...	118 1 4	...	...
Choudlu Shetthalli ...	I	Unlimited.	26 0	...	...	...	...	...
Taltare Shetthalli ...	I	,,	16 0	...	...	...	...	...
Bidarur Hemmane ...	I	,,	40 0	...	...	196 4 8	...	...
Garavale ...	I	,,	40 0	...	...	...	...	...
Kiragandur ...	I	,,	44 0	...	...	...	...	...
Nidta ...	I	,,	78 0	...	...	...	...	...
Kundhalli-Kumarhalli ...	I	,,	4 0	...	...	...	...	...
Tolur-Shetthalli ...	I	,,	26 0	...	...	200 0 0	...	...
Kodli Hobli ...	I	,,	76 0	...	...	...	...	...
Total ...			4,470 1 1	447 10 4	2,465 0 0	1,971 8 8	250 0 0	...
Cattle Insurance Societies..	V	Limited.	...	1,234 13 0	...	...	...	...
Grain Bank ...	IV	,,	1,560 0 0	...	...	...	...	...
Grand Total ...			6,030 1 11	1,682 7 4	2,465 0 0	1,971 8 8	250 0 0	...

District.	Loans repaid by members.	Loans repaid by Central societies.	Loans repaid by other societies.	Interest received.	Sale of goods to members.	Other income.	Total income of year.	Opening balance.	Grand total including the opening balance.	Share capital withdrawn
1	10	11	12	13	14	15	16	17	18	19
	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	1,582 7 5	...	...	706 8 1	...	47 0 0	2,735 3 6	240 8 9	2,975 12 3	21 3 1
Yedenalknad	3,139 11 8	...	...	958 3 6	...	66 15 6	4,699 8 5	97 9 4	4,797 1 9	8 0 0
Beppunad	4,047 8 3	...	...	1,039 7 5	...	50 12 0	5,802 5 3	76 2 0	5,878 7 3	...
Ammatti-Sidaparnad	1,967 7 5	...	...	935 13 10	...	224 10 9	3,760 14 4	90 13 7	3,851 11 11	16 0 0
Mercara	1,556 8 8	...	...	685 15 10	...	45 4 4	2,608 12 10	246 12 2	2,855 9 0	120 12 0
Bengunad	970 4 2	...	...	498 13 1	...	63 2 0	2,326 4 7	22 0 1	2,348 4 8	33 12 0
Kantmurnad	1,521 6 8	...	...	605 8 11	...	118 2 2	5,290 6 9	393 3 5	5,683 10 2	122 8 0
Anjigerinad	1,033 8 3	...	...	293 4 2	...	188 0 3	1,964 13 3	490 6 8	2,455 3 11	10 0 0
Bettietnad	1,223 15 9	...	...	421 9 10	...	65 1 3	2,013 8 10	92 2 7	2,105 11 5	157 0 0
Tavunad	762 13 1	...	...	295 14 11	...	11 14 0	1,295 8 0	463 2 10	1,758 10 10	37 2 0
Kadietnad	1,673 6 8	...	...	755 12 7	...	43 8 0	2,832 11 6	145 10 6	2,978 6 0	...
Hatgatnad	1,585 0 9	...	...	520 6 1	...	58 9 8	3,078 5 7	195 14 8	3,274 4 3	79 8 0
Tavalagerimurnad	1,234 2 8	...	...	448 4 10	...	107 7 3	2,004 0 1	327 5 11	2,331 6 0	40 0 0
Choudlu Shetthalli	528 5 11	...	...	448 9 5	...	6 8 0	1,009 7 4	97 2 3	1,106 9 7	...
Taltare Shetthalli	320 10 2	...	...	196 12 2	...	3 8 0	536 14 4	272 1 8	809 0 0	...
Bidarur Hemmane	759 13 4	...	...	319 3 9	...	16 4 0	1,331 9 9	78 14 4	1,410 8 1	1 0 0
Garavale	502 11 6	...	...	223 0 10	...	19 12 0	785 8 4	269 3 4	1,054 11 8	6 0 0
Kiragandur	368 11 2	...	...	333 5 7	...	17 4 0	763 4 9	165 2 6	928 7 3	...
Nidta	893 13 9	...	...	324 4 4	...	14 12 0	1,310 14 1	83 0 7	1,393 14 8	...
Kundhalli-Kumarhalli	376 0 0	...	200 0 0	165 3 10	...	5 0 0	756 3 10	134 7 0	884 10 10	...
Tolur-Shetthalli	166 7 10	...	...	77 3 11	...	17 0 0	486 11 9	24 12 0	511 7 9	...
Kodli Hobli	642 0 0	...	...	264 4 7	...	10 12 0	993 0 7	139 14 3	1,132 14 10	2 0 0
Total	26,856 15 1	...	200 0 0	10,517 10 6	...	1,201 3 2	48,380 1 8	4,146 6 5	52,526 8 1	654 13 1
Cattle Insurance Societies	...	...	525 5 4	207 5 7	...	700 5 5	2,667 13 4	296 6 8	2,964 4 0	...
Grain Bank	...	...	...	390 0 0	...	211 0 0	2,161 0 0	...	2,161 0 0	...
Grand Total	26,856 15 1	...	725 5 4	11,115 0 1	...	2,112 8 7	53,208 15 0	4,442 13 1	57,651 12 1	654 13 1

Continued.

DISBURSEMENTS.

District.	Class of society i.e., I, II, III, IV, V, VI.	Type of society.	Members deposits withdrawn	Loans repaid to Government.	Central societies	Other societies	Non-members	Loans to members on personal security.	Loans to members on mortgage security.
			20	21	22	23	24	25	26
			RS. A. P.	RS. A. P.					RS. A. P.
Taluk societies, Coorg.									
Padinalknad ...	I	Limited.	10 0 0	25 0 0	...	...	...	...	1,670 8 0
Yedenalknad ...	I	,,	500 0 0	359 8 0	...	48 0 0	...	...	3,256 10 0
Beppunad ...	I	,,	...	84 4 0	...	6 0 0	...	...	4,892 13 2
Ammatti-Sidapurnad ...	I	,,	20 0 0	...	...	30 0 0	...	...	2,771 12 3
Mercara ...	I	,,	...	30 0 0	...	...	...	...	1,365 0 0
Bengunad ...	I	,,	...	50 0 0	...	96 0 0	...	...	1,338 0 0
Kantmurnad ...	I	,,	...	75 0 0	...	84 0 0	65 0 0	...	4,654 0 0
Anjigerinad ...	I	,,	...	85 9 8	...	56 0 0	...	...	1,265 0 0
Bettietnad ...	I	,,	...	46 9 7	...	...	800 0 0	...	922 0 0
Tavunad ...	I	,,	...	35 0 0	...	60 0 0	20 0 0	...	870 0 0
Kadietnad ...	I	,,	...	75 0 0	...	...	20 0 0	...	1,898 12 10
Hatgatnad ...	I	,,	...	20 0 0	...	54 8 10	300 0 0	...	1,942 0 0
Tavalagerimurnad ...	I	,,	...	70 0 0	...	42 0 0	...	...	1,355 0 0
Choudlu Shetthalli ...	I	Unlimited.	...	15 0 0	...	200 0 0	...	...	420 0 0
Taltare Shettahalli ...	I	,,	...	20 0 0	...	...	...	...	150 0 0
Bidarur Hemmane ...	I	,,	10 0 0	15 0 0	...	48 12 6	...	...	1,124 0 0
Garavale ...	I	,,	...	35 0 0	...	...	150 0 0	...	619 2 0
Kiragandur ...	I	,,	...	...	...	...	150 0 0	...	255 0 0
Nidta ...	I	,,	30 0 0	...	...	...	...	...	966 0 0
Kundhalli-Kumarhalli ...	I	,,	...	...	...	...	...	...	450 0 0
Tolur-Shetthalli ...	I	,,	...	...	...	...	...	...	168 0 0
Kodli Hobli ...	I	,,	20 0 0	...	...	...	600 0 0	...	241 0 0
Total ...			590 0 0	1,040 15 3	...	725 5 4	1605 0 0	...	32,518 10 3
Cattle Insurance Societies..	V	Limited.	...	...	...	...	...	...	...
Grain Bank ...	IV	,,	...	...	...	...	...	909 5 4	...
Grand Total ...			590 0 0	1,040 15 3	...	725 5 4	1605 0 0	909 5 4	32,518 10 3

District.	Loans to Central societies	Loans to other societies	Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Carried to reserve.	Total expenditure.	Closing balance.	Grand total expenditure including closing balance.
	27	28	29	30	31	32	33	34	35	36	37
			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	...	...	85 3 7	245 10 0	...	207 5 0	30 12 8	...	2,395 10 4	580 1 11	2,975 12 3
Yedenalknad	...	...	277 4 8	183 0 0	...	97 9 7	298 15 6	...	4,728 15 9	68 2 0	4,797 1 9
Beppunad	...	...	187 8 5	225 10 0	...	118 1 11	108 6 6	...	5,722 12 0	155 11 3	5,878 7 3
Ammatti-Sidapurnad	...	...	173 12 0	386 12 0	...	211 13 6	68 13 9	...	3,678 15 6	172 12 5	3,851 11 11
Mercara	...	...	32 6 5	270 0 0	...	105 4 0	90 10 4	...	2,014 0 9	841 8 3	2,855 9 0
Bengunad	...	...	6 0 0	339 8 0	...	164 6 0	13 0 0	63 0 0	2,103 10 0	244 10 8	2,348 4 8
Kantmurnad	...	...	41 5 7	112 8 0	...	122 11 0	50[illegible] 6 4	...	5,327 6 11	356 3 3	5,683 10 2
Anjigerinad	...	...	115 12 1	76 0 0	...	114 10 5	511 14 3	...	2,234 14 5	220 5 6	2,455 3 11
Bettietnad	...	...	74 6 3	52 4 0	...	92 10 2	86 1 3	...	1,730 15 3	374 12 2	2,105 11 5
Tavunad	...	...	30 12 8	182 0 0	...	96 0 0	22 4 0	72 0 0	1,425 2 8	333 8 2	1,758 10 10
Kadietnad	...	...	59 12 0	325 0 0	...	96 10 0	63 2 0	...	2,538 4 10	440 1 2	2,978 6 0
Hatgatnad	...	...	87 11 2	219 6 0	...	91 8 6	10 9 8	...	2,905 4 2	369 0 1	3,274 4 3
Tavalagerimurnad	...	...	69 9 11	140 12 0	...	182 6 5	173 15 3	...	2,023 11 7	307 10 5	2,331 6 0
Choudlu Shetthalli	...	...	138 0 0	...	...	132 11 1	12 0 0	...	917 11 1	188 14 6	1,106 9 7
Taltare Shettahalli	...	200 0 0	67 4 9	...	...	63 4 3	6 10 0	...	507 2 9	301 13 3	809 0 0
Bidarur Hemmane	...	...	107 6 10	...	...	100 8 0	...	...	1,406 11 4	3 12 9	1,410 8 1
Garavale	...	...	69 2 9	...	...	70 12 0	17 0 0	...	997 0 9	57 10 11	1,054 11 8
Kiragandur	...	...	196 14 0	...	...	118 12 0	68 5 0	...	768 15 0	159 8 3	928 7 3
Nidta	...	...	84 11 4	...	...	71 8 0	...	...	1,086 3 4	307 11 4	1,393 14 8
Kundhalli-Kumarhalli	...	...	61 15 4	...	...	76 0 0	...	...	567 15 4	316 11 6	884 10 10
Tolur-Shetthalli	...	...	87 0 0	...	...	56 8 0	10 0 0	...	271 8 0	239 15 9	511 7 9
Kodli Hobli	...	...	122 11 11	...	...	100 8 9	...	...	1,086 4 8	46 10 2	1,132 14 10
Total	...	200 0 0	2,126 11 8	2758 6 0	...	2441 8 4	1642 14 6	135 0 0	46,439 4 5	6,087 3 8	52,526 8 1
Cattle Insurance Societies	...	1771 8 8	...	...	...	506 6 0	552 8 0	...	2,830 1 8	134 2 4	2,964 4 0
Grain Bank	...	...	...	...	...	6 3 7	...	...	915 8 11	1,245 7 1	2,161 0 0
Grand Total	...	1971 8 8	2,126 11 8	2758 6 0	...	2954 1 11	2195 1 6	135 0 0	50,184 15 0	7,466 13 1	57,651 12 1

Statement III—B. Balance sheet—Agricultural Societies.

District.	Class of society, i.e., I, II, III, IV, V, VI.	Type of society.	ASSETS. Cash in hand and bank.	Value of investments.	Loans due by members.	Of which over due.
1	2	3	4	5	6	7
			RS. A. P.	RS. A. P.	RS. A. P.	
Taluk societies, Coorg.						
Padinalknad	I	Limited.	580 1 11	1,148 4 0	4,801 13 8	...
Yedenalknad	I	,,	68 2 0	1,230 0 9	8,600 4 1	...
Beppunad	I	,,	155 11 3	1,053 0 0	7,305 1 5	...
Ammatti-Sidapurnad	I	,,	172 12 5	1,465 12 9	7,921 14 11	...
Mercara	I	,,	841 6 8	733 14 6	4,154 7 4	...
Bengunad	I	,,	244 10 8	948 3 2	5,907 8 10	...
Kantmurnad	I	,,	356 3 3	920 8 0	6,438 14 7	...
Anjigerinad	I	,,	220 5 6	713 5 10	4,040 6 6	...
Bettietnad	I	,,	374 12 2	956 0 4	3,703 13 9	...
Tavunad	I	,,	333 8 2	869 13 7	3,285 5 3	...
Kadietnad	I	,,	440 1 2	1,003 5 8	5,374 5 7	...
Hatgatnad	I	,,	369 0 1	538 0 0	5,180 0 1	...
Tavalagerimurnad	I	,,	307 10 5	744 0 0	3,436 15 8	...
Choudlu Shetthalli	I	Unlimited.	188 14 6	254 0 0	2,939 10 9	...
Taltare Shetthalli	I	,,	301 13 3	262 0 0	1,337 14 9	...
Bidarur Hemmane	I	,,	3 12 9	428 0 0	4,089 13 4	...
Garavale	I	,,	57 10 11	229 0 0	2,008 2 6	...
Kiragandur	I	,,	159 8 3	545 0 0	4,216 0 11	...
Nidta	I	,,	307 11 4	335 0 0	2,557 0 4	...
Kundhalli-Kumarhalli	I	,,	316 11 6	80 0 0	1,029 0 0	...
Tolur-Shetthalli	I	,,	239 15 9	94 0 0	544 3 8	...
Kodli Hobli	I	,,	46 10 2	199 0 0	2,846 13 5	...
Total ...			6,087 3 8	14,750 4 2	91,719 11 4	...
Cattle Insurance Societies	V	Limited.	134 2 4	...	...	...
Grain Bank	IV	,,	1,245 7 1	...	909 5 4	...
Grand Total ...			7,466 13 1	14,750 4 2	92,629 0 8	...

District.	ASSETS. Loans due by societies.	Of which overdue.	Interest due to society.	Value of stock in hand.	Other items.	Total.	LIABILITIES. Loans and deposits by non-members.	Loans and deposits from other societies.
1	8	9	10	11	12	13	14	15
						RS. A. P.	RS. A. P.	
Padinalknad	...	...	...	...	30 12 8	6,561 0 3	250 0 0	...
Yedenalknad	...	...	...	...	298 15 6	10,197 6 4	2,000 0 0	360 4 0
Beppunad	...	...	...	...	108 6 6	8,622 3 2	700 0 0	151 2 8
Ammatti-Sidapurnad	...	...	...	...	68 13 9	9,629 5 10	1,500 0 0	287 6 0
Mercara	...	...	...	...	90 10 4	5,820 8 5	100 0 0	...
Bengunad	...	...	...	...	13 0 0	7,113 6 8	330 0 0	840 14 0
Kantmurnad	...	...	...	...	50 6 4	7,766 0 2	2,400 0 0	142 9 0
Anjigerinad	...	...	...	...	511 14 3	5,486 0 1	600 0 0	719 12 6
Bettietnad	...	...	...	...	85 1 3	5,120 11 6	950 0 0	...
Tavunad	...	...	...	...	22 4 0	4,510 15 0	180 0 0	204 14 6
Kadietnad	...	...	...	...	63 2 0	6,880 14 0	1,020 0 0	...
Hatgatnad	...	...	...	...	10 9 8	6,097 9 10	870 0 0	472 11 3
Tavalagerimurnad	...	...	...	...	173 15 3	4,662 9 4	200 0 0	290 4 4
Choudlu Shetthalli	...	...	...	...	12 0 0	3,394 9 3	700 0 0	500 0 0
Taltare Shetthalli	200 0 0	...	...	...	6 10 0	2,108 6 0	...	...
Bidarur Hemmane	...	...	...	...	...	4,521 10 1	1,920 0 4	647 8 2
Garavale	...	...	...	...	17 0 0	2,311 13 5	770 0 0	...
Kiragandur	...	...	...	...	68 5 0	4,988 14 2	370 0 0	...
Nidta	...	...	...	...	...	3,199 11 8	1,520 0 0	...
Kundhalli-Kumarhalli	300 0 0	...	...	...	...	1,725 11 6	1,000 0 0	200 0 0
Tolur-Shetthalli	200 0 0	...	...	...	10 0 0	1,088 3 5	...	...
Kodli Hobli	500 0 0	...	...	...	...	3,592 7 7	1,800 0 0	...
Total ...	1,200 0 0	...	...	...	1,642 14 6	1,15,400 1 8	19,180 0 4	4,617 6 5
Cattle Insurance Societies	3,617 6 5	...	...	...	...	3,751 8 9	...	...
Grain Bank	...	...	...	...	...	2,154 12 5	...	...
Grand Total ...	4,817 6 5	...	...	...	1,642 14 6	1,21,306 6 10	19,180 0 4	4,817 6 5

Continued.

District.	Class of society, i.e., I, II, III, IV, V, VI.	Type of society.	Loans from Government.	Deposits of members.	Share capital.	Interest and dividend due by society.
			16	17	18	19
			RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.
Taluk societies, Coorg.						
Padinalknad	I	Limited.	450 0 0	610 0 0	3,399 9 1	...
Yedenalknad	I	,,	119 0 0	1,790 0 0	3,740 13 0	...
Beppunad	I	,,	418 8 0	2,207 10 4	3,059 1 1	...
Ammatti-Sidapurnad	I	,,	205 9 4	1,140 0 0	4,047 1 2	...
Mercara	I	,,	30 0 0	500 0 0	3,715 15 0	...
Bengunad	I	,,	100 0 0	631 12 0	3,647 3 4	...
Kantmurnad	I	,,	175 0 0	250 0 0	3,220 0 0	...
Anjigerinad	I	,,	371 3 4	170 0 0	2,355 8 0	...
Bettietnad	I	,,	363 3 4	115 0 0	2,006 13 0	...
Tavunad	I	,,	85 0 0	180 0 0	2,706 0 0	...
Kadietnad	I	,,	80 0 0	70 0 0	3,890 4 0	...
Hatgatnad	I	,,	60 0 0	545 1 8	3,025 15 2	...
Tavalagerimurnad	I	,,	320 0 0	430 0 0	2,084 0 0	...
Choudlu Shetthalli	I	Unlimited.	60 0 0	1,000 0 0	632 0 0	...
Taltare Shetthalli	I	,,	100 0 0	1,000 0 0	580 0 0	...
Bidarur Hemmane	I	,,	75 0 0	160 0 8	907 3 0	...
Garavale	I	,,	210 0 0	210 0 0	652 0 0	...
Kiragandur	I	,,	...	2,710 0 0	1,108 0 0	...
Nidta	I	,,	...	145 0 0	856 0 0	...
Kundhalli-Kumarhalli	I	,,	...	...	410 0 0	...
Tolur-Shetthalli	I	,,	...	700 0 0	296 0 0	...
Kodli Hobli	I	,,	...	350 0 0	1,033 0 0	...
Total ...			3,222 8 0	14,914 8 8	47,372 5 10	...
Cattle Insurance Societies	V	Limited.	...	3,161 6 0	...	...
Grain Bank	IV	,,	...	...	1,560 0 0	...
Grand Total ...			3,222 8 0	18,075 14 8	48,932 5 10	...

District.	LIABILITIES—cont. Cost of management due.	Other items.	Reserve fund, i.e., undistributed profits under section 33 of Act, II of 1912.	Total.	Profit + and loss —	Remarks.
	20	21	22	23	24	25
			RS. A. P.	RS. A. P.	RS. A. P.	
Padinalknad	...	...	1,390 7 8	6,100 0 9	+ 460 15 6	
Yedenalknad	...	...	1,537 0 7	9,547 1 7	+ 650 4 9	
Beppunad	...	...	1,301 4 0	7,837 10 1	+ 784 9 1	
Ammatti-Sidapurnad	...	...	1,674 6 3	8,854 6 9	+ 774 15 1	
Mercara	...	...	860 15 8	5,226 14 8	+ 593 9 9	
Bengunad	...	...	1,172 0 3	6,721 13 7	+ 391 9 1	
Kantmurnad	...	...	1,018 12 8	7,206 5 8	+ 559 10 6	
Anjigerinad	...	...	1,018 10 4	5,235 2 2	+ 250 13 11	
Bettietnad	...	...	1,366 0 6	4,801 0 10	+ 319 10 8	
Tavunad	...	...	974 0 3	4,329 14 9	+ 181 0 3	
Kadietnad	...	...	1,177 11 5	6,237 15 5	+ 642 14 7	
Hatgatnad	...	...	724 2 8	5,697 14 9	+ 399 11 1	
Tavalagerimurnad	...	...	984 9 3	4,308 13 7	+ 353 11 9	
Choudlu Shetthalli	...	...	318 2 11	3,210 2 11	+ 184 6 4	
Taltare Shetthalli	...	...	358 10 7	2,038 10 7	+ 69 11 5	
Bidarur Hemmane	...	...	684 5 0	4,394 1 2	+ 127 8 11	
Garavale	...	...	366 15 4	2,208 15 4	+ 102 14 1	
Kiragandur	...	...	765 14 7	4,953 14 7	+ 34 15 7	
Nidta	...	...	495 14 8	3,016 14 8	+ 182 13 0	
Kundhalli-Kumarhalli	...	...	83 7 0	1,693 7 0	+ 32 4 6	
Tolur-Shetthalli	...	...	91 7 6	1,087 7 6	+ 0 11 11	
Kodli Hobli	...	...	357 11 8	3,540 11 8	+ 51 11 11	
Total ...	...	...	18,742 10 9	1,08,249 8 0	+ 7,150 9 8	
Cattle Insurance Societies	...	...	188 13 9	3,350 3 9	+ 401 5 0	
Grain Bank	...	...	...	1,560 0 0	+ 594 12 5	
Grand Total ...	...	...	18,931 8 6	1,13,159 11 9	+ 8,146 11 1	

Institute Statement IV—B. Abstract for the information of the International Agricultural Institute at Rome.—Agricultural Societies.

Province.	Class of society i.e., I, II, III, IV, V, VI.	Type of society.	Number of societies.	Number of members.		Number of affiliated societies.			
				Individuals.	Societies.	Central credit.	Agricultural credit.	Non-agricultural credit.	Others.
1	2	3	4	5	6	7	8	9	10
Coorg.	I	Limited.	13	1,788	...	...	...	...	...
	I	Unlimited	9	709	...	...	...	...	...
	V	Limited.	10	338	...	...	...	...	...
	IV	Limited.	1	92	...	...	...	...	...
		Total ...	33	2,927	...	...	...	...	...

Continued.

Class of society i.e., I, II, III, IV, V, VI.	Type of society.	Loans made to. Individuals. On personal security.	Loans made to. Individuals. On mortgage security.	Loans made to. Societies. Local.	Loans made to. Societies. Central.	Sales of goods to members.	Purchase of members' products.	Cost of management.	Most usual dividend paid on shares.
		11	12	13	14	15	16	17	18
									Per cent.
I	Limited.	...	28,201 8 3	...	...	...	...	1,651 0 6	10
I	Unlimited	...	4,317 2 0	200 0 0	...	...	...	790 7 10	...
V	Limited.	...	...	1,771 8 8	...	...	...	...	...
IV	Limited.	...	...	...	...	...	...	6 8 7	...
	Total ...	...	32,518 10 3	1,971 8 8	...	...	...	2,447 11 11	

Continued.

	Type of society.	Most usual rate of interest. On deposits.	Most usual rate of interest. On loans.	Loans due. By individuals.	Loans due. By societies.	Share capital.	Members' deposit.	Loans from Government	Reserve fund.
		19	20	21	22	23	24	25	26
		Per cent.	Per cent.						
I	Limited.	5, 6½ & 8	12½	[illegible]0,150 15 8	...	40,898 2 10	8,639 8 0	2,777 8 0	15,220 1 6
I	Unlimited	5 & 6¼	12	[illegible],568 1[illegible] 8	1,200 0 0	6,474 3 0	6,[illegible]75 0 8	445 0 0	3,522 9 3
V	Limited.	...	8	...	3,617 6 5	...	3,161 6 0	...	188 13 9
IV	Limited.	...	25	909 5 4	...	1,560 0 0	...	...	...
	Total ...			[illegible]2,629 0 8	4,817 6 5	48,932 5 10	18,[illegible]75 14 8	3,222 8 0	18,931 8 6

Statement II—D. Operations of Insurance Societies.

Province.	Class of risk insured.	Amount of risk insured.	Premia collected.	Supplementary contributions collected.	Losses declared (animals.)	Losses estimated.	Claims paid.	Cost of management.	Amount of risk re-insured.	Amount of premia paid for reinsurance.	Remarks.
1	2	3	4	5	6	7	8	9	10	11	12
		RS. A. P.	RS. A. P.	RS. A. P.			RS. A. P.				
Coorg.	Plough cattle, i.e., oxen and buffaloes.	5,246 0 0	3,530 12 6	1,006 12 3	70	...	786 0 0	...	...	...	

9

PROVINCIAL STATEMENTS.

Appendix A.

Serial No.	Name of Society.	Total number of members. 1906.	1913.	1914.	1915.	Year of registration.
	Limited.					
1	Padinalknad	81	125	129	133	1905
2	Yedenalknad	} 11[illegible]	145	156	161	1905
3	Beppunad		140	177	185	1905
4	Ammatti-Sidapurnad	66	127	135	150	1905
5	Mercara	79	146	142	134	1905
6	Bengunad	91	159	156	160	1905
7	Kantmurnad	76	122	113	123	1906
8	Anjigerinad	...	119	129	135	1906
9	Bettietnad	...	114	106	98	1906
10	Tavunad	...	116	120	121	1906
11	Kadietnad	...	135	150	150	1906
12	Hatgatnad	...	103	112	115	1906
13	Tavalagerimurnad	...	119	123	123	1907
	Unlimited.					
14	Choudlu Shetthalli	...	62	65	66	1908
15	Taltare Shetthalli	...	63	64	65	1909
16	Bidarur Hemmane	...	108	123	126	1910
17	Garavale	...	70	72	7[illegible]	1910
18	Kiragandur	...	127	129	12[illegible]	1910
19	Nidta	...	88	93	[illegible]	1911
20	Kundhalli-Kumarhalli ...	...	41	47	[illegible]	1911
21	Tolur-Shetthalli	...	34	36	36	1911
22	Kodli Hobli	...	57	63	[illegible]	1911
	Total ...	50[illegible]	2,320	2,440	2,4[illegible]	

Appendix B.

No.	Name of Society.	Value of shares. Face value.	Value of shares. Nominal value.	Interest charged on loans.
	Limited.	Rs. A. P.	Rs. A. P.	
1	Padinalknad	20 0 0	26 0 0	12½ per cent.
2	Yedenalknad	20 0 0	27 8 0	Do.
3	Beppunad	20 0 0	27 0 0	Do.
4	Ammatti-Sidapurnad	20 0 0	28 0 0	Do.
5	Mercara	20 0 0	25 0 0	Do.
6	Bengunad	20 0 0	23 0 0	Do.
7	Kantmurnad	20 0 0	26 0 0	Do.
8	Anjigerinad	20 0 0	26 0 0	Do.
9	Bettietnad	20 0 0	26 0 0	Do.
10	Tavunad	20 0 0	23 0 0	Do.
11	Kadietnad	20 0 0	26 0 0	Do.
12	Hatgatnad	20 0 0	24 0 0	Do.
13	Tavalagerimurnad	20 0 0	23 0 0	Do.
	Unlimited.			
14	Choudlu Shetthalli	10 0 0	11 0 0	Do.
15	Taltare Shetthalli	10 0 0	11 0 0	Do.
16	Bidarur Hemmane	10 0 0	11 0 0	Do.
17	Garavale	10 0 0	11 0 0	Do.
18	Kiragandur	10 0 0	11 0 0	Do.
19	Nidta	10 0 0	11 0 0	Do.
20	Kundhalli-Kumarhalli	10 0 0	11 0 0	Do.
21	Tolur-Shetthalli	10 0 0	11 0 0	Do.
22	Kodli Hobli	20 0 0	21 0 0	Do.

Appendix C.

No.	Name of Society.	Added to reserve.	Amount of dividend.	Percentage per share.
	Limited.		Rs. A. P.	
1	Padinalknad	260 15 6	200 0 0	10
2	Yedenalknad	438 4 9	212 0 0	10
3	Beppunad	544 9 1	240 0 0	10
4	Ammatti-Sidapurnad	534 15 1	240 0 0	10
5	Mercara	345 9 9	248 0 0	10
6	Bengunad	223 9 1	168 0 0	10
7	Kantmurnad	335 10 6	224 0 0	10
8	Anjigerinad	146 13 11	104 0 0	10
9	Bettietnad	215 10 8	104 0 0	10
10	Tavunad	85 8 3	145 8 0	7½
11	Kadietnad	418 14 7	224 0 0	10
12	Hatgatnad	237 11 1	162 0 0	10
13	Tavalagerimurnad	245 11 9	108 0 0	10
14—22	Unlimited liabilities societies	787 1 8	...	
	Total ...	4,771 1 8	2,379 8 0	

Appendix D.

No.	Name of Society.	Total amount of loans which were repayable in 1915.			Amount repaid.			Amount outstanding.			Loans repayable in 1916 and thereafter.			Purpose of loans. Agriculture.				Liquidation of debts.				Other purposes.			
1	2	3			4			5			6			7				8				9			
	Limited.	Rs.	A.	P.	Rs.	A.	P.	Rs.	A.	P.	Rs.	A.	P.	No.	Rs.	A.	P.	No.	Rs.	A.	P.	No.	Rs.	A.	P.
1	Padinalknad ...	2,346	15	8	1,582	7	5	764	[illegible]	8	4,037	5	5	76	3,931	5	5	1	106	0	0	...	...		
2	Yedenalknad ...	4,489	11	8	3,139	11	8	1,350	0	0	7,250	4	1	117	7,250	4	1	...	...			...	...		
3	Beppunad ...	4,662	8	3	4,047	8	3	615	0	0	6,690	1	5	128	6,690	1	5	...				...			
4	Ammatti-Sidapurnad ...	3,169	12	4	1,967	7	5	1,202	4	11	6,719	10	0	62	4,099	3	4	19	2,345	8	10	4	274	13	10
5	Mercara ...	1,806	5	4	1,556	8	8	251	12	8	3,902	10	8	37	2,447	4	4	16	1,072	4	4	9	383	2	0
6	Bengunad ...	1,297	11	5	970	4	2	327	7	3	5,580	1	7	64	3,153	7	10	65	2,000	15	2	8	425	10	7
7	Kantmurnad ...	1,791	6	8	1,521	6	8	270	0	0	6,168	14	7	62	2,977	4	7	36	2,987	14	9	5	203	11	3
8	Anjigerinad ...	1,362	8	3	1,033	8	3	329	0	0	3,711	6	6	79	3,711	6	6	...				...			
9	Bettietnad ...	2,921	12	0	1,223	15	9	1,697	12	3	2,406	1	6	54	2,406	1	6	...				...			
10	Tavunad ...	882	13	1	762	13	1	120	0	0	3,165	5	3	31	1,830	2	8	14	1,295	2	7	2	130	0	0
11	Kadietnad ...	2,401	1	6	1,673	6	8	727	10	10	4,646	10	9	67	4,646	10	9	...	...			...	...		
12	Hatgatnad ...	2,159	3	4	1,585	0	9	574	3	7	4,665	13	6	64	4,665	13	6	...				...	...		
13	Tavalagerimurnad ...	1,784	2	8	1,234	2	8	550	0	0	2,886	15	8	62	2,691	15	8	2	195	0	0	...	...		
	Unlimited.																								
14	Chouldu Shetthalli ...	528	5	11	528	5	11	...			2,939	10	9	7	514	12	6	21	1,709	14	4	3	714	15	11
15	Taltare Shetthalli ...	320	10	2	320	10	2	...			1,337	14	9	7	260	4	10	17	960	10	6	3	116	15	5
16	Bidarur Hemmane ...	759	13	4	759	13	4	...			4,089	13	4	19	740	13	4	20	1,564	0	0	17	1,785	0	0
17	Garavale ...	678	5	1	502	11	6	175	[illegible]	7	1,832	8	11	3	175	1	11	12	1,140	5	0	4	517	2	0
18	Kiragandur ...	1,218	4	11	368	11	2	849	[illegible]	9	3,366	7	2	14	2,434	1	7	32	932	5	7	...	...		
19	Nidta ...	893	13	9	893	13	9	...			2,557	0	4	5	478	15	4	21	1,916	0	3	3	162	0	9
20	Kundhalli-Kumarhalli ...	376	0	0	376	0	0	...			1,029	0	0	2	100	0	0	12	883	0	0	1	46	0	0
21	Tolur-Shetthalli ...	166	7	10	166	7	10	...			544	3	8	4	77	3	8	6	427	0	0	1	40	0	0
22	Kodli Hobli ...	643	0	0	642	0	0	...			2,846	13	5	7	407	0	0	13	1,069	14	2	14	1,369	15	3
	Total ...	36,661	13	2	26,856	15	1	9,804	14	1	81,914	13	3	971	55,229	6	9	307	20,515	15	6	74	6,169	7	0

Appendix E.

No.	Name of Society.	Loans under Rs. 50.	Loans from Rs. 51 to Rs. 100.	Loans from Rs. 101 to upwards.	Total number of loans.
	Limited.				
1	Padinalknad ...	16	12	1	29
2	Yedenalknad ...	27	28	...	55
3	Beppunad ...	28	53	...	81
4	Ammatti-Sidapurnad ...	1	7	12	20
5	Mercara ...	6	8	1	15
6	Bengunad ...	2	8	4	14
7	Kantmurnad ...	18	19	10	47
8	Anjigerinad ...	5	11	...	16
9	Bettietnad ...	11	2	2	15
10	Tavunad ...	7	5	1	13
11	Kadietnad ...	6	20	2	28
12	Hatgatnad ...	42	29	2	73
13	Tavalagerimurnad ...	7	7	2	16
	Unlimited.				
14	Chouldu Shettahalli ...	...	...	2	2
15	Taltare Shettahalli ...	3	...	...	3
16	Bidarur Hemmane ...	6	7	2	15
17	Garavale ...	2	2	2	6
18	Kiragandur ...	2	2	...	4
19	Nidta ...	...	4	3	7
20	Kundahalli-Kumarahalli ...	...	2	...	2
21	Tolur Shettahalli ...	...	2	...	2
22	Kodli Hobli ...	1	1	1	3
	Total ...	190	229	47	466

10

Appendix F.

No.	Name of Society.	Number of General meetings.	Number of Committee meetings.	Total.
	Limited.			
1	Padinalknad ...	2	10	12
2	Yedenalknad ...	1	9	10
3	Beppunad ...	1	8	9
4	Ammatti-Sidapurnad ...	2	13	15
5	Mercara ...	1	10	11
6	Bengunad ...	2	13	15
7	Kantmurnad ...	2	16	18
8	Anjigerinad ...	1	15	16
9	Bettietnad ...	1	14	15
10	Tavunad ...	3	12	15
11	Kadietnad ...	3	9	12
12	Hatgatnad ...	1	9	10
13	Tavalagerimurnad ...	1	16	17
	Unlimited.			
14	Chouldu Shetthalli ...	1	14	15
15	Taltare Shetthalli ...	1	8	9
16	Bidarur Hemmane ...	1	5	6
17	Garavale ...	2	12	14
18	Kiragandur ...	1	11	12
19	Nidta ...	1	9	10
20	Kundha'li-Kumarhalli ...	1	9	10
21	Tolur-Shetthalli ...	1	8	9
22	Kodli Hobli ...	1	7	8

Appendix G.

No.	Name of Society.	Working capital including share capital.			Reserve fund.			Amount invested in Government paper.			Amount not invested.			Percentage of reserve fund.
	Limited.	Rs.	A.	P.	Rs.	A.	P.	Rs.	A.	P.	Rs.	A.	P.	
1	Padinalknad	6,100	0	9	1,651	7	2	1,148	4	0	503	3	2	27
2	Yedenalknad	9,547	1	7	1,975	5	4	1,230	0	9	745	4	7	21
3	Beppunad	7,837	10	1	1,845	13	1	1,053	0	0	792	13	1	23
4	Ammatti-Sidapurnad ...	8,854	6	9	2,209	5	4	1,465	12	9	743	8	7	25
5	Mercara	5,226	14	8	1,226	9	5	733	14	6	492	10	11	23
6	Bengunad	6,721	13	7	1,395	9	4	948	3	2	447	6	2	21
7	Kantmurnad	7,206	5	8	1,354	7	2	920	8	0	433	15	2	19
8	Anjigerinad	5,235	2	2	1,165	8	3	713	5	10	452	2	5	22
9	Bettietnad	4,801	0	10	1,581	11	2	956	0	4	625	10	10	33
10	Tavunad	4,329	14	9	1,009	8	6	869	13	7	139	10	11	23
11	Kadietnad	6,237	15	5	1,596	10	0	1,003	5	3	593	4	9	25
12	Hatgatnad	5,697	14	9	961	13	9	538	0	6	423	13	9	17
13	Tavalagerimurnad ...	4,308	13	7	1,230	5	0	744	0	0	486	5	0	28
	Unlimited.													
14	Chouldu Shetthalli ...	3,210	2	11	502	9	3	254	0	0	248	9	3	15
15	Taltare Shetthalli ...	2,038	10	7	428	6	0	262	0	0	166	6	0	20
16	Bidarur Hemmane ...	4,394	1	2	811	13	11	428	0	0	383	13	11	18
17	Garavale	2,208	15	4	469	13	5	229	0	0	240	13	5	21
18	Kiragandur	4,953	14	7	800	14	2	545	0	0	255	14	2	16
19	Nidta	3,016	14	8	678	11	8	335	0	0	343	11	8	22
20	Kundhalli-Kumarhalli ...	1,693	7	0	115	11	6	80	0	0	35	11	6	7
21	Tolur-Shetthalli ...	1,087	7	6	92	3	5	94	0	0	—1	12	7	8
22	Kodli Hobli	3,540	11	8	409	7	7	199	0	0	210	7	7	12
	Total ...	1,08,249	8	0	23,513	12	5	14,750	4	2	8,763	8	3	21

Appendix H.

—	1913.			1914.			1915.		
	Rs.	A.	P.	Rs.	A.	P.	Rs.	A.	P.
Government loans	3,768	1	7	4,013	7	3	3,232	8	0
Share capital paid by members	37,748	4	7	43,557	1	0	47,372	5	10
Deposits, *i.e.*, debentures by members of the societies	30,125	9	0	33,376	14	8	34,104	9	0
Loans from other societies	1,536	3	6	3,571	3	1	4,817	6	6
Reserve fund	15,042	12	9	18,166	0	9	23,513	12	5
Dividend due to members	3,213	3	10	3,395	0	0	2,379	8	0
Total ...	91,434	2	5	1,06,019	10	9	1,15,400	1	8

APPENDIX I.

Name of Society.	President.	Members of Committee.	Controllers.
Limited.			
Padinalknad ...	Kodimaniand Subbayya.	Manavatira Madappa. Manavatira Muddappa. Chivachaliande Monnappa. A. M. Kalappa.	Kangananda Changappa.
Yedenalknad ...	Boppandra Nanjappa.	Kambiranda Bopayya. Macheti Monnappa. Muruvanda Devayya. Ponnakachira Nanjappa. Bittianda Nanjappa.	Bittianda Ganapati. Mathias Pinto.
Beppunad ...	Apparanda Chengappa.	Kandratanda Puvayya. Kodanda Uttayya.	Mukkati Nanjappa. Mat nda Appacha. Aychettira Atchayya.
Ammatti-Sidapurnad ...	Mukkati Ayyappa, R.B.	Kuttanda Tammayya. M. Syed Ghouse Sabi. Br. K. Subbraya. Mandepanda Changappa.	Bommanda Mandanna. Ainanda Karriappa. Nellamakkala Puvayya.
Mercara ...	Kodanda Appayya, R.B.	Abdul Karim Khan Sahib. Haji Abdul Khadir Sahib. K. Subraya, B.A., B.L. H. N. Chenigaraya. R. C. Manjayya.	Konganda Appayya. Kodanda Timmayya.
Beegunad ..	Pattamada Kuttappa.	Kuttetira Ganapati. B. Nanjappa. Thelapanda Mandanna. Munjandira Subbayya. Kedamladi Somayya. Kutteti Madappa.	Pattamada Subbayya. Thelapanda Palangappa. Pattamada Mandappa.
Kantmurnad ...	B. I. Ganapati.	Pandanda Appayya. P. Kalappa. Ballachanda Kariappa.	Pandanda Muttanna. Avaremadana Karriappa.
Anjigerinad ...	Deyanda Ayyappa.	Kakamada Kuttappa. Kallichanda Muddayya.	Chendira Ponnappa. Aramanmada Somayya.
Bettietnad ...	Maniapanda Subbayya.	Kodandera Subbayya. Sannuvanda Subbayya.	Sannuvanda Karriappa. Manepanda Medayya.
Tavunad ...	Sirkaji Ponnappa.	Srinivasayya. Br. Ramannachari. A. Muddayya. P. Ponnappa.	B. R. Seshappa Rai. Subbanna Vaidya.
Kadietnad ...	Machanda Nanjappa.	Appaneravanda Karriappa. Nadikerianda Nanjappa. Biddanda M. Subbayya.	Appaneravanda Belliappa. Kotera Ayyappa.
Hatgatnad ...	Puttamane Ganapamma.	R. Balaji Singh. Paruvangala Nanjappa.	D. Karianna Shetti.
Tavalagerimurnad ...	Andamada Karumbayya.	Titira Subbayya. Shivacharada Kalappa.	Nurere Kalayya. Mannakmane Subbaraya.
Unlimited.			
Choudlu-Shetthalli ...	Choudlu Basappa.	Patel Rudrayya. Patel Lingappa. Mallugowdana Basappa.	Chowdlu Rudrayya. Dudugowdana Puppayya.
Taltare-Shetthalli ...	B. D. Venkatramana Shetti.	Patel Santumallayya. Patel Lingappa.	Patel Lakkappa. Karigowdana Puppayya.
Bidarur Hemmane ...	Sh. Basuvegowda.	J. Basavanayya. V. Puttegowda. Sh. Ramegowda.	Sh. Erappa. Sh. Mallegowda.
Garavale ...	Gijagana Devayya.	Iymudi Nanjappa. Uduvemane Nanjappa. Muddana Ayyappa.	Vodigana Puvayya. Motnhalli Nanjappa. Mukkati Monnappa.
Kiragandur ...	Singur Lingappa.	Bachinadu Madayya. Shettira Nadaya. Sane Kalappa.	Marugana Mallappa. Patel Doddayya. Patel Somayya.
Nidta ...	Patel Basuvegowda.	J. Basavayya. V. Santegowda. Sh. Erayya.	B. Ajjachari. Sh. Puttegowda. V. Subbegowda.
Kundhalli-Kumarhalli ...	Maribasavayyana Chennabasuvayya.	Patel Subbayya. Patel Puppayya. Beerugowdana Subbayya.	Hemmane Santayya. Patel Puppayya.
Tholur-Shetthalli ...	V. Hanumayya.	Patel Eregowda. Patel Mallayya. Patel Basappa.	Patel Appayya.
Kodli Hobli ...	Uddur Chandrappa Shetti.	Gowdegowda Mallayya. Puttusawmygowda.	L. Basalingayya. Patel Niruvanegowda.

APPENDIX K.

Table of Cattle Insurance fees.

Amount insured.	Insurance fees.											
	1st year per month.			2nd year per month.			3rd year per month.			4th year per month.		
1	2			3			4			5		
RS.	RS.	A.	P.	RS.	A.	P.	RS.	A.	P.	RS.	A.	P.
6	0	3	0	0	2	0	0	2	0	0	1	0
9	0	4	6	0	3	0	0	3	0	0	1	6
12	0	6	0	0	4	0	0	4	0	0	2	0
15	0	7	6	0	5	0	0	5	0	0	2	6
18	0	9	0	0	6	0	0	6	0	0	3	0

Note.—The by-laws are based on the following principles:—

(*a*) Each Society is managed by a Committee.

(*b*) For each village there shall be a panchayat of three persons, whose duties are:—

(i) to value cattle, (ii) to certify death of insured animals.

(*c*) The insurance will accept only two-thirds of the actual value.

(*d*) Indemnity is paid for death due to:

(i) Rinderpest.

(ii) Destruction by wild animals.

(iii) Accidents or illness over which the owner had no control.

(*e*) No claim will be paid:

(i) For loss, or theft, or for the act of a third party who is legally liable to compensate the owner.

(ii) If in case of contagious disease, or rinderpest, or other serious illness, veterinary aid is not asked for.

(*f*) Premia are payable for 4 years only, after which period the insurer is entitled to the full value of the policy, provided that the insured animal is certified to be unfit for work, or dead. In the meantime the value of the policy is invested in the society at 6¼ per cent. interest.

Animals will not be accepted until they have been at least for one year in the possession of the owner.

(*g*) No animal above the age of 7 years will be accepted.

APPENDIX L.

Profit and loss account—Agricultural Societies.

District.	Kind of Society.	PROFIT. Interest earned.	PROFIT. Gross profit on sale of stock.	PROFIT. Other items.	PROFIT. Total.	LOSS. Interest paid and due.	LOSS. Establishment and contingent charges paid and due.	LOSS. Debts written off.	LOSS. Depreciation of stock.	LOSS. Other items.	LOSS. Total.	Net profit *plus*, or loss *minus*.
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.	Rs. A. P.	plus Rs. A. P.
Padinalknad	Agricultural.	706 8 1	...	47 0 0	753 8 1	85 3 7	207 5 0	...	...	...	292 8 7	,, 460 15 6
Yedenalknad	,,	958 3 6	...	66 15 6	1,025 3 0	277 4 8	97 9 7	...	...	...	374 14 3	,, 650 4 9
Beppunad	,,	1,039 7 5	...	50 12 0	1,090 3 5	187 8 5	118 1 11	...	...	...	305 10 4	,, 784 9 1
Ammatti-Sidapurnad ...	,,	935 13 10	...	224 10 9	1,160 8 7	173 12 0	211 13 6	...	...	...	385 9 6	,, 774 15 1
Mercara	,,	685 15 10	...	45 4 4	731 4 2	32 6 5	105 4 0	...	...	...	137 10 5	,, 593 9 9
Bengunad	,,	498 13 1	...	63 2 0	561 15 1	6 0 0	164 6 0	...	...	...	170 6 0	,, 391 9 1
Kantmurnad	,,	605 8 11	...	118 2 2	723 11 1	41 5 7	122 11 0	...	...	...	164 0 7	,, 559 10 6
Anjigerinad	,,	292 4 2	...	188 0 3	481 4 5	115 12 1	114 10 5	...	...	...	230 6 6	,, 250 13 11
Bettietnad	,,	421 9 10	...	65 1 3	486 11 1	74 6 3	92 10 2	...	...	...	167 0 5	,, 319 10 8
Tavunad	,,	295 14 11	...	11 14 0	307 12 11	30 12 8	96 0 0	...	...	...	126 12 8	,, 181 0 3
Kadietnad	,,	755 12 7	...	43 8 0	799 4 7	59 12 0	96 10 0	...	...	...	156 6 0	,, 642 14 7
Hatgatnad	,,	520 5 1	...	58 9 8	578 14 9	87 11 2	91 8 6	...	...	...	179 3 8	,, 399 11 1
Tavalagerimurnad ...	,,	448 4 10	...	107 7 3	555 12 1	69 9 11	132 6 5	...	...	...	202 0 4	,, 353 11 9
Unlimited.												
Choudlu Shetthalli ...	,,	448 9 5	...	6 8 0	455 1 5	138 0 0	132 11 1	...	...	...	270 11 1	,, 184 6 4
Taltare Shetthalli ...	,,	196 12 2	...	3 8 0	200 4 2	67 4 9	63 4 0	...	...	...	130 8 9	,, 69 11 5
Bidarur Hemmane ...	,,	319 3 9	...	16 4 0	335 7 9	107 6 10	100 8 0	...	...	...	207 14 10	,, 127 8 11
Garavale	,,	223 0 10	...	19 12 0	242 12 10	69 2 9	70 12 0	...	...	...	139 14 9	,, 102 14 1
Kiragandur	,,	333 5 7	...	17 4 0	350 9 7	196 14 0	118 12 0	...	...	...	315 10 0	,, 34 15 7
Nidta	,,	324 4 4	...	14 12 0	339 0 4	84 11 4	71 8 0	...	...	...	156 3 4	,, 182 13 0
Kundhalli-Kumarhalli ...	,,	165 3 10	...	5 0 0	170 3 10	61 15 4	76 0 0	...	...	...	137 15 4	,, 32 4 6
Tolur-Shetthalli	,,	77 3 11	...	17 0 0	94 3 11	37 0 0	56 8 0	...	...	...	93 8 0	,, 0 11 11
Kodli Hobli	,,	264 4 7	...	10 12 0	275 0 7	122 11 11	100 8 9	...	...	...	223 4 8	,, 51 11 11
Total ...		10,517 10 6	...	1,201 3 2	11,718 13 8	2,126 11 8	2,441 8 4	...	...	...	4,568 4 0	,, 7,150 9 8

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XM, 6(2)3)2 — N15

N15

APPENDIX M.

Annual Account of the Coorg Cattle Insurance Societies for the year ending 30th June 1915.

No.	Name of Society.	No. of members.	No. of cattle insured	Value insured.	Receipts. Entrance fees.	Receipts. Premia. 1913.	Receipts. Premia. 1914.	Receipts. Premia. 1915.	Receipts. Interest on amount deposited in Co-operative Society.	Receipts. Other income. From hides.	Receipts. Other income. From forfeited policies.	Receipts. Total.	Disbursements. No. of policies redeemed.	Disbursements. Amount paid.	Premium paid by owner for the deceased cattle.	Balance.	Profit + or loss —
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
				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.
1	Yedenalknad ...	15	21	240 0 0	8 8 0	147 10 6	31 9 6	47 10 0	48 3 9	21 2 3	151 8 0	456 4 0	9	96 0 0	42 0 0	360 4 0	+ 175 6 0
2	Beppunad ...	12	13	255 0 0	6 12 0	32 15 0	11 13 0	24 8 0	14 12 11	8 6 3	47 15 6	157 2 8	1	6 0 0	3 3 0	151 2 8	+ 75 1 8
3	Bengunad ...	88	106	1,356 0 0	27 12 0	198 4 0	493 13 6	247 7 6	63 9 10	16 3 0	55 6 0	1,102 7 10	17	198 0 0	80 5 0	904 7 10	+ 45 3 10
4	Tavunad ...	42	43	387 0 0	13 8 0	97 0 6	106 0 0	57 15 0	31 7 4	5 8 0	23 15 0	335 5 10	9	99 0 0	38 2 6	236 5 10	+ 13 8 10
5	Anjigerinad ...	80	88	908 0 0	23 12 0	239 10 0	203 12 0	260 12 0	68 0 6	21 0 0	22 14 0	839 12 6	10	120 0 0	66 4 0	719 12 6	+ 81 14 6
6	Tavalgerimurnad ...	18	27	315 0 0	8 0 0	83 0 0	79 5 6	98 10 6	29 3 10	6 14 0	35 2 6	340 4 4	5	50 0 0	30 12 0	290 4 4	+ 60 0 4
7	Ammattinad ...	26	39	522 0 0	6 4 0	101 4 0	47 10 0	150 0 0	22 12 0	19 8 0	...	347 6 0	5	60 0 0	33 0 0	287 6 0	+ 21 8 0
8	Kantmurnad ...	18	26	327 0 0	5 0 0	...	148 8 0	52 9 0	8 0 0	1 11 0	19 4 0	231 9 0	6	84 0 0	31 8 0	150 9 0	— 18 9 0
9	Hatgatnad ...	26	47	696 0 0	9 4 0	...	273 12 0	209 4 0	20 8 10	5 7 3	9 0 0	527 4 1	3	34 0 0	12 12 0	493 4 1	+ 23 0 1
10	Bidarur Hemmane ...	15	24	240 0 0	5 4 0	...	...	76 8 0	10 8 4	104 12 2	...	197 0 6	5	39 0 0	31 8 0	158 0 6	+ 118 0 6
		338	434	5,246 0 0	114 0 0	899 12 0	1,396 3 6	1,234 13 0	317 3 4	[illegible] 7 11	365 [illegible] 0	4,537 8 9	70	786 0 0	369 6 6	3,751 8 9	+ 590 2 9

12

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