

LAW (GENERAL)

(192) Department.

1/99

MISCELLANEOUS SERIES.

G.O. No.

79/1924

DATED

10th January 1924.

15/1/24

[Despatch Abstract.]

Depressed classes - Kallars - Short term loans - conditions -

approved.

FURTHER PAPERS.							
G.O.	No.	Department.	Date.	G.O.	No.	Dep't.	
MS.	3150	JLC	2-7-56				

DEPARTMENT.

5.826--17-12-21



Registered

19

LIBRARY NO

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Aug 10 1881

Subject.

ENCLOSURES.

No

Scars copies

No. C. T. 334/23.

Station M a d r a s, Dated the 22nd June 1923. 192

From (Name) G.F. Paddison Esq., M.A., C.S.I., I.C.S.,

(Designation) Commissioner of Labour.

To The Secretary to the Government of Madras,

Law (General) Department.
Fort Saint George, Madras.

Sir,

financia

பாதுகாப்பு பிரிவு -1

செய்யவேண்டியவை : பா.விஜயகிருஷ்ணன்.

செய்விருவதற்காக எடுத்துக்
கொள்ளப்பட்ட நாள். 4109
செய்விரு முடிந்த நாள். 5109

செய்யலிட்டு முடிந்த நாள்.

25.15/6/09

சாதிக்கப்பட்டது

முதல் முதியோர்

கையெழுத்து

சரிபார்க்கும்

2ம் (தந்தியாள

கையொப்பம்

ஆராய்ச்சி

உதவியாளர்

கையெழுத்து

Societies. The balance will be given as short term loans for agricultural and industrial purposes. The Kallar Special Officer has hitherto been issuing short term loans repayable in one year to make the Kallars understand that loans are repayable and thinks that if loans ~~xxxxxxxxxxxxxxxxxxxx~~ ~~that if loans~~ are really to be useful, the period of repayment will have to be fixed for 3 years in the case of ordinary short term loans and at least 5 years for house building loans to avoid undue hardship. I fully approve his proposals and request that Government will be pleased to issue orders accordingly.

I have the honour to be,

Sir,

Your most obedient servant,

W. B. Dina
25.6.23
for Commissioner of Labour.

P.V.C.

25.6.23.

DEPARTMENT.



192

Registered

CURRENT NO.
2572
LAW/GENERAL A

Subject.

Loans -- Kallar societies -- payment of interest --

Conditions.

ENCLOSURES.
No.
Spare copies

No. C.T. 316/23.

Station Madras, Dated the 1st August 1923.

From (Name) H.H.P.M. Tyler Esq., C.I.E., I.C.S.,
(Designation) Commissioner of Labour.

To The Secretary to the Government of Madras,

LAW (GENERAL) Department.
Fort Saint George, Madras.

Sir,

In continuation of my letter No. C.T. 334/23 dated 22-6-1923, regarding the period of repayment of loans granted to Kallar Co-operative societies, I have the honour to state that the Kallar Special Officer, Madras says that as suggested by the Registrar of Co-operative Societies the terms and conditions governing the loans given by Government to Kallar Co-operative societies to pay off their debts to the Madura Ramnad Central Co-operative Bank will be followed excepting the period of repayment, in regard to the short term loans of Rs. 50,000/- sanctioned during the last financial

H. H. P. M. Tyler

P. 2737

8-11-22

4
 --2--
 financial year in G.Os. 2632, Law (General) dated 26th October 1922, 2737, Law (General) dated 21-3-1923 for disbursement to the newly started Kallar Co-operative Societies as also to the sum of Rs. 50,000/- allotted in the current year's budget for advances to Kallar Co-operative societies. The Kallar Special Officer has been taking from the panchayatdars of the concerned societies a pronote of the sample enclosed in respect of the loans advanced to the societies. The Registrar of Co-operative Societies who was consulted in the matter approved of the terms and conditions and find no objection to pronotes being obtained from the panchayatdars as security but desires that Government should also be informed of the conditions. I request that the procedure followed by the Kallar Special Officer and the security taken in respect of the loans may be approved.

I have the honour to be...

Sir,

Your most obedient servant,

H. S. Srinivasaiah
 for Commissioner of Labour.

P.V.C, 1/8.

1/9/23

Cro. 2134.

6
 Lat 141 Sept
 4/99

Memo. No. 2134 A-2 7.8.23

Loans - short term -
 Kallar Co-operative Societies - letter
 C.T. No. 334/23 of 22.6.23

The attention of the
 Commr. of Labour is invited to
 the conditions laid down
 in G.O. No. 2737 Law (G.),
 of 8.4.1922 in regard to
 the grant of short-term
 loans to selected Kallar
 Co-operative Societies and he
 is requested to furnish
 further explanation of, and
 justification for, the proposals
 contained in his letter

to extend the period of
 repayment to three years

DESPATCHED
 7 AUG 1923

To the Commr. of Labour

to submit after a
 month

Reminded
 1/9/23

11.7.23
 16.7.23

24.7.23

1817



Lad Department
General Branch.

CURRENT NO.
3063

REMINDER.

REPLY.

To
The Secy. of Labour,
Madras.

To
The Assistant Secretary to Govt.
Law & Justice Dept.
For & govt.
Madras.

The undersigned ~~has the honour to inform~~
is directed to invite
invites

attention to the communication noted in the
margin and to
request that

this reminder may be returned at once with
information as to -

- (1) the stage at which the matter now is,
- (2) the date by which a reply may be expected, and
- (3) the circumstances which have caused the delay.

~~It is requested that the reply to this~~

reminder may be sent not later than

89.13

Returned - The Madras
Special Officer has been
agreed
called for further partic-
ulars. A reply will be sent
as soon as the information
is received from the
Special Officer.

J. B. Ramaswami
12.9.23
For Comm. Secy. of
Labour

Office Law Department Perundurai 10.9.23 12.9.23.
Station Madras Asst. Secy.
Dated 89.13 12/9/23

SUBJECT

Short term Loans to Kallar
Co-operative Societies

Lad Tel. Dept.
Subd. for perusal.
May be cancelled again
on 10-10-1923
Ch
5923

13/9/23
13/9

CURRENT NO. 3347
LAW GENERAL A

6/99

Law General Branch

REMINDER.

25-OCT-1923

REPLY.

25 OCT 1923
VICTORIA BUILDINGS

To The Com. of Labor Makua

Is Assistant Secretary to Govt
Law Genl Dept
Govt St George, Sierra

The undersigned ~~has the honour to invite~~
is directed to invite
~~invites~~

attention to the communication noted in the
margin and to request that
this reminder may be returned at once with
information as to—

- (1) the stage at which the matter now is,
- (2) the date by which a reply may be expected, and
- (3) the circumstances which have caused the delay

2. It is requested that the reply to this
reminder may be sent not later than

22.6.23

Returned - the matter is
under correspondence and a reply
will be sent shortly.

For Commr of Labor
25.10.23

Office Law Department Chundammann
Station Makua
Dated 24.10.23
Signature [Signature]
Designation Asst. Secretary

SUBJECT.
Short term loans to Kallar
Co-operative Societies

May be furnished
again on 20.11.23.
30.10.23

24.10.23
24
30/10

Received



Registered

192

CURRENT NO.

3838

Subject.

Loans - Short term - Kallar Co-operative Societies.

ENCLOSURES.

No.

Spare copies

C. T. No. 334/23

Station Madras, Dated the 20th November 1923

From (Name) G.F. Paddison, Esqr., M.A., C.S.I., I.C.S.,
 (Designation) Commissioner of Labour.

To The Secretary to the Government of Madras,
 Law (General) Department,
 Fort St. George, Madras.

Sir,

With reference to Government Memorandum No. 2134 A-2 dated 7-8-1923, I have the honour to state that in G.O.No. 2737, Law (General) dated 8-11-1922, it was proposed that short term loans repayable in 18 months should be made, to selected Kallar Societies for assisting them to hold up their produce for a favourable market and for financing their cultivation operations. One of the important features in the work of redeeming the Kallars from the criminal propensities is to give them sufficient opportunities and inducements to take to agriculture as their principal occupation. With this end in view some of the loans issued to them have been made for the purchase of cattle for

10

--2--

of ploughing, and lifting water without which cultivation of dry lands in Kallarnad would be difficult. The amounts spent on such purposes are not expected to yield an appreciable return immediately in the next year's harvest because the advantages arising therefrom can be felt only a few years after the conditions have improved. If the loan advanced for the purchase of cattle are asked to be repaid in 18 months, the borrower has to pay what he would set apart for ^{his} subsistence in the following year, and has to for a loan again, as soon as he repays the old loan or has to borrow money from a Sowcar at an exorbitant rate of interest. I, therefore, request that Government will be pleased to fix the period of repayment for 3 years in the case of loans for the purchase of cattle.

I have the honour to be,

S i r,

Your most obedient servant,

45/11.11.11.
PDR/21/11.

for Commissioner of Labour.

Sect. II-10 (a)-26,536-11-4-21.

Date.

Initials.

When received for Fair-copying.

When copied ..

When examined ..

When signed ..

When despatched ..

Law (Genl) DEPARTMENT.

Depressed classes - Kallars - Short term loans - Proposals of the Comm^t of Lab^r. Approved.

8/99

READ AGAIN G.O. No., dated

READ ALSO:-

C. No. 2134A, From the Comm^t of Lab^r, No. C.T. 334, dated 22.6.1923.

ORDER.

mi

The proposals of the Commissioner of Labour are approved.

8/27.6.23.

MM 26/6 9mm 3/7/23

The Comm^t of Lab^r (g/11)
- A.G. Throng (a to)
- Devt Dept (a to)

Fr. No 2737 (P)
8.11.22

The Commissioner also recommends the extension of the period for the repayment of such loans from 18 months to 3 years in respect of agricultural advances and to 5 years in respect of loans for building purposes.

Note.

Short term loans to Kallar Cooperative Societies are primarily intended to assist them to hold up their produce for a favourable market & to finance their cultivation operations. In the circumstances explained by the Comm^t of Lab^r there seems no objection to a small portion of such loans being utilized for house-building purposes. The draft may be sent to Devt & Finance for acceptance.

$\frac{11.2}{11.2} = 1$ Law $\frac{11.2}{11.2} = 1$

As.

4
Law (Gul) Dept.

both papers to the Dev. Dept.
note a draft memo. As the Com.
of Labor is subd.

16.7.23
Krus
16/7/23

1917



The U.S. Dev's remarks about
short term loans are well understood;
but there are short term loans & loans
e.g. for purchase of cattle, for purchase
of manure etc. All that the C of L
wants is discretion to extend period
of repayment to 3 years. I see no
objection whatsoever. The Special
Keller etc will take care that the
concern is not abused.

Finance

19/7/23

Finance Dept

It is the Development Dept
that objected to the principle
of extending the period for
repayment of ordinary loans
to 3 years. Submitted that one
case should have been sent

Law (Gul)

U.D. NO. 23

20. 7.

Fin/4930-1

H.2.3
24-7

18
to that ^{first} ~~draft~~ remarks, which
may now be done 10/99

21.7.23

he may agree with the remarks of the
Dev. Dept. I think would Law Dept.
to obtain a full justification from the
U.C. for his proposals.



4930-1

24-7-23

21/7/23

Arr'd 22/7

to Law

Law (Gul) Dept.

As.

Submitted: The draft on below may return.

16.7.23
Krus
26.7.23

1917

First to Dev: as to

Law (Gul) Dept

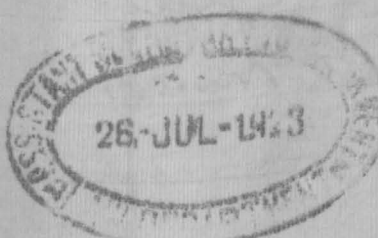
U.D. 2492 A-1

30. 7. 23

Whether the memo is absolutely necessary
under the circumstances. May any of these
Special Keller societies not work under
close supervision of a Special Staff

30/7/23

Dev. Dept



CURRENT NO.

2492



Dev. Dept

For orders.

5/10/23

Dev. Dept
31.7.23

15

I would like to know if there is any possibility of
proceeding. It may be that there are special circumstances
which justify the extension of the period of repayment
to 3 years. The Commission of Enquiry has not stated
whether they are.

2587

Dec. 10. 2005 11/13-1
2-8-23

2-AUG-1923

Law 2873

As. Law Dept.
For orders whether the draft

Memo. originally put up, may now

issue. 2. Please see a further communication
received from the Com. of Labour at pp. 3-5 CF

Ref. 3.8.23
For orders whether it should be sent to
Dev. Dept. for advice at this stage or
whether the Lab. Comm's reply to the
draft memo may be awaited.

Ill 4.8.23
Ch 823
Issue. Refer the
letter since received to

p-6CF
Taken out
41
7/8

Law (Genl) Dept
40. 2482 A-2
7.8.23

D 2084
8/8/23 - 8 AUG 1923

sent Sept

Please see the further communication
from Labour Com. (V. p 3 of CF).

As regards the deviation from the
period of repayment fixed in 89 no
2727 of 8-11-22, additional info has
been called for it may be awaited.

(F.F)
p 64

As regards obtaining bonds

217

11/29

from the Com. of Labour of societies, it
(EF) is to be noted that para 2 of the 89. quoted
above prescribes that:

No action seems to be necessary
on this communication from the Labour
Com.

See file may be transmitted to

Law Dept

5/11/23
10.8.23

Law 11591

Law (Genl) Dept

Submitted that the reply to
our reference on p. 6 CF may be
awaited.

U.S. AB
Ill
138.23

11/8/23
16/8/23

pp 4-10 CF
[emo. 38-66]

From the Com. of Labour C.T. m. 324/102
20.4.23

As. The Com. of Labour now states that the
period of repayment of loans for the
purchase of cattle may be extended to
3 years. See the circumstances
stated by how this proposal may be
accepted. Dept. may see the Com.

pp 9-10 CF

2. The period of repayment of loans for building houses may also be extended to 5 years as suggested by the Com. of Labour on p. 2 CF.

3. As suggested by the Com. of Labour in his letter at pp. 3-4 CF. the ^{Method of taking} security ~~action~~ by the Kallar Special Officer in respect of the loans advanced to the Kallar Co-operative Societies may also be approved.

4. Draft subd. It may issue with the concurrence of Secy. and Finance.

28.12.23
S
1.12.23

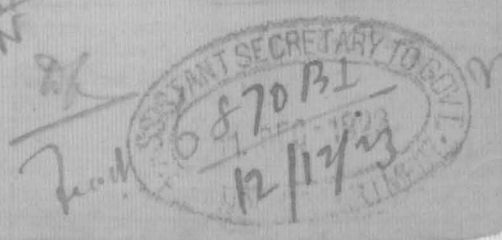
S
3.12.23
Dev
Ture
Devt. Dept.

L.S. No. 2492A-3
5.12.23

[all the put up have been removed by Law (Genl)]



D 3351 III
6/14/23



To Under Secy. Please see Secy. in a p. to Secy. of the Com. of Labour. The draft order may be accepted in this depts. and the case passed on to Finance.

SAR
7/12/23
Fin
7.12 (Previous Finance was submitted with the draft order may be accepted)

18.12.23

12/99 9
Finance Dep

(Previous notes of this department are on pages 4-5 ante).

The draft order may, it is submitted, be accepted.

CURRENT NO.
0019
BY GENERAL A



Encls. 6870 B.I.
2.1.24

by 18.12.23

S. 21.12.23

RWD
28/12
Law
Law (Genl) Dept

A.S.
for orders as to circulation.
S
5-12-24
May 2/12/24

C2 8/1/24



10.47. The period for the payment of each loan shall be fixed by the Panchayat according to the purpose of the loan. Loans for current expenses such as payment of kist, for seed, food and cultivation expenses shall be called 'short-term' loans and shall be repaid from the proceeds of the next harvest. Loans given for the liquidation of prior debts, for house-building, for the purchase of cattle or carts and for other purposes which will continue to be productive for several years, such as sinking of wells and purchase of land shall be called 'long-term' loans and may be repaid in from two to ten years in instalments which should be carefully fixed by the Panchayat strictly in proportion to the repaying capacity of the borrower. The instalments shall be fixed so as to coincide as far as possible with the selling time of agricultural produce or with the time when the borrower is likely to be able to pay. When the period for the repayment of a loan exceeds one year, the instalments shall be clearly specified in the bond with a condition that if an instalment of principal or interest is not paid on the due date and the Panchayat does not deem it necessary to grant an extension the whole amount shall be recoverable at once and the Panchayat may at once close the account.

Should, however, a borrower be unable to pay the prescribed instalment of the loan within three months beyond the due date the Panchayat may, for satisfactory reasons to be recorded in writing and with the approval of the general body and the local union to which the society is affiliated, sanction extension for a period of one year. If further extension is for sufficient cause considered absolutely necessary, the Panchayat may either give a second extension in precisely the same manner as in the first year subject to proper arrangements as to security or may with the permission of the general body and the local union to which the society is affiliated show a repayment of the loan by book adjustment and reloan the money on a fresh bond on such terms as may appear equitable. Defaults shall not in any case be permitted for more than three successive months without extension, renewal or closing the

2.
 No. C.L. 940.
 Copy to Register Co. Sprague's Healer. a 940
 940 ~~no.~~
 " Development Dept. 940.
 " Ag. Unrept. Inacc. 940.
 " Insurance Dept. 940.