

ORDINARY, MS.

|                    |          |
|--------------------|----------|
| Public DEPARTMENT. |          |
| G.O., DATED        | 18-11-91 |
| No.                | 971 ✓    |

INDEXED.

When given for copying

[Despatch Abstract.]

Informing J. Partha  
sarakhy byungasally  
Lapine that the  
frt of India order  
he affix do not ap-  
ply to the Mylapore  
Hindu Permanent  
Fund—

21/4/04 ✓  
6-11-06 ✓  
27-7-07 ✓  
14-10-08 ✓  
18-3-14 ✓  
19/11/20 ✓

879  
31-10-9  
10-6-30 IV  
25-4-32 II

Mutual Benefit Society

READ AGAIN ORDER OF GOVERNMENT, DATED  
18 , No. , MISCELLANEOUS.

ENCLOSURES.

CURRENT No.

STATEMENT WITH DITTO.

ORDER OF GOVERNMENT.

LETTER OF GOVERNMENT.

STATEMENT WITH DITTO.

PAPERS NOT FILED UP, BEING MEANT FOR DESPATCH  
IN ORIGINAL (not paged).

N.B.—

A = Copy in full.  
B = Not to be copied.  
P = Copy abstract only.  
Q = Copy heading only.

BACK PAGE, No.

OF 18

FURTHER PAGE, No.

2804

OF 1893

From

J. Parthasarathy Iyengar  
Retired Sub Engineer at  
A Subscriber to Mysore  
Hindu Permanent Fund (L)

To

The Chief Secretary to the  
Govt of Port St George  
Pottacammund

Sir

On the 9<sup>th</sup> Instant I  
forwarded you a letter in which  
I brought to your notice that certain  
Govt servants have accepted appointments  
in the management of the Mysore  
Hindu Permanent Fund (L) for  
the last 3 years, and still continue  
in their direct contravention  
of the Order of Port of India said to have  
been issued in about July 1890—  
prohibiting Govt servants from accepting  
appointments in Municipal & Private  
Companies & Associations, without  
obtaining the previous sanction  
of the Heads of Dept in which they  
are employed or Government con-  
= sidered & with sanction I have  
every reason to believe that they

Refused. He, however

~~has failed~~ to obtain, and requests  
you to forward, with your opinion  
whether the above Order of Govt  
of India exempts the Govt Servants  
in the Presidency from the  
above Compulsion or not; but  
I regret to find, that I have not  
been favored with your reply yet.

As the acceptance of heavy  
and onerous duties by Govt Servants  
under Municipal and Private Bodies  
requiring their devotion for 3 or 4  
hours daily to them, <sup>& consequently</sup> fear, may  
interfere much with their physical  
energies, & works in the Govt Offices  
and likewise to make clear of the  
difference of opinion now prevailing  
with the Govt Servants in respect  
to the above prohibitive order of  
Govt of India, <sup>being not applicable to Presidency towns</sup> I shall feel highly  
thankful for your assuring me  
with an early reply of your opinion  
on the subject under reference.

I beg to remain  
Sir

Address.

J. Parthasarathy Iyengar  
near Agraharam  
Koduvu road  
Mylapore

Your Most Obedt & humble  
Servant

J. Parthasarathy Iyengar  
Resident Sub Engineer  
S. P. W. & A. Suburban  
Mylapore Hindustani  
Permanent Fund (Lr)

2636/91

CS.

The petn. will be informed that no orders will be passed on his petitions.

2013

24/9

Ref

30 October 1891

The J. G. of Regu. is requested to ascertain from the Registrar of Joint Stock Companies and report what is the nature of the Mysore Hindu Permanent Fund (d) and whether it falls within the description of a mutual benefit fund or not.

From orders

2013

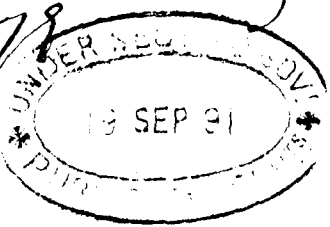
27/10

J. G. Regulation

From  
J. Parthasarathy Iyer  
Retired Sub Engineer  
D. P. W. & Co

To  
The Chief Secretary  
to the Govt of Fort  
St. George  
Chennai

Dated 18 Sept 1891  
Recd 20/9



Subject

Informing that he has forwarded a letter on the 4th inst. bringing to notice for the Govt servants also accepting appointments with remunerations in Mysore Hindu Permanent Fund (d) without sanction of Heads of Department or Govt concerned as required in the order of Govt of India issued about July 1890 & requests to be informed whether the Govt servants serving in Presidency towns are exempted from the above order of Govt of India or not.

| Name of Govt servant | Rank       | Pay  | Grants | Probable amount of gratuity | Total | Remarks |
|----------------------|------------|------|--------|-----------------------------|-------|---------|
|                      |            |      |        |                             |       |         |
| C. S. Srinivasan     | 1st Class  | 1000 | 1000   | 1000                        | 3000  |         |
| P. R. Srinivasan     | 2nd Class  | 800  | 800    | 800                         | 2400  |         |
| P. R. Srinivasan     | 3rd Class  | 600  | 600    | 600                         | 1800  |         |
| P. R. Srinivasan     | 4th Class  | 400  | 400    | 400                         | 1200  |         |
| P. R. Srinivasan     | 5th Class  | 300  | 300    | 300                         | 900   |         |
| P. R. Srinivasan     | 6th Class  | 200  | 200    | 200                         | 600   |         |
| P. R. Srinivasan     | 7th Class  | 100  | 100    | 100                         | 300   |         |
| P. R. Srinivasan     | 8th Class  | 50   | 50     | 50                          | 150   |         |
| P. R. Srinivasan     | 9th Class  | 25   | 25     | 25                          | 75    |         |
| P. R. Srinivasan     | 10th Class | 12   | 12     | 12                          | 36    |         |
| P. R. Srinivasan     | 11th Class | 6    | 6      | 6                           | 18    |         |
| P. R. Srinivasan     | 12th Class | 3    | 3      | 3                           | 9     |         |
| P. R. Srinivasan     | 13th Class | 1    | 1      | 1                           | 3     |         |
| P. R. Srinivasan     | 14th Class | 0    | 0      | 0                           | 0     |         |
| P. R. Srinivasan     | 15th Class | 0    | 0      | 0                           | 0     |         |
| P. R. Srinivasan     | 16th Class | 0    | 0      | 0                           | 0     |         |
| P. R. Srinivasan     | 17th Class | 0    | 0      | 0                           | 0     |         |
| P. R. Srinivasan     | 18th Class | 0    | 0      | 0                           | 0     |         |
| P. R. Srinivasan     | 19th Class | 0    | 0      | 0                           | 0     |         |
| P. R. Srinivasan     | 20th Class | 0    | 0      | 0                           | 0     |         |

himself as petition was lodged. He, however

2242636/91

4,110 lb currents 2636

As there seems to be a difference of opinion on, whether Govt Servants holding post appointments, & at the same time holding also mining Co. appointments, or other private business, as Corporations in India, and still are exempted from the operations of the above rules or orders of Govt of India or not, I beg to request that you will kindly be pleased to give your opinion with your opinion on the matter, & also to notify the Government of all concerned. The Govt Servants being connected with the management of Companies or Corporations, or other such matters, are not now in force in the above Towns. I came to learn only recently of the existence of the above order of Govt of India, or else the matter would have been brought to your notice long ago. I remain

My address  
Parthasarathy Lingar  
New Agraharam  
Brooks Road  
Mylapore

*I remain  
Your most obt Servt.  
P. M. S. & Co. Genl.  
A. Subscriber of the  
de Vry Lepore Hindustan  
re Permanent Fund (Ld)  
wa  
lodged. He, however,  
will send*

[illegible]

2/2/2636/4.

17/82 288 Pros.  
20/10/82 1016 21

Public Currents 2636  
and 2750.

In his two petitions  
dated the 9<sup>th</sup> and 18<sup>th</sup> of  
Sep: last S. Partheasarad  
Myecgar, who describes  
himself as a "pensioner"  
"Sub: Engr: P.W.D. and a  
"subscriber of Mylapore  
"Hindu Permanent Fund  
(H)" brings to notice  
the names of certain  
Govt: servants who are  
on the direction of the  
Fund and enquires  
whether this is not  
contrary to the orders of  
Govt: on the subject, as  
the people named had  
not obtained the per-  
mission of the heads  
of their offices. as it seems  
id probable that the  
petitioner was merely  
desirous of ousting the  
men named in  
view to benefitting  
himself his petition was  
lodged. He, however,

114

65

J. G. Reson

or not.

191-0-1000-1  
as it appears likely  
he will go on writing  
until he gets a reply  
orders are requested.

In G.O. of 2.3.83, No.  
08 Rev: it was decided  
that native servants  
need not altogether  
cover their connection  
with the Banking Assocn.  
it would be sufficient  
if they did not con-  
cern themselves in  
the direction and  
management.

This order brought  
on the a number of  
petitions from local  
loan & Mutual Benefit  
societies (which are  
entirely) on which the  
Govt. ruled that the  
order referred to did  
not apply to such quasi-  
Mutual Benefit societies  
situated within the  
Presidency Town.

Submitted that the  
Secy may be informed  
accordingly.

\* In G.O. No. 979 in date  
15 May 1893

The question is what is the nature  
of the obligation permanent fund,  
whether it falls within the description  
of a mutual benefit fund or not.  
It does not seem to have come up  
before. This should be ascertained.  
The Reg. of Stock companies can  
give the information.

2.2.11 JLV  
26 Oct

Public Dept  
Judicial (189) Dept  
"Registration"

From  
The Inspector General  
of Registration  
Madras

To The Chief Secretary  
to Government,  
Fort St. George

Dated 11th November 1891  
Received By

G.O. 5220.  
Enclosures Two.  
No.

Submitting copy of letter  
to the Registrar of Joint  
Stock Companies for forwarding  
the information called for in  
Government reference dated  
30th October 1891 on No. 26362 of  
1891. Public Dept A.

JUDICIAL (189) DEPARTMENT.

"REGISTRATION."

From  
THE INSPECTOR-GENERAL OF  
REGISTRATION,  
Madras

To  
THE CHIEF SECRETARY  
TO GOVERNMENT,  
Fort St. George.  
NOV 91

Dated }  
Received } 189

No.

ENCLOSURE.

No.

Submitted to the Hon.  
Member in compliance  
with his instructions of  
the 26th ult.

38B  
12/11  
Return should be  
informed as proposed  
in the note for orders  
of the 24 ult.

Uro  
24 Nov

N. 796. <sup>Office of Registrar of  
Joint Stock Companies,  
P. O. No. 1879.</sup>

From,

S. Hari Row.  
Registrar of Joint Stock Companies  
Madras.

To,

The Inspector General of Registration  
Madras.

Sir,

With reference to your Proceedings  
G. No. 5168 dated the 1<sup>st</sup> instant, I have  
the honor to report that the Mysore  
Arida Permanent Fund Ltd. falls under  
the category of a Mutual Loan Company  
in as much as Paragraph 3 of its Memo-  
randum of Association wherein its objects  
are defined, and Rule 10 of its articles  
of Association, both read together, clearly  
provide for the granting of loans from the  
collections of the fund only to its subscribers  
or shareholders.

2. To facilitate reference, I beg to send  
herewith a spare copy of the Revised Rule  
Book of the F. and containing both its  
Memorandum and articles of Association.  
I have the honor to be

Sir,

Your most obedient servant  
/ Signed / S. Hari Row.  
Reg. of Joint Stock Co's.

(True copy)

S. Hari Row  
Inspector General of Regn.

Public Dept.

currents 2636, 2750,  
and 3259.

Order 18 Nov 91 No 971

The Petitioner will  
be informed with reference  
to his communications  
of the 9<sup>th</sup> and 18<sup>th</sup> Sept.  
last that the orders of  
the Govt. of India to  
which he refers do not  
apply to quasi Mutual  
Benefit Societies such as  
the Mylapore Hindu  
Permanent Fund situ-  
ated within the Presi-  
dency Town.

(From orders)

To J. Parthasarathy Iyengar  
New Agraharam

Brodie's Road.

Mylapore

10 B.  
16/11

DISPATCHED

21/11/91

IN M.S.

MEMORANDUM  
AND  
ARTICLES OF ASSOCIATION  
OF  
The Myslapore Hindu Permanent  
(LIMITED.)

ESTABLISHED IN NOVEMBER 1872.  
REGISTERED UNDER ACT X OF 1880  
(CAPITAL RUPEES 2,99,964.)

Printed at:

Printed at Kalaratnakaram Press,  
289, Thumboo Chetty Street,

1891.

## MEMORANDUM OF ASSOCIATION

OF

### *The Mylapore Hindu Permanent Fund, (Limited.)*

---

1. The name of the association is the Mylapore Hindu Permanent Fund, (Limited).

2. The Registered office of the association will be situate in Mylapore, Madras.

3. The objects for which the association is established are:—

(a) To enable persons to save money.

(b) To invest their savings in landed property and Government promissory notes.

(c) To secure loans at a favourable interest on the Security of immoveable property situate within the Original Civil Jurisdiction of the High Court of Judicature at Madras, of Jewels and of Government promissory notes.

(d) And to do all such other things are incidental or conducive to the attainment of the above subjects.

4. The liability of the members is limited.

5. The nominal Capital of the association : Rupees 2,99,964, divided into 3571 shares of rupees 84 each to be paid in monthly instalments of one Rupee.

N.B.—Raised to Rupees 9,99,936 divided into 11,904 shares in May 1885.

We the several persons, whose names and addresses are subscribed, are desirous of being formed into an association in pursuance of this memorandum of association and we respectively agree to take the number of shares in the Capital of the association set opposite our respective names :—

| No. | Names, address and description of Subscribers                                                    | No. of shares taken by each Subscriber |
|-----|--------------------------------------------------------------------------------------------------|----------------------------------------|
| 1   | C. V. Vasawmy Moodelliar, Dubash, Messrs. Arbothnot & Co. residing at Madras ... ..              | 15                                     |
| 2   | P. V. deya Moodelliar do. ... ..                                                                 | 15                                     |
| 3   | R. B. See Row, Vakil, High Court, Malapore ... ..                                                | 10                                     |
| 4   | M. S. Paravelu Moodelliar, Head clerk, Collector's office, Sydapett, residing at Mylapore ... .. | 15                                     |
| 5   | M. S. Vasachariu, Government Pensioner, Mylapore ... ..                                          | 15                                     |
| 6   | M. S. Praya Moodelliar, Translator, High Court, A. S. residing at Mylapore ... ..                | 12                                     |
| 7   | T. B. Ramanadhan, Principal of Govindu Naidu's school Madras, residing at Mylapore ... ..        | 15                                     |
| 8   | C. B. Vasawmy Iyengar, Landed proprietor, residing at Mylapore ... ..                            | 15                                     |
| 9   | C. S. Niah, Clerk, Presidency College, Mylapore ... ..                                           | 10                                     |
| 10  | P. D. Nalinga Moodelliar, Auditor, D. P. W. Controller's office, residing at Mylapore ... ..     | 10                                     |
|     | Total...                                                                                         | 132                                    |

Dated. 13th November 1872.

Witness to the above

### Signatures

D. VARADA CHARRIAR.

## ARTICLES OF ASSOCIATION

OF THE

Mysore Hindu Permanent Fund,  
(LIMITED.)

1. That a Hindu may become a Subscriber to the Fund on any day and month of a year.
2. That subscribers to the Fund shall be in the shape of fixed integral shares of Rupee one each per mensem, and that no more than fifty such shares shall, under any circumstances whatever, be allowed to be held by any Subscriber, provided the number of shares taken at a time and under one register number shall not exceed fifteen.
3. That every Subscriber shall from the date of his admission into the Fund continue to pay his subscription for a period of seven years.
4. That none shall be considered a Subscriber to the Fund, unless he has paid a month's subscription and an entrance fee of six annas per share, together with four annas the value of a copy of Rules and a receipt Book to be furnished to him on admission.

(a) Another Receipt Book called Acknowledgement Book shall, if specially applied for, be supplied on payment of 2 annas for the purpose of having payments by each subscriber entered and acknowledged immediately by the Bill-collector or Clerk receiving them on behalf of the Fund.

are received on the same day, their order shall be determined with reference to the Register number. As regards the mortgage loans, the order of payment shall be in the order of the ballot of the Applications for loans received up to date. The ballot shall be cast by the Managing Committee as often as may be necessary, only a certain number being chosen at a time at the option of the Managing Committee.

(a) That applications for mortgage loan, which have not turned up at three successive ballots shall be ballotted once by themselves in preference to other applications; provided that applications which do not turn up even then shall be treated as other ordinary ones.

(Resolution No. V. of 7th March 1872, adopted at General Meeting dated 27th February 1878.)

(b) That in allotting amounts for payment of Mortgage loans, preference be given to applicants the eligibility of whose Mortgage has been reported on by surveyors and that, when there are none such, the order of ballot be followed in reserving amounts.

(Resolution No. VI. of 13th August 1886, adopted at General Meeting dated 25th March 1878.)

13. That subscribers, who have discharged their loans in full or in part as per Rule 33, shall be allowed to draw loans again, as per Register numbers, Security and Rules of the Fund under which the fully or partly discharged loans were

14. That subscribers holding shares under different Register numbers, shall be allowed loans on account of all the shares on one and the same security, provided it is of a sufficient value.

15. That a subscriber wishing to raise loans on the Mortgage of his property, shall send an application to the Secretary, specifying therein the amount of such loans.

16. That applications for loans shall be selected by ballot as per Rule 12, and notice given to the respective applicants who shall again submit applications to the Secretary in the form B. in the appendix, to be supplied on payment of 3 pies accompanied by the Title deeds and other Documents, or by jewels or by Government Promissory Notes, as the case may be.

17. That if a subscriber getting a ballot for loan, fail to avail himself of the benefit of the ballot either by not sending in the second application for loan, or by not writing to the Secretary within one month from the date of notice, he shall forfeit his claim to the ballot.

18. That if a person, before the loan is sanctioned, wants to increase or decrease the amount of loans secured to him by ballot, he shall be allowed to do so on the payment of two annas for every hundred Rupees or any part thereof so increased or decreased.

19. That a plan and estimate of the landed property proposed to be Mortgaged shall be prepared by the land Appraiser of the Fund subject to revision by two subscribers; who shall be appointed from time to time as Surveyors; and who shall submit a report of the valuation and of the unobjectionable title of the Mortgagor to the property to be mortgaged to the Fund, In each case, the applicant

shall pay an estimate fee of ten annas upon every hundred Rupees or part thereof that he may borrow, and he shall also provide them with conveyance.

(a) That in the estimates of buildings the cost of brick work be calculated at 7 pice per cubic foot, 16 bricks per cubic foot, rating 1,600 bricks for a page (Resolution No. V. of 10th January 1873, adopted at General Meeting dated 28th June 1874.)

(b) That if the estimate be submitted within one Month from the date of the party first calling on him, estimate maker shall receive the fees in full, if within two months he shall receive 75 percent of the fees, if within three months 50 per cent, if within three months 25 per cent, and if still later, forfeit all his fees. And the estimate maker on the application of the party referred to him.

(Resolution No. XI. of 16th October 1874, adopted at General Meeting dated 16th May 1875.)

(c) That, when property once mortgaged to the Fund, is again brought up for mortgage to the Fund, and property has undergone no alteration to render estimate necessary again an Estimate and Bond for annas for immoveable property, and 6 annas for moveable property, for every 100 Rupees or part thereof be referred to the Fund.

20. That in case of Jewel proposed to the Fund, they shall be referred to the Appraisers of the Fund who shall submit an estimate for the same, the applicant in such case, being required to pay an estimate fee of

upon every hundred Rupees or part thereof that he may borrow.

21. That if the report or valuation made in the two Further Surveyors report of cases referred to in rules 19 and 20 be deemed unsatisfactory, the managing Committee shall be competent to call for a separate report or valuation from two other subscribers to be appointed for the purpose. The Surveyors shall, in all cases, be held responsible for the correctness of their report, and the Appraisers for the correctness of valuation.

22. That in granting simple loans as per Rule 10, the scale of stoppages shall be as follows:

|               |              |
|---------------|--------------|
| First Year... | 12 per cent. |
| Second ..     | 10 do.       |
| Third ...     | 8 do.        |
| Fourth ...    | 6 do.        |
| Fifth ...     | 4 do.        |
| Sixth ...     | 2 do.        |
| Seventh ...   | No stoppage. |

(a) That when a subscriber applies for a simple loan, the loan shall be given with the sanction of the President or the Vice-President and the Auditor.

(Resolution No. VII. of 10th January 1873, adopted at the General Meeting dated 23th June 1874.)

23. That in granting loans on the Mortgage of landed Property and Jewels, no more than 75 per cent. of the estimated value together with the amount of simple loan to which the subscriber is entitled, shall be advanced; and in giving loans on the Mortgage of Government Promissory Notes, 10 per cent

What percentage of the value to be lent.

less their market value shall be advanced at the discretion of the Directors.

(a) That in giving loans on the Mortgage of Government Promissory Notes, the nominal value of each paper be taken and a deduction of  $12\frac{1}{2}$  per cent be made.

(Resolution No. XV. of 9th November 1873, adopted at the General Meeting held on the 16th May 1875.)

24. That from the amount to be lent to the subscribers all arrears of subscription and interest due from them shall be deducted at each time they receive the loan, as also a bond fee at one anna per every hundred Rupees or any part thereof on Mortgage loans only.

25. That simple loans shall be paid to subscribers only on execution of the necessary documents; and Mortgage loans shall be paid to subscribers only after they have given possession of the landed property with the Title Deeds thereof or the Jewels or the Government Promissory Notes on the security of which money is to be advanced, and have executed under their hands, deeds of Mortgage of such property in approved forms.

26. That Mortgage Deeds shall be executed or attested by all parties, whether subscribers or not, who are in the opinion of the Directors interested in the property to be mortgaged.

27. That if the state of the Fund do not allow the payment at once of the whole amount of loan sanctioned for any subscriber, the bond shall nevertheless be taken for the

whole amount, and such sums as can be spared shall, from time to time, be paid to him until they come up to the whole amount.

28. That all payments to the Fund shall be made within the 20th of each month to the Bill-Collector who shall call on every subscriber only once a month; and if no payment could be made then, the subscriber shall remit the amount direct to the Treasurer or in his absence, to the Secretary.

(a) That for the purposes of the Fund, the Month be reckoned from the 21st of the one to the 20th of the next following Month, and that all papers, Receipts and Disbursements be disposed of or regulated accordingly.

(Resolution No. I4 of 31st August 1873. Adopted at the General Meeting held on the 28th June 1874.)

29. That subscriptions to the Fund shall be paid in advance and interest in arrears for the full month or months, no broken periods being allowed.

30. That in all cases of transfer or sale of share or shares, a fee of six Annas shall be paid for each share.

31. That if a subscriber loses his receipt book, he shall pay four Annas for the Duplicate.

32. That Subscribers, who are desirous of increasing their shares shall be required to pay at once the arrears of subscription on the increased shares, together with the entrance fee, with compound interest at  $6\frac{1}{4}$  per cent. per annum.

33. That such Subscribers, as have drawn loans from the Fund and are desirous of repaying them in whole or in part, shall be allowed to do so, provided the amount refunded shall not consist of fractional parts of a rupee.

Interest.

34. That interest on the transactions of the Fund shall be charged at the following rates :—

- (a) One pie per Rupee per month on the amount of loans of all kinds whether paid, or reserved in the Fund at the request of subscribers.
- (b) Two pice per Rupee per month on the arrears of subscription due every month by non-benefited subscribers.
- (c) Four pice per Rupee per month on the amount of arrears of subscriptions and interest due every month by benefited subscribers.
- (d) That with reference to clause (c), interest in the case of simple loans shall be charged at three instead of four pice.
- (e) That with reference to clause (c), interest of four pice shall be calculated only on the number of shares corresponding to the loan availed of.
- (f) That in calculating interest, simple loans together with mortgage loans shall be treated as mortgage loans.
- (g) That simple interest at  $12\frac{1}{2}$  per cent per annum be chargeable upon any balance that may remain due to the Fund in closing accounts after the full term of 7 years.

(Recommended in paragraph 13 of the Report for 1272-73. Adopted at the General Meeting held on the 28th June 1874.)

35. That where a subscriber, by whom subscription and interest are due, pays any sum, it shall be appropriated in the following order, namely, firstly to fees due from the subscriber on account of notices of default served upon him by the Secretary or the Vakil, secondly to additional interest that may be due, and thirdly, to the interest and subscription that may be due.

36. That if subscribers, who are not benefited, fail to pay their subscriptions for three consecutive months, or fall in arrears of six months' subscription at any time, they may be removed from the list of subscribers and shall have no right whatever to any benefits arising from the Fund, but shall be repaid only the subscriptions paid in by them, minus any interest that may be due from them on arrears.

Defaulters.

37. That if subscribers who have received simple loans fail to pay their subscriptions and interest for three consecutive months, or should the arrears of payment due by them exceed at any time six months' subscriptions, they shall be subjected to penalties mentioned in the foregoing Rule.

38. That if subscribers, who have received mortgage loans, fail to pay their subscriptions and interest for three consecutive months, or should the arrears of payment due by them exceed at any time six months' subscriptions they shall be subjected to the penalties mentioned in Rule 36. The Managing Committee shall be at liberty to cause the

mortgaged property, whether movable or immovable to be sold by public auction at any time they may deem it proper to do so.

- (a) That the Directors be at liberty to cause notice of such default to be served upon the defaulting subscriber by the Secretary or by a Vakil, a fee of one anna being charged in the former case and whatever fee is claimed in the latter case being recovered in the same way as the former.

- (b) That in cases where subscribers execute and send Pro-notes in favor of the Fund from the Mofussil, they be required to send them after registering them.

(Resolution, dated 6th May 1883, No. 13.)

- (c) That when a simple loan is granted to a resident in Madras one of the Fund Clerks or Peons shall be present at the execution of the Pro-note and make an entry of the fact in a register to be kept for the purpose, giving particulars of the name and number of subscriber, the amount and date thereof and the place of its execution and certifying to their being correct by his own signature.

(Resolution, dated 6th May 1883, No. 14.)

39. That from the sale proceeds, all expenses and costs shall be deducted, and the remainder carried to the account of the subscribers; but if the remainder be less than the debt, the deficit shall be recovered from them or their heirs, executors, or administrators; but if greater, the surplus shall be paid to them or their heirs, executors or administrators.

40. That subscribers, who have made improvements to the mortgaged real property, may be allowed to make any addition or improvement to them, shall be allowed to do so at their own expense, but with the previous sanction of the Managing Committee, and under the supervision of the person to be appointed by them. Should they fail to obtain such consent, they shall not only lose all benefits of the Fund, but also be proceeded against for the recovery of the full amount due by them, at the option of the Managing Committee.

- (a) That when a house or building under Mortgage with the Fund is proposed to be materially altered, the Mortgager shall be requested to furnish a plan of the proposed alteration and also a security or two sureties for the Mortgage amount, and that no such alteration be commenced or proceeded with before a written permission is granted by the Secretary.

(Resolution, No. VII of 5th March 1876. Adopted at the General Meeting held on the 25th March 1877.)

- (b) That all immovable properties under Mortgage with the Fund shall be inspected and reported upon once a quarter by the Fund Clerk, and once a year by subscribers to be deputed for the purpose.

(Resolution, No. VIII of 5th March 1876. Adopted at the General Meeting held on the 25th March 1877.)

41. That subscribers, whether benefited or otherwise, may be allowed to withdraw from the Fund on affording satisfactory reasons for so doing. In the case of benefited subscribers, any balance due from, or to them, will be received from, or

paid to them, allowing them interest not exceeding 9½ per cent. per annum on the amount of subscription paid in by them; and in the case of non-benefited subscribers, their subscriptions, minus interest on arrears due by them, shall be refunded within three Months from the dates of applications, together with interest thereon not exceeding 8½ per cent. per annum.

42. That when subscribers, whether benefited or otherwise, withdraw from the Fund for reasons which may be deemed unsatisfactory, they shall be liable to the penalties prescribed in Rule 36, and the balance due to them shall be paid within three months.

43. That the grounds of withdrawal from the Fund of any subscriber, if any, shall be stated fully in the application for withdrawal, and certified to, by two of the subscribers.

44. That if any subscriber dies before the close of seven years from the date of his admission into the Fund, his interest in it shall be transferred to the person named in the application for admission, and when no person is named, to his legal heir, if not opposed by other claimants within three months, but if opposed, the transfer will be suspended till the dispute between the claimants shall have been settled by a decision of a competent Court of Justice, or till the disputing parties shall have signed a duly executed deed of compromise in the presence of the Directors. In either case, the liabilities of the deceased subscriber, if any, shall have to be fully satisfied before the transfer can take place.

45. That any person, whether a subscriber or not, intending to become a depositor in the Fund, shall make an application to the

Secretary in the printed form (Appendix A), and he shall be at liberty to deposit any sum not less than 25 Rupees or sums above, being a multiple of 6½, before the 20th of each month, interest being allowed at 6 per cent. per annum upon such deposit. Such interest shall be allowed for the month in which it is deposited and not for the month in which it is repaid. All interests accruing upon deposits shall be paid half-yearly at the end of April and October of each year.

(a) That the Depositors, who are not subscribers shall pay an Entrance fee of Annas Twelve, whatever may be the amount of deposit, and as often as they may renew Account, and that a person opening more than one deposit Account, whether subscriber or not, shall be treated as a new depositor for each account so opened.

(Resolutions No. XIII & XIV of 9th November 1873. Adopted at the General Meeting held on the 16th May 1875.)

46. That the person depositing money as per Rule 45 shall at his own cost be furnished with a copy of Rules and a Receipt book in which all payment shall be acknowledged jointly by the President and Treasurer.

47. That when applications are made for the repayment of the deposit amount in part or in full, payment shall be made in the order of their receipt, from the collections of the Fund, the requisite stamp charges being borne by the depositor himself.

(a) That when a depositor applies for re-payment of his deposit money, he be repaid immediately, if money is available, with the sanction of the President or the Vice-President.

(Resolution No. VI of 10th January 1873. Adopted at the General Meeting held on the 28th June 1874.)

- (b) That when applications are received for the repayment of the Deposit amount in part or in full payment shall be made in the order of receipt of such applications, provided that the aggregate amount in any month shall not exceed a moiety of the collections made during the month.

(Resolutions No. V of 10th October 1874. Adopted at the General Meeting held on the 16th May 1875.)

- (c) That the Directors shall treat as genuine every signature made in the Receipt Book in acknowledgment of such repayment.

(Resolution dated 20th January 1884, No. 13.)

- (d) That disbursements of each month on account of repayment of deposit, and paid up subscription in cases of withdrawal, and Establishment charges shall not exceed a moiety of the aggregate monthly collection, and payment of simple and mortgage loans shall be made out of the surplus.

(Resolution No. XI of 7th March 1875. Adopted at the General Meeting held on the 27th February 1876.)

48. That when the Managing Committee think it proper to return any deposit, they may do so by giving a month's notice to the depositor beforehand, after which no interest will be allowed.

49. That the accounts of the Fund shall be closed annually, i. e., up to the end of the month preceding that in which the year shall have commenced; and that the interest shall be set aside what is due to the subscribers in the share principal and interest, one-fourth of the surplus

that may remain, shall form a "Reserve Fund" to meet any unforeseen and unavoidable deficit, and shall be divided among the subscribers with reference both to the number of their respective shares and the number of months during which they have held them, and the remaining one-fourth among the Office-bearers and Directors as particularized below:—

(Confirmed at General Meeting on the 16th September 1888).

|                            |     |           |
|----------------------------|-----|-----------|
| President                  | ... | 2 Shares. |
| Vice-President             | ... | 1 "       |
| Two Trustees 2 shares each | ... | 4 "       |
| Treasurer                  | ... | 3 "       |
| Senior Auditor             | ... | 4 "       |
| Junior Auditor             | ... | 3 "       |
| Secretary                  | ... | 4 "       |
| 16 Directors               | ... | 16 "      |

Total 37 Shares.

- (a) That the remuneration of the Directors shall be proportioned to the number of meetings which they have attended, and the amount forfeited by them on account of absence shall be added to the Reserve Fund.

(Resolution No. XI of 6th December 1874. Adopted at the General Meeting held on 27th February 1876.)

- (b) That a clear statement of the several sources of profit be prepared and laid before the General Meeting every year.

(Confirmed at the General Meeting held on the 16th May 1886.)

50. That from the portion of the profits assigned to the office bearers and Directors as per last Rule, a certain sum may be presented to the paid establishment by way of encouragement for good and honest conduct, if in the opinion of the Directors encouragement be deemed necessary.

51. That the Reserve Fund shall be broken up once in four years, and be divided as particularized in Rule 49.

51. That all fraction of a pie shall be either omitted or considered as one pie in favour of the Fund.

53. That all bonds to be executed by the subscribers shall be made out in the names of the President, the two Trustees, and the Secretary or the Treasurer for the time being.

54. That title-deeds, bonds, jewels &c., shall be lodged in a box, secured by three locks, the keys of which shall remain in the custody of the President, one of the Trustees and the Secretary.

(a) That Title-deeds so lodged in the Fund be open to the inspection of the Executants on due notice being given and on a payment of four annas for each inspection.

(Resolution dated 6th May 1883, No. 15.)

55. That disbursements from the Fund shall invariably be made in cheques bearing the signatures of the two Trustees, except in cases in which the amount to be paid is too small to allow a cheque being granted under the rules of the bank where

the fund money is lodged. In every case of payment by cheque, a fee of one anna shall be levied.

(a) That every disbursement amounting to Rupees Twenty or less be payable by a cash-order drawn and signed by the Trustees on the Treasurer.

(b) That when a cash-order is lost, a duplicate may be supplied on payment of half an anna.

(Resolution dated 16th March 1886, No. 14.)

56. That if any subscriber deceives the directors by false statements or fictitious documents or in any other manner whatever, or if he has unjustly or unlawfully recourse to law in any matter whatever connected with the Fund, or if he wilfully or deliberately disobeys or counteracts any of the rules or proceedings, he shall not only render himself liable to expulsion, but shall also be liable to the penalties prescribed in Rule 36, and shall never again be admitted into the fund.

57. That the management of the fund shall be vested in a Committee consisting of not more than sixteen Directors including a President, a Vice-President, two Trustees, a Secretary, a Treasurer, and two Auditors to be selected from among the subscribers holding not less than five shares each.

58. That in the case of insolvency, continued absence for a period of six months, or incapacity of any of the Directors, or in the case of death, resignation or retirement of a Director, or for any other sufficient cause, his name shall be removed from the list of Directors and another appointed in his place by the General Body of Subscribers at a General Meeting.

Passed by General Meeting held on 16th September 1888.

70. That the Trustees shall have the custody of all the collection deposited by the Treasurer in the Bank, and shall keep no money in their hands.

71. That a General Meeting of the Subscribers shall be held annually soon after the closing of each year of the Fund, for the purpose of reviewing the proceedings of the past year. *Fifty subscribers shall form a quorum at such Meeting.*

Confirmed at the General Meeting held on the 16th May 1886.

(a) "That notices for the convening of General Meetings shall ordinarily be served by leaving a copy of the notice at the registered residence of every Subscriber living within the Municipal limits of the City of Madras and in the case of Mofussil Subscribers living within the Presidency of Madras the service shall be by posting the notices to the registered address of such subscribers so that in the ordinary course the notice may reach the destination 7 days before the date fixed for the Meeting. But in the case of all the Subscribers of the Fund, whether living in British India or elsewhere, publication of such notice in a local newspaper fifteen clear days before the day fixed for the meeting shall be deemed good service under Section 78 of Act VI of 1882." Passed by a General Meeting held on 16th September 1888.

(b) "That subscribers of not less than 90 days' standing shall be alone entitled to vote at General Meetings." (Confirmed at the General Meeting held on the 2nd November 1890.)

72. That General Meetings may also be convened by the Managing Committee, as often as the business of the Fund may necessitate and the Managing Committee shall be bound to convene General Meetings at the requisition of not less than 50 subscribers, specifying the reasons for the same within thirty days from the date of the requisition. (Confirmed at the General Meeting held on the 2nd November 1890.)

73. That the General Meetings shall be presided over by a Chairman to be nominated from among the subscribers present at the Meetings, and that he shall have a casting vote in all cases of an equal division of votes.

74. That the Secretary of the Managing Committee shall act as the Secretary of all General Meetings.

75. That the General Meetings shall have the power of adding to, modifying, or rescinding any of the Rules of the Fund or Proceedings or bye Rules made by the Managing Committee.

76. That all matters submitted to the General Meetings shall be decided by majority of votes, and that such decision shall be final and binding on the Subscribers.

77. That in the construction of these rules words in the singular number shall include the plural, words in the plural shall include the singular, and words in the masculine gender shall include the feminine, except when the contrary appears from the context.

78. That the Regulations of Table A. in the first Schedule annexed to Act V. of 1882, shall not be applicable to this Fund.

# Form A.

Register No

Application for admission into the Fund as a Subscriber or Depositor

To

THE SECRETARY TO THE MYLAPORE HINDU PERMANENT FUND,  
(Limited.)

உத்தரவாதம் நிர்ணயித்திருக்கப்பட்ட மயிலை ஹிந்து சாகுவத்  
நிதியின் காரியதரிசி அவர்களுக்கு.

Sir, ஐயா,

I request you will be good enough to admit me as a  
to the above Fund for shares.

ஹே நிதியில் பங்குக்கு  
ஆக அங்கீகரிக்கும்படி கேட்டுக் கொள்ளுகிறேன்.

2. Myself and my heirs or representatives will abide by the  
Rules of the Fund which are in existence and which may hereafter  
be made. நானும் என் வாரிசுதாரர்களும் பிரதிநிதிகளும் ஹே நிதியில் இப்  
பொழுது இருக்கின்றவும் இனி செய்யப்படப் போகிறவும் சட்டங்களுக்குட்  
பட்டு நடக்கிறோம்.

3. I declare that the following informations are correct அடியிற்  
கண்ட விஷயங்கள் உண்மையானவையென்று உறுதியாய்ச்சொல்லுகிறேன்.

(a) \* My name in full. என் முழுப்பெயர்.

(b) My age. என் வயது.

(c) My father's name. என் தகப்பன்பெயர்.

If a female, husband's name. பெண்பிள்ளையானால், புருஷன்  
பெயர்.

(d) Religion and caste. மதமும், ஜாதியும்.

(e) † My place of residence. என் வாசஸ்தானம்.

Postal address. தபால்வழியாய் சேரும் மேல்விலாசம்.

\* This must be written clearly. இதை தெளிவாய் எழுதவும்.

† Change of residence should be reported. இருப்பிட மாறினால்  
தெரியப்படுத்தவும்.

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(f) My means of livelihood. என் ஜிவனோபாயம்.

(g) The names of the members of the undivided family to  
which I belong. என் அவிபக்த பங்காளிகளின் பெயர்.

If a female, the names of the husband's brothers. பெ  
ண்சாதியானால், புருஷனுடைய சகோதரர்கள் பெயர்.

(h) † The names of those to whom I intend to make  
over all my interest in the Fund. இந்நிதியில் எனக்கு  
இருக்கிற பாத்தியதையை எனக்குப்பின்பு எவர்களுக்குக்  
கொடுக்கவேண்டியதோ அவர்களின் பெயர்.

(i) If subscriber is minor, who is to pay and draw during  
minority. சிறு பிள்ளைகளின்பேரில் கட்டுவதானால் வயதா  
கிறவரையில் யார் பணம் கட்ட வாங்கப்போகிறது.

I am

Sir,

Your obedient servant,

MADRAS,

189 . }

Signature as usual. வழக்கமாய் போடுகிற கையெழுத்து.

‡ Change of intencion under this head should be reported.  
இவ்விடத்தில் பெயர் எழுதியவர்க்கல்லாமல் இதரர்க்கு கொடுக்கவேண்டியதா  
யிருந்தால் தெரியப்படுத்தவும்.

## Form B.

### Application for Mortgage Loan.

கொதுவைக்கடனாக விண்ணப்பம்.

To

THE SECRETARY TO THE MYLAPORE HINDU PERMANENT FUND,  
(Limited.)

உத்தரவாதம் நிர்ணயித்திருக்கப்பட்ட மயிலை ஒறிந்து

சாகசுத நிதியின் காரியதரிசி அவர்களுக்கு.

1. Name in full. }  
பூர்த்தியான பெயர். }

Age. }  
வயது. }

General Register No. }  
பண்டு பதிவு நெம்பர். }

Share. }  
பங்கு. }

Father's name in full, alive or dead. }  
தகப்பன் பூர்த்தியான பெயர். ஜீவந்தரா அல்லவா? }

If female, husband's name, alive or dead. }  
பெண்பாலானால் புருஷன் பெயர். ஜீவந்தரா அல்லவா? }

Religion. }  
மதம். }

Caste. }  
சாதி. }

Occupation. }  
தொழில். }

Dwelling place, street & house No. }  
குடியிருப்பு இடம், தெருவு, வீட்டு நெம்பர். }

2. Amount of loan now required. }  
இப்போது வேண்டிய கடன்தொகை. }

Amount of former loan, if any. }  
முன்பு கடன் ஏதாவதிருந்தால் அதன் தொகை. }

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And why it is required? }  
இந்த கடன் வாங்குவது என்னத்திற்கு? }

Means of discharging the loan. எந்த வருமானத்தால்  
கொதுவை வைக்கப்போகிற சொத்தின் விபரமும்  
தெக்கொண்டு பண்டுக்கடனைத் தீர்க்கப்போகிறது.

3. Description and identification of the property  
to be pledged.

கொதுவை வைக்கப்போகிற சொத்தின் விபரமும்  
ஜக்குபந்தி முதலிய அடையாளமும்.

If jewels, a full description with particulars of  
stones, pearls and of weight.

நகையானால் கற்கள் முத்து இடைமுதலிய விவரம்  
கள்.

4. If landed property, whether ancestral or self-  
acquired and who owned and held it for the  
last 12 years, and how they are related to  
applicant.

பூஸ்தியானால் அது பிதாரர்ஜிதமா அல்லது சுயார்  
ஜிதமா. சென்ற 12 - வருஷ காலமாய் அதை யார்  
சொந்தமாய் அனுபவித்து வந்ததும், அவர்கள் மனு  
தாரருக்கு என்ன பாத்தியமுள்ளவர்கள் என்பதும்.

5. Names of all co-heirs. }  
பாகஸ்தர்களுடைய பெயர்கள். }

Father. }  
தகப்பன். }

If female, husband's name.

Sons and Daughters and their age. }  
பிள்ளைகள் பெண்கள் அவர்கள் வயசு. }

Brothers (divided or undivided) & their inter-  
est in the property, if any.

சகோதரர்கள் விபக்தாளா அவிபக்தாளா? அவிபக்தா  
ளானால் சொத்தில் அவர்களுக்குள்ள பாத்தியதை.

If female, names of brothers of husband.

பெண்பாலானால் புருஷனுடைய அண்ணன் தம்பிகளின்  
விபரம்.

Dayadies and their interest in the property if  
any.

பங்காளிகள் அவாளுடைய பாத்தியதை.

If Female, names of Dayadies of husband.

6. Whether the property is encumbered, and if so, how and with whom and for how much?  
சொத்து கொதுவை முதலிய பந்தகத்துக் குட்பட்டிருக்கிறதா, அப்படி யிருந்தால் அது எவ்விதமான பந்தகம், எவரிடத்தில் வைத்திருக்கிறது, எவ்வளவு மொத்தத்துக்கு?
7. Title deeds of the property, together with deeds of division, or gift, release &c., relating to the property.  
சொத்துக்கு சம்பந்தப்பட்ட மூலாதாரங்கள், விபாக பத்திரம், தானபத்திரம், பாரீகத்து முதலியவைகள்.  
Deed of partition between brothers & dayadies. If female, deed of division between husband's brothers and dayadies.  
சகோதரர்களுக்கும் தாயாதிக்களுக்கும் பாகித்தது. ஸ்திரீபானால் புருஷன் சகோதரர்களுக்கும் தாயாதிக்களுக்கும் பாகித்தது.
8. Name of widows, children, and others entitled to maintenance from the family, and the settlement made for them, if any.  
குடும்பத்தினின்று ஜீவனம்சமடைய பாத்தியமுள்ள விதவையகள், குழந்தைகள் முதலியவர்களுடைய பெயர்கள், அவர்களுக்கு ஏதாவது ஏற்பாடு செய்யப்பட்டிருந்தால் அந்த ஏற்பாட்டின் விபரம்.  
If jewels, who are the wearers thereof.  
நகைமுதலிய அசையும் பொருளானால் யாரால் போட்டுக் கொள்ளப்படுகிறது.
9. Particulars and number of documents herewith sent.  
இத்திட்டன் அனுப்பப்படும் தஸ்தாவேசுகளின் விபரம்.
10. Names of tenants (if the property be a house) and names of people who cultivate for rent if it be landed property) at the time of mortgage.  
கொதுவை வைக்கப்படும் சொத்துகள் வீடானால் குடிக்கூலிக்காரர் பெயரும் தோட்டமானால் குத்தகைக்காரர் பெயரும்.
- Whether tenants have executed lease for a term?  
கொடுக்கண்டு குடிக்கூலிபத்திரம் யாராவது எழுதிக்கொடுத்திருக்கிறார்களா?

- Whether tenants have advanced rent or loan?  
குடிக்கூலிதாரர் முன் பணமாகவது கடனாகவது கொடுத்திருக்கிறார்களா?
11. The Quit-rent and Assessment bills heretofore received are submitted, and I shall also deliver all quit-rent and assessment bills every time they are received.  
இதுவரையில் வாங்கியிருக்கிற குயிட்ரெண்ட், அசஸ்மென்ட் பில்லுகள் கொடுத்திருக்கிறதும் தவிர இன்மேல்வாங்கப்படும் பில்லுகளை வாங்குந்தோறும் கொடுக்கக் கடவேன்.
12. I shall every year submit the names of such as may hereafter occupy the property.  
சொத்தில் குடிக்கூலிக்காரர் குத்தகைக்காரர் மாறினால் அவர்கள் பெயரை தெரிவிக்கிறேன்.
13. I shall pay interest if money be reserved for me.  
என் பேரால் பணம் நிறுத்தப்பட்டால் வட்டிகட்டிகொடுக்கக்கடவேன்.
14. I return this form duly filled in and declare that what is stated herein is true to the best of my knowledge and belief.  
இந்த நமூனாவில் எழுதவேண்டிய விபரங்களை எழுதி அனுப்பியிருக்கிறதும் தவிர இதற்குண்டிருக்கிற சந்தைகள் எனக்குத் தெரிந்திருக்கிற வரையிலும் நம்பிக்கையுண்டாயிருக்கிற வரையிலும் உண்மையென்று உறுதியாய்ச் சொல்லுகிறேன்.
15. Description of title and title deeds.  
கொடுக்கப்பட்ட தஸ்தாவேஜுகளின் விவரமும் பாதியமும்.

(Signature)

(சொப்பம்.)

Date \_\_\_\_\_ 189 .

loan now required.

பண்டிய வடந்தொகை.

former loan, if any.

முன்பு இருந்த கடனை மொத்தம்.

is required?

எனக்குவது என்னத்திற்கு?

discharging the loan.

கடனைக் கொண்டு ப

தீர்க்கப் போகிறது.

It co-heirs.

கூடப் பெயர்கள்.

husband's name.

Daughters and their age.

கடன் அவள் வயசு.

divided or undivided) & their interest

property, if any.

விபக்தாளா? அவிபக்தாளா?

அவர்களில் அவர்களுக்குள்ள பாதியதை.

names of brothers of husband.

சுபாநால் புருஷன், அண்ணன், தம்பி, பங்

வரம்.

& their interest in the property if any.

அவர்களுடைய பாதியதை.

names of Dayadies of husband.

the property is encumbered, and if so,

and with whom and for how much?

கொதுவை முதலிய பந்தகத்துக் குட்பட்டி

தா, அப்படி யிருந்தால் அது எவ்விதமான

தொகையில் வைத்திருக்கிறது, எவ்வளவு

தத்துக்கு?

who are the wearers thereof?

யி அசையும் பொருளானால் ஆரால் போட

என்பபடுகிறது.

my interest if money be reserved for me.

என் பணம் நிறுத்தப்பட்டால் வட்டிக்

கடவேன்.

loan now required. }

வண்டிய கடன்தொகை. }

former loan, if any. }

ஏதாவதிருந்தா லதின் மொத்தம். }

it is required? }

வாங்குவது என்னத்திற்கு? }

discharging the loan. }

னத்தைக் கொண்டு ப

னதீர்க்கப் போகிறது. }

all co-heirs. }

நடைய பெயர்கள். }

husband's name.

Daughters and their age. }

ன்கள் அவாள் வயசு. }

divided or undivided) & their interest  
property, if any. }

ள் விபக்தாளா? அவிபக்தாளா? அவிபக்தா  
செர்த்தில் அவர்களுக்குள்ள பாத்தியதை. }

names of brothers of husband. }

ளயானால் புருஷன், அண்ணன், தம்பி, பங்  
வரம். }

& their interest in the property if any. }

அவர்களுடைய பாத்தியதை. }

names of Dayadies of husband.

the property is encumbered, and if so, }

nd with whom and for how much? }

கொதுவை முதலிய பந்தகத்துக் குட்பட்டி  
தா, அப்படி யிருந்தால் அது எவ்விதமான  
ம், எவரிடத்தில் வைத்திருக்கிறது, எவ்வளவு  
தத்துக்கு? }

who are the wearers thereof? }

லிய அசையும் பொருளானால் ஆரால் போட்  
ரளப்படுகிறது. }

my interest if money be reserved for me. }

ல் பணம் நிறுத்தப்பட்டால் வட்டிகட்டி கொ  
கடவேன். }