

110 19th September 1894,

Triplicang

To,

Captain A. D. G. Shelley, R.E.

Deputy Consulting Engineer for
Railways and Under Secretary
to Government, P. W. D. R. S. Board
Madras.

Honored Sir,

I respectfully beg leave to
submit I am a grandson of Roy Raja
Roy Kandi & Narasinga Rao, late Head
Sheristadar of the Board of Revenue,
on whom besides the bare title, a family
pension for three lines was conferred
by the benign British Government.

the loyal and valuable services rendered
to the State. My youngest uncle, who
as the last member of second life drew
a pension of Rs 400 a month & was the
managing member of our family, suddenly
met an untimely death through Hydrophobia
in the prime of life in 1883, and to our
misfortune left behind a large debt
of Rs 12,000 which I and my cousin
in our young age felt our pious duty to
discharge and we accordingly sold our
only family house in Triplicane for
Rs 8000 and paid the amount to our creditors.
There still remained a balance of Rs 4000
which we shared in equal moities & I
was getting only a small pension of Rs 50
for my share and had to pay thereout

Rs 6 & 5 respectively to my stepmother
and my sister.

and grandmother for subsistence and
had to maintain my own family and pay
for my College Course, the income was
insufficient and I was therefore unable
to pay either the principal or interest
accruing thereon. In consequence thereof
and owing to the constant illness of the
members of my family, I had also to
borrow to a small extent and the debt
increased; and though I was kindly given
an appointment of Rs 20 in your honor's
office in December 1887 and I since
continued therein, my means were still
insufficient to meet the demands of
my household and my creditors and
having been greatly harassed by the
latter I was compelled to borrow now &
again to meet their pressing demands.
I became thus helplessly entangled in

and being threatened by some of my creditors
with law suits & advised by some
of my friends to avail myself of the
provisions of the Act, I applied for
the Act for relief which has now
been granted to me without any remark
or objection (as my creditors did not oppose).

In these circumstances and in
consideration of the respectability of
my family and the services rendered
by my grandfather and my present
afflicted condition, I most respect-
fully solicit that your honor will
take pity on me and my family and
cause the Government to extend its bene-
volence to me and restore me to my
humble situation under your kind
orders and control and protect my
family.

For which act of magnanimous
generosity, I and the numerous members
of my family shall ever be thankful.

I beg to remain
honored sir

Yours most obedt & humble servt

K. Venkataswami Reddy.

22nd October 1894
Triplicane

For the purpose of the above mentioned
I have the honor to acknowledge the receipt of
your letter of the 16th inst. in relation to
the application for the appointment of
a Deputy Consulting Engineer for
Railways and Under Secretary
to the Govt. P.W.D. Railway Board
Madras

Respected Sir

I beg most respectfully to
thank your honor for the kind recommenda-
tion made to Government on my behalf
and solicit further support for my
restoration.

that Government should have expressed
their inability to comply with your re-
commendations in the absence of proof
of the account given by me as to the
cause of my debts. It is not clear
from the Government order what kind
of proof they wish adduced in support
of the statements made by me. It
is impossible to expect my creditors
to come forward and oppose to the
facts as to the cause of indebtedness,
as they would naturally now try to
damage my character and prospects
in all possible ways, for the simple
reason that they have lost all chances
of recovery of their dues in consequence
of my having been granted the Benefit
of the Act of the 14th of July 1861.

show that the creditors do not consider
the indebtedness due to extravagance
or other similar cause.
Under the circumstances, therefore,
the only proof that I can submit to your
satisfaction is by reference to a few
respectable persons in Triplicane that
have known myself and my family,
and also by giving your honor a detailed
narration of how the debt originated,
how it developed under unavoidable
circumstances to its present figure as
shown in the schedule, of how I tried
my best to come to an amicable settle-
ment with my creditors and of how
in consequence of the creditors having
threatened me to arrest my person
under a warrant, I was forced quite

honors officer with whom I obtained
leave even on loss of pay with a view
to settle with my creditors and that
having failed in my earnest attempts
to secure this, I had no alternative
left but to seek protection under the law.

To explain the circumstances which
forced me to resort to the Court of
insolvency, I beg to add that
when my uncle Kandi ^{Na Rao} died
in 1883, he left behind ^{an} estate of about
Rs 12,000 for which he had executed
promissory notes. The debt was purely a
personal one and although I and my
cousins were, in law, not bound to
pay these debts, the respectable position
occupied by our family which once
was the noblest in Southern India
made us feel it our ^{principle} duty to

was a clerk in
office - died in
1883 -
the estate was
of about
Rs 12,000
J.B.

out of my
monthly paymaster's office.
Grandmother and stepmother
maintenance and being a student
in the Presidency College, I had
pay my college fees and other
incidental charges of education.
Excluding these there remained
balance which, notwithstanding
most economical life, I was
was hardly enough for the
of my family and the rent
residence and no portion
pension was then available.

had solicited a Governor
as a 2nd life member in the place
his father (ie. the eldest son of my
Grandfather) who predeceased my
Grandfather and the Governor had
granted his prayer. But unfortunately
for us on my uncle's death the
will of the day construed to
to our prejudice in spite of
Board's recommendation &
the pension to Rs 200 a month

remitted for
original principal
interest and a few
additional
also advanced to me. In some cases
to threats of creditors, I had
used loans to discharge or make
payments of their debts.
In some circumstances I was forced
to leave my studies after passing
Bulatan Examination and
graduate. In December 1887
I came in your honor's office
1st class, 3rd class. I submitted
that

...ce her husband
...placed under the
...of Dr. Brauford and others
...heavy expense, to meet which also
...ies of small debts had to be
...and as the interest on the
...existing debt accumulated renewals
...to be made. Subsequently,
...debt assumed a large
...we had to sell our family
...and pay the entire sale
...wards the debt and a
...large

that, whenever possible, I gave the benefit
of my slightly increased income to my
creditors and the increase and multiplication
of debt was entirely due to my
inability to pay up the full interest
and the constant necessity I was under
owing to the pressing demands of my
creditors, to raise new loans to pay up
old ones and occasionally to meet the
charges of medicine and doctoring that
was necessary in the case of my wife.
In this state of my circumstances,
some of my creditors threatened me with
law suits and some actually sued me
and obtained decrees against me &
one of them in particular took out a
warrant ~~also~~ ^{for} arrest against me, &c.

settlement among my creditors, I did not
succeed to bring them round and I
was compelled to seek the protection
of the court.

I beg that the above will satisfy

Your honor as to the truth of the
statements made by me and that
Your honor will see fit to recommend
my restoration and thus allow me
to start afresh in life.

For which act of magnanimity
and benevolence I shall be ever
thankful.

I beg to remain

Respected sir

Your most obedient servant



23 October 1894

Triplicate

To

Captain A. D. G. Shelly, Esq.

Deputy Consulting Engineer

for Railways and Under Secy.

to Govt. A. W. D. Railway Branch

Madras

Respected Sir

In continuation of my petition of

the 22nd October 1894, I beg to submit the

following for your kind consideration.

2. As already stated, I commenced life after my uncle Khandi Kistna Rao's death

with a debt of about Rs 2000. To pay

interest on this debt as also to meet the

demands of household expenses &c, I

had to raise small loans from 12 to 20 per

per cent per annum or to execute fresh
 pro-notes inclusive of interest. My
 uncle died in 1883 and calculating simple
 interest say at about 2 per cent per
 mensem on Rs 2000 for about 11 years,
 the total interest payable would have
 come to about Rs 5280 or Rs 7280 inclusive
 of the principal.

3. I have been in receipt of my pension at
 Rs 50 per mensem from 1883 to 1887 inclusive.
 From 1888 I have been drawing pay at Rs 20 to 30.

Taking the average pay and
 pension drawn from 1883 at
 Rs 65 per mensem, I have
 drawn for these 11 years
 Rs 8580.

The amount of pension drawn from 1883 to '94 at Rs 50 per mensem	} Rs 6600
Pay from 1888 to '94 at Rs 27½ (ie) the financial value of my appointment as clerk IV th class 2 nd grade (ie) 20 to 30 Rs	
1980	

Total drawn for 11 years = 8580

For one month = $\frac{8580}{11 \times 12}$

Rs 65-

The debts as per schedule amount to Rs
 3624. It would appear ^{therefore} that I have paid
 about Rs 3600 from my pay and pension
 (ie)

very nearly, about 40 per cent from my
 income after defraying the expenses of
 the family and paying maintenance
 of my step mother and grandmothers.

I think that only 25 per cent of my pay
 and pension may be taken as having
 been paid towards the debt and the
 remaining 15 per cent must have been
 paid out of the sale proceeds of jewels
 & other immovables.

From the above, your honor will
 perceive that so far from the debts
 being allowed to accumulate, I have
 endeavoured to keep ^{them} down to the
 lowest possible limit by payments
 as far as possible by the most
 economical habits.

I solemnly declare that the
 debts

debts referred to have not been the
result of intemperance or extravagant
habits.

I beg to remain

respected sir

Your most obedt. & humble servt.

V. Venkataswami Rao

C. Seshachari, Manager, office
of the Registrar, University of Madras. I
know K. Venkataswami Rao and his family,
his uncle K. Krishna Rao left a large debt.
After his death the family took over the debts
on which they had to pay a large interest. Some
years after they sold some of their property and
I understood that the sum received for it did
not entirely defray the debt - and I was told
that the remaining debt was divided among
them about Rs 2,000 falling to each. As Brahmins
they do not drink, and the family are not ex-
travagant so far as I can judge.

C. Seshachari

24th October, 1894.

I have known Venkataramanallu & family including his uncle Krishnallu - The uncle died leaving a large debt - I was present when he died & I remember his telling me when alive that he was heavily in debt. Venkataramanallu & his Cousin took over the uncle's debts I think and sold a large house belonging to them for Rs 5000/- or so. I believe this did not defray the whole amount of the debt. At the time of his uncle's death Venkataramanallu was a student and too young to properly manage his own affairs. As a Brahmin, he cannot drink & from what I have seen of him, I do not think that he is given up to intemperate habits.

Chepak } To Narsimhaiah
25. 10. 94 } Superintendent, Office of
Examiners, P. W. Dept
Madr.

K. Venkataramanabha is my Cousin.
My uncle K. Krishna Rao who was our guardian,
died in 1883. Before his death he was drawing
our pension of Rs 100/- each and after he
died the pension was reduced to Rs 50/- each
per mensem. At his death he left behind
him a debt of Rs 12,000, owing to M. A.
Parthasarathy Aiyangar principally about
Rs 10,000. For nearly a year after my uncle's
death we drew no pensions and we had to
borrow further from M. A. Parthasarathy
Aiyangar. Venkataramanabha himself
renewed the pro-notes left by our uncle
and subsequently continued to renew
because we were without funds and could
not do without money. So we had to pay
nearly Rs 100 a month towards interest
it was decided to sell the family house
and in 1885 the house was sold for Rs 8,000,
and the remaining debt was divided
amongst ourselves. Rs 2,000 fell to Venkat-
-aramanabha's share. He entered for annuity
with this debt & its accumulated interest.
M. Parthasarathy Aiyangar insisted on
my cousin insuring his life and then then
the further cost of paying the monthly premiums
on his. He was not living extravagantly and in
my opinion did his best to pay off the debt.

K. Subba Rao

2-11-1911

4
Public

3

Cristina Row Adm. der Public Department
Venkataramana Row is my class mate
Anglo Vernacular School Triplicane,
and been my close friend for the
last 15 years. I lent my sisters
money to Venkataramana Row who
told me "I have family debts
and will pay you regular
interest". I first lent him Rs 250,
second time 100, and paid regularly
till 2 years ago, In Feb. 1894
with interest the debt became Rs 450
which amount is entered in the
insolvents Schedule. As far as I
know he has not lead an
extravagant life.

24th Oct 94 }
Madras }

Cristina Row

3169.
MADRAS, 31st October 1894

No. 3377

From

THE CONSULTING ENGINEER FOR RAILWAYS,

MADRAS,

To

THE Chief Secretary to Government,

Public Department.

SIR,

Enclosures.

Eight

In compliance with Government Order No. 747 --

dated 5th October 1894, I have the honor to submit a --
further report on the case of K. Venkataramana Row, a
clerk in this office who recently passed through the in-
solvent Court.

2. The results of the enquiry support the explanation
previously given by the clerk as to the cause of his in-
solven^{own}cy. From Venkataramana Row's statements and the --
attached evidence of persons who know the family, it would
appear that in 1883 the insolvent's uncle Kandi Kristna --
Row died suddenly leaving behind him the large debt of
Rs. 12,000. Of this sum about Rs. 10,000 was due to a --
Madras money-lender named M. A. Parthasarathy Iyengar, the
first creditor mentioned in the schedule. K. Kristna Row
was drawing a second life pension of Rs. 400 granted for
three generations to the insolvent's Grand-father. On the
decease of K. Kristna Row, the pension was withheld from
the family for some months pending reference to Govern-
ment, and eventually K. Venkataramana Row's share was --

Public

3169.

reduced from Rs. 100 to Rs. 50 per mensem. At the time of his uncle's death the insolvent was a student, and earning no income. The debts left by K. Kristna Row were taken over by K. Venkataramana Row and his cousin, partly in consequence of the uncle's dying request and partly because of the pension being withheld, it was necessary to raise money for the support of the family. The initial debts thus incurred at an age when the insolvent was young and inexperienced ultimately reduced him to the necessity of seeking the protection of the Insolvency Court. As time went on the family became so deeply indebted that it became necessary to sell their property. The sale proceeds falling short of the debts, the balance appears to have been divided between the cousins and about Rs. 2,000 fell to the insolvent's share. From this debt he never succeeded in freeing himself, and after it had been running about nine years, the creditors threatening to arrest him, compelled him to resort to the protection of the Court.

8. As only one of the creditors has given evidence, and as no accounts were kept by the insolvent, it is not possible to give particulars of his financial transactions. It is however possible to shew approximately that there has been no undue extravagance. In 1885 a debt of Rs. 2,000 may be assumed, and on this sum compound interest at rates varying from 12 to 24 per cent has been paid. The initial debt therefore in 9 years

between Rs. 5,500 and Rs. 13,800. During

this time pay and pension aggregating about Rs. 7,400 were drawn, while at the end of the period the scheduled debts amounted to Rs. 3,624. Thus taking the worst case for the insolvent he paid Rs. 1,876 to his creditors in nine years which is at the rate of a little over one quarter of his income. In every probability he really paid a much higher proportion, so that any imputation of extravagance is clearly disproved.

4. Under the circumstances, I trust that Government will be pleased to permit the clerk to remain in its service, and also that early orders may issue as the man is at present under suspension pending the disposal of his case. The evidence of four witnesses is appended for the information of Government.

I have the honor to be,

Sir,

Your Most Obedient Servt:

J. Rupcott

Consulting Engineer for Railways.

Asl

From

THE CONSULTING ENGINEERS

FOR RAILWAYS

To

THE

Dated

Received

No.

ENCLOSURE.

3169

Pub. No. 74725-10-94
Insolvency file

Government of Madras.

DISPOSAL.

189 .

Public

P. DEPARTMENT.

CURRENT No.

From

The Consulting Engineer
for Railways,
Madras
ENCLOS.

No. 3377.

Dated 31st October 1894.

Received 31st October 1894.

Regd. 1st Nov. 1894.

SUBJECT.

Submitting a further
report as to the cause
of debts incurred by
K. Venkataramana Row,
an insolvent & a clerk
of this office.

No. dated

3111

It is submitted that the
evidence adduced is in the
man's favor and that he
may be reinstated.

3111

18

5/11/94

Very well. But he has
had a narrow squeak.
It is the old story, I am -
married while still a
schoolboy.

18

7/11/94

Order 4/10 November 1894.

The Govt. accepts the
Consulting Engineer's
recommendation on
behalf of the insolvent
clerk, but he should be
warned that if again
reported for indebted-
ness he will be removed
from the service.

from orders.

3111

18

9/11/94

WITH ORDER

BACK PAPER, No.

OF 189 .

FURTHER PAPER, No.

OF 189 .

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

ENCLOSURES.

CURRENT No.

STATEMENT WITH DITTO.

ORDER OF GOVERNMENT.

LETTER OF GOVERNMENT.

STATEMENT WITH DITTO.

PAPER NOT FILED UP, BEING MEANT FOR DISPATCH
IN ORIGINAL (not paged).

With two Encls.
returned

N.B.-

A = Copy in full.
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ORDINARY, MS.

Public DEPARTMENT.
G.O., DATED 10 November '94
No. 848.

INDEXED

When given for copying. 10/94

[Despatch Abstract.]

Without clerk N. Venkatar amara Row
Accepting with remarks the Consulting
Engineer's recommendation to permit the
to remain in Govt. Service.