

## Chapter VI

### BANKING, TRADE AND COMMERCE

The money-lender played an important part in the financing of agriculture in the villages. He still enjoys patronage, though since Independence there has been a great organized and systematic push to diversify the sources that provide credit to farmers, traders, industrialists and others engaged in the economic activity. There are now not only local money-lenders but also cooperative credit societies, banks, joint-stock and financial corporations established or encouraged by Government. Their endeavour is also to mobilize savings. The State also plays an important, even predominant, role in the financial sphere by floating loans, promoting small savings, financing development plans and helping industries.

#### MONEY-LENDERS AND AGRICULTURAL INDEBTEDNESS

During the British period the agriculturist's need for money was met mostly from money-lenders and banks were hardly used at all. Some effort at cooperative credit had been made but there were few signs of this in the Bhiwani district. The indigenous money-lender or banker received deposits, dealt in *hundis*, and also financed trade and industry against the security of goods. The loans advanced were both for productive and unproductive purposes. Much of this business depended on personal security, and a long acquaintance through generations contact of the families concerned. Rates of interest varied, therefore, not only with the kind of business involved, but also the character of the borrower and the nature of his need. Many of the money-lenders were themselves traders, who sold their goods on credit charging a higher rate, or advanced money on the assurance that the borrower's produce, agricultural particularly, or the artisan's wares be offered to them often allowing for exorbitant interest.

Another category of indigenous bankers comprised *sharaffs* and goldsmiths. They would provide loans on the mortgage of gold ornaments, and met needs particularly connected with social events, such as birth, marriage, illness and the like. Interest rates tended to be eccentric, determined by personal equations, and on the whole were high, particularly in cases of distress, or where the borrower had to postpone repayment.

It is not correct, however, to dismiss the money-lender's role as wholly nefarious. He did meet real need, the system was remarkably elastic in determining security, and the crux of the problem was to provide an effective alternative to borrowers. Today also, after years of effort at establishing alternative sources of credit, we are still faced with the problem of sound judgment, in individual cases, of determining what is adequate security and a sound loan.

For unproductive loans, even today, people in the village are overwhelmingly dependent on indigenous and personal borrowing. Possibly no lending or cooperative system will be able to meet needs arising from distress like illness, or social custom and pressure like marriage. Here the solution lies in a long term habit of saving, so that the rough can be taken by the smooth, and the individual's general credit is such that he can raise money, without submitting to extortion, should need compel. The setting up of cooperatives and other agencies has certainly made its mark and has had its effect in the realm of strictly productive borrowing.

In the British Punjab, and particularly under the inspiration and guidance of Chhotu Ram, who was Revenue as also Development Minister before Independence, attempts had been made not only to provide cooperative credit but also to protect the agriculturists and weaker sections from exploitation by money-lenders. The Usurious Loans Act, 1919, the Punjab Regulation of Accounts Act, 1930, the Punjab Relief of Indebtedness Act, 1934, the Punjab Debtors' Protection Act, 1936 and the Punjab Registration of Money Lenders' Act, 1938 were designed to achieve this. It is doubtful if these measures stopped the more harmful adverse effects of the system. They certainly diverted adverse practices to clandestine forms, and the fact that in 1974-75 there were only 2 licensed money-lenders in the Bhiwani district may not be an entirely correct indication of the extent to which money-lending is now an insignificant source of credit.

In addition to cooperative agencies, institutions like the Khadi and Village Industries Commission provide credit facilities in rural areas. The Government also advances *taccavi* loans under the Land Improvement Loans Act, 1883 and the Agriculturists Loans Act, 1884. These loans are given for seed, cattle, agricultural implements and also under various schemes, e.g. Grow More Food and Community Projects. The following table shows the *taccavi* loans advanced and the number of persons

benefited since the formation of the district:—

Year	Taccavi loans advanced	Persons benefited
	(Rs.)	(Number)
1972-73	30,19,290	30,645
1973-74	2,02,500	2,521
1974-75	78,21,000	23,462
1975-76	41,90,000	25,058
1976-77	17,20,000	5,126

In the industrial sector, loans are advanced under the Punjab State Aid to Industries Act, 1935. The loans are also advanced to industrialists by the Haryana Financial Corporation, Chandigarh, which came into being on April 1, 1967. It has a paid-up capital of Rs. 1 crore. The loans disbursed under the State Aid to Industries Act and by the Financial Corporation in the Bhiwani district have been detailed in the Chapter on 'Industries'.

#### COOPERATIVE CREDIT

The progress made by cooperative institutions in the district has been impressive; they compete with the commercial banks in mobilising savings and also providing credit especially to the agricultural sector.

On June 30, 1973, there were 500 primary agricultural cooperative credit service societies and 60 non-agricultural credit societies. They provided facilities for short term and medium term credit for fertilizers, improved seeds, implements, marketing, storage and the extension of advanced agricultural techniques. The non-agricultural cooperative societies comprise mostly employees credit societies catering to the requirements of persons outside agriculture. The following statement gives an idea of the scope of cooperatives:—



Particulars	Agricultural credit/service societies					Non-agricultural credit societies					(Rs. in lakhs)	
	June 1973	June 1974	June 1975	June 1976	June 1977	June 1973	June 1974	June 1975	June 1976	June 1977		
1. Societies (number)	500	500	493	271	256	57	58	60	51	38		
2. Membership (number)	67,170	69,170	65,454	65,708	75,317	2,084	2,276	2,564	2,391	2,264		
3. Working capital (Rs.)	209.81	209.81	296.79	343.25	445.79	3.36	3.93	4.86	5.98	5.69		
4. Deposits (Rs.)	3.73	5.23	4.49	4.35	5.72	0.15	1.04	0.24	0.34	0.31		
5. Loans advanced during the year (Rs.)	122.33	111.40	195.20	196.69	318.57	0.29	0.21	5.09	3.60	0.96		

1. The number of societies decreased due to amalgamation of weak societies into more viable units.

## CENTRAL COOPERATIVE BANK

The Bhiwani Central Cooperative Bank Limited, started functioning in April 1973. It concentrates largely on rural objectives and thus opened a number of branches in the rural areas, viz. two at Bhiwani and one each at Jui, Loharu, Tosham, Siwani, Bawani Khera, Mundhal, Charkhi Dadri, Baund Kalan, Badhara, Satnali and Bahl. The bank issues short and medium term loans to individual members, through cooperative societies, and provides financial accommodation to the affiliated cooperative societies for seasonal agricultural operations and the marketing of crops. Relevant information pertaining to this bank is given below :

	(Rs. in lakhs)				
	Position as on the 30th June				
	1973	1974	1975	1976	1977
	(Rs.)	(Rs.)	(Rs.)	(Rs.)	(Rs.)
1. Share capital	36.54	44.74	50.00	50.57	55.97
2. Working capital	227.67	311.70	361.31	414.55	487.59
3. Deposits	32.29	123.16	101.15	190.41	217.08
4. Loans advanced					
(i) Short term agricultural	25.47	102.78	106.44	184.91	330.34
(ii) Medium term agricultural	—	68.62	89.26	21.48	23.10
(iii) Medium/short term milk supply	—	—	—	19.61	23.60
(iv) Industrial societies	0.41	2.41	12.62	7.25	4.29
(v) Marketing societies	—	37.30	130.66	82.92	87.63
(vi) Primary Land Development Bank	—	—	2.74	—	—
(vii) Non-agricultural purpose	—	0.16	2.56	3.22	3.29

Cooperative banking is organized as a federal structure. The primary cooperative societies constitute the foundation of the system. The working capital of the cooperative bank is derived mostly from the share capital contributed by the primary cooperative societies and their deposits. The cooperative bank in turn arranges finances to meet the requirements of the members of the cooperative credit societies. The management of the cooperative bank consists of elected representatives of the cooperative societies.

#### PRIMARY LAND DEVELOPMENT BANKS

There are two Primary Land Development Banks, one at Bhiwani and the other at Charkhi Dadri. These banks were established in 1968 and 1970 respectively to provide long term credit facilities for the purchase of tractors, installation of tubewells, improvement of land, levelling of land and for the payment of old debts. The security for these loans is immovable property. Such facilities are not provided to farmers by other cooperative credit institutions.

The following statement shows the working of these two banks during 1973 to 1977 :—

	(Year ending June)				
	1973	1974	1975	1976	1977
1. Membership (Number)	3,835	4,979	6,457	6,221	6,830
2. Share capital (Rs. in lakhs)	14.63	18.26	16.49	20.23	28.65
3. Loans advanced (Rs. in lakhs)	55.47	44.79	65.77	71.30	93.10
4. Loans outstanding (Rs. in lakhs)	133.43	163.53	223.79	263.68	311.75

#### JOINT-STOCK BANKS

Prior to Independence (1947), there was only one joint-stock bank in the area now comprising the Bhiwani district. The Punjab National Bank had established a branch at Bhiwani in 1945. Till 1960 there was nominal expansion of banking facilities. The State Bank of Patiala opened a branch office at Charkhi Dadri in 1950 and at Bhiwani in 1960. Commercial banking expanded rapidly after 1966. At present (1976), there are eleven banks, each with branch offices at various places in the district. These banks carry on normal banking activities including deposits, remittances and advances against Government securities and other goods. All Government transactions are

handled by the State Bank of India as the local agent of the Reserve Bank of India. The joint-stock banks, location of their branches and year of their opening in the district are shown below :

Joint-stock banks	Location	Year of opening
State Bank of India	(i) Bhiwani	1971
	(ii) Siwani	1970
State Bank of Patiala	(i) Bhiwani	1960
	(ii) Charkhi Dadri	1949
	(iii) Satnali	1972
	(iv) Jui	1971
Central Bank of India	(i) Bhiwani	1968
	(ii) Jhuju Kalan	1972
	(iii) Mundhal	1970
	(iv) Tosham	1970
Punjab National Bank	(i) Bhiwani	1945
	(ii) Charkhi Dadri	1969
	(iii) Loharu	1970
	(iv) Baund Kalan	1972
	(v) Bahl	1973
	(vi) Chang	1974
	(vii) Badhara	1974
New Bank of India	(i) Bhiwani	1970
	(ii) Bawani Khera	1973
United Commercial Bank	Bhiwani	1969
Indian Overseas Bank	Bhiwani	1972
The Oriental Bank of Commerce	(i) Bhiwani	1972
	(ii) Charkhi Dadri	1974
Bank of India	Bhiwani	1975
Lakshmi Commercial Bank Ltd.	Bhiwani	1976
Indian Bank	Bhiwani	1976



The following table shows the direction in which the commercial banks financing goes :—

(As on the last Friday of December 1975)

(Rs. in thousands)

Occupation	Number of accounts	Amount	Percentage to total amount
		(Rs)	
Agriculture and allied activities	657	7,338	15.2
Industry	389	28,325	58.9
Trade	332	7,825	16.3
Others	1,155	4,608	9.6
Total :	2,533	48,096	100.0

#### REGIONAL RURAL BANK, BHIWANI

A new chapter was opened in Bhiwani's banking history with the establishing of a regional rural bank which is one of the first five of these started in the country. Sponsored by the Punjab National Bank, this bank was started at Bhiwani on October 2, 1975, and loans worth Rs. 1.22 lakhs were advanced to 74 persons on the first day. This bank concentrates on credit to the rural population. The bank has a number of schemes for giving loans and advances to small farmers, agricultural labourers, rural artisans, small entrepreneurs and people with limited means in trade. In December 1976, there were 20 branches of this bank at various places, viz. Ateli, Bhiwani, Bapora, Bawani Khera, Baund Kalan, Chirya, Dhigwa, Dhanana, Imlota, Isarwal, Jamalpur, Jhojju kalan, Kairu, Kadma, Ranila, Sanwar, Satnali, Talwani Rukka, Siwani and Tosham.

On December 31, 1976, the deposits and advances of this bank were as under :

Year	Deposits	Advances
	(Rs.)	(Rs.)
December 1975	1,40,799	1,40,799
December 1976	24,43,647	37,44,771



## INSURANCE

After the nationalization of life insurance in 1956, the Life Insurance Corporation of India has become the sole agency for this business.

In the Bhiwani district only two companies, i.e. New India Assurance Company and Oriental Fire and General Insurance Company, have their agents who work for motor accidents and general insurance business. After the nationalization of general insurance in 1972, company names do not count for differences as the policy is centralized.

The Bhiwani district is under the jurisdiction of the Chandigarh Divisional Office. The branch office at Bhiwani covers the entire district. The number of agents canvassing life and general insurance business in the district was 105 in 1972-73. During 1972-73, 2,268 policies, involving an amount of Rs. 2.2 crores, were issued. In the years 1973-74 and 1974-75, 2,171 and 2,289 life insurance policies were issued. Similarly the general insurance companies issued 2,183 and 2,340 policies and collected Rs. 215 lakhs and 218 lakhs on them during 1973-74 and 1974-75. The business secured by the Life Insurance Corporation and the general insurance companies in the district during 1972-73 to 1974-75 is given below :

Year	Life Insurance		* General Insurance	
	Number of policies	Sum assured Rs.	Number of policies	Premium income Rs.
1972-73	2,268	2,22,33,000	—	—
1973-74	2,171	2,15,18,000	2,183	2,15,54,500
1974-75	2,289	2,15,87,750	2,340	2,18,12,000

The people of the district are generally not insurance minded in comparison to the towns and cities of other districts. Nevertheless, there were about 1,000 women holding life insurance policies in 1972-73. The main section of the society which is sympathetic to insurance consists of Vaishs, Jains and Punjabis. Business and service class are also so inclined.

## SMALL SAVINGS

The net-work of post offices in the district mobilizes small savings in rural as well urban areas. Banking facilities are virtually extended to everybody's door step through Post Office Savings Bank. There are 34 sub-post

offices and 188 branch post offices besides the head post office. The following table gives the number of savings bank accounts and the total amount invested during 1972-73 to 1976-77 :—

Year	Savings bank accounts opened	Progressive number of savings bank accounts	Deposits during the year	(Rs. in lakhs) Progressive total
	(Number)	(Number)	(Rs.)	(Rs.)
1972-73 (From 1/73 to 3/73)	179	179	182.99	182.99
1973-74	4,015	4,194	417.18	600.17
1974-75	2,612	6,806	277.60	877.77
1975-76	3,332	10,138	106.92	984.69
1976-77	4,241	14,379	127.55	1,112.24

A Postal Coordinating Committee has been constituted under the chairmanship of the Deputy Commissioner, Bhiwani, to hold conference with the Superintendent of Post Offices on postal matters. The committee examines cases of delay in post offices and solves difficulties in regard to Pay Roll Savings Groups, etc. It considers postal arrangements during special collection drives/campaigns, the training of Branch Post Masters and Counter Clerks, and the postal complaints of depositors, authorised agents and remedial measures for acceptance of deposits in Small Savings Securities.

For the promotion of small savings, the National Savings Organization, has posted a District Savings Officer, at Bhiwani.<sup>1</sup> Some of the Small Savings Schemes are discussed below :

**School Savings Bank(Sanchayika) Scheme.**—This scheme was introduced in 1972-73 in Government Higher Secondary School, Charkhi Dadri only. Up to 1973-74, 776 students had joined the Sanchayika Scheme and deposited Rs. 1,861. This scheme was further introduced in 15 more schools in 1973-74 and 1,463 students deposited Rs. 8,331. By March 1977, this scheme was functioning in 105 schools with a membership of 30,124 and collections amounting to Rs. 1,35,957.

1. For details, see Chapter on 'Other Departments'.

**Pay Roll Savings Groups.**—In order to popularise the habit of thrift among the lower income groups and to make the act of savings as far as possible easy and automatic, the District Savings Officer persuades employees and employers in the public and private sectors to start Pay Roll Savings Groups in their establishments. Under this scheme an employee gives an authorisation in favour of his employer for deduction of savings regularly from his salary/wages for being credited to C.T.D. (Cumulative Time Deposit)/R.D.(Recurring Deposit) Accounts at the post office.

In 1976-77, there were 74 Pay Roll Savings Groups in the offices, schools and industrial units in the Bhiwani district with a membership of 16,412 and deposits worth Rs. 21,55,857 in C.T.D./R.D. Accounts in post offices.

**Mahila Pradhan Kshetriya Bachat Yojna.**—A new scheme of this name was introduced on April 1, 1972. Trained women workers were to be assigned specific areas for explaining the Small Savings Scheme and to secure deposits in C.T.D. and R.D. accounts. The workers were to earn commission at the rate of 4 per cent on all deposits made through them. By March 31, 1977, six such agents were appointed in this district. Of these, only two were active.

**Agency System.**—Individuals and registered organizations are appointed as authorized agents for National Savings Certificates and Time Deposit Accounts. In the Bhiwani district, 28 authorized agents were working under the standardized agency system in the beginning of 1976-77. During the year 1976-77, 11 more authorized agents were appointed. Out of these 39 authorized agents, 12 agents secured collections from investors amounting to Rs. 10.27 lakhs deposited in National Savings Certificates and Time Deposit Accounts.

**Publicity.**—The State Government every year allots some funds as publicity grant to the Deputy Commissioners for the publicity of small savings securities in their districts, in addition to the publicity material received from the Regional Director, National Savings, and the State Government. In the Bhiwani district, Rs. 500 was spent in 1972-73, Rs. 3,000 in 1973-74, Rs. 2,500 in 1974-75, Rs. 926 in 1975-76 and Rs. 7,106 in 1976-77 on publicity. In the exhibition "India-Marches to Self Reliance" held at Bhiwani from November 17, 1973 to November 23, 1973, a corner was decorated with posters and charts on small savings securities and incentive prizes were given for post office Savings Bank Accounts for the publicity of Small Savings Securities. 105 Saving Boxes were sold to the public. About 20,000 persons visited the exhibition.



## CURRENCY AND COINAGE

People, in rural areas in particular, had some misgivings about the utility of the decimal coinage introduced in 1957. Conversion tables were placed at all the places of money transactions in order to make for knowledge. The reaction of people has changed and they now generally appreciate the decimal coinage. The prefix naya (new) from the paisa was dropped on June 1, 1964.

## TRADE AND COMMERCE

During the 19th century, before the advent of the railways in this part of the country, Bhiwani used to be called the 'gate of the desert'. It was the main centre through which all the trade from princely States of Bikaner, Jaisalmer, Jaipur and other States of Rajputana (now Rajasthan), besides the nearby States of Loharu and Jind, passed. The opening of the Rajputana Railway in the seventies of the 19th century, considerably influenced inter-State trade at Bhiwani and enormously decreased its commercial importance. Piece goods and food grains were the principal articles dealt in. Of the latter, gram was perhaps the most purchased; large stocks were kept, and it was exported to Europe when prices were suitable. It is evident from *Gazetteer of the Hisar District* of 1915 that Bhiwani had produced prominent business, having dealings not only locally, but with branches in Calcutta, Bombay and in various other important cities. Many of them made money in Calcutta and fortunately several financed works of charity in Bhiwani. It was estimated that of the businessmen, agents, brokers, clerks, etc., of Calcutta, no less than 4,000 hailed from Bhiwani. Thus even in beginning of this century, the traders of Bhiwani had a name for all-India business. Share brokerage and gunny bags were the principal spheres of activity of the Bhiwani businessman in Calcutta. It was also an important centre for negotiating *hundis*.

In Loharu, trade was carried on with the town of Bhiwani. In the beginning of the present century, the only articles exported from the Loharu were *bajra*, hides, wool, *pani* (long grass which grows on waste land in the rains and was used for thatching) and ghi. The principal imports were wheat, salt, cloth and fruit.

Similarly the trade of Charkhi Dadri was interconnected with Bhiwani. The former had a considerable trade, but the excessive duties levied by the Nawabs ruined this and on the establishment of a market at Bhiwani in 1817, all the principal firms transferred their business there. However, it continued to be the exporter of *bajra*, stoneware, turned wooden articles and native shoes.

After Independence, the town of Bhiwani traded in cloth, dry fruits and



salt. Its major supplies to Rajasthan were cloth, jewellery, spices, food articles, brassware, salt, boxes, hardware and sweets. At present, trade in textile and handmade utensils, which are the main industrial products of the district, is brisk. Bhiwani has a big cloth market; there are two textile mills. Black salt is also manufactured here. A large number of ornament cases, cartons and boxes are supplied to Hisar, Delhi, Bikaner, Patiala and Rohtak.

Zinc and rough blankets are imported through Minerals and Metals Trading Corporation/State Trading Corporation. The refined *guar* gum, pulverized *guar* gum and meal are exported from this district to U.S.A., Holland, Japan and Yugoslavia. The details of exports are as under :

Year	Commodity exported	Country to which exported	Quantity	F.O.B. Value
1	2	3	4	5
			(Metric tonnes)	(Rs.)
1964-65	Refined Guar Gum	U.S.A.	4,496	57,39,226
		Holland	128	1,34,235
1965-66	Refined Guar Gum	U.S.A.	5,423	59,14,146
		Holland	349	3,88,208
1966-67	Refined Guar Gum	U.S.A.	3,575	52,17,934
1967-68	Refined Guar Gum	U.S.A.	2,113	32,16,988
		Holland	300	4,69,036
1968-69	Refined Guar Gum	U.S.A.	3,622	76,12,371
1969-70	(1) Refined Guar Gum	U.S.A.	7,784	1,73,89,108
		Holland	587	14,18,903
	(2) Pulverized Guar Gum	U.S.A.	450	17,73,162
	(3) Indian Guar Meal	Japan	50	31,072
1971-72	(1) Refined Guar Gum	U.S.A.	6,199	1,03,07,518
	(2) Pulverized Guar Gum	U.S.A.	250	5,74,559

1	2	3	4	5
			(Metric tonnes)	(Rs.)
	(3) Indian Guar Gum	Yugoslavia	6,965	28,10,159
1972-73	(1) Refined Guar Gum	U.S.A.	3,419	46,02,000
	(2) Pulverized Guar Gum	U.S.A.	180	3,51,000
1973-74	(1) Refined Guar Gum	U.S.A.	5,521	1,28,88,149
	(2) Pulverized Guar Gum	U.S.A.	60	1,79,775
	(3) Guar Meal	Yugoslavia	3,965	40,80,398

The district also exports vegetable ghee and cement. *Bajra* and gram are sent to other parts of the State. The main markets for wholesale and retail business in the district are at Bhiwani, Charkhi Dadri, Tosham and Loharu. In addition, the markets of Siwani, Bahl and Bawani Khera are developing.

#### REGULATED MARKETS

Markets are regulated under the Punjab Agricultural Produce Markets Act, 1961. In 1976-77, there were seven regulated markets in the district. Market committees are set up for these markets, which include representatives of growers, dealers, cooperative societies and Government. These market committees have powers to regulate and help the sale and purchase of goods. Some important details about these regulated markets are given below:

Regulated market and the year in which established	Principal market yard	Sub-market yard	Number of villages covered	Main arrivals
1	2	3	4	5
1. Bhiwani (1941)	New Grain Market, Bhiwani	Chang	48	Gwara, bajra, gram, cotton seed, gur, khand, wheat, sarson, potato, onion, oranges, moong, moth, fodder, tomato, tinda, apples, banana, ber and sulphur

1	2	3	4	5
2. Charkhi Dadri (1948)	Grain Market. Charkhi Dadri	Baund Kalan	172	Wheat, gram, barley, sarson, taramira, toria, bajra, jowar, gwara, moong, moth, cotton seed, gur, khand, sulphur, potato, onion, banana and tomato
3. Loharu (1948)	Loharu	Dighawa	44	Moong, moth, gram, bajra, barley, gwara and cotton seed
4. Tosham (1968)	Tosham	—	31	Moong, moth, gwara, gur, khand, shakkar, gram, wheat and cotton seed
5. Siwani (1966)	Siwani	—	42	Gram, bajra, moong, moth, gwara, barley, sarson, and cotton seed
6. Bahl (1972)	Bahl	—	38	Gram, gwara, bajra, moong, moth, cotton seed, cotton, gur and khand
7. Jui (1976)	New Grain Market, Jui	—	26	Moong, moth, gram, bajra, wheat, cotton seed, gur and khand

The annual details of the arrival of different commodities in the regulated markets during the period 1971-72 to 1974-75 are given in Table XXV of Appendix. The produce is handled in large quantities and specialized operators perform services. These *mandis* provide a system of competitive buying, eradicate malpractices, ensure the use of standardized weights and measures and provide storage facilities.

Uniform market rates have been prescribed by all the market committees. Most of the market charges are paid by the buyer and these comprise :

Market and Incidental charges under Bye-law 28 (i)

#### CATEGORY 'A'

Commodities :— 1. Wheat, 2. Bajra, 3. Paddy, 4. Mash, 5. Moong, 6. Moth, 7. Massar, 8. Sarson, 9. Toria, 10. Taramira, 11. Til, 12. Methi,

13. *Sunehri*, 14. Oats, 15. *Henna* (*mehndi*), 16. *Gwara*,  
 17. Maize, 18. Gram (*kabli* and black), 19. Barley,  
 20. *Jowar*, 21. Dry peas, 22. *Arhar*, 23. *Gur*, 24. *Shak-*  
*kar*, 25. *Khandsari*, 26. Groundnut (shelled) and 27. Rosin

Incidental charges (payable by seller)	1. Unloading	Re. 0.12 per unit <sup>1</sup>
	2. Cleaning & dressing	0.15 per unit
Market charges (payable by buyer)	1. Filling	} Re. 0.30 per unit (Out of 30 paise, 10 paise are paid to the licensed weighmen and 20 paise to other labourers.)
	2. Weighing	
	3. Sewing	
	4. Auction charges	Re. 0.05 per hundred rupees
	5. Commission	Rs. 2.00 per hundred rupees
	6. Brokerage	Re. 0.16 per hundred rupees

#### CATEGORY "B"

Commodities	1. Cotton, 2. Wool, 3. Groundnut (unshelled) and 4. Chillies (dry)	
Incidental charges (payable by seller)	1. Unloading	Re. 0.06 per unit
	2. Dressing (except groundnut)	Re. 0.03 per unit
	3. Cleaning, dressing (for groundnut only)	Re. 0.09 per unit
Market charges (payable by buyer)	1. Filling	} Re. 0.24 per unit (Out of 24 paise, 8 paise will be paid to the licensed weighmen and 16 paise to the other labourers.)
	2. Weighing	
	3. Sewing	
	4. Commission	Rs. 2.00 per hundred rupees
	5. Brokerage	Re. 0.16 per hundred rupees

<sup>1</sup> 1. From unit stands for a bag weighing up to 100 kilograms



**CATEGORY 'C'**

**Commodities** Non-perishable vegetables, viz. Potatoes, *Shakarkandi*, Onion, *Arvi*, Garlic and Ginger

**Incidental charges** 1. Unloading Re. 0.12 per unit  
(payable by seller)

**Market charges** 1. Weighing and Re. 0.18 per unit  
(payable by buyer) filling

2. Commission Rs. 4.00 per hundred rupees

**CATEGORY 'D'**

**Commodities :—** Perishable vegetable and fruits

**Incidental charges** 1. Unloading Re. 0.06 per unit  
(payable by seller) Re. 0.50 per cart/trolley  
Rs. 5.00 per truck

**Market charges** 1. Weighing Re. 0.10 per unit  
(payable by buyer)

2. Commission Rs. 4.00 per hundred rupees

**CATEGORY 'E'**

**Commodities :—** Dry and Green Fodder and Bhabbar Grass

**Incidental charges** 1. Unloading Rs. 2.50 per truck  
(payable by seller) Re. 1.50 per trolley  
Re. 1.00 per cart

**Market charges** 1. Weighment Re. 0.50 per cart  
(payable by buyer) (weigh-bridge) Re. 0.75 per trolley  
Re. 1.00 per truck

2. Commission Rs. 3.00 per hundred rupees

The market committees get their income from the market fee which is levied and collected @ 1 per cent of the price of the produce brought and sold in the *mandi*. Income is also derived from licence fee, composition fee and penalties.

Sixty-five per cent of the income of a market committee is earmarked to construct link roads, thirty per cent as contribution to the Haryana State Agricultural Marketing Board, Chandigarh, and the remaining five per cent is spent on the maintenance of committee's office and the *mandi*, and providing a farmers' rest house and facilities for drinking water.

#### CATTLE FAIRS

Fairs in the Bhiwani district are chiefly religious and few of these have any commercial importance except the cattle fairs. The account of religious fairs has been given in the Chapter on 'People'. Cattle fairs are held at the following places on the dates mentioned against each. The dates of fairs are determined according to the Vikrami Samvat and, therefore, do not fall on the same date every year according to the Gregarian Calendar :—

Place	Date (according to Vikrami Samvat)
1. Bhiwani	(i) Chet Badi Dasmī (ii) Jeth Sudi Ashtami (iii) Asuj Sudi Dooj (iv) Maghar Badi Ekkam <sup>1</sup>
2. Loharu	(i) Magh Sudi Naumi (ii) Sawan Sudi Ekkam
3. Brahlu	(i) Baisakh Badi Ekkam (ii) Asuj Sudi Puranmashi
4. Siwani	(i) Phalgun Badi Ekkam (ii) Baisakh Badi Ashthmi (iii) Bhadon Sudi Ekkam
5. Charkhi Dadri	(i) Jeth Sudi Ekkam (ii) Ashad Sudi Ekkam (iii) Maghar Badi Ekkam

1, The name of this *mela* is Bhiwani Haluwas,

Quality bullocks, calves and camels are brought to these fairs for sale ; most of the transactions are of camels and bulls. Traders and farmers from the neighbouring States of Punjab, Uttar Pradesh and Rajasthan visit on a buying spree.

The cattle fairs used to be organized by the concerned Panchayat Samities and municipal committees. Their control and management was taken over by Government (in the Development and Panchayat Department) on November 24, 1970 vide Haryana Cattle Fairs Act, 1970. A cess is charged at the rate of 3 paise per rupee on the sale price of the cattle and is paid by the purchaser and rupee one is charged as fee from the seller. The net income from the fairs is apportioned between the Panchayat Samitis and the Government in the ratio of 80 : 20. The Panchayat Samiti spends this money on the welfare and development of cattle. The following data show the income accrued and expenditure incurred at these fairs during 1974-75 to 1976-77 :—

Year	Income	Expenditure
	(Rs.)	(Rs.)
1974-75	5,37,206.61	66,951.92
1975-76	6,31,733.00	1,00,015.00
1976-77	7,76,567.00	99,776.00

#### COOPERATION AND TRADE

There are six cooperative marketing societies in the district which conduct wholesale business in the supply of seeds, fertilizers, insecticides and agricultural implements. These are : (1) The Bhiwani Cooperative Marketing Society Ltd., (2) The Dadri Cooperative Marketing Society Ltd., (3) The Bawani Khara Cooperative Marketing Society Ltd., (4) The Loharu Cooperative Marketing Society Ltd., (5) The Siwani Cooperative Marketing Society Ltd., and (6) The Tosham Cooperative Marketing Society Ltd.

The membership of the cooperative marketing societies comprises primary societies and individuals. The societies help in the operation of the affiliated cooperatives and perform many functions, such as the provision of standardized seeds, agricultural implements and fertilizers. They arrange for the marketing and processing of agricultural produce and maintain godowns for storage. They act as an agency of the Government for procuring agricultural produce. These societies procured foodgrains worth Rs. 58.85 lakhs and Rs. 40.27 lakhs during 1975-76 and 1976-77 respectively. The membership, share capital, and working



capital of these societies from 30-6-1973 to 30-6-1977 are given below :

Particulars of cooperative marketing societies	Position as on				
	June 30,1973	June 30,1974	June 30,1975	June 30,1976	June 30,1977
1. Number	5	6	6	6	6
2. Membership	1,824	2,091	2,197	2,300	2,337
3. Share capital (Rs. in lakhs)	1.90	1.98	2.42	2.96	2.95
4. Working capital (Rs. in lakhs)	11.58	20.51	22.88	19.76	19.91
5. Value of stocks supplied (Rs. in lakhs)	30.16	116.28	171.39	146.55	131.51

**Consumers' Cooperative Stores.** —Following the Chinese aggression and the need to ensure better distribution of consumer needs (in short supply), the Bhiwani Central Cooperative Consumers' Store was started as one of the chain of these such stores opened all over the country. This store was registered on September 3, 1963 and commenced functioning in December that year. Since then it has rendered yeoman service in catering to the needs of consumers, both urban and rural. The store, which had started with only two branches, has 19 branches with 57 employees in 1977. The construction of 5 godowns and 3 shops was completed in 1970. Further additions were made up to 1977. At present the store owns 9 godowns and has also given a portion of its building on rent to the State Bank of Patiala.

The store organized a Super Bazar at its Head Office and availed of financial assistance of Rs. 2.60 lakhs from Government for additional stocks, furniture, fixtures, etc. With the opening of the Super Bazar, the business of the store has received a big impetus. This has been possible because the consumers now can get under one roof all their daily requirements of grocery, cloth, general merchandise, household goods, ghee and milk products, imported dry fruit and even confiscated goods, H.M.T. watches, handloom goods and ration articles. The customers get quality goods of correct weight and at fair prices.

The store supplies various goods of common use through Cooperative Marketing and Village Service Societies to the rural areas.



Apart from retail business, the store acts as a wholesaler in respect of some commodities like sugar, foodgrains and controlled cloth. The major portion of its income is derived from its wholesale business which enables the store to steady the retail prices.

The store also provides marketing facilities for the goods manufactured by other cooperatives. An assessment of the store's value to people may be had from the annual vital statistics given in Table XXVI of Appendix.

#### STATE TRADING

Major fluctuations in the prices of foodgrains and the difficulties experienced by consumers have led to State trading. For the distribution of foodgrains and other essential commodities, initially the Government started a net-work of fair price shops in urban and rural areas. With a view to ensure availability of wheat, rice and sugar in the open market for consumption by the general public, the Government promulgated the Punjab Foodgrains Licencing Order, 1964, and the Punjab Rice Dealers Licencing Order, 1964, required dealers to obtain licences for storage and sale of these commodities. Under the provisions of the Rice Dealers Licencing Order, no person can purchase, sell or store for sale more than two quintals at any time without obtaining a licence. Similarly under the Sugar Dealers Licencing Order, no person can store for sale more than ten quintals of sugar. Government further promulgated the Wheat Licencing and Price Control Order, 1973, and introduced State trading in wheat. Under this licencing order, no person can store for sale more than five quintals of wheat without obtaining a licence. Further, a dealer cannot at any one time stock more than 250 quintals of wheat if he is a retailer or *chakki* owner and not more than one thousand quintals if he is a wholesaler. The State Government has also promulgated the Haryana Prevention and Hoarding Order, 1973, and Restriction of Stocks by Producer Order, 1973 to avoid restrictive holding of stocks. The restrictions were relaxed with effect from June 1, 1976. Accordingly, now the producer can keep in his possession any quantity of wheat in excess of his maximum permitted quota during the period from April 14 to October 31 each year. The Government has also placed curbs on the consumption of prohibited food-stuffs at marriages by means of the Haryana Guest Control Order, 1973 and the Haryana Food (Restriction on Service of Meals by Catering Establishments) Order, 1973.

For the distribution of wheat, wheat *atta*, *malda*, *suji* and rice, no wholesaler was functioning in 1976 and 1977. The distribution control on *malda* and *suji* was lifted from July 5, 1975 and on wheat from December 16, 1975. The price control on wheat products was removed from December 2, 1976.

There were 9 wholesalers for sugar distribution operating in the district during 1977; two each at Bhiwani and Charkhi Dadri and one each at Bahl, Bawani Khera, Loharu, Siwani and Tosham.

The number of fair price shops opened in different areas of the district for distribution of sugar, wheat, wheat *atta*, rice, etc., to card-holders was as follows :—

Place	Number of fair price shops as on March 31, 1975		
	Urban	Rural	Total
Bhiwani	39	83	122
Tosham	3	33	36
Bawani Khera	4	49	53
Charkhi Dadri	10	155	165
Loharu	2	34	36
Siwani and Bahl	2	39	41
Total :	60	393	453

The issue rates of various commodities at fair price shops were fixed as under :

	Rate per kilogram		
	1975	1976	1977
1. Wheat Atta	Rs. 1.47 to Rs. 1.53	Rs. 1.42 to 1.44	Rs. 1.40
2. Wheat	Rs. 1.29 to Rs. 1.41	Rs. 1.36 to Rs. 1.37	Rs. 1.32
3. Rice Basmati (Superior)	Rs. 2.57	Rs. 2.57	Rs. 2.57
4. Rice Begmi	Rs. 1.74	Rs. 1.74	Rs. 1.69
5. Rice Basmati	Rs. 2.10	Rs. 2.10	Rs. 2.05
6. Sugar	Rs. 2.15	Rs. 2.15	Rs. 2.15

The number of ration cards and units in various urban/rural areas in the district up to March 31, 1975, was as given below. These card-holders obtained their supplies of wheat, *atta*, sugar, rice, kerosene oil and ghee through fair price shops functioning in these areas :

Name of Place	Number of ration cards issued up to March 31, 1975			Number of units		
	Urban	Rural	Total	Urban	Rural	Total
Bhiwani	19,997	14,598	34,595	1,12,077	2,14,422	3,26,499
Tosham	1,058	9,106	10,164	7,196	69,053	76,249
Siwani	1,025	8,701	9,726	7,522	55,231	26,753
Bawani Khera	2,002	14,431	16,433	11,731	1,17,897	1,29,623
Loharu	1,301	16,001	17,302	7,956	54,593	62,549
Charkhi Dadri	4,816	33,431	38,247	29,616	2,49,237	2,78,853
Total :	30,199	96,268	1,26,467	1,76,098	7,60,428	9,36,526

As regards coarse grains, there is no control over the distribution of gram, *bajra*, maize and barley and consumers purchase requirements from the open market by bidding system or through a licensed foodgrains dealer. There were 422 foodgrains licencees on March 31, 1975 in the various markets of the district. To exercise check over the rise in prices, State Government has promulgated the Haryana Coarse Grain (Export Control) Order, 1972. Under this order, movement of coarse grains like *bajra*, maize and barley, outside the State may not take place without obtaining a permit from the district authority.

Thus while a battery of legal provisions exist to regulate the purchase, storage and distribution of essential articles, mostly food, and distribution arrangements have been organized to physically ensure that supplies get to consumers, in practice, a mixed system of a free and regulated distribution system exists. It is tightened when there are shortages and allowed to work itself more freely when the supply-demand position is stable.



### WEIGHTS AND MEASURES

There was no uniform standard of weights and measures prior to 1941, so much so that even in the same district it sometimes varied from village to village and a seer ranged from 40 to 102 *tolas* in weight at different places according to usage. With increased commercial and industrial activity in the country, this chaotic situation created a sense of uncertainty accentuated often by fraudulent practices. One of these practices was to use weighing apparatus by hand thereby cheating the producer of his produce by unscrupulous traders. It was to remedy these evils that the Punjab Weights and Measures Act, 1941 which itself was a corollary to the Central Standards of Weights Act of 1939, was enacted. The use of unstandard weighing apparatus by hand has been stopped and the use of approved weighing apparatus is now only permissible. For smaller transactions the standard weighing hand scales duly certified by the Inspectorate of Weights and Measures can also be used.

The metric system of weights and measures was introduced in 1958. To avoid hardship to the public, a transitory period of two years was allowed permitting use of weights and measures in vogue immediately before the enforcement of the Act. Thereafter the public became well acquainted with the new weights and measures and now experience no difficulty in regard to them.

The Inspectors, Weights and Measures, supervise enforcement work to ensure accuracy in the use of weights and measures, through frequent inspections and periodical stampings. In this district, there are two Inspectors.

### STORAGE AND WAREHOUSING

In villages, people store agricultural produce in houses, *kothas* (bins) or in bags. In markets, the commission agents and cooperative marketing societies maintain godowns. Mills and factories maintain godowns at their premises.

The godowns maintained by private dealers vary greatly and are generally not of desired specifications. To organize better warehousing, the Agricultural Produce (Development and Warehousing Corporations) Act, 1956, was passed and later improved on by the Warehousing Corporation Act, 1962. The Haryana Warehousing Corporation was established under the latter Act on November 1, 1967. The corporation was authorized to acquire and build godowns and run warehouses for the storage of agricultural produce and other notified commodities.



The corporation is running two warehouses at Bhiwani and Loharu in hired accommodation. Their total storage capacity is 8,924 tonnes. A warehouse with a storage capacity of 5,000 tonnes, is being run by the Central Warehousing Corporation at Charkhi Dadri.

In the cooperative sector, the National Cooperative Development Corporation provides financial assistance for the construction of godowns to the Rural Agricultural Service/Credit Societies as well as to the Cooperative Marketing Societies. On June 30, 1975, Cooperative Agricultural Service Societies in the Bhiwani district had 31 godowns with a total storage capacity of 6,880 tonnes.

The Cooperative Marketing Societies have a great need for their own godowns for agricultural requisites including chemical fertilizers. On June 30, 1974, there were five Cooperative Marketing Societies in the district with 2 godowns with a total storage capacity of 2,185 tonnes.