

CHAPTER VI

BANKING, TRADE AND COMMERCE

BANKING AND FINANCE

During the 19th century when the facilities of modern and cooperative credit were not available, the loans were principally conducted through village money-lender each of whom had his circle of clients in his own and a few neighbouring villages. The rates of interest varied from 12 per cent per annum to 37½ per cent. The interest was always calculated monthly.¹ The interest charged at the periodical settlement of accounts was often excessive even when the debt was secured by a mortgage of land. The re-payments were often made in kind by delivery of grains or cattle and the price at which these were credited were not unfavourable to the money-lender.²

Indebtedness

During the 19th century, the agricultural indebtedness of a permanent nature was remarkably small in amount in the district. There was, of course, a large amount of floating debt due by agriculturist to the village money-lender but most of the more thrifty and prosperous tribes paid off their debt in good years. The normal rate of interest was 1 per cent per mensem. In case, the debtor's credit failed owing to bad harvest or for any other reason, the account was closed and the debtor was made to execute a bond for whole amount.

It was customary to enter a very high rate of interest in the bond, usually 2 or 2½ per cent per mensem compound interest. In most of the cases the creditor allowed a large discount, if the debtor made sincere efforts to act fairly to his creditor and only insisted the terms of the bond if the debtor repudiated his debt.³

Towards the close of 19th century, alienation of land by agriculturists to non-agriculturists increased by about three-fold due to bad harvests. The agriculturists had to shift to other districts and to mortgage their lands before shifting. There was glut of land and consequently fall in prices. The mortgagees were able to extract such hard terms that

1. *Hissar District Gazetteer*, 1883-84 p. 32.

2. *Ibid*, 1892 p. 169.

3. *Ibid*, 1915 pp. 167-68.

in practice a mortgage always meant a subsequent sale.¹ To check this, the Land Alienation Act, 1900 was passed and it debarred the non-agriculturists from acquiring proprietary rights of the mortgaged land.

To further save the public particularly agriculturists from exploitation by money-lenders, the co-operative movement was initiated in 1904. However, the movement could not make much headway till Independence and money-lenders continued to get innumerable pecuniary benefits by acquiring a thorough grip over the peasant life.

Cumulative effect of exorbitant rates of interest paid by cultivators and the effect of various malpractices of money-lenders was that debt once contracted kept on accumulating. In order to reform the money-lender and his ways of business, the government took measures to regulate indigenous lending through various acts, viz. the Usurious Loan Act, 1918, the Punjab Regulation of Accounts Act, 1930, the Punjab Relief of Indebtedness Act, 1934, the Punjab Debtor's Protection Act, 1936 and the Punjab Registration of Money Lender's Act, 1938. Besides, the Punjab Restitution of Mortgaged Lands Act, 1938 was enacted which restored lands mortgaged prior to 8th June, 1901.

Rural Credit

Organised banking was not available in the district prior to the Independence. In the beginning of the second quarter of the present century, a few villages, however, availed the services of the District Central Cooperative Bank, Hisar which was established in 1926. The branches of Traders Bank Ltd. and Bharat Bank Ltd. were opened at Hisar in 1944 and 1945 respectively but these could not function for long. The first regular bank as such was opened in 1946 when the Punjab National Bank started its branch at Hisar.

After the Independence, the different joint-stock banks opened their branches in the district but these were confined mostly to the towns and catered to the needs of industrialists and traders. After the nationalisation of major banks in 1969, the banking industry entered the field of integrated rural credit. The joint-stock banks and different co-operative credit institutions have endeavoured to be responsive to the needs of rural people but the procedural and other difficulties have still kept the indigenous money-lenders in the supreme position in the rural area. To meet the unproductive and emergent unspecified expenditure of the ruralites, money-lenders are always ready at hand. These money-lenders receive deposits, deal in *hundies* and help trade and industry in towns and meet the unproductive and emergent requirements of villagers.

1. *Hisar District Gazetteer*, 1915, pp. 167-68.

Few of the money-lenders get themselves registered. In 1978-79, the number of licenced money-lenders was 6.

Cooperative Credit

The cooperative movement in the district was introduced in 1904 with the enactment of Cooperative Societies Act and the subsequent Act of 1912, with the main object of providing relief to the rural peasantry from the heavy burden of indebtedness. The performance of the cooperative movement during the first half of the 20th century remained very low and it had not achieved the desired results and could meet only small credit requirements of the cultivators. However, it registered considerable progress after the enactments of 1954 and 1961. The cooperative structure afterwards occupied a pre-eminent position in the institutional frame work of the agricultural credit. The government actively implemented the policy of revitalisation and reorganisation of primary cooperative societies to form viable units through the process of amalgamation, extension of area of operation and liquidation.

In Hisar district, like elsewhere, cooperation took the form of agricultural credit cooperation. In course of time, however, non-agricultural cooperative credit societies were also developed. In 1977-78, there were 339 primary agricultural and 30 non-agricultural cooperative credit societies with a membership of 1,18,765 and 3,512 respectively. The financial position of these societies along with short and medium term loans advanced as on March, 1978 was as follows :—

(Rs. in lakhs)

Particulars	Agricultural Credit Societies	No n-agricul- tural Credit Societies
Working Capital	1,089.46	31.40
Deposits	20.34	10.03
Owned Funds	219.76	9.06
Loans Advanced during the year	988.85	26.08

Central Cooperative Bank .—The District Central Cooperative Bank, Hisar began to function in 1926. In 1977-78, there were 18 banks including head office functioning at different places to provide credit facilities to the rural masses. The management of the cooperative bank consists of the elected representatives of the cooperative societies.

The cooperative central bank has three sources of funds, its own share capital and reserves, deposits from the public and cooperative societies and loans from the State Cooperative Bank. The main task of the bank is to lend to village primary societies and mobilise the deposits. The bank's loans are of short and medium terms and it also provides financial assistance to the primary societies for seasonal agricultural operation and the marketing of crops. The position of Central Cooperative Bank, Hisar and its branches is as follows :—

Description	Position as on 30th June (Rs. in lakhs)		
	1976	1977	1978
Share Capital	115.19	128.05	129.75
Working Capital	827.80	997.01	1,253.1
Deposits	289.55	323.47	429.26
Loans Advanced			
(i) Short term	888.04	1,230.77	1,535.78
(ii) Medium term	26.30	90.38	40.12

Primary Land Development Banks .—Land development banks were organised for the purpose of providing long term credit to farmers. These banks obtain their funds from share capital, reserves, deposits and issue of bonds. In 1978, primary land development banks were functioning at Hisar, Hansi, Fatehabad and Tohana.

The progress of land development banking is summarised below :

Particulars	Years ending June		
	1977	1978	1979
1. Number	4	4	4
2. Membership	12,761	14,028	15,029
3. Working Capital (Rs. in lakhs)	736.97	827.13	934.01
4. Loans Advanced (Rs. in lakhs)	160.55	252.33	287.87
5. Outstanding Loan (Rs. in lakhs)	647.11	712.17	806.55

Joint Stock Banks

Commercial banking was started in the district between 1944-46 but rapid expansion came after the formation of Haryana. More and more branches were opened in semi-urban and rural areas of the district. During seventies, the commercial banks re-oriented their lending policies and procedures from security-oriented to production oriented, class banking to mass banking and credit worthiness to repaying capacity. This was a great step towards redressing the pressure of money-lenders in rural areas. The commercial banks spread throughout the interior of the district and in 1978 there were 78 branches of different banks in various parts of the district.

These commercial banks carried on normal bank activities like deposits, remittances and advance against securities and other goods. The State Bank of India as the local agent of the Reserve Bank of India handled all government transactions. The aggregate deposits in various commercial banks in the district were Rs. 3,357 lakh and the advances were Rs. 1,771 lakh. The list of the commercial banks in the district is given in Table VII of Appendix.

Insurance

Consequent upon the nationalisation of life insurance business in 1956, the Life Insurance Corporation of India has become the sole agency for life insurance and only general insurance remained in private sector. The Life Insurance Corporation of India also entered the field of general insurance in 1964. The general insurance too was nationalised in 1971. Subsequently in 1973 general insurance business was separated from life insurance and General Insurance Corporation of India was formed.

Life Insurance .—The district is covered by the Hisar Branch which was opened in 1958. Life insurance schemes have succeeded in mopping up the savings of the people and in 1975-76 a business of Rs. 252.47 lakh with 2,507 policies was completed in the district which had come to Rs. 207.29 lakh with 1,982 policies in 1977-78. There were 16 development officers and 169 agents in the district.

General Insurance .—Prior to nationalisation of general insurance in 1971, there were different companies engaged in general insurance business in the district. From 1964, Life Insurance Corporation also entered the field of general insurance. But in 1973 general insurance

business was separated from Life Insurance and General Insurance Corporation of India was established. The corporation carries its business in the district through its subsidiary companies, viz. Oriental Fire and General Insurance Co. Ltd., The New India Assurance Co. Ltd., The National Insurance Co. Ltd. and The United India Fire and General Insurance Co. Ltd.¹ having their offices at Hisar. These companies mobilised a business of Rs. 27.37 lakh with 16,796 policies in 1975-76 and of Rs. 35.41 lakh with 18,795 policies in 1977-78.

Small Savings

The small savings scheme was started during the World War II by the British government and certain certificates were introduced to float loans from the public to meet out the war expenses. Later, a National Savings Organisation was established to promote the small savings in the country to tap the resources for developing the economy.

A District Savings Advisory Committee has been constituted under the chairmanship of the Deputy Commissioner, Hisar to promote the small savings in the district. Besides this, the National Savings Organisation has posted a District Savings Officer at Hisar for mobilisation of small savings.

Various measures have been initiated by the government to induce the people to transfer their savings to credit agencies for productive economic activities. The voluntary savings are exploited through various schemes like post office savings banks, cumulative time deposits, savings certificates, school savings bank, pay roll savings, and public provident fund, etc.

Post office banks have virtually extended the banking facility to everybody's door-step in rural as well as urban areas. In 1978, there were 28 sub-post offices and 180 branch post-offices where post office savings banks were available. The following table gives the number of savings bank accounts and total deposits in the district during 1975-76 to 1977-78 :—

Year	Savings Bank Accounts Opened	Progressive Total of Saving Banks Accounts	Deposits (Rs. in lakhs)	
			During the Year	Progressive Total
1975-76	7,557	43,967	257.73	3,657.93
1976-77	4,682	48,649	361.57	4,019.50
1977-78	4,370	53,019	388.96	4,408.46

1. The United India Fire and General Insurance Co. Ltd. started functioning in the district from 1-11-1979.

Besides savings banks, other small savings schemes help in augmenting savings. All these measures have helped in raising the saving deposits in the district year after year. The gross and net collections for the period 1975-76 to 1977-78 in this district have been tabulated below :

Year	Collections (Rs. in lakhs)		Position Among the Districts of the State
	Gross	Net	
1975-76	376.43	44.71	Fourth
1976-77	227.34	77.41	Eleventh
1977-78	366.67	62.41	Fifth

CURRENCY AND COINAGE

Before the introduction of decimal coinage in 1957, the silver coinage consisted of the rupee, the eight-*anna* and four-*anna* pieces and the nickel coins consisted of the two-*anna* and one-*anna* pieces, besides the copper pice. A rupee converted into 16 *annas* or 64 pice. The *anna* was equivalent to 4 pice.

The decimal coinage introduced in the country from April 1, 1957 took time to become current. The government preceded the switch-over with an extensive public relations programme to facilitate a smooth switch-over. The conversion table were displayed at all prominent places of money transaction. The public took some time to get accustomed to the change and the new coinage became readily acceptable. Naya paisa came to be called paisa and the pre-fix *naya* was dropped from June 1, 1964.

TRADE AND COMMERCE

During the 19th century, all trade between Rajasthan and the districts around Delhi went along the Delhi-Sirsa road which passed through the towns of Hansi, Hisar and Fatehabad and all these towns were to some extent centres of this through trade. Later, with the construction of Rewari-Ferozepur railway towards the close of the 19th century the trade between east and west began to pass along the railway and Hansi and Hisar lost their importance. Likewise, Fatehabad also lost its importance in favour of Bhattu from where the railway

passed, the trade made straight for the railway at Bhattu. However, even then these towns remained the principal markets of the district where surplus produce of the locality was collected and from where the people obtained their necessities such as cloth, salt and other items.

Besides these markets, local trade was also significant in the district. In times of scarcity and high prices, the farmers would purchase gram from adjacent Punjab areas and carry it home for domestic consumption. Sometimes their operations extended to earn profit by purchasing more gram and selling it in the district. Such purchases were frequently made on advances obtained from local money-lender.

In fact the trade activities were low in the district as there was no special manufacture worth nothing. The trade was not extensive nor had it been fostered by railways. The import was only for the purpose of supplying the local demand and the exports consisted of certain amount of surplus local produce.

Even in the beginning of the 20th century, Hansi and Hisar remained simply markets for the collection and export of local produce, especially cotton at Hansi. On the other hand, Tohana developed into an important collecting centres. From the district as a whole, the most important articles of export were cotton, gram and rapeseed while cotton-piece and salt were the most important articles imported.¹

After Independence and particularly after the formation of Haryana, the district made rapid progress in agricultural production. Besides, a few large scale industrial units were also established. The main exports from the district comprised cotton, gram, rapeseed, steel pipes and tubes, whereas the principal imports were salt, gunny bags, kerosene, iron and steel and other raw material for different industries.

Regulated Markets

Till sometime back, the major portion of agricultural produce was sold in the local trade centres through middle-men. These *mandis* were unorganised where unhealthy market practices deprived the cultivator to get fair price for his produce. Sometimes in times of scarcity, even the benefit of higher prices ruling in the trade centres were denied to the cultivator who was forced to make over his entire produce to the village money-lender in settlement of the accounts.²

1. *Hissar District Gazetteer*, 1915. pp. 177-178.

2. *Ibid*, 1892, p. 211.

In order to eliminate unhealthy market practices and to ensure fair prices to the growers for their produce, the government regulated the markets under the Punjab Agricultural Produce Markets Act, 1961. Such markets are administered by market committees which consist of representatives of the government, traders, farmers and the cooperative societies. These market committees regulate and help farmers to secure fair prices for their produce. In 1978, there were 11 regulated markets in the district and some important details about these markets are given below :

Sr. No. and Year of Regulation	Regulated Market	Sub-market Yard	Number of Villages Covered	Main Arrivals
1.	Hisar (1941)	Balsmand	70	Gram, cotton, bajra, wheat, gowar, moong, sarson
2.	Hansi (1941)	Sisai Bola, Narnaund, Mundhal	147	Wheat, bajra gram, sarson, cotton, gowar chillies, gur, potatoes
3.	Adampur (1966)	Agroha, Seeswal Old Grain Market	36	Gram, cotton, bajra, wheat, sarson, gowar
4.	Bhattu (1971)	—	36	Gram, gowar bajra, cotton desi
5.	Barwala (1971)	Sarsod, Pabra	24	Wheat, gram, bajra, gowar, sarson, taramira, cotton desi, gur
6.	Fatehabad (1966)	Badopal	115	Wheat, gram, bajra, sarson, cotton, gowar
7.	Bhuna (1971)	—	30	Gram, wheat, bajra, gowar, cotton, sarson, paddy

Sr. No.	Regulated Market and Year of Regulation	Sub-market Yard	Number of Villages Covered	Main Arrivals
8.	Uklana (1951)	—	19	Gram, <i>bajra</i> , cotton, wheat, <i>sarson</i> , <i>toria</i> , maize, <i>gowar</i>
9.	Jakhal (1965)	—	15	Wheat, <i>bajra</i> , maize, paddy, gram, <i>sarson</i> , cotton, chillies, <i>gur</i>
10.	Tohana (1964)	New Sabzi Mandi Tohana	62	Wheat, gram, <i>bajra</i> , paddy, oilseeds, cotton, chillies
11.	Ratia (1976)	—	56	Cotton, gram, wheat, paddy, oilseeds and <i>bajra</i>

The annual arrival of different commodities in the above markets during the period 1975-76 to 1977-78 are given in the Table VIII of Appendix. The main sources of income of the market committees are market fee, licence fee, composition fee, etc. The income of the market committees is spent for the welfare of the concerned yards, sub-yards and purchase centres.

Fairs

No commercial fair as such is organised in the district. The religious fairs where petty business is conducted are held in various parts of the district and have been described in Chapter on 'People'. The cattle fairs are other important commercial fairs which are held at four different places in the district. Although cattle fairs are held in other districts, yet the important cattle breeds of Hisar district bring additional significance to the cattle fairs of the district. The biggest cattle fair of the district is that of Hisar, held four times a year at the Mela grounds, and the other fairs are at Fatehabad twice a year, Hansi four times a year and Barwala twice a year.

The cattle fairs were organised by the concerned Panchayat Samitis and municipal committees but the organisation of cattle fair was taken over by the government on November 24, 1970, on the enactment of the Haryana Cattle Fairs Act, 1970. The income derived from the organisation of cattle fairs in the district during 1977-78 was Rs. 10.08 lakh.

Co-operation and Trade

The progress of co-operative societies in the field of marketing and processing has been quite noticeable. There is a district wholesale cooperative supply and marketing society in Hisar which is assisted by 9 primary marketing societies. These societies operate the wholesale business and also provide facilities to their members by renting or owning godowns and thereby facilitate grant of advances against pledge of produce and sale of member's produce. They act as an agency of the government for procuring agricultural produce and distributing the agricultural inputs like improved seeds and fertilizers. These societies procured foodgrains worth Rs. 309.05 lakh in 1975-76 and Rs. 349.65 lakh in 1977-78. The distribution of fertilizers and improved seeds through these societies was of Rs. 381.45 lakh and of Rs. 262.45 lakh respectively. The membership, share capital and working capital of these societies from June 1976 to June 1978 are given below :

Particulars	Position as on June 30		
	1976	1977	1978
1. Number	9	9	9
2. Membership	4,187	4,207	4,355
3. Share Capital (Rs. in lakh)	7.37	7.49	7.64
4. Working Capital (Do)	91.03	84.50	65.84
5. Owned Fund (Do)	35.12	35.53	40.19

Consumer's Cooperative Stores

There is a Central Cooperative Consumer Store at Hisar. Store supplies quality goods to the consumers at reasonable price. The short supply commodities are also distributed through the store and it also supplies various goods of common use to the rural area through cooperative marketing and village service societies. In 1977-78, there were 9 such societies.

The consumer cooperative store aims at checking the price line and provides essential commodities at reasonable rates. The store made a net sale of Rs. 75.79 Lakh in 1977-78 against Rs. 53.62 Lakh in 1975-76.

State Trading

Major fluctuations in prices of foodgrains have led to state trading. The state agencies entered the market for purchase and sale of foodgrains at appropriate stages so as to strengthen its power to influence the course of prices and to prevent anti-social activities like hoarding and profiteering from getting the upper hand.

For 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 Punjab Rice Dealers Licencing Order, 1964 which required dealers to obtain licences for storage and sale of these commodities. The government further promulgated the Wheat Licencing and Price Control Order, 1973 and introduced state trading in wheat. Under the 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 a *chakki* owner (flour mill 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 hoarding of stocks. These restrictions were, however, relaxed in 1976 and the producer was allowed any quantum of stock between April and October every year.

For the distribution of wheat *atta*, *maida*, *suji*, rice and sugar, the district authorities have appointed wholesalers at different places for import of these commodities. The number of wholesalers functioning in 1978 were 2 each at Hisar, Hansi and Uklana and one each at Bhattu, Narnaund, Barwala, Uklana, Fatehabad, Adampur, Tohana, Bhuna and Ratia.

The distribution of wheat, wheat *atta*, rice and sugar is done through a network of fair price shops. In rural areas, cooperative societies function as fair price shops. A few private parties were allotted fair price shops in the absence of cooperative societies. In 1977-78, there were 458 (80 urban and 378 rural) fair price shops in the district. The

rates of different commodities supplied through fair price shops were fixed as under :—

Commodity	Rate (Rs. per kilogram)			
	1975	1976	1977	1978
1. Wheat	1.15	1.20	1.25	1.30
2. Wheat <i>atta</i>	1.20	1.22	1.28	1.34
3. Rice				
(a) Superior	3.00	3.50	4.25	5.50
(b) Common	1.50	1.75	2.00	2.20
4. Sugar	3.00	7.00	4.00	3.50

As regards coarse grams, 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 1,426 foodgrains licensees in 1978 in various markets of the district. To exercise control over the prices, the 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 authorities.

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

Weights and Measures

Nothing much can be said about the multiplicity of the weights and measures prevalent in the district in the distant past.

The recognised official unit of length at the settlement of 1863 was the *gatha* of 99 inches. The cloth measure in common use was 3 ungangs = 1 *giri* and 16 *girihs* = 1 *gaz* (yard) or 0.9144 metre. The zamindar adopted the measures of length as 2 *balisht* = 1 *hath* = 18 inches and 2 *haths* = 1 *gaz* = 36 inches or 0.9144 metre. The *hath* was in reality an indefinite length. About the area, the zamindar had no

unit of his own. The *bigah* equivalent to $5/8$ acre was taken as the unit of area and the zamindar became accustomed to this unit of area.

The smaller measures of weight employed for gold were 8 *rattis* or *chawals* = 1 *masha*, 12 *mashas* = 1 *tola*, 5 *tolas* = 1 *chhitank* and 16 *chhitanks* = 1 *ser* or 0.933 Kg. The grains were invariably measured by weight units as 2 *chhitanks* = 1 *adhpaos* = $1/8$ *ser*, 2 *adpaos* = 1 *paobhar* = $1/4$ *ser*, 2 *paos* = 1 *adhser*, 2 *adhser*s = 1 *ser*, 5 *ser*s = 1 *pansera* or 1 *dhari*, 20 *ser*s = 4 *dharis* or 1 *dhaun*, and 40 *ser*s = 2 *dhauns* or = 1 *man* or 0.373 quintals. No measures of capacity were used.

The fodder was sold by *pulis* or bundles and the quantity contained in the *puli* was indefinite. The *jowar* and *bajra* stalks were sold by being tied in a *jeori* or rope 7 *haths* long. The quantity which can be thus tied, was called a *paral* and weighs 2 or $2\frac{1}{2}$ maunds.

For the division of grain at the threshing flour, an earthen vessel (*matka* or *chati*) was used.¹

Up to 1941, there was no uniform standard of weights and measures and to remedy this evil the Punjab Weights and Measures Act, 1941 was enacted. To bring uniformity and standardise the weights and measures and to facilitate international trade, the metric system of weights and measures was introduced in 1958.

The Inspector Weights and Measures, Hisar supervises the enforcement of accurate weights and measures through frequent inspection and periodical stampings.

Storage and Warehousing

In villages, people store agricultural produce in houses, *kothas* (bins) or in bags. In markets, the commission agents and co-operative marketing societies maintain godowns. Mills and factories maintain godowns at their premises to stock raw material.

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

1. *Hissar District Gazetteer*, 1892, pp. 216-17.

of agricultural produce and other notified commodities. In 1977-78, the corporation was running 8 warehouses in its own godowns at Bhattu, Uklana, Tohana, Barwala, Jakhhal, Hansi, Fatehabad and Ratia. Additional godowns from private parties have also been hired to meet the growing demand of storage space. Farmers and other agencies are availing of the services of corporation to store their produce. The storage charges vary from commodity to commodity. However, for major foodgrains such as wheat, rice, barley, maize, etc. it is 33 paise per bag per month.

Food Corporation of India maintained warehouses at Hisar and Adampur and the Central Warehousing Corporation at Hisar, Bhattu, Tohana, Barwala and Fatehabad. Besides, a few private enterprises are also running warehouses and cold storages.