

CHAPTER VI

BANKING, TRADE AND COMMERCE

BANKING AND FINANCE

During the 19th century when the facilities of modern banking and co-operative credit were not available, the money lending was controlled by *sahukars* in towns and petty shopkeepers in villages. These money-lenders charged interest varying from 9 per cent to 12 per cent when jewellery or other valuables were pawned as security; 12 per cent to 18 per cent in case of mortgages and 18½ per cent to 37½ per cent on simple bonds. For loans of grains, effected principally by petty village shopkeepers, interest ranged from 37½ per cent to 48 per cent and the payments were made in kind for most part at the valuation of the creditor.¹

Indebtedness

There has been no survey of the indebtedness in the district, although the question of indebtedness has been dealt within general terms by the settlement officers of Jagadhri, Narayangarh and Ambala tahsils in the late 19th century. The statistics of sales and mortgages of land up to 1885 show that 20 to 25 per cent of land had changed hands since the settlement of 1849—53, due to sale or mortgage in Ambala and Narayangarh tahsils, while the percentage for Jagadhri tahsil was as high as 33. The great bulk of these alienations had been to the money lenders. Half the sales and a fourth of the mortgages in Jagadhri tahsil were in favour of the *sahukars* of the town of Jagadhri.²

Consequently in order to check indebtedness, which had been growing since 1860, the Punjab Land Alienation Act was enacted in 1900. The Act debarred the money lenders from acquiring proprietary rights of mortgaged land. Thereafter, the small land holders, in need of money, found the money lenders unwilling to lend more than the produce from land could cover. The big agriculturists turned into money lenders and as the Act did not apply to the agriculturist money lenders, they could afford to lend up to the value of land and then exploit the peasantry in the manner of their predecessors. Gradually, the bulk of the mortgage debt passed into the hands of agriculturist money lenders and by 1916-17, more than half of the then agricultural debt of the district had been lent by them. Nevertheless the non-agriculturist money lenders also shared the agricultural lending though on a decreasing scale.

1. *Ambala District Gazetteer*, 1892-93, p.62.

2. *Ibid.*, p.60.

To counter the influence of money-lenders, the co-operative movement was started in 1904, but the distrustful peasant did not utilise the co-operative credit. They had also scarcely availed themselves of the cheap loan facilities provided by the Land Improvement Loans Act, 1883 and the Agriculturists Loans Act, 1884.

The survey of the indebtedness of Ambala, Narayangarh and Jagadhri tahsils during the settlement of 1918-1919 estimated the total debt at Rs. 43½ lakh or 19 times the land revenue in Ambala tahsil,¹ Rs. 15 lakh or 8½ times the land revenue in Narayangarh tahsil², and Rs. 30 lakh or 13 times the land revenue in Jagadhri tahsil.³ The extent of indebtedness would show that the money lenders reigned supreme. Consequently, the government took measures to regulate indigenous financing through various acts, viz. the Usurious Loans Act, 1918; 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.

Rural Credit

After Independence, the government established co-operative credit agencies and directed joint stock banks to grant loans liberally, but the money-lenders continued to play an important role in rural economy. Indigenous banking in Ambala district as elsewhere in the country, continues to be done by *sahukars* in towns and petty shop-keepers in villages. The *sahukars* receive deposits, deal in *hundis* and also finance trade and industry. The village money-lenders mainly finance consumption and hold sway in rural areas, as the unproductive and emergent credit requirements of the villagers are not covered by public credit agencies. Very few of the money-lenders are willing to get themselves registered and in 1977-78, the number of licenced money-lenders was 155.

Besides indigenous moneylenders, co-operative credit agencies and joint-stock banks, institutions like Khadi and Village Industries Commission and Haryana Financial Corporation also advance loans. The government also advances *taccavi* loans for seed, cattle and agricultural implements under the Land Improvement Loans Act, 1883 and Agriculturists Loans Act, 1884 and industrial loan for promotion of industries under the Punjab State Aid to Industries Act, 1935.

1. *Assessment Report of the Ambala Tahsil of the Ambala District*, 1918, pp. 14-15.

2. *Assessment Report of the Narayangarh (Narayangarh) Tahsil of the Ambala District*, 1918, p. 10.

3. *Assessment Report of the Jagadhri Tahsil of the Ambala District*, 1919, pp. 15-17.

Co-operative Credit

The co-operative movement started with the enactment of the co-operative Societies Act, 1904 and the subsequent Act of 1912. Though in 1918-19, there were 56 co-operative societies in Ambala tahsil, 35 in Narayan-garh tahsil and 34 in Jagadhri tahsil, yet these were not flourishing and the people did not take kindly to co-operative credit. The movement gained momentum with the subsequent Acts of 1954 and 1961. Thereafter, the progress made by co-operative institutions in the district has been impressive ; they compete with commercial banks in mobilising savings and providing credit facilities, especially to the agricultural sector. These societies provide facilities for short and medium term credit for fertilizers, improved seed, implements, marketing, storage and the extension of advanced agricultural techniques. The non-agricultural co-operative societies comprise mostly employees credit societies catering to the credit requirements of persons outside agriculture. The following statement gives the number and membership of primary agricultural and non-agricultural credit societies during 1973-74 to 1977-78 :—

Year (Ending June)	Primary Agricultural Credit Societies		Non-Agricultural Credit Societies	
	No.	Membership	No.	Membership
1973-74 ..	995	82,655	97	1,37,993
1974-75 ..	992	82,389	97	1,38,226
1975-76 ..	687	88,598	80	1,34,984
1976-77 ..	288	98,655	60	1,33,994
1977-78 ..	289	1,09,080	59	1,33,664

The decline in the number of societies over the years is due to the merger of weaker societies to strengthen these into more viable units. With the weeding out of non-genuine and uneconomic co-operative credit societies, the number of societies has decreased but its membership has increased

considerably. The financial position of these societies as on June, 1978 is as follows :—

Particulars	Agricultural Credit So- cieties	Non-agricultural Credit So- cieties
No. of Societies	289	59
Membership (Number)	1,09,080	1,33,664
Working Capital (Rs in thousand)	5,035	12,369
Deposits (Rs in thousand)	256	7,791
Owned Funds (Rs in thousand)	1,024	3,172
Loans Advanced during the year (Rs in thousand)		
(i) Short term	97,696	86,590
(ii) Long term	73,610	7,816

Central Co-operative Bank.—The Ambala Central Co-operative Bank Limited, started functioning in 1913 and in 1977-78, it had 17 branches. On June 30, 1978, the share capital of the bank was more than Rs 94.31 lakh and its owned funds were Rs 224 lakh ; deposits amounted to Rs 495 lakh while loans advanced amounted to Rs 1,187.46 lakh. The bank issues short and medium-term loans to individual members through co-operative societies and provides financial accommodation to the affiliated co-operative societies for seasonal agricultural operations and the marketing of harvests. Relevant information pertaining to this bank is given below :

	Position as on June 30. (Rs in lakh)		
	1976	1977	1978
1. Share Capital	82.98	93.66	94.31
2. Working Capital	925.28	1,120.51	1,221.61
3. Deposits	464.10	502.60	495.00
4. Loans Advanced			
(i) Short Term	940.84	1,174.24	1,164.47
(ii) Medium Term	17.99	37.16	22.99
Total	958.83	1,211.40	1,187.46

The working capital of the co-operative bank is derived mostly from the share-capital contributed by the primary co-operative societies and their deposits. The co-operative bank in turn arranges finances to meet the requirements of the members of the co-operative credit societies. The management of the co-operative bank consists of the elected representatives of the co-operative societies.

Primary Land Development Banks.—In 1978, there were three primary land development banks located at Ambala, Jagadhri and Narayangarh. The banks at Ambala and Jagadhri were opened in 1966 while the third bank was opened at Narayangarh in 1972. These banks provide long term credit facilities for the purchase of tractors, installation of tube-wells, improvement of land, levelling of land and for the payment of old debts. The security for these loans is land and other immovable property. Such facilities are not provided to the farmers by other co-operative credit institutions.

The following statement shows the working of these three banks during 1976 to 1978 :—

	Year ending June		
	1976	1977	1978
1. Membership (Number)	7,251	8,081	7,941
2. Share Capital (Rs in lakh)	24.70	29.76	31.76
3. Loans Advanced (Rs in lakh)	69.57	104.27	79.81
4. Loans Outstanding (Rs in lakh)	291.33	336.39	354.14

Joint Stock Banks

In March, 1978, 104 branches of State Bank of India and its subsidiaries, nationalized banks and other scheduled commercial banks were functioning in different parts of the district. The list of these banks may be seen in Table XXI of Appendix.

These banks carried on normal banking activities including deposits, remittances and advances against government securities and other goods. The State Bank of India as the local agent of Reserve Bank of India handled all government transactions.

Insurance

With the nationalisation of life insurance business in 1956, the Life Insurance Corporation of India has become the sole agency for life insurance. The Life Insurance Corporation of India 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.

The Life Insurance Corporation of India opened its branch office at Ambala Cantonment in 1956. Its sub-offices at Yamunanagar and Ambala City were opened in 1958 and 1961 and upgraded as branch offices in 1961 and 1972, respectively. In 1977-78 there were 33 development officers and 464 agents in the district. The business secured by Life Insurance Corporation of India in the district during 1968-69 to 1977-78 is given as below :

Year	Number of Policies	Sum Assured	Total Number of Development Officers on Roll	Total Number of Agents on Roll
1968-69	4,794	3,51,15,000	42	62
1969-70	4,714	4,10,77,000	34	653
1970-71	5,189	4,63,25,000	34	635
1971-72	5,463	5,28,27,000	35	683
1972-73	6,734	6,61,77,000	35	728
1973-74	5,747	6,86,60,000	34	728
1974-75	5,255	5,83,28,000	35	670
1975-76	5,371	6,43,26,000	39	702
1976-77	5,466	6,09,65,000	32	543
1977-78	4,930	5,75,15,000	33	464

General Insurance—Prior to nationalisation of general insurance in 1971, there were different companies doing general insurance business in the district. In 1964, Life Insurance Corporation also entered the field of general insurance. In 1973, general insurance business was separated from life insurance and General Insurance Corporation of India was formed. The corporation functions in the district through its four 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.

These companies had their branch offices at Ambala.

Small Savings

Various schemes like the Post Office Savings Bank, Cumulative Time Deposits, 12-Year National Defence Certificates, 10-Year National Savings Certificate, 5-Year Fixed Deposits and Provident Fund were introduced in the country to instill the savings habit among people and mobilise resources for developing the economy.

The post office savings are generally made by the middle class people in rural and urban areas. In 1978, there were 236 post offices providing banking facilities. The following table gives the number of saving bank accounts and total amount invested during 1973-74 to 1977-78 :—

Year	Number of Post Office Savings Bank Account	Total Amount Invested
		(Rs.)
1973-74	27,666	18,39,82,000
1974-75	16,197	13,49,08,000
1975-76	26,536	8,31,79,000
1976-77	22,322	8,96,50,000
1977-78	22,788	10,87,72,000

Apart from savings banks, the other small saving schemes have helped to collect deposits. The gross and net collections for the period 1973-74 to 1977-78 in this district were as follows:—

Year	Gross Collections	Net Collections	Position in the State
1973-74	18,39,82,000	6,12,71,000	2nd
1974-75	13,49,08,000	(—)6,68,31,000	4th
1975-76	8,31,79,000	30,96,000	1st
1976-77	8,96,50,000	1,04,66,000	1st
1977-78	10,87,72,000	1,73,81,000	3rd

The promotion of small savings in the district is looked after by National Savings Organisation. The Ambala branch of the National Savings Organisation was established in 1951-52 under the District Organiser, National Savings. In 1972, the District Organiser was redesignated as District Savings Officer. In 1977-78, there were two District Savings Officers posted at Ambala City and Jagadhri. The Kalka tahsil is looked after by District Savings Officer, Chandigarh.

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 preceeded the change by an extensive public relations programme to make it a smooth. The conversion tables 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, the chief trading centres in the district were Ambala and Jagadhri but there were no well established lines of trade even from these centres. The principal weekly markets were held at Jagadhri,

Buria, Khizrabad where most of the business of the district was transacted and the country produce was disposed off. At Ambala, no special market day was recognised as the supplies were always plentiful.

Ambala city was a considerable grain market receiving grain and cotton from the adjoining areas and exporting these both up and down country. It also carried on considerable trade in hill products like ginger, turmeric, potatoes, opium, etc. It imported cloth, salt, wool, woollen and silk manufactures and iron and exported cotton goods, especially *darris*.

Jagadhri carried on a considerable trade in metals, importing large quantities of copper and iron from the hills, and from Calcutta and Bombay. These were converted into vessels of different sorts and sizes and exported them to Punjab and further north.¹

During the early 20th century, Kalka also assumed importance as a mart of exchange between the hills and the plains and huge business was done in potatoes.² Besides, Abdullapur (Yamunanagar) came to be established as an important timber market due to cheap means of transport through rafting in the Western Yamuna (Jumna) Canal.

After Independence, the Ambala district became an important link between the hills and the plains. The transport facilities connecting the interior of the district with main trading centres and rail and road links with Himachal Pradesh, Uttar Pradesh, Chandigarh and Punjab made it a vital trade centre. Ambala, Jagadhri and Yamunanagar are important centres of trade and commerce in the district. The major items of export from the district are agricultural products like wheat, gram, barley, rice, *bajra*, maize and *jowar*, and manufactured goods like paper, vegetable ghi, sugar, scientific and surgical instruments, cement, utensils, machine tools and tractors, sugar and general engineering machinery and *darris*. The timber is imported from the hills and after processing, it is exported to other districts and states. The main items of imports are coal, petroleum products, insecticides and pesticides, fertilizers and medicines.

Regulated Markets

The usual course of trade in agricultural produce from producer to consumer is through middlemen who are wholesalers, retailers and commission agents or *arhtias*. To save the cultivator from the evils of unhealthy market practices and ensure fair price to the cultivator for his produce, the government has regulated the markets under the Punjab Agricultural Produce Markets

1. *Ambala District Gazetteer*, 1883-84, p.53.

2. *Ibid*, 1923-24, p.99.

Act, 1961. Market committees representing growers, dealers, co-operative societies and the government are set up for these markets. The market committees regulate and help the sale and purchase of goods. In March, 1978, there were 12 regulated markets in the district and some important details about these markets are given below:

Serial No.	Regulated Market and the Year in Which Regulated	Sub-market Yard	Number of Villages Covered	Main Arrivals
1.	Ambala City (1941)	Subzi Mandi	86	Wheat, paddy, <i>sarson</i> , <i>toria</i> , maize, onions, <i>massar</i>
2.	Ambala Cantonment (1941)	Subzi Mandi	58	Wheat, paddy, <i>sarson</i> , <i>toria</i> , maize, <i>massar</i> and groundnut
3.	Barara (1971)	—	66	Wheat, paddy, <i>sarson</i> , <i>toria</i> , maize
4.	Yamunanagar (1971)	—	94	Wheat, paddy, maize, <i>toria</i> , <i>gur</i> , gram
5.	Jagadhri (1941)	Mustafabad	150	Wheat, paddy, maize, <i>toria</i> , gram
6.	Chhachhrauli (1972)	Bilaspur, Khizrabad	250	Wheat, paddy, maize, <i>toria</i> , groundnut
7.	Kalka (1941)	Pinjore, Malla	137	Groundnut, <i>urad</i> , maize, wheat and ginger
8.	Narayangarh (1965)	Shahzadpur	166	Groundnut, <i>urad</i> , wheat, maize, <i>arhar</i>
9.	Raipur Rani (1968)	Barwala	96	Wheat, groundnut, maize, <i>arhar</i>
10.	Sadhaura (1965)	—	65	Wheat, paddy, <i>toria</i>
11.	Naneola (1973)	—	32	Wheat, paddy, chillies
12.	Mullana (1977)	Saha, Kesri	91	Wheat, maize, paddy

The details of the annual arrival of different commodities in the regulated markets during the period 1975-76 to 1977-78 are given in Table XXII of Appendix. The usual course of trade in the district is through these markets where the produce is handled in large quantities and specialised operators perform different services. These markets provide a system of competitive buying, eradicate malpractices, ensure the use of standardised weights and measures and provides storage facilities.

The market committees get their income from market fee, licence fee, composition fee and penalties, which is spent in providing facilities to farmers and traders.

Fairs

Fairs in the district are chiefly of religious character and none of them has any commercial importance. Mansa Devi fair and Kapal Mochan fair are important fairs and attract people from neighbouring districts and other parts of the country. The description of these fairs may be seen in the chapter on 'People'.

Cattle fairs are held monthly at Barara, Sadhaura, Jagadhri, Sarawin and Ambala City and once a year at Kapal Mochan (Bilaspur). Traders and farmers from the neighbouring states of Punjab and Uttar Pradesh also visit these fairs.

Prior to November 24, 1970, the cattle fairs were organised by the concerned Panchayat Samitis or the Municipal Committees but the organisation of cattle fairs was taken over by the government (the Development and Panchayat Department) on November 24, 1970, on enactment of the 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. The income from the fairs is apportioned between the local authorities of the district and the government in the ratio of 80 : 20. The local authorities spend this money on development of cattle. The following data shows the income accrued and expenditure incurred at these fairs during 1974-75 to 1977-78 : -

Year	Gross income	Expenditure	Net Income
	(Rs.)	(Rs.)	(Rs.)
1974-75	1,51,022	46,894	1,04,128
1975-76	1,44,488	52,626	91,862
1976-77	1,89,630	60,089	1,29,541
1977-78	2,01,643	63,632	1,48,011

Co-operation and Trade

There is a District Wholesale Co-operative Supply and Marketing Society in Ambala which has installed a rice sheller and *dal* mill. Besides, there are co-operative marketing-cum-processing societies at Ambala, Barara, Shahazadpur and Jagadhri which conduct wholesale business in the supply of agricultural seeds, fertilizers, insecticides and agricultural implements. The Co-operative Marketing Society, Barara also runs a rice sheller.

The membership of the co-operative marketing societies comprises of primary societies and individuals. The societies help the operations of the affiliated co-operatives and perform many functions, such as the provision of standardised 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. 109.79 lakh and Rs. 1,340 lakh during 1976-77 and 1977-78 respectively. The membership, share capital, and working capital of these societies from June, 1976 to June, 1978, are given below:

Particulars of Co-operative Marketing Societies	Position as on June, 30		
	1976	1977	1978
1. Number	4	4	6
2. Membership	2,289	2,224	3,510
3. Share Capital (Rs. in lakh)	2.27	2.22	3.88
4. Working Capital (Rs. in lakh)	75.90	79.44	139.09
5. Owned Fund (Rs. in lakh)	22.53	26.39	51.56

Consumers' Co-operative Stores

To ensure better distribution of consumer goods, the Ambala Cantonment and the Yamunanagar Central Co-operative Consumers' Stores were started.

The Ambala Cantonment Central Co-operative Consumer's Store established a super bazar at Ambala Cantonment. The government provided

Rs. 7.73 lakh as financial assistance for furniture, fixtures and additional stocks. With the opening of the super bazar, the business of the store has received a big impetus because the consumers now get their daily requirements under one roof. The customers are ensured quality goods of correct weight and at a fair price.

The co-operative consumer stores supply various goods of common use through co-operative marketing and village service societies to the rural areas of the district. These also undertake wholesale business in 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 main object of these co-operative stores is to check the price line and provide essential commodities at reasonable rates.

During 1977-78, the co-operative consumer's stores made a net sale of Rs. 146.01 lakh.

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 ensuring 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. 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 a flour mill owner and not more than one thousand quintals, if he is a wholesaler. The state government has also promulgated the Haryana Prevention of 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. Again in 1977, the Haryana Prevention of Hoardings and Maintenance of Quality (Order), 1977, was promulgated.

For the distribution of wheat, wheat flour, *maida*, *suji*, rice and sugar, the district authorities have appointed wholesalers at different places for import of

these commodities. The number of wholesalers functioning for different items in March, 1978 were as follows :—

Items	No. of Wholesalers
Sugar	268
Gur and Khandsari	99
Wheat	443
Rice	850
Foodgrains (Maize, Bajra, Barley)	457

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

Year	Urban	Rural	Total	Units
1967-68	137	—	137	10,24,000
1968-69	129	—	129	10,37,000
1969-70	119	—	119	10,65,000
1970-71	120	184	304	11,22,000
1971-72	133	199	332	11,67,000
1972-73	142	238	380	11,68,000
1973-74	172	309	481	12,35,000
1974-75	173	313	486	12,80,640
1975-76	156	276	432	13,34,000
1976-77	136	295	431	13,04,571
1977-78	134	328	462	12,77,410

The issue rates of various commodities in fair price shops during different years were fixed as under :—

Items	Rate per Kilogram				
	1974	1975	1976	1977	1978
1. Wheat Atta	—	1.47 to 1.53	—	—	—
2. Wheat	1.25	1.25	—	—	—
3. Rice Basmati (Superior)	2.44	2.37	2.37	2.60	2.60
4. Rice Begmi	1.67	1.57	1.52	1.73	1.92
5. Rice Basmati	1.93	1.92	1.87	2.10	2.20
6. Sugar	2.15	2.15	2.15	2.15	2.30

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 licenced foodgrains dealer. There were 457 foodgrains licencees on March 31, 1978 in various markets of the district. To exercise control over the rise in 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 exist to regulate the purchase, storage and distribution of essential articles, mostly food, distribution arrangements have been organised to physically ensure that supplies get to 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 the supply-demand position is stable.

Weights and Measures

Towards the close of 19th century, the weights and measures prevalent in the district varied from one part of the district to other. A *kacha man* varied from 16 to 20 *pucca seers*. Similarly the measures of length and area also had no uniform standard. A *kacha bigha* varied from 850 to 1,000 square yards. In a few villages in the north of the district, the farmers used *kanal* and *marla* standard. In the Morni hills, the land measurements were done by a local seed calculation known as *bij* and *tol*; the *bij* represented the rate of seed supposed to be sown in different soils and *tol* the corresponding area or gross weight of seed sown. This system of measurement was, however, abandoned in 1888 and the ordinary *bigha* standard of $5/24$ of an acre was introduced.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, which was a corollary of the Central Standard of Weights Act, 1939, was enacted.

To bring uniformity and standardise weights and measures and to facilitate international trade, the metric system of weights and measures was introduced in 1958. To facilitate the change to the new system, a transitory period of 2 years was allowed. The public has now become fully conversant with metric system and experience no difficulty.

The Inspectors Weights and Measures, supervise the enforcement of accurate weights and measures, through frequent inspections and periodical stampings.

1. *Ambala District Gazetteer*, 1892-93, pp. 92-93.

In Ambala district, there are 3 inspectors, weights and measures, one each at Ambala Cantonment, Ambala City and Yamunanagar, who are responsible for carrying out periodical stampings of the weights and measures and to prosecute the defaulters to ensure proper enforcement of Weights and Measures Act.

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 their raw material.

The godowns maintained by private dealers vary greatly and are generally not of the desired specifications. To organise better warehousing, the Agricultural Produce (Development and Warehousing Corporations) Act, 1956, was passed and later improved upon by the Warehousing Corporation Act, 1962. The Haryana Warehousing Corporation was established in 1967 under the latter Act. The corporation was authorised to acquire and build godowns and run warehouses for the storage of agricultural produce and other notified commodities. The rate of storage charges varies from commodity to commodity, however, for major foodgrains such as wheat, rice, barley, maize, etc., it was 37 paise per bag per month.

In 1977-78, the Haryana Warehousing Corporation was running five warehouses at Ambala City, Ambala Cantonment, Barara, Jagadhri and Yamunanagar.

Beside, the warehouses and food godowns were run by Food Corporation of India at Ambala Cantonment and Jagadhri.