

## CHAPTER VI

### BANKING, TRADE AND COMMERCE

#### **Indebtedness and Money Lending**

With the advent of the British Rule in India, the old system of barter prevalent in the rural areas gradually gave way to money economy. Land, which was considered valueless, became an object of general desire and the money-lender did his utmost to make cultivator borrow. Bulk of the credit came from the *sahukars* who played an important role in the rural economy of the district. Their control over rural credit gave them a decisive role in the production organization and in many places such a control was reinforced by the acquisition of the proprietary rights. In the areas of the district which formed part of Ambala District in the late 19<sup>th</sup> century, money lenders charged interest varying from 9 percent to 12 percent when jewellery or other valuables were pawned as security, 12 percent to 18 percent in case of mortgages and 18 percent to 37 percent on simple bonds. For loans of grains, effected principally by petty village shopkeepers, interest ranged from 37 to 48 percent and the payments were made in kind for most part at the valuation of the creditor<sup>1</sup>. In the areas which then formed part of the Karnal district, a money-lender charged interest @ 18<sup>3</sup>/<sub>4</sub> percent per annum when his client was substantial and from 25 percent upwards when the credit of the latter was doubtful<sup>2</sup>.

Frequent famines and scarcity undoubtedly drove the *Zamidars* in the clutches of *sahukars*. The small and fragmented holdings of *Zamidars* also contributed to indebtedness. Widespread cattle mortality, particularly during famine years, often forced the *Zamidars* to borrow. Another contributing factor was rigid land revenue demand of the Government.

Indebtedness of the farmers brought in its train alienation of lands. In 1891, in the then Pipli tehsil, the money-lenders were less eager to acquire land but even there, about one fifth of the tehsil had changed hands by sale or mortgage<sup>3</sup>.

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<sup>1</sup> Ambala District Gazetteer, 1892-93, p.62.

<sup>2</sup> Karnal District Gazetteer, 1883-84, p.133.

<sup>3</sup> J.M.Douie, Settlement Report of Karnal-Ambala, 1891, p.19.

In order to check the indebtedness, 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 they exploited the peasantry in the manner of their predecessors - the *sahukars*. Gradually, the bulk of the mortgage debt passed into the hands of the agriculturists money-lenders, and by 1920, half of the then agriculture debt of the Karnal district (of which Kurukshetra district formed part) had been lent by them<sup>1</sup>.

With the enactment of the Punjab Alienation Act, 1900, rich agriculturists also acquired the role of money-lenders and the position of *sahukars* as money-lenders was somewhat affected. Even then, the Act failed to completely wipe out the *sahukars* from playing the role of money lenders in village economy.

Apart from setting up co-operative agencies, the Government regulated indigenous financing through various legislative measures, such as the Usurious Loans 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-Lenders' Act, 1938. Unfortunately, the money-lenders could still bypass the provisions of these anti-usury laws. They indulged in various malpractices. Most transactions were either oral or against ornaments; promissory notes were obtained for a higher amount than what was actually advanced. Even duplicate accounts were kept.

After receiving guidelines from the Central Government to evolve a Policy to remove rural indebtedness, a legislation was enacted in Haryana in 1970 to provide relief to debtors whose income was below Rs. 2,400.00 The Haryana Relief of Agricultural Indebtedness Act, 1989 provides that the property pledged or mortgaged by a debtor would be released if his debt is considered discharged after he paid back a sum twice the original principal. The Act also provides that the interest payable on the debt would be

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<sup>1</sup> Karnal District Gazetteer, 1976, p.190.

calculated at a rate of 10 percent of the prescribed amount from time to time for agricultural loans, depending on whichever is more.

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 the rural economy. Indigenous banking in Kurukshetra district as elsewhere in the country continues to be done by *sahukars* in towns and petty shopkeepers in the villages. The villages 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. Even otherwise, due to complete take over of the process on liberalized terms by the nationalized and private banks, the system of taking money from these money-lenders has almost been diminished.

Besides indigenous money-lenders, co-operative credit agencies, joint stock banks, institutions like Khadi and Village Industries Board and Haryana Financial Corporation also advanced loans. The Government also advanced *taccavi* loans for seeds, cattle and agricultural implements under the Land Improvement Loans, Act, 1883, Agriculturists Loans Act, 1884 and industrial loans for promotion of industries under the Punjab State Aid to Industries Act, 1935.

### **CO-OPERATIVE CREDIT**

The progress made by co-operative institutions in the district has been very impressive. They compete with the commercial banks in mobilizing savings and also providing credit facilities especially to the agricultural sector. On March, 2004, there were 111 Primary Agricultural Credit & Service Societies and 36 Non-agricultural Credit Societies. These societies provide facilities for short and medium-term credit under crop loan scheme for fertilizers, improved seeds, agricultural implements, marketing, storage and extension of advanced agricultural techniques. The non-agricultural credit societies cater to the credit requirements of persons outside agriculture. The following table gives the number, membership, working capital and other details of the Credit Co-operative Societies functioning in the district:-

Year (ending June)	Societies (Numbers)	Membership (Numbers)	Working capital (Rs. in lakhs)	Deposits (Rs. in lakhs)	Loans advanced (Rs. in lakhs)
1992	102	1,05,298	6,509.68	160.15	4,215.11
1993	101	1,04,817	5,548.85	115.81	5,189.47
1994	101	1,06,568	4,861.73	155.93	5,343.41
1995	101	1,09,547	5,518.22	220.49	6,498.28
1996	101	1,15,330	7,478.42	303.81	7,533.06
1997	102	1,18,219	7,812.52	378.75	8,665.47
1998	102	1,20,265	8,826.38	541.10	8,425.04
1999	102	1,24,963	10,447.05	702.69	9,482.32
2000	102	1,27,792	14,421.50	890.99	14,421.50
2001	106	1,31,811	13,534.04	1,449.07	12,300.94
2002	110	1,34,256	14,784.96	2,169.31	13,867.59
2003	110	1,32,635	17,031.46	2,705.96	14,750.15
2004	111	1,38,858	17,145.72	3,409.56	16,354.86

**NON AGRICULTURAL CREDIT SOCIETIES****(Rs. in lakhs)**

Year (ending June)	Societies (Numbers)	Membership (Numbers)	Working capital	Deposits	Loans advanced
1992	15	7,317	1,448.12	1,051.26	603.16
1993	16	7,621	1,461.32	802.06	417.21
1994	16	7,914	1,459.46	503.17	289.17
1995	17	5,216	326.35	192.69	146.93
1996	19	5,321	504.14	274.95	264.03
1997	19	5,417	567.38	342.18	257.16
1998	21	6,101	695.58	464.91	247.15
1999	26	6,256	853.63	587.60	287.30
2000	31	6,489	989.24	751.54	311.47
2001	33	6,713	1,180.22	803.33	548.44
2002	35	7,079	1,198.42	856.13	607.19
2003	36	7,098	1,287.67	967.11	667.41
2004	36	7,102	1,412.43	1,044.91	764.31

**CENTRAL CO-OPERATIVE BANK**

The Kurukshetra Central Co-operative Bank Limited, Kurukshetra was opened in 1973 and in 2003-04, it had 22 Branches located at Thanesar, Amin, Shahabad, Babain, Ladwa, Samalkhi, Pehowa, Ismailabad, Jhansa, Lukhi, Ishaq and Sandholi, Sugar Mill Shahabad, Kurukshetra University Gate, Thol, Ladwa Chowk Extension Counter, Kalsani, Pipli and Sectors 13 &17 in Kurukshetra City.

On March, 2004, the share capital of the Bank was Rs.874.84 lakhs and working capital was Rs.26873.69 lakhs. Its deposits amounted to Rs.13,228,74 lakhs. The Bank advanced short and medium-term loans to individual members through its affiliated Co-operative Societies for seasonal agricultural operations and the marketing of produce. The relevant information pertaining to the Bank is given below:-

(Rs. in lakhs)					
Year (ending June)	Share Capital	Working Capital	Deposit	Loans advanced (Short term)	(Medium term)
1992	411.46	8,549.11	2,408.25	6,463.25	52.98
1993	263.65	5,065.12	1,464.07	1,0184.98	44.63
1994	329.73	6,185.75	2,815.57	6,536.78	213.48
1995	361.39	7,000.58	2,322.24	7,967.11	823.17
1996	438.51	9,542.44	2,918.11	9,998.89	1,012.64
1997	491.97	12,094.38	3,592.87	12,477.70	396.68
1998	525.89	11,831.74	4,088.81	11,940.97	427.93
1999	580.85	14,247.18	5,533.54	12,789.55	1,040.00
2000	688.69	17,121.04	5,762.44	16,516.00	1,190.68
2001	718.77	19,198.51	6,670.54	18,658.75	833.51
2002	833.47	22,574.82	8,983.04	20743.11	888.53
2003	912.62	24,826.17	10,873.86	22,315.19	1,994.12
2004	874.84	26,876.69	13,228.74	28,314.25	1,517.38

Co-operative banking is organized as a federal structure. The Primary Co-operative Societies constitute the foundation of the system. The working capital of the Bank is derived mostly from the share capital contributed by the 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 Societies. The management of the Bank consists of a nominated Board of Administration.

**PRIMARY LAND DEVELOPMENT BANK.-** In 2004, there were four Primary Land Development Banks in the district. These Banks provide long-term credit facilities for the purchase of tractors, installation of tubewells, improvements of land, levelling of land and payment of old debts. The security for these loans is immovable property. The following statement shows the working of these Banks:-

**(Rs. in lakhs)**

<b>Year (ending June)</b>	<b>No.of Members</b>	<b>Share Capital</b>	<b>Working Capital</b>	<b>Loans advanced</b>	<b>Loans outstanding</b>
1992	12,887	116.21	1,356.14	271.04	1,203.07
1993	13,946	162.18	1,408.23	306.19	1,316.18
1994	14,882	189.04	1,498.17	358.14	2,017.42
1995	15,107	211.98	1,586.01	382.07	3,941.87
1996	17,815	306.49	2,307.92	527.23	4,258.21
1997	18,648	387.42	3,087.37	871.37	5,046.51
1998	18,919	412.51	3,475.87	1,001.65	5,617.31
1999	19,887	430.81	4,453.62	1,272.94	6,018.43
2000	20,416	495.14	5,212.42	1,077.16	6,426.27
2001	21,217	585.06	6,239.28	1,526.07	6,821.19
2002	21,776	587.13	7,019.22	1,576.13	6,903.12
2003	22,812	559.04	8,716.13	1,591.26	7,108.54
2004	23,425	508.03	9,891.54	1,619.60	7,395.43

**JOINT STOCK BANKS.-** Prior to independence (1947), there was no Joint Stock Bank in the areas now comprising Kurukshetra district. First Branch of a Commercial Bank was opened in the district by Punjab National Bank at Shahabad in April, 1948. Till the formation of Haryana as a separate state in 1966, there was nominal expansion of banking facilities. State Bank of India opened a branch at Kurukshetra in 1959. Central Bank of India opened a branch each at Pehowa and Ladwa in 1964. State Bank of India opened a branch at Kurukshetra University in 1965. Commercial Banking rapidly expanded after 1966, particularly after bank nationalization in 1969. In March, 2004, 58 branches of State Bank of India and its subsidiary, nationalized Banks and other Scheduled Commercial Banks and Regional Rural Banks were functioning in the district. The details of these Banks are as under:-

<b>Sr. No.</b>	<b>Bank</b>	<b>Rural Branches</b>	<b>Semi Urban Branches</b>	<b>Total Branches</b>
1.	State Bank of India	2	6	8
2.	State Bank of Patiala	-	4	4
3.	Central Bank of India	1	4	5
4.	Union Bank of India	1	2	3
5.	Punjab National Bank	9	7	16
6.	Canara Bank	1	1	2
7.	Oriental Bank of Commerce	1	4	5
8.	Punjab & Sind Bank	-	2	2
9.	Bank of Baroda	-	1	1
10.	Allahabad Bank	-	1	1
11.	Syndicate Bank	-	1	1
12.	Ambala Kuru. Gramin Bank	10	-	10
13.	District Kurukshetra Central Co-op. Bank Ltd.	10	9	19
14.	Primary Agri. & Rural Dev. Bank	-	4	4
<b>Total</b>		<b>35</b>	<b>46</b>	<b>81</b>

These Banks carry 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 handles all government transactions. The list of these Banks can be seen in Table I.

As on March, 2004, the deposits and advances of Commercial Banks in the district stood at Rs.1,05,586 lakhs and Rs.60,009 lakhs respectively. The credit-deposit ratio was 57 percent. Out of the total advances, advances of priority sector amounted to Rs.48,923 lakhs, of which direct advance to agriculture was Rs.21,872 lakhs. Thus the Banks in the district are involved in the various development and anti-poverty schemes which are under implementation. Each Bank served a population of 10,223 in 2003-04.

**LEAD BANK SCHEME.**-Lead Bank Scheme was launched in the country after Bank nationalization in 1969 to provide integrated banking facilities. The main objectives of the Lead Bank Scheme were to improve the tempo of economic growth by providing gainful employment to the people particularly the small borrowers and by reducing regional, economic and functional disparities by correcting imbalances in the economy. Through this scheme, above aims were sought to be achieved by improving the credit flow through the integrated credit planning in the rural areas.

In Kurukshetra district, the Punjab National Bank has been assigned the responsibility of lead Bank since the formation of the district. During the early years, it was functioning as lead Bank from its headquarters at Chandigarh but in 1978, it started functioning from Kurukshetra.

After launching of this scheme in the district, there has been a phenomenal change in the network of Bank branches. In March, 2004, 48 branches of Commercial Banks, 10 branches of Regional Rural Bank, 19 branches of District Central Co-operative Bank, 4 branches of Primary Land Development Bank catered to the credit needs of the district. Of the total 81 branches of various Banks, 35 are located in rural areas and 46 in semi-urban areas.

Annual Action Plans have been drawn up on yearly and ongoing basis to carry out an orderly and planned development of the



district. These plans have been undertaken in consonance with the objectives of Service Area Approach initiated by Reserve Bank of India for forging an effective link between the Bank credit in the rural sector and for increasing production and income levels of rural population. While drawing up Annual Action Plans, an attempt has been made for taking into account the lending programmes of various financial agencies operating in the district and development programmes of district agencies of the State Government.

The plans so prepared take into account the potentials like non-credit inputs, infrastructural facilities available, etc.

Sectorwise details of the targets and achievements under Annual Action Plan of the district for the year 2003-04 are as follows:-

<b>Sector</b>	<b>Targets (Rs. in lakhs)</b>	<b>Achievements (Rs. in lakhs)</b>	<b>Percentage</b>
Agriculture	39,570	41,634	105
Small Scale Industries	11,705	11,887	102
Territory	8,584	9,826	114
<b>Total</b>	<b>59,859</b>	<b>63,347</b>	<b>106</b>

An analysis of the above data shows that overall achievement of all financial institutions was 106 percent. The achievement under agriculture and allied activities, small-scale industries and territory sectors was 105 percent, 102 percent and 114 percent respectively. Achievement in territory sector fell short of the target.

## **INSURANCE**

With the nationalization of life insurance business in 1956, the Life Insurance Corporation of India became the sole agency for life insurance. It entered the field of general insurance in 1964. The general insurance too was nationalized 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 has a branch at Kurukshetra which was opened in April, 1979. In 2003-04 there were

15 development officers and 752 agents in the district. The following figures show the business procured by Life Insurance Corporation of India in the district from 1975-76 to 2003-04:-

<b>Year</b>	<b>Number of Policies</b>	<b>Sum Assured (Rs. in lakhs.)</b>
1975-76	2,208	218
1980-81	2,974	497
1984-85	3,590	833
1985-86	4,802	1,167
1990-91	4,411	1,657
1997-98	8,933	493
1998-99	9,657	5,427
1999-00	10,414	6,362
2000-01	13,833	10,246
2001-02	17,101	14,514
2002-03	19,432	16,347
2003-04	23,230	178

**General Insurance.-** Prior to nationalization 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 four subsidiary companies, viz. the Oriental Insurance Co. Ltd., The National Insurance Co. Ltd., The United India Fire & General Insurance Co. Ltd. and the New India Assurance Co. Ltd.

The Oriental Insurance Co. Ltd. opened a Branch office at Kurukshetra in October, 1984. In 2003-04, it had 7 Development Officers and 56 Agents in the district. The Company secured business worth Rs. 33.54 lakhs in 2003-04. The National Insurance Co. Ltd.

has its branch office at Kurukshetra which was opened in August, 1985. The company secured business worth Rs. 2.13 crore in 2004. (United India Fire & General Insurance Co. Ltd. has a branch office at Kurukshetra which was opened in December, 1984. The Company secured business worth Rs. 1.84 crore in 2004). The New India Assurance Co. Ltd. has branch office at Kurukshetra which was opened in March, 1983. The company secured business worth Rs. 1.45 crore in 2003-04.

### **SMALL SAVINGS**

In addition to other functions, the main activity of Post Offices in the district is to mobilize small savings in rural and urban areas. Banking facilities have now been virtually extended to every body's doorstep through Post Office Savings Bank. There are 19 sub Post Offices and 90 branch Post Offices besides the Head Post Office at Kurukshetra. The gross collections and net collections under small savings in the district in 2003-04 was Rs. 17,771.98 lakhs and 6,711.17 lakhs respectively.

Post Office Co-ordination Committee has been constituted under the Chairmanship of Superintendent of Post Offices, Kurukshetra Division, Kurukshetra to hold meetings with the representatives of the Deputy Commissioner and District Savings Officer to discuss the postal matters. The Committee examines cases of delay in Post Offices and solves difficulties in regard to intensification of small savings, complaints of depositors and agents.

The promotion of small savings in the district is looked after by the District Savings Officer, Kurukshetra. Details about some of the small saving schemes are given below:-

**School Savings Bank (Sanchayika) Scheme.-** To inculcate savings habit among school students, this scheme was introduced initially in all schools in the district. In 2003-04, the scheme was functioning in 637 schools with a membership of 1,00,204 and collections amounting to Rs. 1.65 lakhs per month.

**Pay Rolls Savings Groups.-** By introduction of payment through Cheques, the Pay Roll Saving Scheme has almost been finished. Almost all the employees have opened Recurring Deposit accounts through MPK by Agents.

**Mahila Pradhan Kshetriya Bachat Yojna.-** This scheme was introduced in April,1972. Under this scheme, the trained women workers and the representatives of the trade unions and associations are assigned specific areas for explaining the small savings schemes and to secure deposits in C.T.D./R.D. accounts. The workers earn commission at the rate of 4 percent on all deposits made through them. In March, 2004, 205 Agents were working in the district.

**Agency System.-** Individual and registered organizations are appointed as authorized agents under the Standardized Agency System for National Savings Scheme such as National Savings Certificates and Time Deposit Accounts in Post Offices. They contact the investors, convince them for deposits, collect money from them and deposit the same in the Post Offices. They help the investors at the time of withdrawal also. They are paid commission on the business booked through them. In March, 2004, 1890 Agents were working in the district and their total collection during 2003-04 was Rs.140 crore.

#### **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 copper piece. A rupee converted into 16 *annas* or 64 paise. The *anna* was equivalent to 4 paise.

A revolutionary change was made in the currency system in the country in April, 1957, when decimal coinage based on metric system was introduced. Formerly, one rupee was equal to 64 paise. Under the metric system, one rupee is equal to one hundred paise. The Government preceded 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.

At present coins are issued in the denominations of 50 paise, one rupee, two rupees and five rupees. The coins of small denominations upto 25 paise have been withdrawn because they have lost their purchasing power. The currency notes of denominations of 1,2,5,10,20,50,100,500 and 1000 rupees are issued. Of these, only one

rupee note is issued by the Central Government and the rest by the Reserve Bank of India.

### TRADE AND COMMERCE

During ancient period, Kurukshetra remained an important trading centre. Bana Bhat, the court poet of Harsha and Hiuen Tsiang, a Chinese Traveller, corroborated this fact. Bana Bhat made mention of busy bazaars and well-equipped emporia at Sthanvisvara (Thanesar) in *Harish Charita*. Possibly referring to favourable trade conditions in Thanesar, Bana also described it as ideal resort for merchants<sup>1</sup>. According to Hiuen Tsiang, most of the people of this area pursued trade and there was large accumulation of rare and valuable merchandise from every quarter<sup>2</sup>.

An inscription of the time of Mihir Bhoja dated A.D. 882-83, testifies that Prithudaka (Pehowa) was a big trade centre for horse dealers during 9<sup>th</sup> century. It records that horse fairs were held at Pehowa. This horse fair was quite famous and attracted merchants and traders from far off places. The inscription of the reign of Bhoja mentions names of many places from where the traders assembled at Pehowa at the time of horse fair. It indicates the movement of traders from one place to another and their participation from far off places in fair at Pehowa. This inscription also records an agreement, voluntarily entered into by thirty six horse dealers, whereby they and their customers undertook to pay certain taxes for the maintenance of temples and sanctuaries<sup>3</sup>.

During medieval period, an important trade route connecting Delhi with Lahore passed through Thanesar and Shahabad. It became more popular with the advent of the Mughals and was very much in use by traders of India, Central Asia and Europe. The main reason of this route becoming more popular during Mughal time was the fact that it provided better facilities to traders. This route became more popular, because the route was passed through fertile plains where the level of the sub-soil water was a few feet deep. The city (Thanesar)

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<sup>1</sup> Aggarwala, V.S., *The Deeds of Harsha*, 1969, pp. 77-78.

<sup>2</sup> H.A. Phadke, *Hiuen Tsiang on Kurukshetra and Thanesar*, Punjab History Conference, Patiala, 1975, Proceedings.

<sup>3</sup> S.R. Phogat, *Inscriptions of Haryana*, 1978, pp. 27-28.

situated on this route, was famous for its Sal-ammoniex production which was exported to other parts of the country<sup>1</sup>.

During the 19<sup>th</sup> century the chief trading centres in the district were Thanesar, Pehowa and Shahabad. Before the opening of the Ferozpur-Delhi Railway, a large quantity of gram and moth from Punjab area passed through Thanesar. The chief exports were wheat, cotton, gram, fine rice and *ghee*. Besides Jowar, sarson, til and moong were sent from district to outside markets.

The local trade was principally conducted through the village dealers who dealt with the bigger traders at the *mandis* of Pehowa and Shahabad. A considerable traffic was also carried on by the cultivators themselves, especially by the Jats of Rohtak. In summer, when their bullocks were otherwise idle, they plied their carts on hire. Delhi traders often sent their agents for purchasing cotton or *ghee* from the villages. This local traffic was of immense advantage to the farmers who could deal directly with the traders or their agents thus eliminating the agency of the middlemen, the local dealers, and thus always got a good price for their produce.

As for imports, oil and oilseeds came from the northern districts of the Punjab, timber from Ambala, iron and piece goods from Delhi and salt from Bhiwani, Delhi or Ambala. Petty articles needed by the people and not produced in the villages were supplied by small hawkers who bought them from the cities and travelled through the villages exchanging them for grain.

After independence, Kurukshetra district became an important link between the National Capital (Delhi) and other part of the country. The transfer facilities connecting the interior of the district with main trading centres and rail and road links with all adjoining states. The major items of export from the district are agricultural products like wheat, rice, maize and vegetables and manufactured goods like sugar, vegetable *ghee*, milk items, paper and machine tools etc. The main items of import are coal, petroleum products, insecticides, pesticides, fertilizers and medicines.

#### **REGULATED MARKETS**

The usual course of trade in agricultural produce from producer to consumer is through middlemen who are wholesalers,

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<sup>1</sup> K.C.Yadav, Journal of Haryana Studies, Vol.XIII, Nos. 1 & 2, p.82.

retailers and commission agents or *arhtias*. To save the cultivators from the evils of unhealthy market practices and ensure fair prices to the cultivators for their produce, the government regulates the markets under the Punjab Agricultural Produce Market Act, 1961. Market Committees representing growers, dealers, Co-operative Societies and the Government are set up for these markets. The Market Committees regulate and hold the sale and purchase of goods. Some important details about these regulated markets are given below:-

Sr. No.	Name of the market and year of regulation	Principal yard	Sub Yard	No.of villages covered	Main Arrivals
1	Ladwa (1948)	New Grain Market	F.C.I. Depot, Ladwa	91	Wheat, Paddy, Gram, Oilseeds, <i>Gur</i> , Khandsari, Onion, Potato
2.	Shahabad (1950)	Old Grain Market	(i) Vegetable market, Shahabd (ii) Ajrana Kalan (iii) Grain Market, Shahabad	95	Wheat, Paddy, Gram, oilseeds, <i>Gur</i> , Onion, Potato
3.	Thanesar (1959)	Old Grain Market	(i) F.C.I. Depot, Thanesar (ii) Subash Mandi	64	Wheat, Paddy, Gram, Oilseeds, <i>Gur</i> , K handsari, Onion, Potato
4.	Pehowa	New Grain Market	(i) Gumthla Garhu (ii) Malikpur (iii) Vegetable Market, Pehowa.	58	Wheat, Paddy, Gram,
5.	Ismailabad (1970)	Old Grain Market	(i) Jhansa (ii) Thol	52	Wheat, Paddy, Gram, Oilseeds, Onion, Potato
6.	Pipli (1976)	Grain Market, Pipli	-	48	Wheat, Paddy, Onion, Potato
7.	Babain (1985)	New Grain Market	-	38	Wheat, Paddy, Gram, Oilseeds, Onion, Potato

The details of the annual arrival of different commodities in the regulated markets during 1991-92 to 2003-04 are given in Table II. The usual course of trade in the district is done through these markets where the produce is handled in large quantities and specialized operators perform different services. These markets provide a system of competitive buying, eradicate malpractices, ensure the use of standardized weights and measures and provide storage facilities.

The Market Committees derive their income from the market fee which is levied and collected @ 2 percent of the price of the produce bought and sold in the *mandi*.

Following figures show the income of the Market Committees on account of market fee from 1991-92 to 2003-04:-

<b>Year</b>	<b>Income (Rs.)</b>
1991-92	11,24,57,644
1992-93	6,87,72,240
1993-94	7,86,84,280
1994-95	9,20,02,250
1995-96	7,89,84,766
1996-97	9,77,91,324
1997-98	11,40,64,210
1998-99	11,39,15,729
1999-00	11,58,49,247
2000-01	14,17,31,824
2001-02	15,82,62,724
2002-03	16,52,00,983
2003-04	16,76,82,068

Of the total income of the Market Committees, 30 percent is deposited with the Haryana State Agriculture Marketing Board, Panchkula to meet the expenditure of establishment and for construction of new markets. Remaining 70 per cent amount is utilized by each market committee to meet day to day expenditure and to provide basic facilities in the *mandis* such as parking, drinking water for men and animals and for construction of platforms and roads in the markets.



**FAIRS**

Cattle fair organized by the Government at Shahabad is the only fair of commercial importance in the district. It is a monthly fair and is organized from 8<sup>th</sup> to 11<sup>th</sup> of every month. It offers facilities to traders and farmers to purchase and sell their cattle. The traders and farmers from Punjab, Uttar Pradesh and Rajasthan attend the fair to buy and sell the cattle.

Prior to 1970, the cattle fairs were organized by the concerned Panchayat Samiti or Municipal Committee but with the enactment of Haryana Cattle Fairs Act, 1970, organization of the cattle fairs was taken over by the Panchayat and Development Department. A fee is charged @ 4 percent on the sale price of the cattle from the purchasers. Besides, Rs. 2 per head of cattle are charged from the sellers for registration of cattle in the cattle fair. The income from the fairs is apportioned between the Panchayat Samities of the district and the Government in the ratio of 80:20. The Panchayat Samities spend this money on development of cattle or animal husbandry schemes and other related purposes as per the specified directions of the State Government.

The following data show the income and expenditure of cattle fair held at Shahabad during 1993-94 to 2003-04 :-

<b>Year</b>	<b>Income (Rs.)</b>	<b>Expenditure (Rs.)</b>
1993-94	3,13,970	39,696
1994-95	4,29,160	45,918
1995-96	4,62,976	44,581
1996-97	4,73,348	39,317
1997-98	4,65,737	32,666
1998-99	4,43,715	42,552
1999-00	5,28,226	40,319
2000-01	4,77,249	34,729
2001-02	3,36,448	29,234
2002-03	2,65,187	30,629
2003-04	3,97,066	30,532

**CO-OPERATION IN TRADE**

There are four Co-operative Marketing Societies in the district which conduct wholesale and retail sale of agricultural seeds, fertilizers, insecticides and agricultural implements. These societies are located at Thanesar, Shahabad, Ladwa and Pehowa. The membership of these Co-operative Marketing Societies comprise primary societies and individuals. The societies help the members of the affiliated societies and perform many functions such as provision for standardized seeds, agricultural implements and fertilizers. They arrange for the marketing and processing of agricultural produce and maintain godowns for storage. The membership, share capital and working capital of these societies from 1992 to March 2004 is given below:-

<b>Year (ending June)</b>	<b>Societies (Numbers)</b>	<b>Membership (Numbers)</b>	<b>Share capital</b>	<b>Rs.in lakhs</b>	
				<b>Working Capital</b>	<b>Value of goods supplied</b>
1992	4	5,541	33.35	177.86	2,559.16
1993	4	5,411	47.83	269.61	2,451.69
1994	4	5,445	51.62	211.61	4,709.91
1995	4	5,514	54.75	247.53	4,793.60
1996	4	5,059	58.07	250.40	3,742.38
1997	5	5,068	57.71	259.20	3,214.53
1998	5	5,707	72.81	252.59	3,933.18
1999	5	5,770	72.43	318.64	4,640.47
2000	5	6,019	75.91	324.16	8,697.50
2001	5	6,084	74.64	316.43	16,251.44
2002	5	6,291	75.51	327.13	18,083.83
2003	5	6,295	76.56	312.36	15,612.80
2004	5	6,296	76.36	321.96	1,566.93

### CONSUMER'S CO-OPERATIVE STORE

To ensure better distribution of consumer goods in urban areas, one Central Co-operative Consumer Store has been opened at Kurukshetra. CONFED meets the requirements of the rural areas through its retail points in the village with a population of 4,000 or more.

The main object of co-operative store is to check the price line and provide essential commodities at reasonable rates. The membership, share capital and working capital of this store from June, 1992 to March 2004 are given below:-

Year (ending June)	Membership (Numbers)	Share capital	Working Capital	Rs. in lakhs
				Goods supplied
1992	3167	9.67	29.24	18.04
1993	3246	10.23	30.12	17.89
1994	3489	11.69	30.26	15.67
1995	4160	13.59	31.15	0.98
1996	4186	13.75	29.71	0.83
1997	4080	13.75	29.71	0.67
1998	3866	13.75	29.71	-
1999	3986	13.75	29.71	-
2000	3922	13.75	29.71	-
2001	3843	13.75	29.71	-
2002	1068	1.14	2.16	-
2003	1013	0.22	1.48	-
2004	984	0.12	1.67	-

### STATE TRADING

Fluctuations in prices of food grains necessitated the adoption of state trading in wheat and other essential commodities in 1959. It helped in maintaining a price level which was fair both to the producers and the consumers.

With a view to safeguard the interest of the farmers and to ensure remunerative prices of agricultural produce, the State Government has opened Purchase Centres in the district. In 2003-04, 20 such Purchase Centres were functioning in the district. During 2003-04, 4,70,904 tones of wheat and 6,67,766 tones of rice was procured in the district. In 2003-04 the district contributed 11 percent and 20 percent of total wheat and rice procurement in the State respectively.

With a view to protect the interest of the farmers and traders and also to ensure smooth procurement of wheat and rice and to regulate the distribution of essential commodities, this district has been put under the charge of District Food and Supplies Controller, who is assisted by 8 Assistant Food and Supplies Officers, 22 Inspectors besides other ministerial staff. The main function of the department is procurement of wheat and rice and distribution of sugar, rice, kerosene, wheat flour and other essential commodities.

For the facility of consumers and also to ensure equal distribution of essential commodities, more and more fair price shops are being opened both in rural and urban area. In March, 2004 the number of fair price shops in the district were 334 (67 in urban areas and 267 in rural areas). Food and Supplies Department also regulates the supplies of other essential commodities through various other control orders to ensure continuous availability of essential commodities and to check hoarding and other mal-practices by traders and other unscrupulous people.

#### **WEIGHTS AND MEASURES**

There was no uniform standard of weights & measures in the district prior to 1941. These varied from village to village and a *seer* ranged from 40 to 102 *tolas* in weights at different places according to usage. Similarly, the measures of length and area also had no uniform standard. With increased commercial and industrial activities in the country, this chaotic situation created a sense of uncertainty. It was often accentuated by fraudulent practices. One of these practices was to use weighting apparatus by hand thereby cheating the producer of his produce by unscrupulous traders. In order to curb these evils the Punjab Weights and Measures Act, 1941 (which itself was corollary to the Central Standards of Weights Act of 1930) was enacted.

To bring uniformity and standardize weights and measures and to facilitate international trade, the metric system of weights and measures was introduced in 1958. However, 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.

The new units of weights and measures are based on decimal system, the sub-divisions being a multiple of ten. Now kilogram and gram are used in place of *seer* and *chhitank*, metre in place of yard, kilometer in place of mile, hectare and square metre in place of acre and bigha, litre and kilolitre in place of bottle and gallon quintal and metric tone in place of *maund* and ton, and gram and milligram in place of *tola*, *masha* and *ratti*.

At present, the use of all the old weights and measures has been banned. The Inspectors of Weights and Measures strictly enforce the rules and any breach is dealt with under the Act and punishment awarded for serious breaches.

The Inspectors Weights and Measures posted at Kurukshetra and Shahabad supervise the enforcement of accurate weights and measures through frequent inspections and periodical stampings. They enforce the Punjab Weights and Measures Enforcement Act, 1958, Punjab Weights and Measures Enforcement Rules, 1958 and the standards of Weights and Measures (Packaged Commodities) Rules 1977, framed under the standards of Weights and Measures Act, 1976.

The following data shows the work done in the district by the Inspectors during 2003-04:-

1. Shops inspected	10,137
2. Weights etc. inspected	1,17,219
3. Weights etc. stamped	1,07,219
4. Fee collected	Rs. 17,19,983
5. Challans booked	43
6. Fine realised	Rs. 92,620

## STORAGE AND WAREHOUSING

People in rural areas store agricultural produce in *Kothas* (bins) or in bags. In markets, the commission agents and Co-operative Societies maintain godowns. Mills and factories maintain godowns at their premises to stock their raw material.

A large number of godowns are being maintained by the private dealers which are generally not of desired specifications. To organize better warehousing on scientific lines, the Agricultural Produce (Development and Warehousing Corporation) Act, 1956 was passed and later improved upon by the Warehousing Corporation Act, 1962.

The Haryana Warehousing Corporation was established in 1967. It was authorized to acquire and build godowns and run warehouses for the storage of agricultural produce and other notified commodities on scientific lines in order to save food grains from insects, pests, rodents and moisture damage. Administratively, the corporation is controlled by Agriculture Department.

In 2003-04, the Haryana Warehousing Corporation was running 8 warehouses in the district. These were Kurukshetra Unit-I and II, Shahabad, Ladwa, Babain, Pipli, Ismailabad, Pehowa and Gumthala Garhu. The total warehousing capacity at these centres was 1,17,183 metric tones. The rate of storage charges being realized for major food grains such as wheat, barely, maize, Jowar, Bajra was Rs.37.50 per metric tones per month and that of rice was Rs.41.50 per bag per month.

**TABLE- I**  
**List of Joint Stock Banks**

Name of Bank	Branch Name	Date of Open
State Bank of India	Thanesar (Kurukshetra)	22.6.1959
State Bank of India	Thanesar-Kurukshetra Uni.	1.7.1965
State Bank of India	Ladwa	29.12.1972
State Bank of India	Shahabad Markanda	03.01.1970
State Bank of India	Thol	28.11.1977
State Bank of India	R.E.C.Kurukshetra	26.10.1993
State Bank of India	Kurukshetra	30.12.1980
State Bank of India	Malikpur	23.05.1983
State Bank of Patiala	Pehowa	23.06.1969
State Bank of Patiala	Kurukshetra Railway Road	19.08.1974
State Bank of Patiala	Shahabad Markanda	07.06.1974
State Bank of Patiala	Arya High School Thanesar	12.05.1995
Bank of Baroda	Shahabad Markanda	24.03.1999
Allahabad Bank	Kurukshetra	07.03.1994
Canara Bank	Babain	12.05.1978
Canara Bank	Kurukshetra	29.04.1996
Central Bank of India	Jhansa	08.03.1969
Central Bank of India	Ladwa	12.10.1964
Central Bank of India	Pehowa	19.12.1964
Central Bank of India	Shahabad	04.01.1973
Central Bank of India	Kurukshetra	30.08.1973
Union Bank of India	Gumthala Gadda	10.12.1975

Name of Bank	Branch Name	Date of Open
Union Bank of India	Kurukshetra	25.06.1976
Punjab National Bank	Shahabad Markanda	14.04.1948
Punjab National Bank	Thanesar (Kurukshetra)	09.04.1969
Punjab National Bank	Ismailabad	08.04.1969
Punjab National Bank	SSI Br.Pehowa	28.04.1969
Punjab National Bank	Amin	03.11.1976
Punjab National Bank	Mthana	10.12.1979
Punjab National Bank	Kharindwa	05.12.1980
Punjab National Bank	Pipli-A.D.B.	08.12.1980
Punjab National Bank	Jyotisar	12.05.1982
Punjab National Bank	Ladwa	21.03.1985
Punjab National Bank	Nalwi	21.01.1985
Punjab National Bank	Reg.Office, Kurukshetra	20.01.1986
Punjab National Bank	Bank Colony, Thanesar	03.02.1977
Punjab National Bank	Ajrana Kalan	31.03.1989
Punjab National Bank	Kirmich	12.10.1972
Punjab National Bank	Ratgal	11.04.1977
Punjab National Bank	Kalsana	10.09.1977
Syndicate Bank	Kurukshetra Branch	03.12.2003
Oriental Bank of Commerce	Ladwa Anaj Mandi	31.05.1974
Oriental Bank of Commerce	Shahabad Markanda	28.08.1975
Oriental Bank of Commerce	Thanesar	30.08.1976
Oriental Bank of Commerce	Charuni Jattan	09.02.1993
Oriental Bank of Commerce	Pehowa	19.11.1994



Name of Bank	Branch Name	Date of Open
Punjab and Sind Bank	Pipli	19.05.1969
Punjab and Sind Bank	Shahabad Markanda	20.02.1999
HDFC Bank Ltd.	Kurukshetra Branch	25.03.2004
Ambala Kurukshetra Gramin Bank	Dhurala	29.03.1985
Ambala Kurukshetra Gramin Bank	Murtzapur	02.06.1987
Ambala Kurukshetra Gramin Bank	Bhor Saidan	05.06.1987
Ambala Kurukshetra Gramin Bank	Ishaq	27.06.1987
Ambala Kurukshetra Gramin Bank	Bhagwanpur	17.07.1987
Ambala Kurukshetra Gramin Bank	Dhanor Jattan	22.07.1987
Ambala Kurukshetra Gramin Bank	Singhapur	31.07.1987
Ambala Kurukshetra Gramin Bank	Siana Sadan	13.08.1987
Ambala Kurukshetra Gramin Bank	Bodhni	08.10.1987

*\*The New Bank of India was merged with PNB and hence its branches have been shown as that of PNB. Moreover, the Ambala Kurukshetra Gramin Bank has been merged and an entity viz. Haryana Gramin Bank has been created.*

**TABLE-II**  
**Arrival of Important Agricultural Commodities (in Qtls.) in the**  
**Markets of District Kurukshetra.**

**PIPLI**

Sr. No.	Year	Wheat	Paddy	Gram	Pulses	Oilseeds	Onion	Potatoes	Khand-sari	Gur/Sakkar
1.	1991-92	128588	215852	-	591	1880	45619	176036	-	66
2.	1992-93	96461	223273	-	785	856	53239	165322	-	9
3.	1993-94	122090	229240	-	576	2002	71816	174858	-	30
4.	1994-95	95281	202076	-	521	1907	39135	138873	-	15
5.	1995-96	82153	214540	-	389	5443	50861	146032	-	5
6.	1996-97	74590	248015	-	359	9893	76583	131920	-	15
7.	1997-98	88721	270376	-	287	2129	95181	230060	-	2
8.	1998-99	115853	252688	139	308	1096	67003	262416	-	4
9.	1999-2000	154364	304267	-	467	1104	21782	234986	-	4
10.	2000-01	207423	339336	-	362	467	31851	164266	-	9
11.	2001-02	208159	399613	-	373	246	35206	60867	-	6
12.	2002-03	222595	354502	-	400	110	31848	117355	-	5
13.	2003-04	219899	414449	-	465	56	19832	360107	-	-

**ISMILABAD**

Sr. No.	Year	Wheat	Paddy	Gram	Pulses	Oilseeds	Onion	Potatoes	Khand-sari	Gur/Sakkar
1.	1991-92	531505	881421	-	490	9506	226	10632	-	180
2.	1992-93	440073	894299	-	244	5348	324	6521	-	230
3.	1993-94	537309	1020682	-	217	4287	458	7135	-	150
4.	1994-95	569065	963228	-	375	4398	681	6833	-	156
5.	1995-96	475234	726327	1569	128	11093	522	3586	-	135
6.	1996-97	345774	1015448	1648	105	28730	1000	19590	-	136
7.	1997-98	361503	1006140	-	88	3446	721	5598	-	110
8.	1998-99	18013	877791	1663	-	2581	418	15945	-	140
9.	1999-2000	592182	934316	-	44	1213	240	16589	-	45
10.	2000-01	800799	1186852	291	52	781	443	6708	-	20
11.	2001-02	1014386	1180101	-	58	244	690	6188	-	45
12.	2002-03	1005232	1195334	-	58	192	849	5313	16	81
13.	2003-04	995472	1321656	-	44	20	892	6344	-	143

**THANESAR**

Sr. No.	Year	Wheat	Paddy	Gram	Pulses	Oilseeds	Onion	Potatoes	Khand-sari	Gur/Sakkar
1.	1991-92	527188	1073386	150	2790	23242	7463	17730	227	27
2.	1992-93	546411	922021	296	2958	15651	9774	18208	84	963
3.	1993-94	612224	917095	260	2569	10249	17213	25994	23	380
4.	1994-95	602733	1051687	149	2016	20343	13409	19971	14	45
5.	1995-96	539840	916125	-	1741	21643	10987	15355	12	571
6.	1996-97	453300	1043969	-	1572	35132	11184	16322	5	563
7.	1997-98	523336	1016331	-	1458	9911	12637	17348	-	565
8.	1998-99	574255	925287	-	1789	3556	8278	16238	9	607
9.	1999-2000	724683	1153642	-	1802	2379	7507	11427	-	624
10.	2000-01	976159	1461191	-	1902	396	7802	10692	-	834
11.	2001-02	1036237	1517414	-	1962	342	8766	11011	-	922
12.	2002-03	963873	1611399	-	2139	170	11787	15557	-	1051
13.	2003-04	9482201	1672662	-	2248	61	12746	19918	-	1225

**SHAHABAD**

Sr. No.	Year	Wheat	Paddy	Gram	Pulses	Oilseeds	Onion	Potatoes	Khand-sari	Gur/Sakkar
1.	1991-92	433488	805648	267	12450	41191	12580	120183	-	1475
2.	1992-93	404590	820649	-	5808	31102	21874	117794	-	1031
3.	1993-94	510996	1014023	-	3353	32624	18755	100207	25	2406
4.	1994-95	510714	1037728	-	4250	42092	12547	77098	-	1331
5.	1995-96	329880	803496	-	3789	56112	15350	85598	-	985
6.	1996-97	259559	952966	-	3819	68097	20745	114998	-	1052
7.	1997-98	290977	901848	-	1817	15344	17713	90720	-	879
8.	1998-99	437466	806879	139	2596	11232	6169	100915	-	918
9.	1999-2000	477399	918959	-	2411	8747	5565	131907	-	796
10.	2000-01	722769	1146218	-	3171	5920	6025	82279	-	983
11.	2001-02	738161	1074709	68	3637	3863	6231	57909	30	1078
12.	2002-03	683066	956812	78	2373	3896	7391	64139	32	1143
13.	2003-04	612280	1156952	92	1775	2096	6984	77355	50	873

**LADWA**

Sr. No.	Year	Wheat	Paddy	Gram	Pulses	Oilseeds	Onion	Potatoes	Khand-sari	Gur/Sakkar
1.	1991-92	492762	970472	463	4156	17711	7729	19408	252	1210
2.	1992-93	482124	1144559	77	3015	11005	6048	20681	138	39
3.	1993-94	637422	1167315	12	2253	11715	6998	10983	53	5
4.	1994-95	595568	1212297	10	4293	18887	3085	8640	27	-
5.	1995-96	472540	988601	6	4541	22308	3453	7209	8	4
6.	1996-97	345283	1175486	17	2513	31236	3919	11494	407	3
7.	1997-98	4661964	1236301	11	2220	10556	4734	3385	39	-
8.	1998-99	591361	1062147	2	2169	4724	3107	5763	9	12
9.	1999-2000	636510	1172902	2	1457	7635	3184	6442	1	7
10.	2000-01	830550	1336917	-	1755	4031	1587	3152	4	96
11.	2001-02	907895	1217624	-	1155	3337	1950	2469	-	10
12.	2002-03	979601	1098550	4	996	1800	3634	4729	-	26
13.	2003-04	711018	1078605	6	971	1457	2070	4564	-	33

**PEHOWA**

Sr. No.	Year	Wheat	Paddy	Gram	Pulses	Oilseeds	Onion	Potatoes	Khand-sari	Gur/Sakkar
1.	1991-92	725415	933289	59	1007	9975	3293	7899	65	3616
2.	1992-93	675569	919027	1088	948	5262	3343	7511	33	2843
3.	1993-94	727755	1079809	-	698	3383	3215	8710	-	1643
4.	1994-95	733246	1182802	106	139	4081	3099	5995	6	1046
5.	1995-96	723427	969172	249	193	9169	3258	7694	18	1092
6.	1996-97	609438	1153648	81	332	26700	3084	11639	66	1521
7.	1997-98	682236	939439	49	333	4447	2719	10171	34	1671
8.	1998-99	632140	891890	441	430	781	2763	8664	38	2050
9.	1999-2000	831341	1006550	28	479	341	3927	14024	61	2077
10.	2000-01	1047140	1340143	23	491	321	4537	15924	63	2354
11.	2001-02	1033574	1346989	25	540	231	5058	13009	65	2374
12.	2002-03	942120	1369916	19	606	50	5450	13186	32	116
13.	2003-04	1059358	1526476	40	632	-	6493	15921	45	2247

**BABAIN**

Sr. No.	Year	Wheat	Paddy	Gram	Pulses	Oilseeds	Onion	Potatoes	Khand-sari	Gur/Sakkar
1.	1991-92	101873	185083	-	153	538	995	4843	-	6
2.	1992-93	100748	188921	-	231	92	1671	2923	12	3
3.	1993-94	106927	268308	-	154	483	475	3364	-	2
4.	1994-95	104250	185309	-	320	616	105	1564	-	-
5.	1995-96	68906	1745555	-	191	488	35	912	-	2
6.	1996-97	53555	209539	-	64	867	533	2361	-	-
7.	1997-98	72185	200814	-	20	279	329	36	-	-
8.	1998-99	86370	162251	-	87	31	-	705	-	-
9.	1999-00	109700	216812	-	105	33	-	1380	-	-
10.	2000-01	164675	265404	-	29	10	-	1980	-	-
11.	2001-02	181554	263077	-	81	61	-	2039	-	-
12.	2002-03	180125	249297	-	21	41	-	1343	-	-
13.	2003-04	159334	291148	-	27	20	-	1200	-	-

**TABLE III**  
**INCOME FROM MARKET FEE OF DISTRICT**  
**KURUKSHETRA**

<b>Sr. No.</b>	<b>Year</b>	<b>Market fee (Rs. in crore)</b>
1.	1991-92	11.25
2.	1992-93	6.88
3.	1993-94	7.87
4.	1994-95	9.20
5.	1995-96	7.90
6.	1996-97	9.78
7.	1997-98	11.41
8.	1998-99	11.39
9.	1999-00	11.59
10.	2000-01	14.17
11.	2001-02	15.83
12.	2002-03	16.52
13.	2003-04	16.77