

CHAPTER VI

BANKING, TRADE AND COMMERCE

BANKING AND FINANCE

INDEBTEDNESS AND MONEY LENDING

In old times, the area of Jhajjar district was no different from the other parts of the State in its tradition of having moneylenders in the villages who generally financed consumption, and indigenous bankers in towns who financed the trade and industry, dealt in *hundis* and also received deposits. These were commonly called *sahukars*. Although the debt was a common feature even before the British rule, the moneylender was not as powerful as he subsequently became. Land was held commonly by village communities and as such for all practical purposes, private ownership of land did not exist for availing debt. The British rule introduced several new factors which disrupted the then existing system of land holding and created a situation whereby land alienation was permitted and even precipitated. The land revenue was to be paid in cash. To meet the land revenue charges and unexpected expenses, the peasant turned to the moneylenders. During the 1850s and even 1860s, the moneylender was contended to lend against the security of the peasants' produce, but there emerged from about 1870s a market in land in the Punjab. The expanded opportunity for commercial activity due to improvements in the communication system and the spread of irrigation tended to increase the value of land. The moneylenders, therefore, increasingly demanded land as collateral and tried to confiscate the property of the agriculturists¹.

The Government arrested this faulty land policy by passing the Punjab Alienation of Land Act, 1900, which came into force in 1901. The *sahukars* were debarred from acquiring mortgaged lands and were only

¹ Rohit Kumar, *British Economic Policies in the Punjab*, 2015, Research paper at shodhganga.inflibnet.ac.in, pp.146-147

entitled to their produce. This enactment, however, failed to completely wipe out the *sahukars* from playing the role of money lenders in village economy.

The Government regulated indigenous financing in the district 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-Lender's Act, 1938. The money-lenders, however, eluded the provisions of these anti-usury laws and indulged in various malpractices. They did business without getting themselves registered, resorted to oral transactions or against ornaments, obtained escalate promissory notes, and kept duplicate accounts. The object of merchant money lenders was not to earn interest as such but to control the price of purchase and sale, and ensure regular channels for supply and disposal of commodities¹.

After the independence, to save the loanees from the clutches of the money-lenders in both urban and rural areas, and to provide finance on fair terms and at reasonable rate of interest, a number of government and semi-government agencies like Khadi and Village Industry Boards, Industrial Development Corporations, Financial Corporations, Joint Stock Banks, Cooperative Banks, etc., have gradually been established. Nationalisation of State bank of India and its associates in 1955 followed the nationalization of other commercial banks in 1969 and 1980.

After receiving guidelines from the Central Government to evolve a policy to remove rural indebtedness, legislation was enacted in Haryana in 1976 to provide relief to debtors whose income was below ₹2,400. The Haryana Relief of Agricultural Indebtedness Act, 1989 provides that the property pledged or mortgaged by a debtor would stand released and his debt would be deemed to have been discharged after a sum equal to interest and principal amount, or twice the original principal is paid back.

¹ Neeladri Bhattacharya, *The Agrarian Change in Punjab 1872-1940*, Ph. D. Thesis, JNU, Centre for Historical Studies, Delhi, p.451

CO-OPERATIVE CREDIT

The co-operative movement started in Jhajjar district with the enactment of the Punjab Co-operative Credit Societies Act, 1904 and the first co-operative society was registered in 1910. The main object of this Act was to deal with the stagnation of poor classes. This Act was deficient to the growing needs of people so a new Act was passed in 1912 to facilitate for the promotion of thrift and self-help among agriculturists, artisans, and persons of limited means. Since Independence, cooperative sector has been recognised as one of the important segments of our economy. Co-operative Societies have played a major role in enhancing the socio-economic status of farmers, entrepreneurs, rural artisans, and shopkeepers by providing them with loans at lower rates and waiving off their interest on cooperative loans. The conceptual beauty of the cooperatives is that it is a solution to the public-private conflict of ownerships. The co-operative movement gained momentum and made much headway with the passage of Punjab Co-operative Credit Societies Act, 1954 and 1961.

The primary object of these societies is to assist the farmers to increase agricultural production, to reinforce the co-operative movement and to play a major role in the development of rural economy by providing adequate facilities for short and medium term credit for fertilizers, improved seeds, better implements, marketing, storage, and for extension of advanced agricultural techniques. The Non Agricultural Co-operative Credit Societies comprise urban banks, employees' credit societies, and others catering to non-cultivating section in urban and rural areas. In 2000-01, the district had 108 Agricultural Credit Societies, 5 Non-agricultural Societies, 5 Primary Land Development Banks, and 1 Central Bank. In 2016-17, the district had 23 Agricultural Credit Societies, 5 Non-agricultural Credit Societies, 1 Primary Land Development Bank, 1 Central Bank, 2 Marketing societies, 8 Housing Societies, 3 Farming Societies and 404 others. The financial position of the above mentioned 447 co-operative societies consisted of 1.94 lakh members having share capital, own capital and working capital worth about ₹72.71 crore, ₹160.02 crore and ₹1,117.72 crore, respectively. Besides these, there are 373 Dairy and Milk

Supply Societies in the district comprising of 22,230 members having own funds worth ₹256.02 lakh and working capital of ₹116.52 lakh. These societies compete with the commercial banks in mobilizing the savings, and also provide quick credit facilities to their members. The number, membership, work capital, deposit and loan advances of Agricultural / Non Agricultural Credit Societies from 2007-08 to 2017-18 are given in Table - XX of Appendix.

Jhajjar Central Co-operative Bank.— Jhajjar Central Co-operative Bank Limited, Jhajjar was established on 29th March, 2001 after bifurcation from the Rohtak Central Co-operative Bank, Rohtak under Haryana Co-operative Societies Act, 1912. It had 24 branches in the district located at Assaudha, Badli, Bahadurgarh, Bupania, Beri, Chhara, Chhuhhakwas, Dhakla, Dadri Toe, Deverkhana, Dighal, Dubaldhan, Dulhera, Jhajjar, Khanpur Khurd, Kharar, Matanhail, Machhroli, Pataudha, Salhawas, Sasroli, Silhani, Subana and Mini Secretariat, Jhajjar. National Bank for Agriculture and Rural Development (NABARD) is the main source of providing funds and its share in the total borrowings of the bank comes to nearly 90 percent. The remaining funds come from the Central Government, the State Governments, and by floatation of ordinary and special debentures. The loans raised by the bank are guaranteed by the State Government for payment of interest and re-payment of principal on its due dates. The bank has recorded an increasing trend in mobilizing deposit and short term loan advanced. The working capital of the co-operative bank is derived mostly from the share-capital contributed by primary co-operative societies and their deposits, and the bank in turn arranges finances to meet the requirements of the members of the co-operative credit societies.

The share capital, working capital and deposits of the bank which were ₹4.77 crore, ₹141.78 crore, ₹76.25 crore in 2000-01 increased to ₹39.27 crore, ₹779.97 crore and ₹402.70 crore, respectively, in 2017-18. The data showing share/working capitals, deposits, and loans pertaining to the bank from 2001-02 to 2017-18 is given in the Table XXI of Appendix.

District Primary Co-operative Agriculture and Rural Development Bank Limited, Jhajjar.— Before December 2013, this bank was called as the

Primary Land Development Bank, Jhajjar. It had four branches at Jhajjar, Bahadurgarh, Beri and Matanhail. It is a non-resource based organisation. The bank provides long term credit facilities on simple interest for the purchase, levelling and improvement of land, installation of tube wells, purchase of tractors, rural housing, payment of old debts, fishery, piggery and poultry farms against the security of immovable property i.e. agriculture land. The bank also offers extra incentives on timely repayments by the loanee under Timely Repayment Interest Subvention Scheme and Recovery Linked Incentive Scheme. The bank is giving fifty percent interest subvention to the regular pay master since 2013. Data of share capital, working capital, loans advanced, loans outstanding and members of the bank from 2004-05 to 2017-18 can be seen in Table - XXII of the Appendix.

Sarva Haryana Gramin Bank.— Sarva Haryana Gramin Bank (sponsor Punjab National Bank) came into existence in 2013 after amalgamation of two RRBs namely, Haryana Gramin Bank, Rohtak and Gurgaon Gramin Bank. The Haryana Gramin Bank branch in Jhajjar was opened in March, 1983. The main activities of the bank are to accept deposits from public and lending money as advances for agricultural activities, trading, manufacturing sector, retail requirements of public, etc. This bank provides all modern banking facilities like ATM, National Electronic Fund Transfer (NEFT), Real Time Gross System (RTGS), etc. There were 24 branches in the district in 2017-18, and since amalgamation in 2013 the total amount deposited and advanced in these branches was 2,935 crore and 1,256 crore, respectively. The detail of deposits and advances from 2013-14 to 2017-18 is given below:-

(₹ in Crore)

Year	Deposits	Advances
2013-14	440	202
2014-15	514	241
2015-16	559	237
2016-17	673	269
2017-18	749	307

COMMERCIAL BANKS

The term commercial bank refers to both scheduled and non-scheduled commercial banks regulated under the Banking Regulation Act, 1949. Commercial banks are financial institutions that provide various financial services for domestic and institutional needs, accept deposits and issue loans, facilitate cashless transactions through cheque-system and e-banking facilities, etc., and provide a variety of non-banking services also. Prior to the independence, there was a pay office of commercial bank in Bahadurgarh, namely Central Bank of India, which started its operation in 1944. The number of commercial banks in the district had risen to five in 1966, at the time of creation of Haryana as a separate State. State Bank of India had a branch in Bahadurgarh and State Bank of Patiala had one in Jhajjar. In Bahadurgarh, there were pay offices of Punjab National Bank Limited and Central Bank of India Limited, and in Beri, there was a Sub-office of the New Bank of India Limited. After nationalization of major banks in 1969 and liberalization that started in early 1990s, banking sector experienced rapid growth in the district. By March 2018, besides 134 branches of different commercial banks, many branches of cooperative banks, agricultural and rural development banks, and regional rural banks were also functioning here. Use of internet has also rationalised the banking facilities. All bank branches these days are providing facilities for cashless transactions through debit cards, credit cards, online e-banking and mobile banking, and have literally reduced the burden of carrying stacks of bank notes for purchases or transactions.

The deposits and advances of commercial bank branches in the district stood at ₹8,712 crore and ₹4,498 crore respectively in 2017-18, thus, giving credit-deposit ratio of approximately 52 percent. Advances of priority sector amounted to ₹2,644 crore of which ₹939.61 crore was provided to small and medium enterprises sector. The State Bank of Patiala is the local agent of Reserve Bank of India in the district, and Government transactions are handled by it in this capacity. The list of branches of various commercial banks functioning in the district as in March, 2018 is given in Table - XXIII of the Appendix.

LEAD BANK SCHEME

After the nationalisation of banks to provide integrated banking facilities, the Reserve Bank of India in December, 1969 launched Lead Bank Scheme with the two fold objective of mobilisation of deposits on an extensive scale throughout the country and stepping up of lending to the weaker sections of the society. The main objectives of Lead Bank Scheme were to improve the tempo of economic growth by providing gainful employment to the people particularly to the small borrowers and by reducing regional, economic, and functional disparities by correcting imbalances in the economy. Through this scheme, these aims were sought to be achieved by improving the credit flow by the integrated credit planning in the rural areas. Punjab National Bank has been assigned the responsibility of Lead Bank in the district.

After launching of the Lead Bank Scheme in the district, there has been phenomenal change in the network of bank branches. There were 91 branches catering to the needs of the district in 2008, and their number had increased to 190 (110 rural and 80 semi-urban branches) in 2018. Besides large network of branches, 76 business correspondents were supplementing the banking services in the rural areas of the district.

Annual Action Plans, drawn up on yearly basis, and on an ongoing basis to carry out orderly and planned development of the district, were undertaken in consonance with the objectives of 'Service Area Approach' initiated by Reserve Bank of India for ongoing an effective link between the bank credit in the rural sector, and for increasing production and income levels of rural population taking into account the potentials, like non-credit inputs, available infrastructural facilities, etc., primarily based on Potential Linked Plans worked out by National Bank for Agriculture and Rural Development (NABARD). The sector wise details of the targets and achievements under Annual Action Plan of the district from 2014-15 to 2017-18

are given in the following table:-

Year	Sector	Target (₹ in Crore)	Achievement (₹ in Crore)	Percentage
2014-15	Agriculture	21.12	13.36	63
	Small Scale Industries	3.63	5.44	150
	Territory	3.65	3.55	97
	Total	28.40	22.35	79
2015-16	Agriculture	21.89	16.27	74
	Small Scale Industries	3.71	6.42	173
	Territory	4.05	2.47	61
	Total	29.65	25.16	85
2016-17	Agriculture	23.99	13.09	55
	Small Scale Industries	5.53	3.18	58
	Territory	4.47	2.14	48
	Total	33.99	18.41	54
2017-18	Agriculture	24.43	18.63	76
	Small Scale Industries	6.44	4.83	75
	Territory	4.73	1.46	31
	Total	35.60	24.92	70

INSURANCE

Insurance is an arrangement by which a company or the State undertakes to provide a guarantee of compensation for the specified loss, damage, illness or death in return for payment of a specified premium. In India, Life Insurance saw an advent in 1818 when Oriental Life Insurance Company started by Europeans in Calcutta. With the passage of time, the sector has extended beyond life insurance to general insurance for properties and assets, and even for agricultural sector.

The Life Insurance Corporation of India (LIC) was created on 1st September, 1956 after the Parliament of India passed the Life Insurance Corporation Act in June, 1956. In the district, the first sub-branch of Life Insurance Corporation was opened at Bahadurgarh in September, 1983 which

later became a full fledged Branch Office. Under this branch, there are two satellite offices; one each at Bahadurgarh and Jhajjar. The business worth assured by LIC from 2014-15 to 2017-18 in the district is shown below:-

Year	Scheme holders	Sum assured (₹ in Lakh)
2014-15	15140	366.28
2015-16	13853	353.67
2016-17	14786	406.23
2017-18	16391	537.42

Besides LIC, many other Private companies like ING Vysya Life Insurance, Max New York Life Insurance, Bharti AXA Life Insurance, ICICI Prudential Life Insurance, SBI Life Insurance, Bajaj Allianz, TATA AIA Life, etc., have also established their offices in the district and are selling their Life Insurance products for the past few years.

General Insurance Corporation of India (GIC) was formed in November, 1972 under the provisions of the General Insurance Business (Nationalisation) Act (GIBNA) of 1972. The General Insurance business was nationalised in January, 1973. Four subsidiaries were formed after amalgamating 107 general insurance companies, namely The New India Assurance Company Limited; National Insurance Company Ltd.; Oriental Insurance Company Ltd.; and United India Company Limited. GIC and its subsidiaries exercised monopoly on general insurance business in India until the landmark Insurance Regulatory and Development Authority Act (IRDA), 1999 came into effect on 19th April, 2000.

United Insurance Company Limited opened its office at Bahadurgarh in March, 1990 and at Jhajjar in December, 2007. In 2017-18 the company secured business of ₹6.35 crore through 6,273 policies. Oriental Insurance Company Limited opened its branch office in Jhajjar in 2012-13 and managed to earn business worth ₹24.30 lakh by selling 736 policies in 2017-18. National Insurance Company Limited set up its branch office at Bahadurgarh in 1986 that was upgraded as Divisional Office in 2003, and it secured business worth ₹11.98 crore by selling 5,527 policies in 2017-18.

SMALL SAVINGS

After Independence, the National Savings Organisation was established by Central Government in 1948. The small saving scheme, a centrally sponsored scheme, was introduced in order to inculcate the habit of saving particularly amongst the rural people and to mobilise public saving for planning and development purposes by the Ministry of Finance (Department of Economic Affairs) Government of India. To achieve its objectives, the National Savings Organisation works in close collaboration with the State Government. The State Government, therefore, takes keen and active interest and works jointly with the National Savings Organization for the promotion of the movement and savings schemes. The main advantage to a State under this programme is that out of the money invested by the people in small savings, two-third of it is available to the State Government as interest bearing loan from the Government of India for financing developmental activities in the State.

Various schemes for small savings like Post Offices Savings Bank, Post Office Time (1, 2, 3 and 5years) Deposit, 5 years Post Office Recurring Deposit, 5 years Monthly Income Scheme, 15 years Public Provident Fund, 5 years Senior Citizen Schemes, 5 years National Savings Certificate, 10 years National Savings Certificate (NSC IX Issue) are available as readymade solutions tailored to suit the needs of people across the country and to link the small savings to the smallest unit of the people i.e. an individual. The National Savings Schemes offer certain unique facilities including nomination, immediate encashment by nominee on death of account holder, no tax deduction at source, etc. Amounts invested in these schemes are exempted from wealth tax up to Rs 5 lakhs for an individual.

Post Office Savings Banks have extended banking facilities virtually at every body's doorstep. As in March, 2018 the network comprising of one head post office, 23 sub post offices and 118 branch post offices, mobilized small savings in rural as well as in urban areas of the district. Achievements made under Small Savings from 2001-02 to 2017-18 are given

in Table – XXIV of the Appendix.

The Deputy Commissioner, Superintendent of Post Office, and the District Small Savings and Publicity Officer, Jhajjar are controlling authorities of small savings schemes in the district. Besides them, a Savings Officer at district level is appointed by the National Savings Institute for promotion on small savings in the district. Brief description of the few small savings schemes is given below:-

- a) **Mahila Pradhan Kshetriya Bachat Yojna-** Under this scheme, the trained women are assigned specific area for canvassing the deposits under Cumulative Time Deposit/Recurrent Deposit (CTD/RD) accounts. Such workers/agents earn commission at the rate of 4 percent on the deposits mobilized by them. The year wise progress from 2013-14 to 2017-18 is given below:-

Year	Agents	Accounts	Collections (₹ in Lakh)
2013-14	3	38860	52.96
2014-15	7	29292	58.06
2015-16	6	27478	55.42
2016-17	3	30910	62.01
2017-18	5	36771	63.12

- b) **Standardised Agency System-** Individual men and women are appointed as authorised agents under Standardised Agency System for Post Office saving banks and cumulative time deposit schemes. These schemes were introduced to mobilize resources for a developing economy and at the same time offer small investors' opportunity to build capital assets out of their savings. They contact and convince the investors for deposits in the small saving schemes. During past five years, the number of scheme holders was highest 30,990 under this scheme in 2014-15 with collections amounting to ₹285.33 lakh, but maximum collections of ₹452.83 lakh were received during 2016-17 with 26,222 scheme holders. Decrease was, however, observed with business only worth 368.08 lakh with 25,088 scheme holders during 2017-18.

TRADE AND COMMERCE

In the past, Jhajjar with Rewari and Bhiwani formed a triangle as the centres of trade. In the beginning of 19th century, famous salt of Zahidpur village of the district passed through Panipat-Karnal to Punjab in much quantity. Beri, on the road from Bhiwani to Delhi, had large dealings in grain, and the export of salt from Zahidpur and Silana was considerable¹. The main road /route for trade that passed Jhajjar was a branch of Shahi Suleman Route i.e. a branch of Delhi-Hissar-Multan route which diverged at Meham, passed through Kalanaur-Kanhaur-Beri-Jhajjar to Badli and thence entered Delhi territories². The trade of the district was chiefly in raw sugar, grain, *ghee*, cotton and hides. The goods were mostly carried in large carts. Of these, a great quantity of sugar went by road to Bhiwani and was there disposed of to *baniyas* though much was bought up locally and put on the railway, whence it largely went to Kanpur and Sindh. The imports were chiefly of cloth, tobacco, sugar, salt and hardware. Barter survived amongst the small vegetable growers who hawked their produce round the villages and towns in exchange for an equal weight of grain.³

Cattle fairs were organised twice in the year at Jahazgarh in September and March which were followed by famous donkey fairs at Beri, a town, which was also a famous trade centre and residence of wealthy *baniyas* and bankers. Cattle fairs were also held at Dujana. The hide trade was chiefly in the hands of the butchers and hides from Silana village were sent to the nearby market of Delhi and Meerut by small traders and agriculturists.

The position of trade remained more or less similar till Independence, except for the ease of transport of goods due to improvement of railways and road transport facilities, and that with greater use of rail-road transport traders started sending their goods all over the country. After the Independence, the addition of new road networks under different 5 year plans for connectivity at

¹ Rohtak District Gazetteer, 1883-84, p. 103

² *ibid.*, 1910, p. 136

³ *ibid.*, p. 133

block and village levels, vicinity to the national capital, and inclusion of the area in the National Capital Region in 1985 followed by declaration as a separate district in 1997 gave desired impetus to the trade in the district. A new Rewari-Jhajjar railway line has also been made functional in January, 2013 to augment the trade facilities in the district.

In the district, the Bahadurgarh industrial belt is producing many export quality products like steel-tubes, glassware, china clay ware, sanitary and ceramics, footwear, plastic products, sewing machine parts, auto components, tools, engineering goods, biscuits, medicines and medical equipments, rubber goods, *buttons*, *niwar*-tapes, etc., which are not only exported to various countries but also consumed by various states within the country. The district earned an amount of ₹1100.90 crore in 2017-18 due to exports. The imports of the district mainly consist of cloth, tobacco, salt, medicines, stone slates, iron and steel, coal, industrial raw materials such as lithopone, dyes, raw rubber, rubber latex, zinc oxide, sulphur, broken glass, soda ash, cotton yarn, etc.

REGULATED MARKETS

In order to do away with unhealthy market practices and to guarantee fair prices to the farmers, the first regulated market of the district, with 281 villages attached to it, came into existence at Bahadurgarh in 1941 with sub-yards at Jhajjar and Jhajjar Sabji Mandi followed by sub-yard in Beri for the regulated market of Sampla established in 1950. Wheat, gram, barley, oil-seeds, *gur*, cotton seed, rice, *bajra*, *jowar*, and *sarson* were main arrivals in these markets. The Act was repealed by the Punjab Agricultural Produce Markets Act, 1961 for better regulation of markets, and sale-purchase transactions, delivery and weighing activities therein. Under the provisions of the Act, each village of the district is attached with one market or the other. Each market committee has a principal market yard with one or more sub-market yard in the town itself or in adjacent villages. Some of the sub-market yards are occasionally prescribed for special commodities for facility of working.

During 1999-2000, there existed two principal agricultural markets, at

Jhajjar and Bahadurgarh. Each of these markets, along with their respective sub-yards, served on an average 123 village and 934 square kilometers in the district. The total agricultural produce arrivals were 22,600 tonnes during the year. Heaviest arrival was of potatoes which accounted for 4,800 tonnes, followed by wheat 2,400 tonnes and onions 700 tonnes. *Gur, shakkar* and *khandsari* accounted for 200 tonnes each, while gram, bajra, *sarson, toria* and *taramira* accounted for approximately 100 tonnes each during the same period.

The trade has increased manifold during the past one and half decade. In 2017-18, the total arrivals of agricultural produce in markets of the district rose to 2.65 lakh tonnes with wheat at 1.44 lakh tonnes, paddy at 43,679 tonnes, bajra at 15,893 tonnes, oil-seeds at 6748 tonnes, potatoes at 11,216 tonnes, onions at 2,632 tonnes and gram at 278 tonnes besides other commodities. To cater to the ever increasing need of heavy arrivals during past years, the existing markets were gradually shifted to new principal yards and one market in Beri was also added in 2012-13 thereby increasing the number of principal markets to three. As such, in 2017-18, each market served on an average 87 villages and 611 square kilometers of area of the district as per details given in the table below:-

Name of Regulated Market	Principal Yard	Sub-Yard	Purchase Centre	Main Arrival
Jhajjar	New Grain Market, Jhajjar	Matanhail	--	Wheat, oil, fruits and vegetables
Bahadurgarh	New Grain Market, B'garh	New Vegetable Market, B'garh	Asauda and Chhara	Wheat, oil seeds, fruits & vegetables
Beri	New Grain Market, Beri	--	Dubaldhan Majra	Wheat, Paddy, oil seeds.

Arrivals of important agriculture commodities in the markets of the district from 2003-04 to 2017-18 are given in Table - XXV of the Appendix.

The usual course of trade in the district is done 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 standardized weights and measures, and provide storage facilities. All three regulated markets in Jhajjar district have a market committee each comprising of representatives of that area. The usual course of trade is through the secondary markets called *mandis*, where business is transacted daily. The sellers receive prompt payment in cash or by *hundis* from the commissioned agents. These *mandis* serve as assembling points, with storage facilities, for local produce or produce received from distant markets. From these *mandis*, the goods are dispatched to other consuming markets by the traders. Uniform market rates have been prescribed in all the three market committees. These comprise 5 paise per hundred rupees for auction, 4 paise per unit for filling, 2 paise per unit sewing, ₹1.50 per hundred rupees as commission charges, 16 paise per hundred rupees as brokerage, etc.

The Market Committees derive their income from the market fee which is levied and collected @ 2 percent of the price of the agricultural produce bought and sold in the *mandi*. Market Committee reduced the levy of market fee from 1 percent to 0 percent on ad valorem basis on all fruits and vegetables produce on 7th February, 2014 i.e. horticultural produce of Schedule of Haryana Agricultural Produce Markets Act, 1961. Market Committees also derive their income from sale and purchase of agricultural produce/horticultural produce in their jurisdiction and also from sale of plots, rental income, interest, sale of garbage, etc. Of the total income of the Market Committees, 30 percent is deposited with the Haryana State Agriculture Marketing Board to meet the expenditure of establishment and for construction of new markets. Remaining 70 percent 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, public conveniences, and roads in the markets. These committees under the Haryana State Agricultural Marketing Board also undertake the work of construction of link roads from villages to the *mandis*,

maintenance, and repair of so constructed roads, construction of godowns and basic roads, etc., in *mandis* of the district for farmers/traders. In 2003-04, from the market committees of the district, income and expenditure were ₹2.57 crore and ₹1.56 crore, respectively, which touched the highest figures of ₹82.83 crore and ₹72.88 crore in 2015-16. Income and expenditure of the market committees in the district from 2012-13 to 2017-18 is shown in the table below:-

(₹ in Crore)								
Year	Jhajjar		Bahadurgarh		Beri		Total	
	Income	Exp.	Income	Exp.	Income	Exp.	Income	Exp.
2012-13	9.15	9.10	1.16	1.20	-	-	10.31	10.30
2013-14	2.56	5.14	0.79	1.00	3.58	1.44	6.93	7.58
2014-15	2.27	2.82	1.26	1.20	4.61	6.12	8.14	10.13
2015-16	3.51	2.76	74.45	68.85	4.87	1.27	82.83	72.88
2016-17	5.94	4.92	6.20	4.35	5.65	0.19	17.79	9.46
2017-18	6.05	5.23	5.10	4.29	5.56	2.25	16.71	11.77

Jhajjar Consumer Cooperative Marketing-Cum-Processing Society.— This society was registered in 1958 to perform multifarious functions for the benefit of its member societies and farmers. It assists the members in selling their produce at fair prices; safeguard their interests from excessive marketing costs and malpractices; make arrangements for the scientific storage of their produce; manages the system of pooling so as to acquire a better bargaining power than the individual members for getting better returns; formulate measures for the transport of their produce from the villages to the market on collective basis, and to endeavour for a reduction in the cost of transportation. The District Consumer Cooperative Marketing Society works as commission agent of HAFED at *mandi* level for the procurement of wheat, paddy, bajra, etc. In 2017-18, it had membership of 83 societies and 1,458 individual with share capital of ₹3.59 lakh and working capital of ₹1021.87 lakh, and it earned gross profit of ₹2.16 lakh by supplying goods worth ₹13070.40 lakh.

STATE TRADING

Oscillations in the prices of food grains and other essential commodities and the difficulties experienced by the consumers necessitated the inception of State Trading Scheme by the State Government in 1958-59. For distribution of food grains and other essential commodities, a network of fair price shops was set up by the Government. This helped to maintain a price level reasonable both to the producer and to the consumer. For the facility of consumers and also to ensure smooth and equal distribution of essential commodities in the district, 269 fair price shops were run by the Food and Supplies Department of the Government during 2017-18; out of which 217 were in rural areas and 52 in urban.

In 2017-18, through their eight purchase centres 1.57 lakh tonne wheat was purchased by the procurement agencies, namely Food and Supplies Department (38,702 tonne), FCI (51,176 tonne), HAFED (44,567 tonne) and HWC (22,716 tonne), and 1,937 tonne wheat was distributed in the district. Besides above, these agencies also procured 2,919 tonnes of paddy in said year.

CATTLE FAIRS

Beri of Jhajjar is the name that strikes every mind whenever there is a mention of donkey fair in Haryana, where twice in the year in February and October, such fair is held traditionally. Cattle fairs have been a regular feature of Jhajjar district since old times. In past, cattle fairs were held in the district in Dujana (January, July), Dulhera (March), Jahazgarh (March, October), Chandpur (July) and in Bahadurgarh (March, July-August, October, November and December). Besides giving an opportunity to agriculturists for selling and buying their cattle, these cattle fairs have always provided a good source of income for the governing agencies, and for inhabitants of neighbouring villages who provided food and other services for cattle and visitors. During first decade of the 20th century, the quantum of fees levied was by a percentage, of one paisa in the rupee, on the price of the animals sold. This fetched an average annual income between nineteen and twenty

thousand rupees, of which the District Board contributed ₹9,000 to provincial revenues and kept the rest.

The State Government enacted the Haryana Cattle Fairs Act, 1970 to provide for the holding, control, management, and regulation of cattle fairs. Before this enactment, the cattle fairs were organised by the respective Panchayat Samitis and Municipalities. Consequent upon the introduction of aforesaid Act, the control and management of cattle fairs has been taken over by Development and Panchayat Department. Cattle fairs are now organised in three blocks of the district namely Bahadurgarh, Jhajjar and Beri. Access at the rate of ₹3 per hundred on the sale price of the cattle is levied. Besides, an entry fee of ₹50 per cattle is also charged. The total amount collected and utilised in cattle fairs in the district were ₹23.23 lakh and ₹12.40 lakh, respectively in 2011-12. It was followed by a decreasing trend up to 2014-15 when the collections in cattle fairs dwindled to ₹8.05 lakh. Thereafter, the markets at cattle fairs have again showed exponential growth with collections and utilisations rising respectively to ₹25.50 lakh and ₹13.59 lakh in 2017-18. The collections made at cattle fairs and utilizations therein, block-wise, from 2014-15 to 2017-18 are as follows:-

(amount in ₹)			
Year	Name of Block	Amount collected	Amount utilized
2014-15	Bahadurgarh	4,42,670	3,36,247
	Jhajjar	3,38,640	2,75,502
	Beri	82,400	59,130
2015-16	Bahadurgarh	4,05,200	3,40,281
	Jhajjar	2,26,090	1,82,056
	Beri	3,70,990	3,17,736
2016-17	Bahadurgarh	2,94,480	2,33,850
	Jhajjar	2,94,890	2,08,085
	Beri	5,81,310	5,45,280
2017-18	Bahadurgarh	2,95,020	2,34,530
	Jhajjar	16,01,976	6,90,711
	Beri	6,53,100	4,33,922

WEIGHTS AND MEASURES

With a view to provide a coherent scheme and uniform standards of weights and measures, the first Act enacted after independence was 'The Standards of Weights and Measures Act, 1956'. It replaced the Punjab Weights and Measures Act, 1941, and was based on metric system and international system of units recognized by International Organization of Legal Metrology with regard to keep pace with rapid advances made in the field of science and technology all over the world.

To ensure country wide uniformity of weights and measures, this subject which was earlier in the 'State List' was transferred to the 'Concurrent List' by the 42nd Amendment to the Constitution. The Act of 1956 was succeeded by the Acts of 1976 and 1985, which were also repealed with the implementation of the Legal Metrology Act, 2009 and rules made under it with effect from 1st April, 2011.

The Inspector of Legal Metrology, Jhajjar of Rohtak Circle under overall control of the Controller Legal Metrology, Haryana enforces the provisions of the Act and Rules made thereunder, and supervises the enforcement of accurate weights and measures through frequent inspections, periodical verifications and stampings. The data of work done by the Department in the district from 2000-01 to 2017-18 is given in Table - XXVI of Appendix.

The Inspector of Legal Metrology, Jhajjar also carries out the verifications and stamping of the tank-lorries at the Hindustan Petroleum Corporation Limited oil depot situated at Asauda. He is also entrusted with the work of protection to the consumers by enforcing the Legal Metrology Rules, 2011. These rules provide that every commodity packed shall bear the name of the commodity, net quantity contained in the package, month and year of package, etc.

STORAGE AND WAREHOUSING

Before Independence, people in the village area stored their produce

inside their houses in *bukhari* (earthen stores), earthen pots, bags or in open. There was no organized system of storage of grains. Though the commission agents, wholesale dealers, merchants and traders maintained their own godowns in the market, but the godowns maintained by them were generally not of proper specifications. Not only the method of storage was unscientific, but their storage facilities were also insufficient.

The concept of public warehousing was conceived after Independence to cater to the requirements of scientific storage of food grains and other commodities. Under the Agriculture Produce Corporation Act, 1956, the Punjab State Warehousing Corporation was established in 1958. The Act was later replaced by the Warehousing Corporation Act, 1962 under which the Central and State Governments setup public warehouses. The Haryana State Warehousing Corporation was reconstituted with effect from November 1, 1967 after the re-organization of the erstwhile Punjab State under section 18 of the Punjab Warehousing Corporation Act, 1962.

The corporation was authorized to acquire and build godowns and run warehouses for storage of agricultural produce and other notified commodities. The corporation also hires additional godowns from private parties as per the requirement from time to time to meet the demand of storage space. Farmers and other agencies avail the services of the corporation to store their produce. The nominal storage charges depending upon the type of commodities or food grains are revised periodically. The warehousing receipts could serve as instrument of credit to the depositors to avail credit facilities from the banks which enable them to wait for better bargaining in the market.

In, 1997, two storage warehouses were functional in the district, one in Jhajjar and other at Bahadurgarh. The number of warehouses of State Warehousing Corporation in the district increased to 19 by 2018 with storage capacity of 7,400 tonnes and 5,000 tonnes at Jhajjar and Bahadurgarh, respectively. The year-wise details of capacity and utilisation of warehousing facilities from 2004-05 to 2017-18 are given in Table - XXVII of Appendix.

Besides these, the Food Corporation of India has a depot in the district

with a monthly off-take facility of 2018 tonnes, and some private enterprises also run warehouses and cold-storage facilities which mostly concentrate in area of the district adjoining Delhi and Gurugram.

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