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BANKING ENQUIRY COMMITTEE
FOR THE
CENTRALLY ADMINISTERED AREAS

1929-30

Volume III

EVIDENCE

TAKEN IN THE
PROVINCE OF AJMER-MERWARA



CALCUTTA : GOVERNMENT OF INDIA
CENTRAL PUBLICATION BRANCH

1930

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APPENDIX I.

COPY OF A DEMI-OFFICIAL LETTER FROM RAI SAHIB KISHAN LAL, REVENUE EXTRA ASSISTANT COMMISSIONER, BEAWAR, TO PROF. H. L. CHABLANI, M.A., INDIAN ECONOMIST, CENTRAL AREAS BANKING ENQUIRY COMMITTEE, No. 722, DATED 25TH MARCH 1930.

3202. As discussed at Rajiwas I send a list of a few villages in Kalinjar Circle where the members of the village Co-operative Societies had taken loans from the local money-lenders on enhanced rate of interest for paying, the Society dues, verified by the Inspector, Co-operative Societies, Beawar. In some cases the entries were not verified by the Inspector as the information was not traceable or the repayment entry could not be verified. The practice is in vogue in majority of cases. A few have been cited as examples.

KALANJAR CIRCLE.

List of borrowers who borrowed money from mahajans for repaying their loans to the co-operative bank or who borrowed from mahajana very soon after repaying their instalments to the bank, sent by Rai Sahib Kishan Lal, Extra Assistant Commissioner, Beawar. (Translated from Hindi).

Serial No.	Village.	Mahajans' names, etc.	Borrowers' names, etc., and Caste.	Money borrowed.	Date and year of borrowing.	Remarks by the Inspector, Co-operative Societies, Beawar who was requested to verify the facts.
				Rs. a. p.		
1	Kotra . . .	Kesari Mal s/o Amolak Chand.	Mangu c/o Ratana. —Blai Caste.	50 0 0	25th May 1928	Repaid Rs. 60-4-0 to Society on 1st May 1928.
2	Do. . . .	Misri Lal s/o Chauth Mal	Rama s/o Moti.—Blai Caste .	40 0 0	29th December 1928	Repaid Rs. 55 on 31st December 1929.
3	Do. . . .	Ditto	Dhira s/o Mulla.—Blai Caste .	50 0 0	20th June 1928	Repaid nothing.
4	Do. . . .	Ratan Chand s/o Kumi Mal.	Hira s/o Bana.—Rawat Caste .	10 0 0	30th November 1928	Repaid Rs. 81 on 31st October 1928.
5	Do. . . .	Ditto	Pura s/o Budha.—Rawat Caste	80 0 0	Ditto	Not traceable. Society is under liquidation.
6	Do. . . .	Devi Chand s/o Hazari Mal.	Hujari s/o Taula.—Rawat Caste	25 0 0	16th May 1923,	No such member.
7	Do. . . .	Kesari Mal s/o Amolak Chand.	Bhima s/o Rama.—Rawat Caste	plus	30th June 1925,	Under liquidation.
				28 4 0		
8	Do. . . .	Ditto	Ghisa s/o Lalla.—Rawat Caste	plus	9th December 1924	Ditto.
				100 0 0		
9	Do. . . .	Ditto	Makna s/o Tola.—Rawat Caste	100 0 0	10th December 1924	
10	Do. . . .	Ratan Chand s/o Mui Chand.	Ratna s/o Bhavana.—Rawat Caste.	10 0 0	5th April 1928,	Not traceable.
11	Do. . . .	Ditto	Purma s/o Gaiha.—Rawat Caste	plus	20th May 1928.	Repaid Rs. 60 on 22nd November 1928.
				10 0 0		
12	Do. . . .	Ditto	Dala s/o Paras.—Rawat Caste	60 0 0	19th November 1928	Repaid Rs. 50 on 22nd November 1928.
				50 0 0	23rd November 1928	

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13	Kotwa	Baten Chand, son of Mul Chand.	Rupa, son of Kidara	42 8 0	3rd June 1928	Repaid Ra. 40 on 20th May 1928.
14	Do.	Chauth Mal, son of Sarda Ram.	Hira, son of Duda. Caste—Merat.	8 0 0	19th December 1930.	Not traceable.
15	Do.	Ditto	Ghisa son of Lasmara	29 0 0	6th June 1921	Ditto.
16	Do.	Ditto	Neha, son of Jnana. Caste—Merat.	58 0 0	3rd March 1921	Ditto.
17	Do.	Ditto	Duga son of Moba. Caste—Merat.	30 0 0	20th December 1923.	Ditto.
18	Gohna	Kesari-Mal, son of Hajari Lal.	Sukh and Bhoma, son of Aga. Caste—Rawat.	21 0 0	20th January 1927	Ditto.
19	Abolmadtab	Kunk Mal, son of Gangai Mal.	Dubta, son of Khuba. Caste—Rawat.	160 0 0	23rd December 1920.	Ditto.
20	Do.	Lakshmi Chand, son of Gumare Mal.	Teja, son of Budha. Caste—Rawat.	60 0 0	5th June 1927	Ditto.
21	Do.	Ditto	Lakha, son of Gana. Caste—Rawat.	110 0 0	30th December 1921, 22nd May 1928, 20th January 1929, 17th September 1929.	Ditto.
22	Do.	Ditto	Hamori, son of Gjara. Caste—Rawat.	80 0 0	8th June 1925, 25th May 1928, 6th January 1929.	Ditto.
23	Serbani	Sera Mal, son of Agar Chand.	Duba, son of Jodha. Caste—Rawat.	50 0 0	2nd January 1929	Under liquidation.
24	Kotwa	Misri Mal, son of Chauth Mal.	Sera, son of Goma. Caste—Rawat.	80 0 0	15th January 1928, 29th December 1928.	Repaid Rs. 76 on 23rd January 1929.
25	Do.	Ditto	Amra, son of Pura. Caste—Rawat.	40 0 0	29th December 1928.	Repaid Rs. 30 on 24th January 1929.

Serial No.	Village.	Mahajans' names, etc.	Borrowers' names, etc., and Caste.	Money borrowed.	Date and year of borrowing.	Remarks by the Inspector, Co-operative Societies, Beawar who was requested to verify the facts.
				Rs. a. p.		
26	Sahupura . . .	Gulab Chand, son of Hamir Mal.	Duga-bager son of Bandhira Rawat.	120 0 0	22nd December 1924.	
27	Do.	Dip Chand son of Man Mal.	Lasa son of Jala Rawat.	80 0 0	7th January 1928.	
28	Do.	Ditto	Akha son of Higa Rawat . . .	25 0 0	7th January 1929.	
29	Do.	Gulab Chand son of Hamir Mal.	Mota, Bira, Rip, Saran and Mucha Rawata.	269 0 0	18th August 1928.	
30	Do.	Ditto	Deva son of Kesa Rawat . . .	188 0 0	Do.	
31	Shabra	Tanu Chand son of Das Mal.	Natha son of Burla Rawat . . .	110 8 0	31st January 1925.	Society under liquidation.
32	Do.	Kesari Mal son of Chatur Bhuji.	Ditto	100 0 0	17th December 1928.	Ditto.
33	Do.	Ditto	Kala son of Bhima Rawat . . .	210 10 0	29th December 1922.	Ditto.
34	Do.	Kesari Mal son of Chatur Bhuji.	Pana son of Magha Rawat Caste.	106 4 0	13th December 1928.	Under liquidation.
35	Do.	Jain Mal son of Pana Chand.	Jawana son of Pika Rawat . . .	19 0 0	17th January 1919	Ditto.
				133 0 0	1st January 1923	
				and	and	
				154 0 0	21st January 1924	
36	Do.	Ditto	Lala son of Amra Rawat . . .	20 0 0	7th November 1922	Ditto.
				and	and	
				15 0 0	9th January 1925	

27	Do.	Ditto	Maika son of Gaina Rawat	18 18 0	28th January 1923	Do.
28	Kabra	Jaithu Mal son of Pans Chand.	Phoja son of Khuba Rawat	27 8 0	8th January 1919	Do.
29	Do.	Bukh Lal son of Indar Chand.	...	47 14 0	14th January 1919	Do.
				and	and	
				42 8 0	19th January 1920	
40	Do.	Ditto	Hiba, Pika and Bugi sons of Amra.	59 8 0	19th January 1920	Do.
41	Do.	Dabar Mal son of Hazari Mal.	Hira father to Noha indebted Rawat.	10 0 0	20th January 1929	Do.
42	Do.	Ditto	Dhumba son of Bahadar Rawat	10 8 0	Ditto	Do.
43	Do.	Tej Raj son of Nathu Mal.	Ana son of Ganeshi Rawat	40 0 0	11th August 1915	Under liquidation.
44	Do.	Ditto	Naka son of Basba Rawat	75 0 0	3rd June 1917	Ditto.
45	Do.	Ditto	Bhura son of Bhima Rawat	75 0 0	Ditto	Ditto.
46	Do.	Ditto	Pibha and Tulaha son of Photo, and Amra son of Mula (Regran).	750 0 0	8th May 1917	Ditto.
47	Do.	Samrak Mal son of Amar Chand.	Kesa son of Jala Rawat	42 8 0	7th June 1928	Ditto.
48	Do.	Gamir Mal son of Hazari Mal.	Kesa son of Khuba Rawat	350 0 0	31st May 1927	Ditto.
49	Dhita-hata II	Tej Raj son of Nathu Mal	Jata son of Teja Rawat	50 0 0	21st May 1917	Repaid to the Co-operative Bank Ra. 75 on 28th May 1917.
				64 18 0	29th February 1920.	Ra. 50 on 16th February 1920.
				and	and	
				28 0 0	15th October 1920.	
50	Do.	Ditto	Khuga son of Suba Rawat	18 8 0	15th October 1920.	Repaid Nothing.
				and	and	
				50 0 0	21st May 1917	Ditto.
51	Do.	Ditto	Sudha son of Budha Rawat	42 0 0	15th October 1920.	Ditto.
				and	and	
				50 0 0	21st May 1917	Repaid Ra. 20 on 28th May 1917.

Serial No.	Village.	Mahajans, names, etc.	Borrowers' names, etc., and Caste.	Money borrowed.	Date and year of borrowing.	Remarks by the Inspector, Co-operative Societies, Beawar who was requested to verify the facts.
				Ra. a. p.		
52	Dhila-hata . . .	Tej Raj. son of Nathu Mal.	Jodha son of Gaidha Rawat .	84 0 0 and 100 0 0	15th October 1920 and 21st May 1917 .	Repaid Rs. 25 on 21st May 1917.
53	Do.	Ditto	Pana son of Teja Rawat .	50 0 0	21st May 1917 .	Repaid Rs. 75 on 28th May 1917.
54	Chuni-thal . . .	Chauth Mal son of Puran Chand.	Surja son of Hudda Rawat .	10 0 0	25th May 1920 .	Under liquidation.
55	Do.	Ditto	Pura son of Jodha Rawat .	13 13 0 and 21 4 0	25th May 1920 and 25th December 1922	Ditto.
			Grand Total	5,754 13 0		

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No. 409, dated the 20th March 1930.

Returned to the Extra Assistant Commissioner, Merwara, with the report that a note regarding verification of the amount has been made (in English) in the remarks column opposite to each name. In some cases information could not be traced.

(Sd.) FATEH MOHAMMAD,

Inspector Co-operative Societies.

Dated 30th March 1930.

APPENDIX II.

Report of Enquiry held at Rajiawas village, Beawar Tehsil, in connection with Intensive Survey, on the 10th & 12th February 1930.

PRESENT :

Prof. H. L. CHABLANI.

Rai Sahib KANWAR MOTILAL.

Seth VITHALDASS RATHI

(co-opted member).

The following local officers assisted in the Enquiry :—

- (1) Rai Sahib Kishen Lal, Extra Assistant Commissioner and Sub-Divisional Officer, Beawar.
- (2) Mr. Charanji Lal, Tehsildar, Beawar.
- (3) L. Kidar Nath, Naib Tahsildar, Ajmer (i/c. Intensive Survey work).

Among others the following agriculturists and money-lenders of Rajiawas and other neighbouring villages were present at the enquiry and answered questions put to them :—

Agriculturists.

1. Moti retired Subedar.
2. Zora retired Subedar.
3. Deva s/o Lakha.
4. Deva s/o Natha.
5. Anna Lambardar.
6. Ganesha s/o Khema.
7. Zora.
8. Parma s/o Hamir.
9. Lakha s/o Kera.
10. Parma s/o Kera.
11. Panna s/o Mana.
12. Bhura s/o Nathu.
13. Budha s/o Mohra.
14. Tija s/o Jawana.
15. Rora s/o Suba.
16. Hira s/o Tija.
17. Natha s/o Jawana.
18. Bhora s/o Bhola.
19. Bala s/o Khera (of Kotra village).
20. Kanahiya s/o Hamira.
21. Kishna s/o Amra.
22. Shera s/o Rora.
23. Lakha s/o Kera.
24. Khangara s/o Mana.
25. Fatta s/o Banna (of Kamra village).

Money-lenders.

1. Jodh Raj s/o Khemraj.
2. Hemraj s/o Hari Chand.
3. Ganesh Mal s/o Amdan.
4. Hamirmal s/o Chogan.
5. Punam Chand s/o Panna Lal.
6. Amolak Chand s/o Amdan.
7. Kishan Lal s/o Chamir Mal.
8. Agar Chand s/o Bhawani Ram.
9. Nathi s/o Dhanrup.
10. Dip Chand s/o Manmal.
11. Gulab Chand s/o Hamirmal.
12. Misri Lal s/o Jiwan Mal.
13. Subraj s/o Wali Chand.
14. Nehru s/o Indar Chand.
15. Ganesh Mal.
16. Wali Chand s/o Mool Chand.
17. Himat Mal s/o Kesar Mal.
18. Wali Chand s/o Hazarimal.
19. Sambar Mal s/o Jaimani Ram.
20. Bahadur Mal s/o Indar Chand.
21. Ganeshmal s/o Mool Chand.
22. Tejmal.
23. Jaswant Ram s/o Sagar Mal.
24. Sukh Lal Indar Chand.
25. Lonip Chand.
26. Jeth Mal.

Ordinary expenditure of a family (Column 17 Form A.)

It was noticed that in column 17 of Form A the daily expenses on 'only oil, tobacco, opium, drink, *biri* and match box had been included. The Extra Assistant Commissioner explained that this had been done in case of other forms also.

On the whole the estimate of the investigator should be increased by Rs. 3 on account of fuel, Rs. 5 on account of *ghee*, *gur* and sugar, etc., and Rs. 4-8-0 on account of oil. Thus the total expenditure in this case should be put down as Rs. 187 per annum, i.e., 7·2 per cent. more than the total entered in Form A. Zora, another agriculturist who was questioned in detail is according to the unanimous opinion of the *zamindars* present at the enquiry a man of average status. He has got two buffaloes. He keeps 2 chhataks of *ghee* every alternate day (i.e., one chhatak a day) for himself and three children and about $\frac{1}{4}$ th of a seer of milk daily for his children. He does not buy any meat. The vegetables which are consumed in his family are not bought from others but taken from the fields, which supply him gram *sag*, *methi*, onion, garlic and green

gram. So far as corn and pulses are concerned the agriculturists say that they usually keep out of the crops sufficient for their own consumption and have not to buy cereals from the *basia*.

The prices at which the items in their budget have been calculated by the investigator are the prices which the cultivators *actually got* when they *sold* these things to others.

According to the villagers present, the following are fair charges on clothing of a family consisting of two male adults, 2 female adults, and two children :—

	Rs.	A.	P.
2 pairs of <i>dhotis</i> for adult males	6	0	0
4 shirts for adult males	6	0	0
2 sheets for adult males	4	0	0
2 turbans for adult males	8	0	0
1 <i>orna</i> , 1 <i>ghaghra</i> and 1 shirt for a female child	3	0	0
1 <i>angrakha</i> for the other child	0	8	0
2 pairs of shoes for adult males	4	0	0
2 pairs of shoes for females	4	0	0
2 shoes for the children	2	0	0
Cloth for 2 adult females	10	0	0
Dyeing and printing charges for women's clothes	4	0	0
Total ..	51	8	0

The investigator has estimated the clothing charges of the family on the following basis :—

	Rs.	A.	P.
5 pieces of <i>bandar</i> cloth	15	0	0
Dyeing and printing charges of women's clothes	8	0	0
Turbans	4	0	0
Shoes for all	10	0	0
Sewing charges and underclothing	5	0	0
Sheets	6	0	0
<i>Angiya</i> for women	2	0	0
Total ..	50	0	0

His calculation thus seems to be quite fair.

Columns 23 and 24 Form A.

The figures entered in columns 23 and 24 are based on the assumption that on an average there is one marriage in a family every 10 years and one death in a family every 20 years. Enquiries have been made from the villagers, as regards the expenses on marriages and deaths incurred by each family during the last 10 and 20 years. The total thus got has been divided by 10 and 20 respectively. In this village a *samiindar* spends about Rs. 500 to Rs. 600 on the marriage of a son and about Rs. 200 on the marriage of a daughter making allowance for the amount received from the bridegroom's party. The villagers assembled here are positive that this is the scale of expenditure incurred, whether the family is rich or poor, and that the people who cannot afford to spend so

much either postpone their marriages or sell their land. This expenditure is regarded as a conventional necessity. The expenditure on death ceremonies is of two grades; one is on *mosar* proper and the other is on ceremonies performed on the 12th day called *barhwan*. The expenses on *mo ar* amount to Rs. 1,000 to Rs. 1,200 and on *barhwan* to Rs. 100. Among the agriculturists assembled (about 50 in number) only six say that they had *mosar* proper in their families during the last 20 years, the rest had the 12th day ceremony only.

Annual cost of cultivation—Columns 20—22.

The annual expenditure on agricultural implements has been estimated on the following basis:—

	Rs.	A.	P.
1. Plough (new or repairs)	1	0 0
2. Wooden shaft at Rs. 2 (sufficient for 3 years)	0	10 0
3. Yoke at Rs. 1 (sufficient for three years)	0	6 0
4. Leather rope at Rs. 2 (sufficient for two years)	1	0 0
5. Yoke leather at 12 as. (sufficient for two years)	0	6 0
6. Iron Bar at Rs. 1-8-0 sufficient for one year	1	8 0
7. Nails and iron <i>pattis</i>	0	8 0
Total	..	5	6 0

One plough is sufficient for 10 *bighas* (4 acres).

The investigator has included wages for ploughing wherever hired. He has also included the wages for sowing wherever hired labour has been engaged for this purpose, though this is very rare.

The cultivator's expenditure on feeding his cattle has not been included when cattle are fed out of the produce of his own field as the value of fodder has not been included in the income of each individual. The depreciation in the value of cattle has been allowed for in the entries under column 21. The working life period of a bullock has been assumed to be 12 years and the cost of a bullock Rs. 60; so the depreciation has been estimated at Rs. 5 per bullock or Rs. 10 on a pair of bullocks.

Net yield from investment in land.

The price of *talabi* and well land is Rs. 200 per *bigha*, that of *abi* submerged in water) is Rs. 120 per *bigha* and of *barani*, Rs. 40 per *bigha*.

The area in which cotton crop is sown gives an out turn of about 5 or 6 maunds per *bigha* in *kharif*; the same fields grow *methi* and barley in the *rabi* harvest, the out-turn being about 3 maunds per *bigha*. Similarly the area in which crop other than cotton is sown in *kharif* gives in both the harvests an average out-turn of 10 maunds of grain per *bigha*. The value of the cotton crop at Rs. 9 per maund amounts to Rs. 45 and the price of 10 maunds of grain in the alternative will be about Rs. 40; 3 maunds of *methi* or barley will be worth about Rs. 12 at the rate of Rs. 4 per maund and the value of fodder per *bigha* may be estimated at Rs. 10 on an average. The total produce per *bigha* thus comes to about Rs. 55 to Rs. 60.

As regards annual expenses of cultivation on ten *bighas* of *talabi* land fodder is estimated to cost about Rs. 80, seed Rs. 38, depreciation of bullocks Rs. 10, expenses of weeding and harvesting Rs. 46 and manure Rs. 66. Ten cart loads of manure are required for one *bigha* and the cost of one cart load is estimated at Rs. 2. The total for ten *bighas* works out at Rs. 200. But the manure once put in the field lasts for about three years and therefore the average per year has been put down at Rs. 66 for ten *bighas*. The total annual expenses per *bigha* are thus estimated at Rs. 24 for *talabi* land. In the case of well land, it was estimated that the cost per year will be increased by about Rs. 18, a bucket costing Rs. 20 and lasting for about 3 years, and Rs. 10 per year being required for expenditure on rope and oil. The total cost per *bigha* of well land would thus be Rs. 25-8-0 or Rs. 26 roughly. The produce is about Rs. 20 to Rs. 15 per cent. more in case of well land, but the price of well-irrigated land is the same. Thus, the net income per *bigha* of *talabi* land varies between Rs. 31 and Rs. 36 annually, but Rs. 2-8-0 per *bigha* has to be paid on account of land revenue, cesses, *malba* including *chowkidara*, etc., and the net balance would therefore amount to on an average Rs. 32 per *bigha* per annum. If the adults working on 10 *bighas* of land were to work as labourers, their wages at the rate of 5 as. per day would amount to Rs. 240 per annum, 2 adults being assumed to be quite sufficient to manage 10 *bighas* of well or *talabi* land. The owner of the land working on his own field thus gets only Rs. 8 per *bigha* more than what the adult members of the family would receive as family wage earners; while the interests charges at the rate of 12 per cent. on Rs 200, the market price of one *bigha* of *talabi* or *chahi* land, would be Rs. 24 a year. The produce of land at the present rates with borrowed money, therefore, leads to a loss of at least Rs. 16 per *bigha*, unless the owner-cultivator can supplement his income by some other subsidiary occupations in the slack season but no such subsidiary occupations are open to the agriculturists of this village during the slack season except fuel collection from jungles which is generally cheap in the hot weather.

Twenty years ago the value of land is said to have been Rs. 100 per *bigha*; about 30 years previous to that it was about Rs. 80 per *bigha*. The villagers attribute the increase in value to the increase in population which leads to increasing competition for land.

Marketing.

Lakha agriculturist stated :—

“The main crops in my field are wheat, gram, maize, barley and linseed. I keep half the produce with myself and deliver the remaining half to the *bohra*. On the day I give him the produce he tells me the prevailing market rate; I do enquire sometimes from the bazar the market rate and find that he credits me with the market rate. I do carting myself.”

“Malla agriculturist stated :—

“When the loan is a large amount, I give the entire produce to the *bohra*; when the loan is small, I get money from him for the balance. The *bohra* credits me with the same rate as prevails in Beawar. It is only after selling in the Beawar market and knowing the rate then prevailing that the amount is entered to my credit. I do not allow the produce to be weighed unless the rate is settled in Beawar. When the crop is good, I keep about 1/3rd or 1/4th in my own house; when the crop is bad, I tell the *bohra*

that I cannot pay him. Usually I keep two months' supply after each harvest in the house. The price is not settled when the crop is standing or on the threshing floor. I do carting myself. I take the produce from the threshing floor, direct to Beawar and get it weighed there. In the case of cotton. I bring it to my house, because it has to be picked in several pickings. There is a moral understanding between me and the *bohra* that I should take the crop to him for sale. If I do not do it, he would not accommodate me in times of distress. Although he gives me the full benefit of the market price in Beawar, he will lose his *arat* if I go and sell it through some one else. If I sell it through another dealer, I shall have to pay the *arat* charges to the other man also. My *bohra* does not charge me anything more than what I have to pay as commission elsewhere and therefore I shall gain nothing by the change. These commission charges are as follows in case of grain :—

<i>Arat and kata</i>	..	..	..	..	..	Rs. 1-8-0 per cent.
Weighing	..	..	..	..	..	$\frac{1}{4}$ th of a seer per maund.
Sweeper	..	..	..	..	..	Do.
Broker	..	..	..	..	..	Do.
<i>Chaukidara and piayo</i>	..	..	..	..	..	Do.

In the case of cotton the customary rate is 6 as. per maund. This includes *arat*, *kata*, weighing, remuneration for sweeper *piayo*, *dharamada* and *palaband*. About 4 seers from a cart load of ten maunds are given away as *chungi*, etc. We have to pay either the charges on cotton sold in Beawar or sell cotton here on the spot at Re. 1 per maund less than the market rate in Beawar, in which case we have not to pay charges such as *arat*, *kata*, etc. In the case of grain the *bohra* here will buy it at one seer more than the market rate in Beawar but we would not then have to pay any of the charges which we shall have to pay otherwise at Beawar."

The general sense of the villagers present was that the statements made by these two agriculturists regarding marketing were generally applicable to the village as a whole.

Moneylending.

There are 10 *mahajan* families settled in the village. Six of them do moneylending, trade and agricultural work, while four of them are doing purely agricultural work. Moneylending business is not confined only to these six *mahajan* families, but a number of *mahajans* of Beawar, say about 15, do moneylending business in this village, and six or seven of these 15 have got considerable business here, especially Seth Pusa Mal and Seth Ramdev Phul Chand and Surat Ram Puran Chand who have got amounts up to Rs. 500 outstanding in their favour against the agriculturists in the village. Two *zamindars* and one *dalal* also do moneylending.

Of the moneylenders residing in this particular village, three were present on the second day of the enquiry. One said that he had 12 clients, and two others said that they had only 2 clients each. All these three had got agricultural land, which is their principal source of livelihood. One of them had got also a shop in the village. Of the total number of moneylenders present (about 15 in number) on the 11th, only one had got about 40 clients, out of which 20 clients had been given loans of less than Rs. 10; all others had clients varying in number between 5 and 10. Most of them were also dealers in petty supplies.

Generally the loans are given in the shape of commodities and repaid also in kind; but occasionally cash is given for various purposes. So far as accounts are concerned some of the loans given in the shape of commodities are valued and treated as cash loans for the purpose of calculating interest charges and balance struck upto the day of settlement, but others are treated as special loans in kind on which interest in kind is payable according to agreement among the parties.

Loans in Kind.

In order to ascertain the real price paid for these special loans in kind payable in kind, the account book of Dip Chand, *mahajan* of Shahpur village (a mile from Rajiwas village) was examined. Page 58 showed that 10 maunds of seed (barley) were advanced in the month of *Katak* (10th *Katak*) 1981. After three years the accounts were settled and it was put down as double (20 maunds) in the account book. Up to date it is still outstanding and has not been paid back. The rate of barley at the time of lending was 9 seers per rupee; today rate is 10 seers per rupee. Dip Chand said that if the debtor gave him only 10 maunds for the whole amount (20 maunds), he was ready to write off the whole.

Page 38 of the same account book of Dip Chand showed a stamped acknowledgment for 60 maunds $2\frac{1}{2}$ seers grain due in *Katak Sambat* 1980. This *khata* had neither been renewed nor had the man been paid anything. It has become time barred and is considered a bad debt and not worth spending even one anna for having it renewed. The account book of Jodhraj of Rajiwas village showed that on 1st *Bhadon Sambat* 1986 one maund of barley was advanced to Kaja, son of Urja, of Rajiwas village for maintenance. In *Katak* 1986 Jodhraj received back $1\frac{1}{2}$ maunds of maize from the borrower. The rate of maize in the month of *Katak* was $9\frac{1}{2}$ seers; in the month of *Bhadon* barley's rate was 9 seers (*vide* page 27 of *bahi* of Gulab Chand of Shapur village). Seth Vithaldas subsequently informed the members that his enquiries supported by entries in the account books of the dealers showed that the price of barley varied a good deal between *Katak* and *Chait*. For example in *Katak* 1986, i.e. last *Katak* or October 1929 the rate of barley was 9 seers a rupee and in *Chait* 1987 or April 1930 it was 13 seers a rupee for the new crop and 14 seers 8 chhataks per rupee for the old crop.

The village money-lenders and dealers assembled agreed that the general position regarding loans in kind is as follows. Loans advanced in grain are repaid in grain at the harvest time at the rate of 1 maund and 10 seers for every maund borrowed. Cotton seed, however, is repayable at par at the harvest time. The system of loans in kind and repayments in kind on the basis of 25% (*sahas*) does not pay the man who cannot store the produce for being sold or lent out when prices rise. For instance, if in the month of *Katak*, when the price of barley is generally high, barley is lent out at the rate of 25% interest and 25% more barley is received back and sold in the month of *Chait*, there will be loss rather than gain, for the prices of barley are generally cheaper by more than 25% in the month of *Chait* than in the month of *Katak*. But in case this barley is stored and sold in the outside market during the rainy season, say in the month of August, or is lent out again between the months of October to December, the village money-lender and dealer can make some profit in lieu of interest

that he has lost. At the most he will gain 25% for locking up his capital for 12 months if full recovery is made and the entire amount is sold or lent out after the next *Katak*, but ordinarily the profit will be much less. This system can only be resorted to by people who have got substantial capital to lock up; others lend on cash basis even when they lend in the shape of commodities, charging interest on the same rate as prevails for cash. In the latter case corn lent out is valued in the account books at the prevailing market price in the month of *Katak*, and when repayment is made in *Chait* the produce given is also valued at the market price prevailing then, but in this case the rate of interest is not *sawai*, but varies between 12 and 18% according to the standing of the parties. The system of loans and repayments in kind on the basis of *sawai* is generally declining, because of the failure of crops, fluctuations in prices and the smallness in the number of money-lenders who have got substantial capital to lock up.

The Rates of Interest.

The prevailing stipulated rate of interest in this village is Rs. 1-8-0 per cent. per mensem but the *mahajans* in the surrounding areas say that they charge at the rate of 1 per cent. per mensem in a large number of cases. This was found to be a correct statement of fact on an examination of the *bahi* of Misri Lal of Kotra, in some cases the rate of interest being 0-14-0 per cent. p. m.

According to the statements made by the money-lenders present at the enquiry, they have to go to courts in 50 out of 100 cases of the clients with whom they deal. About 5 or 7 out of these 50 against whom cases are filed contest the suits. Others ask for lenient terms of repayment by way of instalments or some kind of rebate in interest, etc.

The money-lenders assembled were asked whether they could show any entry from their account books which might give a fair indication of the discount they allowed to their clients at the time of settling their accounts and whether they would allow the entries in their *bandis* to be examined at random. They all agreed to do so. One of the entries selected at random was from the account book of the money-lender, Misri Lal of the village of Kotra. The entry against the name of Jodha, son of Mohta read as follows:—

Dated 13th Sawan Sambat 1985.

Dr. side.	Ra. a. p.	Cr. side.	Ra. a. p.
Balance brought forward ..	154 0 0	On account of cost of a she- buffalo and one cow.	100 0 0
From other account ..	22 0 0	Credited on account of 4 maunds of cotton (<i>kapas</i>) given by him.	76 0 0
Total ..	178 0 0	Total ..	178 0 0

Account closed as settled on 2nd *Sawan Sambat* 1985.

The first entry on the debit side was stamped.

Seth Vithaldas subsequently informed the members that a reference to his books showed that the price of *kapas* on *Katak Sudi* 13th S. 1985 was Rs. 11-8-0

a maund while in *Magsar Sudi* 12th S. 1985 it was Rs. 10-6-0—(i.e., in one month) and that during 1985 it never exceeded Rs. 10-6-0 a maund, though the amount credited in this *khata* valued it at Rs. 19 per maund. The account book further showed that no interest was charged for 4 months on both the items of Rs. 154 and Rs. 22. Enquiry was made from the *zamindars* present as to the price of the she-buffalo. They said that the price of a buffalo varied between Rs. 40 and Rs. 80, Rs. 80 being paid for the best buffalo and Rs. 40 for the worst, while the price of a cow in the village varied between Rs. 15 and Rs. 40. Three of the persons resident in the village and present at the enquiry said that the particular buffalo was not worth more than Rs. 50 at the time it was bought. The cow, which subsequently died, was worth about Rs. 17 or Rs. 18, according to the same residents of the village. Misri Lal was asked to show the previous account of the same man. The previous account on the same account book dated 15th *Bhadon* S. 1984 read as follows:—

Interest at 1 per cent. p. m. Rebate on interest at 6 pies per rupee was allowed.—

Dr.	Rs. a. p.	Cr.	Rs. a. p.
Previous balance	126 12 0	Paid in the form of grain and wages of the man who worked for him.	24 11 0
Interest charged	13 13 6		
Miscellaneous advances on account of petty supplies. (Details:—grain supplied 7 maunds, 1 md. 30 ara. grain charged as <i>badi</i> .)	38 8 9	Rebate out of interest account	0 6 9
		Balance	154 0 0

(NOTE.—No interest was charged on Rs. 24 for 2 months). Other entries picked out at random from the books of money-lenders present are given below:—

Account of Mela, S/O Chotu Regar—Dated Pōh 9th Sambat 1983.

Dr.	Rs. a. p.	Cr.	Rs. a. p.
Previous balance, struck on Pōh 9th Sambat 1983 on Re. 0-1-0 stamp.	58 0 0	Grass heaped on Pōh 9th Sambat 1984	18 0 0
Interest of three years up to Pōh 6th Sambat 1986 at 14 annas per cent.	14 0 0	Allowed as rebate on interest	4 0 0
		Balance struck on Pōh 6th Sambat 1986.	50 0 0

Account of Kota, S/O Gama of Katra—dated Pōh 10, S. 1984.

Khata of Jawana and Dewa, son of Pithu.

Dr.	Rs. a. p.	Cr.	Rs. a. p.
Previous balance	571 0 0	Grain, 2 stacks	300 0 0
Petty advances	26 5 0	40 she-goats	160 0 0
Interest (@ 1% p. m.)	204 13 0	2 bullocks	120 0 0
		Grain on account of another account.	100 0 0
		On account of land mortgage	120 0 0
		Discount	213 0 0
Total	802 2 0	Total	802 2 0

Settled after 35½ months on 10th *Magsar Sambat* 1985.

	Rs.	
Total due	802	Remarks.
Debited to new account ..	220	Rs. 100 for grain debited to another account was not given back and this account was closed.
Received	582	Rs. 120 on account of land mortgage. Value of grain and cattle.
	802	
Loss on grain sold	180	Given on loan to others.
Loss in goats	70	Do.
Loss in bullocks	40	Do.
	290	

Previous khata of the same man.

Folio No. 59.

Dr.	Rs. a. p.	.	Cr.	Rs. a. p.
Last balance	283 5 0		Received in kind	144 2 0
Interest	83 8 0		Discount allowed	4 10 3
Cash advanced (Rs. 154 to be paid to the co-operative society).	352 15 3		Carried forward	571 0 0
Total	719 12 3		Total	719 12 3

The *mahajan* could not say when the loan of which the last balance is shown as the first item in this *khata* was first advanced to this debtor.

The rates of interest mentioned in different *khatas* taken at random were Rs. 1-8-0, 1-4-0 and Re. 1 per cent. per mensem, the commonest being 1 per cent. per mensem.

The money-lenders state that generally they do not get cash but commodities and cattle in the case of complete settlement of accounts, for which they have very often to credit much higher amounts than the real market price of the commodities and cattle. The percentage of these complete settlements is hardly 10%. In the case of other accounts at the time of renewal of transactions for the next three years or at the time of partial settlement of accounts, it is customary to leave off one anna in the rupee when the rate of interest is Rs. 1-8-0 per cent. p. m. and 6 pies in the rupee when the rate is Re. 1 per cent. p. m.

It depends on the court in which suits are filed whether interest is awarded from the date of the decree or not. The money-lenders say that about 30 to 40% of the decrees bear no interest from the date of the decree, and the remaining which do, bear interest at the rate of 6% per annum only. In the case of instalment decrees interest is awarded only when the instalment fixed is not paid.

The money-lenders are unanimous in saying that they do not go to court if they can realise 10 annas per cent. p. m. interest from the parties. In going to court they have to spend about Rs. 22 in a suit of Rs. 100 or so and about Rs. 35 to Rs. 40 in a suit of Rs. 200 and about Rs. 45 or Rs. 50 in a suit of Rs. 300. This sum includes all sorts of charges, legal and otherwise which have to be paid. They are able to get from the courts about half the cost incurred in suits below Rs. 200 and slightly less than half in suits above Rs. 200.

Methods of calculating Interest.

If a person borrows a lump sum from the village money-lenders and does not pay anything for three years, they charge him at the rate of simple interest and not compound interest at the time of settlement of accounts but in case he maintains a running account with them, they settle accounts every year, crediting to his account the payments made by him with interest thereon and striking a balance of principal and interest due at the end. But in the latter case the creditors give him some concessions as he is considered a good party. They not only charge him a lower rate of interest, but accommodate him at the time of his need even by borrowing money against their own ornaments and giving him grain for seed and consumption on the basis of *sawai* system, even though at the time of the harvest, say in the month of *Baisakh* the number of seers sold per rupee in the market is very much higher than what they get on the basis of *sawai* system. The party at the time of the settlement of accounts gets credit for the full interest due to him on the part payments which he makes during the currency of the year.

Loans on mortgages.

The money-lenders say that they used to lend about Rs. 60 on the mortgage of one *bigha* of land before the Land Alienation Regulations; now they lend about Rs. 40 per *bigha* on mortgages with possession, because land cannot be mortgaged for more than 20 years. Generally when the land is mortgaged with possession it continues to be cultivated by the same man as tenant, who gives the mortgagee half the produce out of which he pays either the whole or half the land revenue according to agreement. Neither the bigger *zamindar* nor the money-lender is replacing the small agriculturist in this village. No personal service in lieu of interest is exacted by either.

Attitude of the money-lenders.

All the money-lenders and dealers present say that they borrow money from the town people in Beawar at the rate of 9% per annum and that therefore they can never afford to charge less than 1% per mensem. If facilities for recovery are given to them, they will be in a position to content themselves with 1% per mensem or 12% per annum. If the facilities for recovery such as are offered to co-operative societies are offered to them, they all express their readiness to bind themselves not to charge more than 1% per mensem.

The majority of them are prepared to do business with the *zamindars* on a rate of interest not exceeding 1% per mensem if they could get funds from Government or from a bank (other than a co-operative bank) at a rate of interest not exceeding 6% per annum. Some of them are doubtful however if in the absence of facilities for recovery they will be in a position to do much business

even if they get funds at the rate of 6% because they would in that case be deprived of the arrangement with the town *sahukars* of Beawar under which they are able to borrow money far in excess of their *haisiyat* on their mere personal credit and are able to induce them to agree without any formalities to a postponement of recovery in case an agriculturist on account of scarcity or otherwise delays in making repayments to them. They object to a co-operative bank financing them on the ground that they would not like to disclose their business secrets to 8 or 9 members of the bank. All are agreed that the most essential thing is the facilities for recovery such as are given to the co-operative banks here. If both these facilities are afforded to them, namely, Government or public funds at the rate of 6% per mensem and facilities for recovery such as are afforded to the co-operative banks, they are prepared to give a legal undertaking not to charge more than 9% per annum.

They express themselves against any measure of regulation of accounts, because it would mean an increase in their expenditure. They consider that even if a Post Office opens a current account for them and they were to draw cheques against their current accounts in favour of the parties who borrow from them, the system would prove to be very inconvenient to the borrower, since he has very often to go 4 *kos* to reach the nearest post office. Many of the agriculturists borrow petty amounts from them, sometimes Re. 1 or Rs. 2. Besides this, what the agriculturist needs is mostly commodities and not cash, as he borrows nearly half in commodities and half in cash and any cheque on a Post Office would not suit his requirements. The demand that they might send by registered post a letter stating how the account of each client stands from time to time would be very difficult to comply with as in that case they would have to go to a Post Office which sometimes would mean a distance of 4 or 5 *kos*.

Village money-lenders and the Artias in Beawar.

The village money-lenders and dealers state that they obtain loans more from the *artias* than from the other *sahukars* in Beawar. The *artias* not only lend money to them, but buy for them commodities from the market, and it is not necessary for them to go frequently to Beawar for the purpose of their purchases. They maintain a kind of running account with them. The *artia* does not charge them any interest for 10 or 15 days, but he charges commission for purchases made on their behalf at the rate of 12 annas per cent. He has to put up with a lot of inconvenience on their behalf as he goes to the bazaar even if their orders are only for purchasing petty things worth 8 annas or Re. 1. The *artias* give them full benefit of the prevailing market prices in the bazaar of Beawar and inform them daily of the market prices. Sometimes even twice a day he transports to the village goods by railway or by cart and has also to put up with the expenditure on their lodging and boarding in Beawar when they go there.

Borrowing in times of scarcity only.

The cultivators assembled here say that they have not borrowed in ordinary years except for marriages or deaths in their family or owing the death of a bullock. They generally borrow only in years when there is scarcity. In ordinary years they do not apply for *takavi* loans because they are under the impression that Government grants *takavi* only in times of scarcity.

Attitude of the borrowers.

There is no prejudice against the *bohra* in this or the surrounding villages. All the villagers present at the enquiry say that their relations with the *banias* are cordial, and that they do not suspect them of any malpractice in accounts. They are in favour of a land mortgage bank, which will charge them interest at a lower rate, spread the repayment of loan over a longer period of time and enforce strict payment of the instalments except in times of famine, and they say that the land should be auctioned and sold in the open market in case they fail to pay the instalments. They are against joint unlimited liability and wish to have individual liability instead. They wish that the rate of interest be fixed at 9% per annum. They complain that only a few members of the co-operative society here repay their loans; others take loans far in excess of their capacity to pay and don't repay their debts with the result that the bank is unpopular. They are against dealing with a licensed *mahajan* if he is an outsider, but they would prefer local *mahajans* provided they have got ample funds to lend them at a rate of interest, say, 9% per annum by getting funds from a bank at a cheaper rate of interest. They would prefer the local *mahajan* even to a land mortgage bank. One of them, however, says that the *mahajans* should be compelled to give receipts and periodical statements of account to the debtor. Although he himself does not suspect his own *mahajan* of malpractices he thinks that other *mahajans* are sometimes guilty of malpractices and that possibly, there is something wrong with their accounts. All the villagers say that they get money on *bahi khata* excepting in the case of large amounts exceeding Rs. 200 or Rs. 300 for which the *bania* generally demands mortgage with possession. If the borrower does not commit theft of the produce, he is asked to cultivate it himself and give half the produce. In such cases, the *malguzari* is divided generally half and half in this village. The villagers say that for the last three or four years they have not been able to repay any thing on account of scarcity. In the last ten years six years have been very bad. The last four years have been somewhat good, but last year the crop was damaged by frost. According to the money-lenders present, however, only five of these 10 years have been such as to prevent the cultivator from paying off the season's debts, apart from the previous debts.

Miscellaneous.

A good *zamindar* here has got Rs. 100 worth of gold and Rs. 100 worth of silver in his family. 40 or 50 tolas of silver are to be found in the house of an average *zamindar*. There are two goldsmiths in the village. There is only one family which does spinning of cloth.

GLOSSARY.

Abi	Land irrigated by torrents or tanks.
Asami	Client.
Badi	Interest on advance in kind.
Bania	Tradesman.
Barani	Cultivable land watered by rainfall.
Barra or Bharna	Compromise.
Batai	Payment of rent in kind, by division of produce between land-lord and tenant.
Beopari or Bepari	Tradesman.
Bigha	2/5ths of an acre.
Biri	Indigenous cigarette.
Bohra	Broker, Commission agent.
Boria	Gunny bags.
Chalu Khata	Running account.
Chahi	Land watered from wells.
Charua	A kind of device for raising water from wells.
Chatai	Matting.
Chithis	Letters of credits.
Choti	Top.
Chauth	One-fourth.
Dalali	Commission.
Dharamada	Deduction for charity.
Darshani Hundi	Hundi payable at sight.
Daskhat	Signature.
Jagirdars	Holders of grants of land.
Gur	Molasses.
Had-qarza	Maximum amount that can be borrowed during a particular period.
Haisiyat	Financial status.
Havelis	Houses.
Jhagra	Quarrel.
Jine	Grain.
Kappas	Cotton.
Kasida	Embroidery.
Kashkar	Cultivator.
Katta	Male calf of a buffalo.
Katwan Mitti	Calculation of interest on debits and credits both, claiming only the difference between the two.
Khadi	Handloom.
Khala	Barn.
Kharif	Winter harvest.
Khata	Account.
Khewat	A proprietary tenant.
Kotha	Storehouse for grain.

Lakhipati	A millionaire.
Lambardar	Village headman.
Lathi	Stick.
Mahajan	Money-lender.
Makhi	Bee.
Mazduri	Wages.
Mosar	Funeral feast.
Mudda	A wicker work stool.
Mumim	Accountant.
Munshi	Clerk.
Nai	Barber.
Naib	Assistant.
Nakal	Copy.
Neota	Contributions from friends, relations, members of the same brotherhood on marriage occasion.
Panchayat	Village council.
Patwari	Village accountant.
Purab	East.
Rabi	Summer harvest.
Rahti	A system of loans.
Roznamcha	Day book.
Ryot	Cultivator.
Sabha	An assembly.
Sahukar	Banker, money-lender.
Sahukari	Money-lending.
Sambat	Era.
Sarpansh	President of a panchayat.
Shamlat	Common land.
Takka	Two pice coin.
Talab	Tank.
Tang	Girdles.
Teli	Oil presser.

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