

873
**Government of India Publications are obtainable from the Government of India
 Central Publication Branch, 3, Government Place, West, Calcutta, and
 from the following Agents :—**

EUROPE.

OFFICE OF THE HIGH COMMISSIONER FOR INDIA, INDIA HOUSE, ALDWYCH, LONDON, W. C. 2.

And at all booksellers.

INDIA AND CEYLON : Provincial Book Depots.

MADRAS :—Superintendent, Government Press, Mount Road, Madras.
BOMBAY :—Manager, Government Book Depot, Charni Road, Gardens, Queen's Road, Bombay.
SIND :—Library attached to the office of the Commissioner in Sind, Karachi.
BENGAL :—Bengal Secretariat Book Depot, Writers' Buildings, Room No. 1, Ground Floor, Calcutta.
UNITED PROVINCES OF AGRA AND OUDH :—Superintendent of Government Press, United Provinces of Agra and Oudh, Allahabad.
PUNJAB :—Superintendent, Government Printing, Punjab, Lahore.
BURMA :—Superintendent, Government Printing, Burma, Rangoon.
CENTRAL PROVINCES AND BERAR :—Superintendent, Government Printing, Central Provinces, Nagpur.
ASSAM :—Superintendent, Assam Secretariat Press, Shillong.
BIHAR AND ORISSA :—Superintendent, Government Printing, Bihar and Orissa, P. O. Gazarbagh, Patna.
COORG :—Office of the Chief Commissioner of Coorg, Bangalore.
NORTH-WEST FRONTIER PROVINCE :—Manager, Government Printing and Stationery, Peshwar.

Thacker, Spink & Co., Calcutta and Simla.
 W. Newman & Co., Ltd., Calcutta.
 S. K. Lahiri & Co., Calcutta.
 The Indian School Supply Depot, 309, Bow Bazar Street, Calcutta.
 Butterworth & Co., (India), Ltd., Calcutta.
 H. M. C. Sarcar & Sons, 15, College Street, Calcutta.
 Standard Literature Company, Limited, Calcutta.
 Association Press, Calcutta.
 Chukerverty, Chatterjee & Co., Ltd., 13, College Square, Calcutta.
 The Book Company, Calcutta.
 James Murray & Co., 12, Government Place, Calcutta. (For Meteorological Publications only.)
 Ray Chaudhry & Co., 68-5, Ashutosh Mukherji Road, Calcutta.
 Scientific Publishing Co., 9, Taltolla Lane, Calcutta.
 Chatterjee & Co., 204, Cornwallis Street, Calcutta.
 Standard Law Book Society, 8-2, Hastings Street, Calcutta.
 The Hindu Library, 3, Nandalal Mallick Lane, Calcutta.
 Kamala Book Depot, Ltd., 15, College Square, Calcutta.
 B. C. Basak, Esq., Proprietor, Albert Library, Dacca.
 Mitra Brothers, Rajshahi.
 Higginbothams, Madras.
 Rochouse and Sons, Madras.
 G. A. Nateson & Co., Publishers, George Town, Madras.
 Theosophical Publishing House, Adyar, Madras.
 P. Varadachary & Co., Madras.
 S. Murthy & Co., Madras.
 City Book Co., Madras.
 Erignt & Co., Trivandrum.
 The Booklover's Resort, Talkad, Trivandrum, South India.
 E. M. Gopalkrishna Kone, Pudumandapam, Madras.
 Central Book Depot, Madras.
 Vijapur & Co., Vizagapatam.
 Thacker & Co., Ltd., Bombay.
 I. B. Taraporevala, Sons & Co., Bombay.
 Sunder Pandurang, Bombay.
 Ram Chandra Govind & Sons, Kalbadevi Road, Bombay.
 N. M. Tripathi & Co., Booksellers, Princess Street, Kalbadevi Road, Bombay.
 New and Secondhand Bookshop, Kalbadevi Road, Bombay.
 Mrs. Radhabai Atmarum Bagoon, Kalbadevi Road, Bombay.
 J. M. Pandia & Co., Bombay.
 Gatulal & Co., Bombay.
 A. H. Wheeler & Co., Allahabad, Calcutta and Bombay.
 S. Govind & Co., Sandhurst Road, Girgaon, Bombay.
 Bombay Book Depot, Girgaon, Bombay.
 Proprietor, New Kitabkhana, Poona.
 The Manager, Oriental Book Supplying Agency, 15, Shukrawar, Poona City.
 Rama Krishna Bros., Opposite Vishrambag, Poona City.
 S. P. Bookstall, 21, Budhwar, Poona.
 Mandaldas & Sons, Booksellers and Publishers, Bhaga Talao, Surat.
 The Standard Book and Stationery Co., 32-33 Arbab Road, Peshawar.
 R. B. Umadikar & Co., The Bharat Book Depot, Dharwar.
 The Students Own Book Depot, Dharwar.
 Shri Shankar Karnataka Pustaka Bhandara, Malamaddi, Dharwar.
 The Standard Bookstall, Karachi, Quetta, Delhi, Murree and Rawalpindi.

The Karachi Book Depot, Elphinstone Street, Camp Karachi.
 The English Bookstall, Karachi.
 The Standard Bookstall, Quetta.
 U. P. Malhotra & Co., Quetta.
 J. Ray & Sons, 43, K. & L., Edwards Road, Rawalpindi, Murree and Lahore.
 The Standard Book Depot, Lahore, Nainital, Mussoorie, Dalhousie, Ambala Cantonment and Delhi.
 N. B. Mathur, Supdt., Nazir Kanun Hind Press, Allahabad.
 The North India Christian Tract and Book Society, 13 Clive Road, Allahabad.
 Ram Dayal Agarwala, 184, Katra, Allahabad.
 Ram Narain Lal, Katra, Allahabad.
 The Indian Army Book Depot, Juhl, Cawnpore.
 Narayan & Co., Meaton Road, Cawnpore.
 The Indian Army Book Depot, Jullundur City, Daryaganj, Delhi.
 Manager, Newal Kishore Press, Lucknow.
 The Upper India Publishing House, Ltd., Literature Palace, Ammuddaula Park, Lucknow.
 Bai Sahib M. Gulab Singh & Sons, Mufti-I-Am Press, Lahot and Allahabad.
 Ramu Krishna & Sons, Booksellers, Anarkali, Lahore.
 Furi Brothers, Booksellers and Publishers, Katcheri Road, Lahore.
 The Tilak School Bookshop, Lahore.
 The Standard Bookstall, Lahore.
 The Proprietor, Punjab Sanskrit Book Depot, Saidmulla Street, Lahore.
 The Insurance Publicity Co., Ltd., Lahore.
 The Punjab Religious Book Society, Lahore.
 The Commercial Book Coy., Lahore.
 The University Book Agency, Karachi Road, Lahore.
 Manager of the Imperial Book Depot, 63, Chandni Chowk Street, Delhi.
 Fono Book Agency, New Delhi.
 Oxford Book and Stationery Company, Delhi and Calcutta.
 Supdt., American Baptist Mission Press, Rangoon.
 The Modern Publishing House, Ltd., 30, Phayre Street, Rangoon.
 Burma Book Club, Ltd., Rangoon.
 Manager, The "Hitavada", Nagpur.
 Bilsley Brothers, Booksellers and Stationers, Sitabald, Nagpur.
 S. C. Talukdar, Proprietor, Students & Co., Cooch Behar. The Manager, Ceylon Observer, Colombo.
 The Manager, The Indian Book Shop, Benares City.
 Nandkishore & Bros., Chowk, Benares City.
 The Srivilliputtur Co-operative Trading Union, Ltd., Srivilliputtur (S. I. R.).
 Raghunath Prasad & Sons, Patna City.
 The Students' Emporium, Patna.
 K. L. Mathur & Bros., Guzi, Patna City.
 Dandekar Brothers, Indore City.
 Pustakalaya Sahayak Sahakari, Ltd., Baroda.
 M. C. Kothari, Raopura Road, Baroda.
 The Hyderabad Book Depot, Chaderghat, Hyderabad (Deccan).
 Thakur & Co., Amrotdi.
 S. Krishnaswamy & Co., Teppakulam P. O., Trichinopoly Fort.
 National College Teachers' Union Book Depot, Trichinopoly Superintendent, Bangalore Press, Lake View, Mysore Road, Bangalore City.

3 NOV 1930

SERVANTS OF INDIA SOCIETY'S LIBRARY,
POONA 4.

FOR INTERNAL CIRCULATION

To be returned on or before the last date stamped below

1 FEB 1969

87 37

Dhananjayrao Gadgil Library



GIPE-PUNE-008737

REPORT

of the

United Provinces Provincial Banking Enquiry Committee

—
1929-30

—
Volume I
—



ALLAHABAD:

PRINTED BY THE SUPERINTENDENT, GOVERNMENT PRESS, UNITED PROVINCES, AND
PUBLISHED BY THE GOVERNMENT OF INDIA, CENTRAL PUBLICATION BRANCH,
CALCUTTA.

1930

X62.252.N3E

G0.1

8737

**Report of the United Provinces Provincial Banking
Enquiry Committee, 1929-30.**

TABLE OF CONTENTS.

(The numbers in parentheses refer to paragraphs.)

PART I.

INTRODUCTORY AND DESCRIPTIVE.

CHAPTER I.

INTRODUCTORY.

	<i>Pages.</i>
Origin of the Committee (1-4); procedure of enquiry (5); constitution of Committee (6); terms of reference (7); preliminary work (8); questionnaire (9); intensive surveys (10); tour (11); evidence (12); cost (13); acknowledgments (14-15); staff (16)	1-7

CHAPTER II.

PRINCIPAL ECONOMIC FEATURES OF THE PROVINCE.

A.—Rural.

Natural divisions (17-18); soil classification (19); habitations (villages and houses) (20-21); population and density (22-26); general condition of agriculture (27-32); rainfall and irrigation (33-36); principal crops (37-40); system of land tenure (41-45); rights of cultivators (46); proprietors (47); inferior proprietors (48-50); superior tenants (51-52); ordinary tenants (53-54), sub-tenants (55); nature and size of holdings (56); subdivision of holdings (57-58); the economic holding of the province (59-63); distribution of holdings by size (64); fragmentation of holdings (65-66); subsidiary occupations (67-68)	8-32
---	------

B.—Urban.

The urban population (69); country towns (70); cities and large towns (71); principal urban industries (72-73)	32-34
---	-------

C.—Social.

Economic aspects of the Hindu social system (74); economic effect of social status (75-77); economic effect of caste on trade and industry (78-79); social custom and debt, marriage (80-83), other ceremonies (83); caste penalties (84); ancestral debt (85-87); Muslim indebtedness (88); the peasant's psychology (89-91); the peasant's ignorance (92)	34-44
--	-------

CHAPTER III.

GENERAL DESCRIPTION OF EXISTING CREDIT AGENCIES.

A.—Rural credit agencies.

General (93); the village moneylender (94-97), the village bania (98-99), the village <i>malajan</i> (100-101); the <i>sahakar</i> (102); the peripatetic moneylender (103); the <i>qistarcis</i> (104-105); the <i>Kabuli</i> (106); the <i>harhis</i> (107); the cattle dealer (108); miscellaneous moneylenders, the <i>Banjara</i> , <i>beharis</i> , <i>phariswals</i> , <i>khandaali</i> (109); miscellaneous usurers (110); the agriculturist moneylender (111); the <i>sumiadar</i> moneylender (112-114); the tenant moneylender (115-117)	45-57
--	-------

X62.252.N3E

90.1

8737

**Report of the United Provinces Provincial Banking
Enquiry Committee, 1929-30.**

TABLE OF CONTENTS.

(The numbers in parentheses refer to paragraphs.)

PART I.

INTRODUCTORY AND DESCRIPTIVE.

CHAPTER I.

INTRODUCTORY.

	<i>Pages.</i>
Origin of the Committee (1-4); procedure of enquiry (5); constitution of Committee (6); terms of reference (7); preliminary work (8); questionnaire (9); intensive surveys (10); tour (11); evidence (12); cost (13); acknowledgments (14-15); staff (16)	1-7

CHAPTER II.

PRINCIPAL ECONOMIC FEATURES OF THE PROVINCE.

✓ A.—Rural.

Natural divisions (17-18); soil classification (19); habitations (villages and houses) (20-21); population and density (22-26); general condition of agriculture (27-32); rainfall and irrigation (33-36); principal crops (37-40); system of land tenure (41-45); rights of cultivators (46); proprietors (47); inferior proprietors (48-50); superior tenants (51-52); ordinary tenants (53-54), sub-tenants (55); nature and size of holdings (56); subdivision of holdings (57-58); the economic holding of the province (59-63); distribution of holdings by size (64); fragmentation of holdings (65-66); subsidiary occupations (67-68)	8-32
---	------

B.—Urban.

• The urban population (69); country towns (70); cities and large towns (71); ✓ principal urban industries (72-73)	32-34
---	-------

C.—Social.

• Economic aspects of the Hindu social system (74); economic effect of social status (75-77); economic effect of caste on trade and industry (78-79); social custom and debt, marriage (80-82), other ceremonies (83); caste penalties (84); ancestral debt (85-87); Muslim indebtedness (88); the peasant's psychology (89-91); the peasant's ignorance (92)	34-44
--	-------

CHAPTER III.

GENERAL DESCRIPTION OF EXISTING CREDIT AGENCIES.

A.—Rural credit agencies.

General (93); the village moneylender (94-97), the village bania (98-99), the village mahajan (100-101); the sakhar (102); the peripatetic moneylender (103); the qistwala (104-105); the Kshuli (106); the herbia (107); the cattle dealer (108); miscellaneous moneylenders, the Benjara, bahawari, pheri-wala, khandsali (109); miscellaneous usurers (110); the agriculturist moneylender (111); the zamindar moneylender (112-114); the tenant moneylender (115-117)	45-57
--	-------

	<i>Pages.</i>
<i>B.—The link between country and town.</i>	
The <i>beopari</i> (118—120); the <i>arhatia</i> (123—128)	57—62
<i>C.—Urban credit agencies.</i>	
The <i>sahukar</i> (129); the <i>sarraf</i> (130); the <i>kothiwal</i> (131); the <i>gistwala</i> , the pawn-broker and miscellaneous urban moneylenders (132); indigenous bankers of the old kind (133); modern indigenous bankers (134-135); government treasurers as bankers (136); military bankers (137); the joint-stock banks (138); the exchange banks (139); the Imperial Bank (140)	62—68
<i>D.—Government credit agencies.</i>	
The co-operative credit society (141-142); Government (143—145)	68—70
Summary	70-71
<i>Appendix.</i> —List of joint-stock banks in the United Provinces	72-78

PART II.

AGRICULTURAL DEBT AND CREDIT.

CHAPTER IV.

THE PRESENT SITUATION IN RESPECT OF PRODUCTION.

A.—Causes, nature and distribution of debt.

The inevitability of agricultural debt (147); difference between agriculture and other industries (148); agricultural assets available as security for debt, other than land (149-150), land mortgages (151-152); subleases (153-154); misuse of land mortgages as security (155); volume of debt secured on land mortgages (156); variations in use of land mortgages as security for debt (157); general causes of agricultural indebtedness (158-159); objects of agricultural borrowing (160-161); agricultural debtor's calendar (162—167); distribution of agricultural debt according to objects (168); classification of agricultural debt by periods (169-170); distribution of agricultural debt by periods (171—173); correction of figures to allow for landlords' debt (174-175); effect of unpunctual repayment on the distribution of debt by periods (176-177); distribution of credit transactions according to medium (178—181); distribution of debt with relation to holdings etc. (182); debt-free and indebted among tenants and peasant proprietors (183—185); distribution of debt by holdings, the debt-free (186-187), the debtors (188-189); debt and the economic holding (190—193); burden of debt per acre (194); burden of debt in terms of rent (195—197); freedom from debt and indebtedness amongst landlords (198); distribution of debt by caste (199); distribution of debt by moneylenders (200); estimate of volume of debt (201)	74—105
---	--------

B.—Nature and distribution of credit.

Nature of agricultural credit (202-203); loans in grain (204—206); illicit gains in grain transactions (207-208); the running account (209-210); <i>sahukari</i> account (211—213); individual loans (214—216); other forms of loan (217); additional charges at execution of deed or repayment of loan (218-219); illicit practices (220); relations between agricultural debtor and creditor (221-222); <i>taqavi</i> (223—230), preliminary inquiries (228), delay in distribution (227), amount (228), collection (229), corruption (230); <i>mahajan versus</i> Government (231); volume of agricultural credit (232—236)	105—123
---	---------

C.—Effects of indebtedness.

Effect of agricultural indebtedness on transfers of property (237—243)	123—128
✕ <i>Appendix I.</i> —Statistics and estimates of debt	129—146
<i>Table I.</i> —Classified land mortgages in four districts	137
<i>II.</i> —Estimated distribution of registered mortgages	138

CONTENTS.

iii

	Page.
Table III.—Number and volume of mortgage-deeds relating to immovable property	139
IV.—Percentage of debt according to objects	140
V.—Indebtedness according to size of holding	141
VI.—Indebtedness in terms of rent	142
VII.—Indebtedness of landlords	143
VIII.—Indebtedness according to moneylenders	144
IX.—Indebtedness by caste groups	145-146
Appendix.—American system of licensed warehouses	168-173

CHAPTER V.

✓ AGRICULTURAL MARKETING.

Isolation of the cultivator (247); bad communications (245-246); types of itinerant middlemen (247); the village fairs (248); periodical markets (249); difference between organised and unorganised markets (250); hypothecation and disposal of crops to moneylenders (251); open prices (252); the role of the bazaar (253); difference of prices between the large mandis and the country mandis (254); the roles of the *bachhis* and the *patlis arhatis* (255); marketing finance (256-258); improvements in marketing finance (259); dealings in futures (260); dumping (261); practical defects of marketing (262-264, variety of local weights and measures (263-264), incidental charges (265), other defects (266); regulated general markets (267); co-operative marketing (268); methods of storage (269); licensed warehouses (270-274); recent changes in marketing methods (275)

	150-167
Appendix.—American system of licensed warehouses	168-173

CHAPTER VI.

THE PRESENT SITUATION IN INDIA OF CO-OPERATION.

Co-operation defined (276); the co-operative credit society (277); the society and the central bank (278); the society and its members (279); the self-supporting society (280); management of a society (281); the member's responsibility (282); early societies (283); the second stage, 1907-13 (284); the third stage, 1911-18 (285); the fourth stage, 1919-23 (286); the Golden Committee (287-288); reasons for past failures (289); the new class of supervisors (290); the need for preliminary training (291); difficulties in connection with the making of loans (292-295); minor proposals in connection with co-operative societies (296); relations of members to each other and to the society (297-300); postponement of repayment (301); delay in making loans (302); the moneylender as a co-operator (303); co-operative stores and sale agencies (304); societies of traders (305-306); the finance of co-operative societies (307); provincial co-operative bank (308); the need for improved credit (309); the financial expert (310); absence of competition between co-operative and other banks and lenders (311-312); encouragement of thrift by government (313); the treatment of cash balances and reserves (314); proposed co-operatives (315-317)

	174-196
Appendix I.—Table showing the progress of the co-operative movement	199
Appendix II.—Proposed scheme for a Provincial Co-operative Bank	200-208

CHAPTER VII.

THE PRESENT LEGAL SITUATION IN RESPECT OF DEBT.

The Bundelkhand Land Alienation Act (318—320); the Transfer of Property Act (321); the Insolvency Act (322); the Usurious Loans Act (323); discretion of courts to allow interest after suit (324); delay in suits and in realisation of decrees (325); dishonesty of lower court officials and defendants (326); existing rent and revenue legislation (327); effect of the new legislation on credit (328—332); the tenant's long-term credit (333); Hindu and Muhammadan law (334—335); stamp duties on <i>hundis</i> and bills (336); the Land Improvement Loans Act and the Agriculturists' Loans Act (337); the errors of moneylenders and banks (338)	204—217
--	--------	---------

CHAPTER VIII.

POSSIBLE REMEDIES IN THE PRESENT SYSTEM OF AGRICULTURAL CREDIT.

The economic situation of the cultivator (339—343); the poverty of the peasant (344); possible remedies (345); the need for capital (346); possible reductions of expenditure (347); the educative value of co-operation (348—349); long-term credit and the land mortgage bank (350—356); the <i>taqavi</i> system (a) the Agriculturists' Loans Act (357—358), (b) the Land Improvement Loans Act (359)	... ..	218—230
Appendix.—Scheme for a Provincial Land Mortgage Bank	... ..	231—236

PART III.

THE PRESENT SITUATION IN RESPECT OF SMALL SCALE INDUSTRIES.

CHAPTER IX.

ORGANISATION AND FINANCE OF SMALL RURAL INDUSTRIES.

Alternation of work and inactivity in agriculture (360); number of working and idle days (361); under-employment in small holdings (362); common subsidiary employments (363); fishing and agriculture (364); the dairy industry (365); special industries (366); fruit and vegetables (367); fruit farming and preserving (368); market gardening (369); poultry-farming (370); the use of power in agricultural industries (371); hydro-electric development in United Provinces and village industries (372); introduction of new and expansion of existing industries (373); rural industries as stabilising agriculture (374); finance of small rural industries (375)	237—245
---	--------	---------

CHAPTER X.

ORGANISATION AND FINANCE OF SMALL URBAN INDUSTRIES.

Decline of the small industry (376); an illustration from weaving (377—379); types of middlemen in urban industries (380—386), the itinerant dealer (380), the <i>karkhanadar</i> (381—384), the large dealer (385—386); causes of the prevalence of middlemen (387—388); relations between <i>karkhanadars</i> and workers (389—391); a chain of types (392); an illustration from embroidery (393—395); the economic status of the artisan (396); importance of some small-scale industries (397—400); co-operative societies and sales organisations (401); industrial banks (402—404); the promotion of sales and the provincial emporium (405); advertisement (406)	246—266
--	--------	---------

CONTENTS.

PART IV.
INDIGENOUS FINANCE.

CHAPTER XI.

A.—INDIGENOUS BANKS AND BANKERS. ✓

	Pages.
Definition (407); brief history (408); ancient banking (409); banking in the Muhammadan period (410); contact with the West (411-412); classes of bankers (413); <i>kothiwals</i> (414); <i>sarrafs</i> (415); <i>sarrafi basna</i> (416); modern indigenous bankers (417); allied business (418); numbers (419); organisation (420); absence of discount houses (421); the indigenous money market (422); clientèle (423); capital (424); limitation of the estimates (425); method of business (a) raising of funds (426), (b) lending (427); <i>hundis</i> (428-429); dishonour of <i>hundis</i> (430); market practices (431); rates of interest (432); discount rates (433); system of accounts (434-435); indigenous bankers and agriculture (436), trade (437), industry (438); indigenous bankers and joint-stock banks and the Imperial Bank (439); difficulties of bankers (440); decline of the indigenous bankers (441); defects of the system (442) ...	261—275

B.—OTHER INDIGENOUS CREDIT AGENCIES.

Classes (448); methods of business (444); the <i>sahukar</i> or town moneylender (445); the <i>orbatis</i> (446); the <i>qistwala</i> (447); methods of raising funds (448); numbers (449); capital (450); relation to agriculture (451), trade (452), industry (453); relations with the Imperial bank and joint-stock banks (454); rates of interest (455); system of accounts (456); public opinion (457); defects (458) ...	276—281
---	---------

C.—POSSIBLE REMEDIES IN THE EXISTING BANKING SYSTEM.

(i) Consolidation of indigenous banks and bankers.

Possibilities (459); private limited liability companies (460); amalgamation of indigenous bankers (461); "Commandit" principle banks (462); agencies or branches of joint-stock banks on "Commandit" principles (463); indigenous bankers as agents of commercial banks (464); agencies of the Reserve Bank (465); indigenous bankers' co-operative bank (466); bill broking houses (467); re-organisation of banks (468); conditions of recognition (469); privileges of recognition (470-471) ...	281—287
--	---------

(ii) Suggestions for improvement of other credit agencies.

General (473-478); inclusion of moneylenders in co-operative societies (474); formation of a co-operative society of moneylenders (475); licensing of moneylenders (476); rendering of accounts (477); bills of exchange (479); stamp duty (479); bankers' association (479); minor recommendations (479); vernacular scripts (480) ...	287—291
---	---------

(iii) Co-ordination of credit agencies.

Reserve Bank (481) ...	291
------------------------	-----

PART V.

CHAPTER XII.

INVESTMENT HABIT AND ATTRACTION OF CAPITAL.

The "banking habit" (482); the banking habit in India (483); the influence of Government on the investment habit (484); movements of currency in the provinces (485-486), return of coin in June, July and August (489), absorption of coin in other months (490), absorption of notes (491); summary	
---	--

of the position in respect of investment and banking (497); the banking facilities in the province (498); capital of joint-stock banks (499); post office savings banks (500); post office cash certificates (501); postal insurance fund (502); purchase and sale of securities (503); adequacy of existing facilities for investment (504); facilities for remittance (505-508); remittance agencies—the Imperial Bank, commercial banks, indigenous bankers, merchants, post office (509); treasuries, currency chests, and supply bills (510); defects in the system of remittance (511); the cheque habit (512); the stamp duty on cheques (513); acceptance of cheques in payment of government dues (514); use of cheques for government payments (515); distribution of capital (516); the needs of various classes of potential investors—the small investor, the rural monied class, the urban mercantile community, the private capitalist (517); proposals for attraction of capital (518); post office facilities—savings bank and cash certificates (519-520), money order charges (521-523), postal insurance (524); relaxation of the restrictions on currency transfers and supply bills (526); railway earnings (527); the gold saving certificate (528); extension of joint-stock banking (529-532); banking legislation (533); clearing house facilities (534); the Reserve Bank (535) ...	202-322
<i>Appendix</i> .—Analysis of figures showing the movement of currency ...	323-327

PART VI.

CHAPTER XIII.

MISCELLANEOUS.

I.—Trade in the Hills and on the frontier.

istricts concerned (536); importance of the trade with Tibet (537); the periodical fairs (538-539); trade (540-545), exports (542), imports (543); finance (546-551); Nepalese trade (552-554); timber trade (555-558), system of forest contracts (556), financial operations of forest contractors (557-558) ...	328-337
--	---------

II.—Provincial Board of Economic Enquiry.

Rural reconstruction, the problem of the future (559); the need for economic data (560); facilities for collecting economic data and making economic enquiries (561); proposed Board for United Provinces (562); constitution of the board (563); membership of the board (564); sub-committees (565); relations with Government (566); conclusion (567) ...	337-341
--	---------

CHAPTER XIV.

Summary ...	342-352
-------------	---------

• Alternative opinions by Dr. Radhakamal Mukerjee on certain points and the Chairman's comments thereon ...	353-360
---	---------

APPENDIX.

Standard questionnaire for provincial committees ...	363-371
--	---------

INDEX

GLOSSARY.

INDEX.

(The figures refer to paragraphs.)

Absorption of coin and notes, 490—3, page 327.

ACKNOWLEDGMENTS, 15-6.

ACTS :—

- Agra Tenancy, 327.
- Agriculturists' Loans, 357-8.
- Bundelkhand Land Alienation, object and effect of, 218-9.
- Insolvency, 322.
- Land Improvement Loans, 359.
- Origin and objects of Tenancy, 45.
- Oudh Rent, 327.
- Transfer of Property, 321.
- United Provinces Land Revenue, 327.
- Usurious Loans, 323.

ADDITIONAL CHARGES at execution of a deed or repayment of a loan, 218-9.

ADVERTISEMENT :—

- Need for, in industries, 406.
- Suggestions for giving wider, to post office cash certificates, 520.

AGENCIES :—

- Importance of post office as a remittance agency, 509.
- Marketing, 118—28.
- Remittance, 509.
- Rural credit, 122—8.
- Of joint-stock banks on "Commandit" principles, 463.
- Of proposed Reserve Bank, 465.
- Urban credit, 129—40.

AGRA :—

- Description of business and methods of the, 106.
- Rates of interest charged by the, 106.

AGRA TENANCY ACT : Position of tenants under the, 327—31.

AGRICULTURAL ASSETS AVAILABLE AS SECURITY FOR DEBT, cattle, standing crops, moveable possessions, personal services, jajmani, fruit trees, house property, land mortgages, 149—51.

AGRICULTURAL BORROWING, Object of, 160-1.

AGRICULTURAL CALAMITIES, Account of, from 1924 to 1929, 487.

AGRICULTURAL CREDIT :—

- Nature of, 202-3—
 - (a) the village *bansi*, 202(1);
 - (b) the village *malajan*, 202(2);
 - (c) the *salakar*, 202(3);
 - (d) the peripatetic moneylender, 202(4).

Volume of, 232-5.

Possible remedies in the present system of, Chapter VIII.

AGRICULTURAL DEBT AND CREDIT, Chapter IV.

AGRICULTURAL DEBTOR'S CALENDAR, 162—7.

AGRICULTURAL INDEBTEDNESS :—

- General causes of, 158-9.
- Effect of, on transfer of property, 237—43.

AGRICULTURAL MARKETING: Chapter V.**AGRICULTURE :—**

- Alternation of work and inactivity in, 360.
- Difference between, and other industries, 148.
- Fishing, a subsidiary occupation in certain areas, 364.
- General condition of, 27—32.
- Indigenous bankers and, 436.
- Proportion of population engaged in, 22, 56.
- Rural industries as stabilising, 374.

AGRICULTURE DEPARTMENT :—

- Distribution of good seed on credit by, 30, 144.

AGRICULTURISTS:—

- Loans Act, working of *taqavi* system, 357-8.
- Moneylenders, 111, 117.
- Subsidiary occupations of, 67.

ALTERNATION OF WORK AND INACTIVITY in agriculture, 360.**AMALGAMATION OF INDIGENOUS BANKERS, 461.****AMATEUR MONEYLENDERS, 110—7.****ANCESTRAL DEBT, 85—7.**

- Large amount of fresh debt due to, 85—7.
- Hindu and Muhammadan law, 334-5.

AREA :—

- Of the United Provinces, 22.
- Total cultivated, 56.

ARHATIA :—

- Activities of the, 123—8, 249, 251, 446.
- As a credit agency, 125—8, 446.
- Part played by, in marketing of produce, 249, 251.

ARTISAN—Economic status of the, 396.**ATTRACTION OF CAPITAL :—**

- Proposals for, 518—25.
- Post office facilities, 519—24.

AUDIT.—Need for improved, of co-operative societies, 309.**BADNI KA SATTA, the transaction described, 127, 260.****BANIA, village, nature of transactions of, 98-9.****BANJARA, description and dealings of, 109(1), 247.****BANK (s) (AND BANKERS) :—**

- Association, 479.
- Commercial, rates for remittance, 509.
- Co-operative (*see under Co-operative Banks and Co-operative Credit Societies*).
- Currency transfers and supply bills, preferential treatment in respect of, 526.
- Errors of, 338.
- Establishment of branches on "Commandit" principles, 463.
- Examiners, government, proposal for appointment of, 533.
- Imperial, 140, 509.
- Indigenous (*see under Indigenous Banks and Indigenous Banking*).
- Industrial, 402-4.
- Joint-stock, 138, 503, 529-32, Appendix to Chapter III.
- List of joint-stock, Appendix to Chapter III.
- Number of, 498.
- Opening of new branches or new banks at places already fully supplied with banking facilities should be regulated, 529.
- Periodical branches or counters, suggestion for opening at certain places, 531-2.
- Reorganisation of, 468.
- Reserve, 481.
- Room in many places for, 530.
- Savings (*see under Savings Banks*).

- BANKERS' ASSOCIATION**, 479.
- BANKING AGENCIES**, 133—40.
- BANKING FACILITIES**, existing, 498.
- BANKING HABIT**, 482.
- BANKING LEGISLATION**, desirability of, 533.
- BEECHAK** (invoice), 258.
- BEHWARI**, dealings of, 109(2).
- BEOPARI** :—
 Connecting link between peasant and market, 244.
 Manipulates prices, 255.
 Nature of business of, and part played by, 108, 118-20, 124, 249, 254, 257.
- BHOTIYA TRADE**, 540—51.
- BILL-BROKING HOUSES**, 467.
- BILLS** :—
 Of exchange, 479(1).
 Stamp duty on, 479(2).
- BLACK COTTON SOIL**, 19.
- BOARD OF ECONOMIC ENQUIRY**, for United Provinces, 559-67, also see pages 357-8.
- BORROWING**, objects of agricultural, 160-1.
- BUNDELKHAND** :—
 Large proportion of fallow land in holdings, 57.
 Land Alienation Act, object and effect of, 318-9.
- BUTCHERS** (BEHWARIS), moneylending by, 109.
- CANALS**, Irrigation by, 36.
- CALENDAR**, Agricultural debtors', 162—7.
- CAPITAL** :—
 Distribution of, 516.
 Investment habit and attraction of, Chapter XII.
 Lying dormant to large extent, 516.
 Of indigenous bankers, 424.
 Of moneylenders, 450.
 Peasants' need for, 346.
 Proposals for attraction of, 518—25.
 Volume of, available and required for financing agricultural debt, 232—6.
- CASH BALANCES** of co-operative banks, treatment of, 314.
- CASH CERTIFICATES, POSTAL** :—
 Classes which use, 501.
 Extent of issues and discharges of, 501.
 Proposals for popularising, 520.
- CASTE** :—
 Effect of, on economic condition of peasant, 59, 62, 74—84.
 Effect of, on indebtedness, 75—7.
 Effect of, on trade and industry, 78-9.
 Penalties, 84.
- CATTLE**, Condition of agriculturists', 28.
- CATTLE DEALER** (beopari). Nature of business of, 108.
- CENTRAL BANK**, Co-operative Society and, 278.
- CENTRAL INDIA PLATEAU** :—
 Cultivable area available, greater than in other divisions, 26.
 Density of population, 23.
 Extent and soil of, 17.
 Large area covered by kams, 26.
- CHARGES**, incidental, levied in certain markets, 265.

- CHEQUE(s) :—**
 Acceptance of, in payment of government dues, 514.
 Accounts in post offices, proposal for opening of, 523.
 Effect of abolition of stamp duty on, 513.
 Habit, 512.
 Use of, for government payments, 515.
- CIVIL PROCEDURE CODE.** Proposed amendment of, 324.
- CLASSES :—**
 Of indigenous bankers, 413—6.
 Of other indigenous banking agencies, 443.
 Of moneylenders, 443. *See Chapter III also.*
- CLEARING HOUSE :—**
 Extension of facilities, 534.
 Provision of facilities a function of Reserve Bank, if constituted, 535.
- CLIENTÈLE** of indigenous bankers, 423.
- COIN,** Return of, from circulation, and absorption, 485-90, 492-5.
- COMMITTEE :—**
 Constitution of, 6.
 External Capital, recommendation of, for institution of enquiry, 1.
 Origin of, 1-4.
 Oakden, 287-8.
 Terms of reference, 7.
- COMMON SUBSIDIARY EMPLOYMENTS,** 363.
- COMMUNICATIONS.** Defective, responsible for existence of intermediaries between peasant and market, 244-5.
- COMPETITION.** Absence of, between co-operative and other banks and bankers, 311-2.
- CONCESSIONS,** Proposed, to co-operative societies, 315-6.
- CONDITIONS OF RECOGNITION OF INDIGENOUS BANKERS,** 469.
- CONFIDENCE** in banks lacking, 483, 497.
- CONSOLIDATION** of indigenous banks and bankers, 459-71.
- CONSTITUTION :—**
 Of Committee, 6.
 Of proposed Board of Economic Enquiry, 563-4 (*see also pages 357-8*).
- CONTRACTS,** Forest, system of, 556—8.
- CO-OPERATION :—**
 Defined, 276.
 Educative value of, 348-9.
 Present situation in respect of, Chapter VI.
 Reasons for past failures of the movement, 289.
 Table showing progress of movement, Appendix I to Chapter VI.
- CO-OPERATIVE BANK(s) :—**
 Cash balances and reserves of, treatment of, 314.
 Competition between other banks and bankers and absence of, 311-2.
 Court of Wards and district and municipal boards should be permitted to deposit money in, 315.
 Number and capital of, 142.
 Provincial, establishment of a, recommended, 308.
 Scheme for a provincial, Appendix II to Chapter VI.
- CO-OPERATIVE CREDIT SOCIETIES :—**
 Audit, need for improved, 309.
 Capital of, 142.
 Central banks, relation to, 278.
 Concessions, proposed, 315—17.
 Condition of, 141-2.

INDEX.

- Court fees, proposal for exemption of, 315-6.
- Difficulties in connexion with the making of loans, 292—5.
- Early, 293—6.
- Exemption of, from income tax and court fees, 315-6.
- Finance of, 307.
- Financial expert for, 310.
- Management of, 281.
- Marketing finance should be undertaken by, 259.
- Marketing societies, recommended, 263.
- Members, relation to one another and to the societies, 297—300.
- Members' responsibility, 282.
- Moneylender as a co-operator, 303.
- Moneylenders, formation of societies of, 475.
- Reasons for past failures of the movement, 289.
- Sale agencies and stores, 304, 401.
- Supervisors, new class of, 290.
- Traders, formation of societies of, 305.
- Training, need for preliminary, to members, 291.

- CO-ORDINATION OF CREDIT AGENCIES, 481.
 - The Reserve Bank, 481.

- COST OF ENQUIRY, 14.

- COTTON, Hypothecation of standing crops, 251.

- COUNTERS. Suggestion for opening, at places offering periodical business, 531-2.

- COURTS :—
 - Discretion of, to reduce interest after suit, should be withdrawn, 324.
 - Delay in realisation of decrees, and remedy, 325.

- COURT FEES. Exemption of co-operative societies from, 315-6.

- COURT OF WARDS, should be permitted to deposit money in co-operative banks, 315-6.

- CREDIT :—
 - Agencies—
 - General description of existing, Chapter III.
 - Rural, 24—117, 443.
 - Urban, 120—140, 443.
 - Government, 141—5.
 - Distribution of transactions according to medium, 178—82.
 - Effect of new tenancy legislation on landlords' and tenants', 328—31.
 - System, a tangled jungle of disorderly transactions, 9.

- CROPS :—
 - Hypothecation and disposal of, to moneylenders, 251.
 - Principal, 37—40.
 - Seasons for sowing various, 27, 37—40.

- CULTIVATED AREA, Correlation between density and, 26.

- CULTIVATOR :—
 - Classes of, 46.
 - Economic position of, 61—4, 339—43.
 - Isolation of, 244.
 - Rights of, 46—55.

- CURRENCY :—
 - Cheats, function of, 510, 536.
 - Movements of, 486—96, and Appendix to Chapter XII.
 - Transfers, relaxation of restrictions on issue of, 536.

- CUSTOMS. Social, effect on debt of, 80—7.

- DAIRY INDUSTRY, 365.

- DAYS. Number of working and idle days in agriculture, 361.

- DEBENTURES, of provincial co-operative banks should rank as trustee securities, 315-6.

DEBT :—

- Agricultural—and credit, Chapter IV.
- Amount of, per acre, 194.
- Ancestral, 85—7.
- Correction of figures to allow for landlords', 174-5.
- Distribution of, by castes, 189 and pages 145-6.
 - by holdings, 182-93, and page 141.
 - by moneylenders, 200, and page 144.
 - by objects, 168, and page 140.
 - by period, 171—3.
- Economic holding and, 190—3.
- Inevitability of agricultural, 147.
- Landlords', 198.
- Legal situation in respect of, Chapter VII.
- Method of estimating total volume of, Appendix II to Chapter IV.
- Productive long-term, 172(1).
 - intermediate, 172(2).
 - short-term, 172(3).
- Statistics and estimates of debt, Appendix I to Chapter IV.
- Substantial proportion of agricultural, financed by landholders, 112—4.
- Unavoidable intermediate, 172(4).
 - short-term, 172(5).
- Unproductive long-term, 172(6).
- Volume of, 201.

DEBTOR AND CREDITOR. Relations between agricultural, 221-2.

DECLINE OF THE SMALL INDUSTRY, 376.

- An illustration from weaving, 377.
- from embroidery, 393—5.

DEFECTS :—

- Marketing system, 260—2.
- Remittance system, 511.
- Taqavi system, 357—9.

DELAY :—

- Disposal of suits for recovery of debt and realisation of decrees, 325.
- Loans by co-operative societies, 302.

DENSITY :—

- Correlation between cultivated area and, 28.
- Distribution of population by tracts, 24-5.
- Of population, 22—6.

DEPOSITS :—

- Extent of, in post office savings banks, 500.
- Seldom received by Indian capitalists, 483.

DIFFERENCES IN PRICES between large and country *mandis*, due to inefficient marketing arrangements, 255.

DISCOUNT RATES OF HUNDIS, 433.

DISHONESTY. Complaints of, of lower court officials, 326.

DISTRICT AND MUNICIPAL BOARDS, should be permitted to deposit money in co-operative banks, 315-6.

DIVISIONS, Natural, of United Provinces, 17.

DUMPING, Practice of, of agricultural produce, 261.

EAST SATPURAS :—

- Density of population, 23.
- Extent and topography of, 17.

ECONOMIC DATA :—

- Facilities for collecting, 561.
- Need for, 560.

- ECONOMIC ENQUIRY** :—
Board of, for United Provinces, 559—67. (*See also pages 357-8*).
Facilities for making, 561.
- ECONOMIC FEATURES**, of United Provinces, Chapter II.
- ECONOMIC HOLDING**, Minimum, 59—63.
- ECONOMIC STATUS**. Of the artisan, 396.
Of the cultivator, 339—43.
- EDUCATIVE VALUE OF CO-OPERATION**, 348-9.
- ELECTRIC POWER** :—
Available for irrigation, 36.
Hydro-electric development and village industries, 372.
Supply of, to country towns, 70.
- EMIGRATION** :—
From United Provinces, considerable, 68.
Remittances from emigrants a source of subsidiary income, 68.
- EMPORIUM**, Promotion of sales through provincial, 405.
- ENCOURAGEMENT** of thrift by investment, 313.
- ENQUIRY** :—
Cost of 14.
Economic, Board of, for United Provinces, 559—67 (*see also pages 357-8*).
Facilities for making, 561.
- EXCHANGE BANKS**, 139.
- EXEMPTION** of co-operative societies from income-tax, and court-fees, 315-6.
- EXPENDITURE** :—
Marriage, 80—2.
Of an average holding, 61.
On ceremonies other than marriage, 83.
Possible reductions of peasants, 347.
- EXPERT**, Financial, in Co-operative department, need for a, 310.
- EXPROPRIATORY TENANTS** :—
Kinds and rights of, 51-52.
Proposal to give restricted right of mortgage to, 333.
- EVIDENCE** :—(*See volumes II, III and IV*).
Amount received, 12.
Method adopted in dealing with, 12.
- FAIRS**, Periodical, in the Hills (Bageshwar, Jauljibi, Thal), 538-9.
- FINANCE** :—
Indigenous, Chapter XI.
Marketing, 356—8.
- FINANCIAL EXPERT**, in Co-operative department, need for a, 310.
- FISHING**, a subsidiary industry, alternating with agriculture in certain areas, 364.
- FIXED-RATE TENANTS**, 50.
- FLOWERS**. Hypothecation of standing crops of, 251(c).
- FOREST CONTRACTS**, system of, 556—8.
- FRAGMENTATION** of holdings, 65-6.
- FRONTIER TRADE**, Nepal and Tibet, 536—58.
- FRUIT FARMING** and preserving, 367, 368.
- FUTURES**, Dealings in, 360.
- GHEE**, Marketing of, 251(d).
- GODOWNS**, Hypothecation of, as security for advances, 353.
- GOLD**, Hoarding of, 496.
- GOLD SAVING CERTIFICATES**, Issue of, recommended, 528.

GOODS :—

Extent to which advances are obtainable against security of, 258.
Movements of, 258.

GOVERNMENT :—

Credit agencies, 141—5.
Dues, acceptance of cheques in payment of, 514.
Influence of, on investment habit, 484, 497.
Payments, use of cheques for, 515.
Relations of proposed Provincial Board of Economic Enquiry with, 566.

GOVERNMENT TREASURERS, as bankers, 136.

GRAIN :—

Loans in, 204—6.
Transactions, illicit gains in, 207-8.

HABIT(s) :—

Banking, 482-3.
Cheque, 512.
Investment, Influence of Government on, 484, 497. Chapter XII.
Spending and investment, replacing hoarding, 495.

HABITATIONS, 20-21.

HANDICRAFTSMEN. A chain of types of, 392.

HAPUR. System of marketing grain to the *mazdi* at, 252.

HARHA :—

Nature of business of the, 107.
Rates of interest charged by, 107.

HILLS, Trade in the, 536—58.

HIMALAYA, WEST :—

Density of population, 23.
Extent of the division, 17.

HINDU LAW :—

Ancestors' debts, 85—7.
Risks to creditors arising from, 334-5.

HOARDS :—

Hoarding the most common form of saving, 483.
Payment of government dues by liquidation of silver, 487.
Replacement of silver by notes, 494.

HOLDINGS :—

Average, 56—63.
Bundelkhand, 57.
Distribution of, by size, 64.
Economic, minimum, 59—63.
Fragmentation of, 65.
Income and expenditure of average, 61.
Nature and size of, 56—66.
Subdivision of, 57-8.
Uneconomic, 58.

HOUSES, Condition of village, 21.

HYDRO-ELECTRIC DEVELOPMENT and village industries, 372.

HYPOTHECATION :—

Of crops, the *khandali* system, 251.
Of godowns as security for advances, 258.

IMPERIAL BANK OF INDIA :—

- Advantages enjoyed by, 140.
- Gives no preference to banks and indigenous bankers in matters of remittance, 509.
- Number of branches, 140.
- Part played by, 140.
- Remittance facilities, rates charged for, 509.

INCIDENTAL MARKETING CHARGES, Variety of, 265.**INCOME of an average holding, 61.****INCOME-TAX. Exemption of co-operative societies from, recommended, 315-6.****INDEBTEDNESS :—**

- According to size of holding, 182—93 and page 141.
- According to moneylenders, 200, and page 144.
- By caste groups, 199 and pages 145-6.
- In terms of rent, page 142.
- Of landlords, 198 and page 143.
- Of Muslims greater than of Hindus, 88.

INDIGENOUS BANKS AND BANKERS :—Chapter XI.

- Absence of discount houses, 421.
- Accounts, system of, 434-5.
- Allied business of, 418.
- Amalgamation of, suggestion for, 461.
- Ancient banking, 409.
- As agents of commercial banks, 464.
- Banking in the Muhammadan period, 410.
- Capital of, 424.
- Classes of, (1) *kothiwals*, 414.
- (2) *sarrafs*, 415.
- Clientèle of, 423.
- Consolidation of, 459—71.
- Contact with the West, 411-2.
- Co-operative bank for, 466.
- Decline of, 441.
- Defects of the system, 442.
- Definition of, 407.
- Difficulties of indigenous bankers, 440.
- Discount rates on *hundis*, 433.
- Dishonour of *hundis*, 430.
- Estimates of capital, limitation of the, 425.
- History, 408.

Hunds :—(a) *darsdani* or demand bills,**(b) *muddani* or usance bills, 428-9.****Indigenous money market, 422.****Market practices, 431.****METHOD OF BUSINESS—(1) Raising of funds, 426.****(2) Lending (i) promotes.****(ii) bonds.****(iii) mortgages.****(iv) pledge of grain and other marketable commodities.****(v) pawning of valuables.****(vi) loans on *bahi batesa*, 427.****Modern, 134-5, 417.****Numbers, 412.****Of the old kind, 132.****Organisation, 430.****Rates of interest, 432.****Relation of, to (i) agriculture, 436.****(ii) trade, 437.****(iii) industry, 438.****Remittance operations of, 509.**

INDIGENOUS CREDIT AGENCIES, OTHER THAN INDIGENOUS BANKS AND BANKERS :—

- Accounts, system of, 456.
- Capital of, 450.
- Classes of, (i) rural, 443.
- (ii) urban, 443.
- Defects, 458.
- Methods of business of the urban moneylenders :
 - (i) the *sahukar*, 447.
 - (ii) the *arhatia*.
 - (iii) the *gistwala*, pawnbroker, etc., 447.
- Numbers, 449.
- Public opinion, 457.
- Rates of interest, 455.
- Relation to (i) agriculture, 451.
- (ii) trade, 452.
- (iii) industry, 453.
- With the Imperial bank and the joint-stock banks, 439, 454.
- Suggestions for improvement :—
 - Inclusion of moneylenders in co-operative societies, 303, 474.
 - Formation of a co-operative society of moneylenders, 302, 475.
 - Licensing of moneylenders, 476.
 - Rendering of accounts by moneylenders, 477-8.
 - Miscellaneous :—
 - (i) Bills of exchange, 479.
 - (ii) Stamp duty, 479.
 - (iii) Bankers' Association, 479.
 - (iv) Minor recommendations, 479.
 - Vernacular scripts, 480.

INDIGENOUS FINANCE, Chapter XI.**INDO-GANGETIC PLAIN :—**

- Central. Density of population, 23.
- Extent and soil of, 17.
- East. Density of population, 23.
- Extent and soil of, 17.
- West. Density of population, 23.
- Extent and soil of, 17.

INDUSTRIAL BANK. Establishment of, recommended, 402—4.**INDUSTRIAL LOANS by Government, 145.****INDUSTRIES :—**

- Agencies which finance small urban, 132(3).
- Agricultural, use of power in, 371.
- Common subsidiary, 363.
- Cottage, declining, 73.
- Decline of the small, 73, 376.
- Dairy industry, 365.
- Finance of small rural, 375.
- Fishing, 364.
- Fruit and vegetable, 367-8.
- Hydro-electric development and village, 372.
- Importance of some small-scale, 397—400.
- Introduction of new and expansion of existing, 373.
- Market gardening, 369.
- Organisation and finance of small rural, Chapter IX.
- Organisation and finance of small urban, Chapter X.
- Poultry farming, 370.
- Power, use of in agricultural, 371.
- Rural, as stabilising agriculture, 374.
- Special, 366.
- Urban, principal, 72-3.
- Vegetable, 367.
- Weaving, 377-9.

- INFERIOR PROPRIETORS, Rights of, 48—50.**
- INSOLVENCY :—**
 Complaints against law, 322.
 Appointment of special judges, suggested, 322.
- INSURANCE, Postal life, extension to general public in rural areas, recommended, 524.**
- INTENSIVE ECONOMIC SURVEYS carried out for committee, 10.**
- INTEREST :—**
 Discretion of courts to reduce, after suit, should be withdrawn, 324.
 Rates of, charged by indigenous bankers, 432.
 Rates of, charged by credit agencies other than indigenous banks and bankers, 455.
- INTERMEDIARY, *Beopari* as an, between peasant and market, 244.**
- INVESTMENT :—**
 Encouragement of thrift by, 313.
 Existing facilities for, inadequate, 504.
- INVESTMENT HABIT—Chapter XII.**
 Attitude of average Indian in regard to investment, 483, 497.
 Growth indicated by rise of tenant moneylenders, 495.
 Influence of Government on, 484, 497.
- IRRIGATION :—**
 Area under, and methods of, 34—6.
 Canal, extension not possible, 36.
- ITINERANT DEALER, the, 380.**
- JAT, description of the, 91.**
- JOINT-STOCK BANKS :—**
 Agency of, should be used to sell post office cash certificates, 519.
 Facilities offered by, for purchase and sale of government securities, 503.
 List of, Appendix to Chapter III.
 Nature of business, 138.
 Number of, 138. (*See also Appendix to Chapter III.*)
 Opening of new, 529—32.
- KABULI (Punjabi, Mughal, Agha) :—**
 Description of business and methods of, 106.
 Rates of interest charged by, 106.
- KACHHA ARHATIA :—**
 Difference between *pakka arhatia* and, 256.
 Part played by in marketing grain, 253, 256-7.
- KANS. Found extensively in Central India Plateau, 26.**
- KARKHANADAR :—**
 As (i) his own financier and (ii) as contractor, 381—4.
 Relations between, and workers, 389—91.
- KHANDSALI. Nature of business of the, 100(4), 251.**
- KOTHWAL. Nature of business of the, 131.**
- KURMI. Description of the, 91.**
- LAND :—**
 Bundelkhand Land Alienation Act :—
 Extension to other parts of province, undesirable, 243, 320.
 Object and effect of, 318-9.
 Land Improvement Loans Act, working of, 359.
 Mortgage (a) :
 Banks : (*See under Land Mortgage*).
 Kinds (a) Simple, 152.
 (b) Usufructuary, 152.
 Misuse of, as security for debt, 155.
 Variations in use of, as security for debt, 157.
 Volume of debt secured on, 156.
 Tenure, system of, 44—54.
 Value, reduction of as result of changes in tenancy law, 328—30.

LANDLORDS :—

- Agency from whom they borrow, 113.
- Agricultural debt, large proportion financed by, 112—4.
- Debt :—
 - Correction of figures to allow for, 174.
 - Estimate of indebtedness, 198 and page 143.
 - Disadvantages attaching to loans to tenants by, 114.
 - Effect of agricultural indebtedness on transfer of property, 237.
 - Proportion indebted, 112.

LAND IMPROVEMENT LOANS ACT, working of, 359.**LAND MORTGAGE(S) :—**

- Bank (s) :—
 - Long-term credit and, 350—6.
 - Other countries, 352.
 - Provincial, scheme for, 350—6, Appendix to Chapter VIII.
 - Suitable for rural monied class, 517(2).
- Classification of, 137.
- Distribution of, 138.
- Long-term credit and, 350—6.
- Kinds, (a) Simple, 152.
- (b) Usufructuary, 152.
- Misuse of, as security for debt, 155.
- Number and value of registered, page 139.
- Variations in use of, as security for debt, 157.
- Volume of debt secured on, 156.

LAND MORTGAGE BANK(S). See under Land Mortgage.**LAND TENURE. System of, 44—55.****LAW, HINDU AND MUHAMMADAN :—**

- Ancestral debt, 85—7.
- Peculiarities of, 85—8, 334-5.

LEGAL SITUATION IN RESPECT OF DEBT. Chapter VII.**LEGISLATION :—**

- Banking, 533.
- Regulated general markets, establishment of, 267.
- Tenancy, Origin and objects of, 45.

LETTERS OF CREDIT. Travellers', issue of, proposed, 523.**LICENSED WAREHOUSES, 270—4.****LOANS :—**

- Co-operative societies :—
 - Delay in making, 302.
 - Difficulties in connexion with the making of, 292—5.
 - Postponement of repayment when necessary, recommended, 301.
- Grain, 204—6.
- Ornaments, 217.
- Qistbandi*, 217.

LONG-TERM CREDIT and land mortgage bank, 350—8.**MAHAJAN :—**

- As (i) financier and (ii) co-ordinating agent, 385-6.
- Extent of operations of, 101.
- Nature of transactions of, 100-1.

MAHAL, kinds of, 44.**MANURE, Inadequate use made of, 31.****MARKETS :—**

- Difference between organised and unorganised, 250.
- Incidental charges levied in, 285.
- Periodical, 269.
- Regulated general, needed, 267.

MARKET GARDENING, as a subsidiary occupation, 369.

MARKETING :—

- Agencies, 118—28.
- Agricultural, Chapter V.
- Arhatias*, rôle of, 249—58.
 - Kachcha*, 252, 255.
 - Pakka*, 252, 255.
 - Difference between *kachcha* and *pakka*, 255.
- Beoparis*, rôle of, 244—53.
- Co-operative societies for, introduction of, 268.
- Defects in system of, 260—6.
- Finance. (*See under Marketing Finance*).
- Incidental charges levied in markets, 265.
- Methods, recent changes in, 275.
- Moneylenders and *beoparis* able to regulate agricultural, 244.
- Societies, co-operative, introduction of, 268.

MARKETING FINANCE :—

- Co-operative societies should undertake, 259.
- Methods by which *pakka arhatias* obtain funds for, 258.
- Present system of, 257.
- Suggestions for improvement in, 259.
- Trade bills should be more extensively used, 259.

MARRIAGE. Expenditure on, 80—2.

MERCHANTS. Use of *hundis* for remittance purposes by, 259, 509.

METHODS of raising funds by indigenous bankers, 443.

MIDDLEMEN :—

- Itinerant, types of, 247.
- In urban industries :—
 - Causes of the prevalence of, 387-8.
 - Types, 380—6.

MILITARY BANKERS, 137.

MONEYLENDER (s) :—

- Accounts :—
 - Rendering of, 477.
 - System of keeping, 456.
- Agriculturist, 111.
- Amateur, 110—7.
- As a co-operator, 303.
- Bania*, 94—9.
- Capital of, 450.
- Classes of, 443.
- Co-operative societies :—
 - Formation of, 475.
 - Inclusion in, 474.
- Distribution of debt according to, 200, and page 144.
- Errors of, 338.
- Herds of miscellaneous, 110.
- Illicit practices of, 220.
- Indigenous (*see under Indigenous Banks and Bankers*).
- Licensing of, 476.
- Madajan*, 97.
- Miscellaneous Rural (*Beopari, Banjara, Bahari, Phariwala, Khandali*). Nature of business of, 109.
 - Urban (*gichwala, pawnbroker, etc.*), 132.
 - Number of, 449.
 - Peripatetic, 103—9.
 - Professional, 94—9.
 - Public opinion, 457.
 - Qichwala*, 447.
 - Regulation of operations of, proposed, 473—8.
 - Sahakar*, 445.
 - Tenant, 115—7.
 - Village, 94—6.
 - Zemindar, 112—4.

- MONEY ORDERS :—**
 Charges for, 509(5).
 Extent of, paid in certain districts, 68.
 Reduction of charges for, proposed, 5 21.
- MORTGAGE :—(See under Land Mortgage).**
 Equitable, legalization of, recommended, 321.
 Usufructuary, automatic redemption within a fixed period, 321.
 Value of usufructuary, 329.
 Exproprietary or occupancy tenant should be given a restricted right of, 333.
- MUGHAL (Kabuli, Punjābi, Agha).** Description of business and methods of, and rates of interest charged by, 106.
- MUNICIPAL BOARDS** should be permitted to deposit money in co-operative banks, 316.
- MUSLEM (s) :—**
 Indebtedness of, greater than of Hindus, 88.
 Law, risks arising from, 334-5.
- NATURAL DIVISIONS :—**
 Of United Provinces, 17.
 Grouping of, into four major tracts, 18.
 Population, density of, 23.
- NEGOTIABLE INSTRUMENTS.** Proposal to make postal cash certificates negotiable, 519.
- NEPALESE TRADE :—**
 British currency accepted, 553.
 Carried on in three ways, 552.
 Credit, how obtained, 554.
- NON-OCCUPANCY TENANTS, Rights of, 53-4.**
- NOTES :—**
 Absorption of, 491-3.
 Increase in circulation of, 465.
 Not being hoarded, 495.
- NUMBER OF WORKING AND IDLE DAYS.** Account of, 361.
- OAKDEN COMMITTEE, 287-8.**
- OCCUPANCY TENANTS :—**
 Kinds and rights of, 51-2.
 Proposal to give unrestricted right of mortgage to, 333.
- OCCUPATIONS, subsidiary, of agriculturists, 67.**
- OPEN PRICES, Sale of crops, 252.**
- OPINION, Public, of moneylenders, 457.**
- ORNAMENTS, Loans on security of, 217.**
- ORGANISATION :—**
 Of small rural industries, Chapter IX.
 Of small urban industries, Chapter X.
- OUDEH RENT ACT, Position of tenants under, 327-31.**
- PANCHAYATS. Jurisdiction and power of, 78, 84.**
- PAKKA ABHATIA :—**
 Difference between *kachha arhatia* and, 252, 256-7.
 Extent to which advances are obtainable against security of goods, 258.
 Methods of obtaining money for marketing finance, 258.
 Part played by, in marketing finance, 257.
- PAWNBROKERS, 132(2).**
- PEASANT :—**
 His need for capital, 346.
 Possible remedies for improving financial position of, 345, 347.
 Poverty of, 344.
 Psychology and ignorance of, 89-92.
- PEASANT PROPRIETORS.** Indebtedness of 183, 185 and Appendix I to Chapter IV.
- PERIODICAL MARKETS, 249.**
- PERMANENT TENURE-HOLDERS, 50.**
- PHERIWALA, 109(3).**

POPULATION :—

- Density of, 22.
- Number of inhabitants in the province, 22.
- Proportion engaged in agriculture, 22, 56.
- Proportion of urban to rural, 69.

POSSIBLE REMEDIES IN PRESENT SYSTEM OF AGRICULTURAL CREDIT, Chapter VIII.**POSTAL INSURANCE FUND :—**

- Benefits offered by, 502, 524—5.
- Extension to general public in rural areas, recommended, 524—5.
- Extent of business done by, 502.

POSTAL ORDERS. Proposal for introduction of rupee, 522.**POST OFFICE :—**

- Cash certificates, 501.
 - Classes which use, 501.
 - Extent of issues and discharges of, 501.
 - Proposals for popularising, 520.
- Cheque accounts, proposal for opening, 523.
- Insurance, extension to general public in rural areas, recommended, 524—5.
- Importance of, as a remittance agency, 509.
- Money order charges, reduction of, 522.
- Rupee postal orders, proposal for introduction of, 522.
- Savings banks :—
 - Classes which use, 500.
 - Deposits in and withdrawals from, extent of, 500.
 - Raising of deposit limits and rates of interest, proposal for, 519.
 - Opening of in every branch, impracticable, 504.
- Securities, facilities for purchase of, through, 504.
- Travellers' letters of credit, 523.

PRICES :—

- Difference in, between large and country *wandis*, 255.
- Village market prices governed by world prices through *pakta arhatia*, 256.
- Secret settlement of, in markets, 266.

PRODUCE, practice of dumping, 261.**PROFESSIONAL MONEYLENDERS, 94, 109.****PROMOTION OF SALES. Provincial emporium, 405.****PROPRIETORS :—**

- Rights of, 47.
- Inferior, 48—50.

PROVINCIAL BOARD OF ECONOMIC ENQUIRY, proposed, 559—67.**PROVINCIAL CO-OPERATIVE BANK, 308.**

- Debentures of, should be included in list of trustee securities, 315.
- Establishment of a, recommended, 308.
- Scheme for proposed, Appendix II, Chapter VI.

PSYCHOLOGY :—

- Indian peasant, '89—92"
 - Of the Jat, 91.
 - Of the Kurmi, 91.

PUBLIC OPINION, of moneylenders, 457.**PUNJABI (Kabuli, Mughal, Agha) :—**

- Description of business and methods of the, 106.
- Rates of interest charged by, 106.

QISTRAHI. System explained, 104—5.**QISTWALA. Nature and extent of business of, 104, 105, 133(1).****QUESTIONNAIRE :—**

- Simplified and given wide publicity, 9.
- Standard questionnaire for provincial committees, see Appendix.

- RAILWAYS :—**
 Earnings, proposal for credit into deficit treasuries, 527.
 Receipts, practice of supporting *darshani hundies* with, 258-9.
- RAINFALL, season and extent of, 33.**
- REGULATED GENERAL MARKETS, legislation for establishment of, recommended, 267.**
- RELATIONS BETWEEN KARKHANADARS AND WORKERS, 389—91.**
- REMISSIONS AND SUSPENSIONS OF LAND REVENUE, a help also to the agriculturist, 143.**
- REMITTANCE :—**
 Agencies, 509-10.
 Emigrants, a source of subsidiary income, 68.
 Defects in system, 511.
 Facilities, absence of, in many places, 511.
- RENT AND REVENUE LEGISLATION, 327—32.**
 Effect on credit, of new, 328.
- REPAYMENT OF LOANS. Suggestion for postponement by co-operative societies, when necessary, of, 301.**
- RESERVE BANK, 481, 535.**
 Agencies of, 465.
 Institution of, recommended, 535.
- RESERVES :—**
 Tenantry possess large, 116.
 Treatment of cash balances and, of co-operative banks, 314.
- RIGHTS OF TRANSFER. Proposal to give exproprietary or occupancy tenants restricted, 333.**
- RURAL INDUSTRIES, Chapter IX :—**
 Agricultural, use of power in, 371.
 As stabilising agriculture, 374.
 Dairy industry, 365.
 Finance of, 375.
 Fishing and agriculture, 364.
 Fruit farming and preserving, 368.
 Introduction of new and expansion of existing, 373.
 Market gardening, 369.
 Poultry farming, 370.
 Vegetable, 367.
 Village, and hydro-electric development, 372.
- RURAL RECONSTRUCTION :—The problem of the future, 559.**
 Societies for, should precede credit societies, 291.
- SAHUKAR :—**
 Nature of business of the, 102, 129.
 Rates of interest charged by, 102.
- SALE(s) :—**
 Agencies and stores, co-operative, 304.
 Organising of, by co-operative societies, 401.
 Promotion of, through provincial emporium, 405.
- SARRAF(s) :—**
 Kinds of, 130.
 Nature of business of, 130, 133.
- SAVING(s) :—**
 Banks (*see under Savings Banks*).
 Existing facilities for, inadequate, 504.
 Hoarding, the most common form of, 483, 497.
- SAVINGS BANKS :—**
 Classes which use postal, 500.
 Deposits and withdrawals in postal, extent of, 500.
 Deposit limits in postal, proposal for raising, 519.
 Rates of interest in postal, 519.

SEASONAL BUSINESS, suggestion for opening periodical branches of banks or counters at places offering, 531-2.

SEASONS :—

Rainfall, 33.

Sowing of various crops, 27, 37—40.

SECURITY :—

Hypothecation of crops, 251.
of godowns, 258.
of ornaments, 133(2).

SECURITIES, government, purchase and sale of, 503.

SEED. Distribution of, by the Agriculture department on credit, 30, 144.

SILVER :—

Replacement of, by notes, 485.
Return from circulation of, 485—94.
Return of, from hoards, 494.

Sir, Restriction on total holding of, 47.

SMALL HOLDINGS : Under-employment in, 362.

SMALL INVESTOR : Requires development of existing investment facilities rather than more banks, 517.

SOCIAL SYSTEM : Economic aspects of, 74—84.

SOCIETIES :—

Co-operative (*see under Co-operative Credit Societies*).
Marketing (*see under Marketing*).
Moneylenders (*see under Moneylenders*).
Sale (*see under Sale*).
Traders (*see under Traders*).

SOIL :—

Black cotton, 17, 19.
Classification of, 19.
Nature of, of the natural divisions, 17.

SPECIAL INDUSTRIES, 366.

SPECULATION, in grain markets, 197, 260.

STAMP DUTY, Reduction of, on bills payable within six months, recommended, 479.
Cheques, effect of abolition of, on growth of cheque habit, 513.

STATISTICS OF DEBT. Appendix I to Chapter IV.

STATUTORY TENANTS : Impossibility of giving right of transferability to, 333.

STERLING POSTAL ORDERS :—

Rates for, 509(5).
Used as a means of inland remittance, 509(5).

STOCK EXCHANGE : Insufficient demand for, 503.

STORAGE :—

Licensed warehouses, 270—4.
Methods of, 269.

SUBDIVISION OF HOLDINGS, 57-8.

SUB-HIMALAYA, EAST :—

Density of population, 23.
Extent and soil of, 17.

SUB-HIMALAYA, WEST :—

Cultivable area available, greater than in other divisions, 26.
Density of population, 23.
Extent of the division, 17.

SURPLUSES, 163-4.

SUBSIDIARY occupations, 67, 363.

SUB-TENANTS : Nature of tenancy of, 55.

SUGARCANE :—

- An important crop, 40.
- Hypothecation of standing crops, 251.
- Season for sowing, 27.

SUPERIOR TENANTS : Kinds and rights of, 51-2.

SUPPLY BILLS :—

- Charges for, 510.
- Relaxation of restrictions on issue of, 526.
- Use of, 510.

TABLES showing indebtedness of landlords and tenants, Appendix I to Chapter IV.

TAQAVI :—

- Agriculturists' Loans Act, 357.
- Amount given, insufficient, 228.
- Collection, methods of, rigid, 229.
- Co-operative societies, distribution through, recommended, 316-7, 337.
- Corruption amongst lower staff, 230.
- Delay in distribution, 227.
- Distribution of seed as, 30.
- Distribution through co-operative societies, recommended, 316-7.
- Extent of, 143.
- Land Improvement Loans' Act, 359.
- Preliminary enquiries, 226.
- Removal of restriction against giving advances to co-operative societies, 315-6.
- System explained, 223-5.

TAULA : (weighman), Activities of the village, 248.

TELEGRAPHIC TRANSFERS, 510, 526.

TENANCY ACTS, Origin and objects of, 45.

TENANTS :—

- Expropriatory, rights of, 51-2.
- Indebtedness of, 183, 185 and Appendix I to Chapter IV.
- Legal protection of, 45.
- Long-term credit of, 333.
- Moneylenders, 115-7.
- Occupancy, classes and rights of, 51-2.
- Ordinary, rights of, 53-4.
- Possess large resources, 116.
- Proportion of debt financed by, 115.
- Proposal to give restricted rights of transferability to, 333.
- Subtenants, nature of tenancy of, 55.
- Superior, classes and rights of, 51-2.

TENURE, System of land, 41-55.

TERMS OF REFERENCE to committee, 7.

THRIFT : Encouragement of, by investment, 313.

TIBET :—

- Bhotiyas, 539-51.
- Exports to, 542.
- Imports from, 543.
- Trade, 537-51.
- Finance, 546-51.
- Marketing, 537-545.

TOUR of Secretary, 11.

TOWNS, 69-71.

Country, 70.

TRADE BILLS, should be more extensively used in marketing finance, 259.

TRADE :—

- Bhotiya, 539—51.
- In the hills and on the frontier, 537—58.
- Nepalese, 552—4.
- Tibetan, 537—51.

TRADERS :—

- Societies of, 303-6.

TRANSFER OF PROPERTY ACT, Amendments suggested, 321.

TRANSPORT, Means of, of produce to markets, 246.

TRAVELLERS' LETTERS OF CREDIT, Proposal for introduction of postal, 523.

TREATMENT OF CASH BALANCES AND RESERVES of co-operative banks, 314.

TREASURY BALANCES, uses of, 510.

TUBE-WELLS. Electric power available for pumping water from, 36.

TYPES OF HANDICRAFTSMEN. A chain of, 392.

TYPES OF MIDDLEMEN IN URBAN INDUSTRIES, 380.

- Itinerant dealers, 380.
- Karkhanadar*, 381—4.
- Mahajan*, 385-6.

UNDER-EMPLOYMENT IN SMALL HOLDINGS, 362.

UNECONOMIC HOLDINGS :—

- Definition of, 58.
- Point at which a holding becomes uneconomic is movable, 59.

UNITED PROVINCES LAND REVENUE ACT, Effect of, 327.

URBAN BANKING AGENCIES, 133—40.

URBAN INDUSTRIES :—

- Organisation and finance of small, Chapter X.
- Types of middlemen in, 380.

USURIOUS LOANS ACT :—

- Complaints against, 323.
- Defects in, 323.

VALUE. Reduction in land value as a result of changes in the tenancy law, 328—30.

VILLAGE :—

- Basis*, nature of transactions of the, 98-9.
- Mahajan* :—
 - Extent of operations of the, 101.
 - Nature of transactions of the, 100-1.
- Moneylender :—
 - Description of, 94-5.
 - Indispensable in rural life, 94—6.
 - Of two classes, *basis* and *mahajan*, 97.

VILLAGES, Description of, 20.

VERNAacular SCRIPTS, 480.

WEIGHTS AND MEASURES—

- Grain, false weight of, 266.
- Inquiry with a view to standardization of, recommended, 264.
- Variety of local, 263.

WITHDRAWALS, Extent of, from postal savings banks, 500.

WOMEN. Pawnbroking a speciality of, in certain parts, 132 (2).

WORKING DAYS. Number of agriculturists', 361.

ZAMINDAR MONEYLENDER, 112—4.

GLOSSARY.

<i>Abadi</i>	..	..	..	Habitation, group of houses.
<i>Almad</i>	..	..	..	Court clerk.
<i>Angochha</i>	..	..	..	Towel.
<i>Arhar</i>	..	..	..	Pulse, <i>cytiscus cajan</i> .
<i>Arhat</i>	..	..	..	Commission agency, commission.
<i>Arhatia, arhatiya, arhiya or arhi</i>	..	..	..	Commission agent, broker.
————— <i>bachcha</i>	..	..	..	Who introduces a <i>beopari</i> to a purchaser.
————— <i>pakka</i>	..	..	..	Proper commission agent.
<i>Asami</i>	..	..	..	Client.
<i>Badni ka catta</i>	..	..	..	<i>Khatti</i> speculations.
<i>Bahi</i>	..	..	..	Account book.
<i>Bahi khata</i>	..	..	..	Ledger, book entries.
<i>Baisakh</i>	..	..	..	Hindu month corresponding to April.
<i>Bajra</i>	..	..	..	A small millet, <i>pennisetum typhoides</i> .
<i>Bania</i>	..	..	..	Trader, moneylender.
<i>Banjara</i>	..	..	..	A class of carrier especially of grain, grain dealer.
<i>Beejab</i>	..	..	..	Invoice.
<i>Behwari</i>	..	..	..	Creditor, moneylender.
<i>Be-iman</i>	..	..	..	Faithless, dishonest.
<i>Bejhar</i>	..	..	..	Mixed grain.
<i>Beopari</i>	..	..	..	A dealer, trader, moneylender.
<i>Bhang</i>	..	..	..	Dried leaves of the hemp plant.
<i>Biseria</i>	..	..	..	Grain-lender.
<i>Bohra</i>	..	..	..	A caste; trader.
<i>Brinjal</i>	..	..	..	Egg plant.
<i>Brit</i>	..	..	..	See <i>jajmani</i> .
<i>Chambeli</i>	..	..	..	Jasmine. <i>s.</i>
<i>Charas</i>	..	..	..	Resinous matter formed on the flowering tops of the female hemp plant and collected separately.
<i>Chhattak</i>	..	..	..	1/16th seer.
<i>Chhut</i>	..	..	..	Rebate.
<i>Chikan</i>	..	..	..	Embroidered cloth.
<i>Chittha</i>	..	..	..	Rough account.
<i>Daftar kharch</i>	..	..	..	Office expenses.
<i>Dallal</i>	..	..	..	Broker.
<i>Darohani hundi</i>	..	..	..	Sight bill.
<i>Darwan</i>	..	..	..	Porter.
<i>Dast garda</i>	..	..	..	Literally "hand loan", loan secured by a verbal promise.
<i>Deodar</i>	..	..	..	The Himalayan cedar, <i>cedrus libani</i> .

<i>Deorha</i>	..	..	..	One and a half times.
<i>Dhagamshala</i>	..	..	..	Rest-house.
<i>Dharmada</i>	..	..	..	Charity.
<i>Dharna</i>	..	..	..	Method of dunning.
<i>Dhoti</i>	..	..	..	Loin cloth.
<i>Doanni</i>	..	..	..	Two anna bit.
<i>Ekka</i>	..	..	..	A one-horse cart.
<i>Faqir</i>	..	..	..	Ascetic, beggar.
<i>Faqirs' akhara</i>	..	..	..	Group of <i>faqirs</i> under a leader.
<i>Ganja</i>	..	..	..	The dried flower heads of the female hemp plant from which the resin has not been removed.
<i>Ganith khulais</i>	..	..	..	Opening of the purse.
<i>Garha</i>	..	..	..	Coarse cloth.
<i>Ghara</i>	..	..	..	Pitcher.
<i>Ghee</i>	..	..	..	Clarified butter.
<i>Gorait</i>	..	..	..	A village menial who works for the <i>zamindar</i> .
<i>Goshala</i>	..	..	..	Home for cows.
<i>Gota</i>	..	..	..	Gold and silver thread work.
<i>Gotawala</i>	..	..	..	Dealer in <i>gota</i> .
<i>Gumashta</i>	..	..	..	Agent.
<i>Gur</i>	..	..	..	Unrefined Indian sugar, jaggery.
<i>Haisiyat</i>	..	..	..	Financial condition.
<i>Handi</i>	..	..	..	Small earthen vessel.
<i>Harha, Harhia or Haria</i>	..	..	..	A gang of wandering usurers.
<i>Hath udhar</i>	..	..	..	See <i>dast girda</i> .
<i>Holi</i>	..	..	..	Hindu festival.
<i>Hundi</i>	..	..	..	Bill of exchange.
<i>Itr</i>	..	..	..	Otto or <i>attar</i> , essence of rose or other flower.
<i>Jajmani</i>	..	..	..	Circle of clients.
<i>Jhil</i>	..	..	..	A marsh, shallow lake.
<i>Juar</i>	..	..	..	The large millet, <i>andropogon sorghum</i> .
<i>Kachcha arhatia</i>	..	..	..	See under <i>arhatia</i> .
<i>Kahar</i>	..	..	..	Water carrier.
<i>Kamdani</i>	..	..	..	Embroidery or embroidered cloth.
<i>Kans</i>	..	..	..	A coarse, deep-rooted grass weed, <i>saccharum spontaneum</i> .
<i>Kapas</i>	..	..	..	Cotton with seed still adhering, unginmed cotton.
<i>Karchop</i>	..	..	..	Embroidery.
<i>Karda</i>	..	..	..	Dust.
<i>Karkhana</i>	..	..	..	Workshop.
<i>Karkhanadar</i>	..	..	..	Master artisan.
<i>Karta</i>	..	..	..	Agent, manager.
<i>Kartik</i>	..	..	..	Hindu month corresponding to October.
<i>Kashtikar</i>	..	..	..	Cultivator.
<i>Katauti</i>	..	..	..	Discount.
<i>Katha</i>	..	..	..	Sacred recitation.

<i>Khandali</i>	..	..	..	Dealer in sugar.
<i>Kharif</i>	..	..	..	Gold weather harvest.
<i>Khashhas</i>	..	..	..	A sweet scented grass root, <i>andropogon muricatum</i> .
<i>Khatti</i>	..	..	..	Grain pit.
<i>Khewat</i>	..	..	..	A record of proprietary rights.
<i>Khuddasht</i>	..	..	..	Zamindar's own cultivation.
<i>Kolhu</i>	..	..	..	Pressing machine.
<i>Kotha</i>	..	..	..	Barn.
<i>Kothi</i>	..	..	..	Business firm.
<i>Kothiwal</i> or <i>kothiwal sarraf</i>	..	..	..	Big banker.
<i>Kuar</i>	..	..	..	Hindu month corresponding to September.
<i>Larhiwan</i>	..	..	..	Cartman.
<i>Lihaf</i>	..	..	..	Quilt.
<i>Mahajan</i>	..	..	..	A creditor, banker, moneylender.
<i>Mandi</i>	..	..	..	Market.
<i>Muddati hundi</i>	..	..	..	Usance bill.
<i>Munim</i>	..	..	..	Agent, clerk.
<i>Nasrona</i>	..	..	..	Present, brokerage, double option.
<i>Padhan</i>	..	..	..	Village headman.
<i>Painth</i>	..	..	..	Periodical market.
<i>Pakka arhatia</i>	..	..	..	See under <i>arhatia</i> .
<i>Palludari</i>	..	..	..	Porterage.
<i>Panchayat</i>	..	..	..	Literally a council of five. Used to describe an association of any number of persons instituted for objects of an administrative or judicial nature.
<i>Panchayat sarrafu</i>	..	..	..	See <i>sarrafu panchayat</i> .
<i>Panch</i>	..	..	..	Member of a <i>panchayat</i> .
<i>Patti</i>	..	..	..	Share.
<i>Pattidar</i>	..	..	..	Co-sharer, petty landholder.
<i>Pheriwala</i>	..	..	..	Pedlar, hawkler.
<i>Purdah</i>	..	..	..	Veil.
<i>Purdanashin</i>	..	..	..	Lit. observing <i>purdah</i> ; woman who lives in seclusion.
<i>Purahiti</i>	..	..	..	Priestly dues.
<i>Qist</i>	..	..	..	Instalment, method of lending on the instalment system.
<i>Qistbandi</i>	..	..	..	Instalment system.
<i>Qistia</i>	..	..	..	Moneylender lending on the instalment system.
<i>Qistwala</i>	..	..	..	See <i>qistia</i> .
<i>Rabi</i>	..	..	..	Hot weather crop.
<i>Ram Lila</i>	..	..	..	The anniversary of Rama's victory over Ravan, a festival.
<i>Rojahi</i>	..	..	..	Daily, a kind of <i>qist</i> .
<i>Rozni</i>	..	..	..	See <i>rojahi</i> .
<i>Sahu</i>	..	..	..	See <i>sahubar</i> .
<i>Sahubar</i>	..	..	..	Lit. honest man, moneylender, banker.
<i>Sahukari</i>	..	..	..	Banker's business.

<i>Salami</i>	..	..	..	See <i>nazrana</i> .
<i>Sann</i>	..	..	..	Hemp, <i>crotalaria juncea</i> .
<i>Sarrafi</i>	..	..	..	Banker.
<i>Sarrafa panchayat</i>	..	..	..	Banker's council of five.
<i>Sarrafi</i>	..	..	..	Banker's script.
<i>Sawai</i>	..	..	..	One and a quarter times.
<i>Shraddha</i>	..	..	..	Hindu ceremony in honour of the departed spirits of dead relatives.
<i>Singhara</i>	..	..	..	Waternut.
<i>Sipahi</i>	..	..	..	Orderly.
<i>Sup</i>	..	..	..	A coarse sieve used for winnowing grain
<i>Surahi</i>	..	..	..	Earthen pitcher.
<i>Taluqdar</i>	..	..	..	A landlord in Oudh with special rights.
<i>Tarai</i>	..	..	..	Lowlands, submontane tract.
<i>Taqavi</i>	..	..	..	State loan for agricultural purposes.
<i>Tat</i>	..	..	..	Sacking.
<i>Taula</i>	..	..	..	Weighman.
<i>Tola</i>	..	..	..	1/5 chhattak.
<i>Toshakhana</i>	..	..	..	A store-room for valuable articles, treasure house.
<i>Waqf</i>	..	..	..	Gift of property.
<i>Zamindar</i>	..	..	..	Landlord.
<i>Zamindari</i>	..	..	..	Proprietorship of land.
<i>Zardozi</i>	..	..	..	Gold and silver work.

CHECKED
2003-04