

THE
HYDERABAD BANKING ENQUIRY
REPORT

COMMITTEE.

SIR AKBAR HYDARI (NAWAB HYDER NAWAZ JUNG BAHADUR).	<i>Chairman.</i>
B. ABDY COLLINS, Esq., C.I.E., I.C.S., Director-General and Secretary, Department of Commerce & Industry.	<i>Member.</i>
NAWAB FAKHR YAR JUNG BAHADUR, Financial Secretary.	<i>do</i>
A. R. CHISHOLM, Esq., Agent, Imperial Bank of India, Hyderabad.	<i>do</i>
E. THOMAS Esq., Agent, Central Bank of India, Hyderabad.	<i>do</i>
RAO BAHADUR C. V. PADMA RAO	} Representatives of the Hyder- abad Chamber of Commerce.
H. D. WATCHA, Esq.,	
RAJA SHIVLAL MOTILAL, Representative of the Indigenous bankers.	<i>do</i>
A. MOHIUDDIN, Esq., Special Officer, Banking Enquiry.	

TABLE OF CONTENTS

	PAGE
Members of the Hyderabad Banking Enquiry Committee ..	i
Proceedings of the Hyderabad Banking Enquiry Committee Meetings	1
Note by B. A. Collins, Esq., C.I.E., I.C.S.; Director-General and Secretary to Government of His Exalted Highness the Nizam, Commerce and Industry Department ..	5
Report by the Special Officer, Banking Enquiry ..	15

CORRIGENDA.

- Page 3 line 10 from below, *for* "extrepot" *read* "entrepot"
- Page 36 line 15 from above, *for* "weighment" *read* "weighmen"
- Page 42 line 23 from below *for* "has" *read* "have"
- Page 46 line 22 from above *for* "buyers." *read* "buyers' "
- Page 51 line 7 from below *for* "case" *read* "case."
- Page 58 line 19 from above *for* "on their creditors" *read* "on Bombay"
- Page 58 line 18 from below *for* "profit or" *read* "profit on"
- Page 68 line 6 from below *for* "applied" *read* "supplied"
- Page 78 line 18 from below *for* "has" *read* "have"
- Page 96 line 17 from above *for* "clear" *read* "clean"

Sources of supply of U.S. Rupees for the finance of export trade; Exchange; Remittance of O. S. Funds to the Marketing Centres; Lack of short term accommodation; Negotiable instruments	49
--	----

CHAPTER VI.—BETTER ORGANISATION OF THE MARKET.

Bill for regulating the Cotton Markets; Need for credit agencies; Facilities for Remittance	61
---	----

CHAPTER VII.—IMPORT TRADE.

	PAGE
Method of financing the import trade ; Distributing centre in the Dominions	68

CHAPTER VIII.—INDUSTRIES.

Finance for the small scale industries ; Technical knowledge ; Himru industry ; Industrial Bank	71
---	----

CHAPTER IX.—INDIGENOUS FINANCE.

Number and definition of indigenous Bankers ; Their Capital and clients ; Relation to agriculture ; Finance for Marketing the produce ; Relations to Imperial Banks and the Joint Stock Bank ; Money-lenders in the marketing centres	76
---	----

CHAPTER X.—INVESTMENT HABIT.

Post Office Savings Banks ; Gold Certificates ; Imperial and Joint Stock Banks ; Growth of cheque habit	84
---	----

CHAPTER XI.—MISCELLANEOUS.

Delay in the disposal of Civil Suits and execution of decrees ; Statistics	88
--	----

CHAPTER XII.—SUMMARY OF CONCLUSIONS. 91

APPENDIX 1.—Monthly figures for the export and import with details of exports for Cotton, Groundnut and Castor.	98
APPENDIX 2.—Value of Treasuries imported in the Dominions	103
APPENDIX 3.—Taqavi advances	104
APPENDIX 4.—Area in acres under cultivation and specification of crops and percentages of cotton, etc., to total	105
APPENDIX 5.—Abstract statement of Joint Stock Co.	106
APPENDIX 6.—Constitution and rules and regulations of the Industrial Fund	107