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THE ASSAM PROVINCIAL BANKING ENQUIRY COMMITTEE.

1929-30.

VOLUME II.

EVIDENCE.



SHILLONG.

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ASSAM PROVINCIAL BANKING ENQUIRY COMMITTEE.

QUESTIONNAIRE.

(The following memorandum is published in order to assist witnesses in the preparation of their evidence. It is not to be regarded as exhaustive, nor is it desired that each witness should necessarily attempt to deal with all the questions raised.)

I.—Agricultural credit and credit facilities for small industries.

1. Describe the present system by which the agriculturist in your district or province obtains finance—

(a) for expenses during cultivation,

(b) for capital and permanent improvements, and

(c) for other special needs, *e.g.*, failure of monsoon, for land revenue, etc.

What are the rates of interest charged in your district or province in respect of advances, the period for which loans are taken, the nature of the security given and accepted (*e.g.*, standing crops, etc.), and other conditions attaching to the grant of such loans?

Describe the part played in agricultural finance by Government, the Imperial Bank of India, the Joint Stock Banks, Co-operative Banks, the Indigenous Banks and Bankers, professional money-lenders, merchants and dealers, and other organisations giving credit (*e.g.*, companies trading in fertilisers, etc.).

Is there any Joint Stock Bank in your district which transacts banking business apart from money-lending?

Can you give an estimate of the total amount of capital required for the various purposes stated above for your district or province?

Is any information available as to the extent of finance provided annually in kind?

State defects, if any, in the present system and the reasons for the existence of such defects. Do you suggest any remedies? Discuss this with special reference to Rural Co-operative Societies.

Is there co-ordination among the various credit agencies including Government, and is there scope for improvement in that direction?

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