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REPORT

OF THE

PUNJAB PROVINCIAL BANKING  
ENQUIRY COMMITTEE,

1929-30.

VOLUME I.



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**APPENDIX I.**  
**STATEMENT OF EXPENDITURE.**

Serial No.	Head.	EXPENDITURE INCURRED.		Grand total.
		During the financial year 1929-30.	During the financial year 1930-31.	
1	Pay of Officers—	Rs.	Rs.	Rs.
	(Non-voted) .. .. .	7,449	10,267	17,716
	(Voted) .. .. .	1,426	2,080	3,506
2	Pay of Establishment—			
	(Voted) .. .. .	1,232	4,110	5,342
3	Compensation house-rent allowance—			
	(Voted) .. .. .	25	72	97
4	Travelling expenses—			
	(Non-voted) .. .. .	658	187	845
	(Voted) .. .. .	1,177	5,206	6,383
5	Other expenses including cost of printing—			
	(Voted) .. .. .	1,723	6,759	8,482
6	Total .. { (Non-voted) ..	8,107	10,454	18,561
	{ (Voted) ..	5,583	18,227	23,810
	GRAND TOTAL ..	18,690	28,681	42,371

## GLOSSARY.

<i>Abadkar</i>	.. Peasant grantee in a canal colony.
<i>Anna</i>	.. One-sixteenth of a rupee.
<i>Arhti</i>	.. Commission agent.
<i>Asami</i>	.. A person dealing with a money-lender.
<i>Bahi</i>	.. Account book.
<i>Bajra</i>	.. Spiked millet.
<i>Bania</i>	.. A Hindu shop-keeper and money-lender.
<i>Baradari</i>	.. Literally brotherhood, but applied to all who have common family ties, however distant.
<i>Barani</i>	.. Land depending upon rain for cultivation.*
<i>Basti</i>	.. A suburb village.
<i>Be-izzati</i>	.. Loss of izzat ; disgrace.
<i>Benami</i>	.. Applied to a usufructuary mortgage taken by an agriculturist nominally on his account but actually on behalf of a non-agriculturist money-lender, to enable the latter to evade the provisions of the Land Alienation Act. The agriculturist executes a bond in favour of the money-lender for the amount in question.
<i>Beopari</i>	.. Trader.
<i>Bijak</i>	.. Invoice.
<i>Biti</i>	.. Railway receipt.
<i>Chaudhry</i>	.. The head or leader of a group, e.g., a group of those following a particular trade in a town.
<i>Chhatak</i>	.. One-sixteenth of a seer.
<i>Chhoot</i>	.. An allowance or deduction of interest made when a loan is repaid.
<i>Chhora</i>	.. The discount retained by a money-lender when a loan is made.
<i>Crore</i>	.. 100 lakhs, i.e., 10 million rupees, at 1s. 6d. to the rupee, worth £ 750,000.
<i>Dalal</i>	.. A broker.
<i>Dal</i>	.. Pulse boiled with spice.
<i>Danda</i>	.. Stick.
<i>Darshani Hundi</i>	.. A hundi payable at sight.

<i>Darwan</i>	.. Gate-keeper.
<i>Daryai</i>	.. Silk cloth; generally coloured.
<i>Dasawar</i>	.. Export.
<i>Deputy Commissioner</i>	.. The administrative head of a district.
<i>Desi cotton</i>	.. Indigenous cotton.
<i>Dhami</i>	.. Commission paid by the buyer.
<i>Dharwai (or dhanwai)</i>	.. Primarily a weighman, but other business may be done as well.
<i>Dharamarth</i>	.. A charge made by a commission agent for charity.
<i>Dharmao</i>	.. The same as <i>Dharamarth</i> .
<i>Dheri</i>	.. A heap of grain.
<i>Gadh chhora</i>	.. The same as <i>chhora</i> .
<i>Garbar</i>	.. Trouble.
<i>Gaushala</i>	.. An alms house for aged or infirm cattle; also applied to the charge made by commission agents for the maintenance of a <i>gaushala</i> .
<i>Gola</i>	.. A ball of thread.
<i>Gur</i>	.. Unrefined sugar.
<i>Guzara</i>	.. Livelihood.
<i>Haisiyat</i>	.. Social position with particular reference to economic status.
<i>Hamsaya</i>	.. A friendly neighbour.
<i>Hundi</i>	.. Internal bill of exchange.
<i>Ilqa</i>	.. Neighbourhood.
<i>Izzat</i>	.. Social position and personal honour.
<i>Jangli</i>	.. Original inhabitants of the canal colonies.
<i>Jat</i>	.. One of the chief landowning tribes in the Punjab.
<i>Jins</i>	.. Grain.
<i>Jotshi</i>	.. Astrologer.
<i>Kachha</i>	.. Unmetalled (applied to a road): the opposite of <i>pucca</i> .
<i>Kadha</i>	.. The same as <i>chhora</i> .
<i>Kaj</i>	.. Death ceremony and funeral feast.
<i>Kamin</i>	.. Village menial or labourer.
<i>Kanda</i>	.. A beam-scale.
<i>Kapas</i>	.. Unginned cotton.



<i>Kasera</i>	.. A dealer in utensils.
<i>Khaddar</i>	.. Plain hand-woven cloth.
<i>Khaddi</i>	.. Loom.
<i>Kharbua</i>	.. Melon.
<i>Khata</i>	.. Ledger.
<i>Khazanchi</i>	.. Treasurer.
<i>Khes</i>	.. A hand-woven blanket.
<i>Kiriyana</i>	.. Petty groceries.
<i>Kishbandi</i>	.. Fixing of instalments.
<i>Khoja</i>	.. A Muslim trading caste.
<i>Kotha</i>	.. A room for the storage of grain, etc.
<i>Kulah</i>	.. A kind of skull cap worn with the turban to keep it in shape.
<i>Kurta</i>	.. Shirt.
<i>Lakh</i>	.. 100,000 rupees; at 1s. 6d. to the rupee, worth £ 7,500.
<i>Lakhpati</i>	.. A very rich man.
<i>Landa</i>	.. A script used by traders for their book-keeping.
<i>Latha</i>	.. White machine-made cloth.
<i>Lehas</i>	.. Undue favour.
<i>Lota</i>	.. An earthen vessel.
<i>Lungi</i>	.. A silk turban.
<i>Lun-tel</i>	.. A petty grocer.
<i>Mahajan</i>	.. A Hindu trading and money-lending caste.
<i>Mandi</i>	.. Market.
<i>Maund</i>	.. 82.23 lbs.
<i>Masdur</i>	.. Labourer.
<i>Mela</i>	.. Fair.
<i>Miadi Hundi</i>	.. Bill of exchange payable after a specified period.
<i>Muddati Hundi</i>	.. The same as <i>Miadi Hundi</i> .
<i>Muklawa</i>	.. The ceremony of a bride going to her husband's house after the consummation of her marriage.
<i>Munim</i>	.. An accountant.
<i>Mustajari</i>	.. Usufructuary mortgage for at most 20 years.

<i>Pachotra</i>	.. The 5 per cent commission paid to the village headman for the collection of land revenue.
<i>Parchun</i>	.. See <i>kiriyana</i> .
<i>Patri</i>	.. Dry cotton pods, leaves, etc.
<i>Pheriwala</i>	.. Hawker, pedlar.
<i>Phuti</i>	.. Unginned cotton.
<i>Pind pakauri</i>	.. Petty shop-keeping in villages.
<i>Pucca</i>	.. As applied to a road, metalled; as applied to a house, made of stone or burnt bricks: the opposite of <i>kachha</i> .
<i>Pugree</i>	.. Turban.
<i>Rais</i>	.. A citizen of position.
<i>Rokar</i>	.. Cash book.
<i>Roznamcha</i>	.. Day book.
<i>Rupee</i>	.. The Indian standard coin, now stabilized at 1s. 6d.
<i>Sawai</i>	.. 25 per cent interest, applied to dealings in grain.
<i>Seer</i>	.. One-fortieth part of maund, about 2lbs.
<i>Settlement Officer</i>	.. The officer charged with the revision of land revenue, which is done periodically.
<i>Sitta</i>	.. Speculation.
<i>Shikasta</i>	.. A vernacular shorthand; used in book keeping.
<i>Tahband</i>	.. Skirt worn by Muhammadans.
<i>Tahsil or tehsil</i>	.. A sub-division of a district: in the Punjab, there are usually from 3 to 5 in a district.
<i>Takari</i>	.. A pair of scales.
<i>Teli</i>	.. Oilpresser.
<i>Than</i>	.. Whole piece of manufactured cloth.
<i>Thathiar</i>	.. A brass smith.
<i>Tolai</i>	.. Weighment.
<i>Toria</i>	.. An oilseed.
<i>Walayat</i>	.. Foreign countries.
<i>Zemindar</i>	.. One who owns land, however little.

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