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# REPORT

of the

## United Provinces Provincial Banking Enquiry Committee

—  
1929-30

—  
Volume I  
—



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

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## GLOSSARY.

<i>Abadi</i>	..	..	..	Habitation, group of houses.
<i>AMmad</i>	..	..	..	Court clerk.
<i>Angochha</i>	..	..	..	Towel.
<i>Arhar</i>	..	..	..	Pulse, <i>cytius cajan</i> .
<i>Arhat</i>	..	..	..	Commission agency, commission.
<i>Arhatia, arhatiya, arhtiya or arhti</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 satta</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>penicisetum typhoidesum</i> .
<i>Bania</i>	..	..	..	Trader, moneylender.
<i>Banjara</i>	..	..	..	A class of carrier especially of grain, grain dealer.
<i>Beefah</i>	..	..	..	Invoice.
<i>Bhawari</i>	..	..	..	Creditor, moneylender.
<i>Be-iman</i>	..	..	..	Faithless, dishonest.
<i>Bajher</i>	..	..	..	Mixed grain.
<i>Beopari</i>	..	..	..	A dealer, trader, moneylender.
<i>Bhang</i>	..	..	..	Dried leaves of the hemp plant.
<i>Bisaria</i>	..	..	..	Grain-lender.
<i>Bokra</i>	..	..	..	A caste; trader.
<i>Brinjal</i>	..	..	..	Egg plant.
<i>Brit</i>	..	..	..	See <i>jaymani</i> .
<i>Chamboli</i>	..	..	..	Jasmine.
<i>Charas</i>	..	..	..	Resinous matter formed on the flowering tops of the female hemp plant and collected separately.
<i>Chhattah</i>	..	..	..	1/16th seer.
<i>Chhut</i>	..	..	..	Rebate.
<i>Chibin</i>	..	..	..	Embroidered cloth.
<i>Chitta</i>	..	..	..	Rough account.
<i>Daftar kharch</i>	..	..	..	Office expenses.
<i>Dalla</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>Dharamshala</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>Ganrh khulai</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, unginced 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>Katouti</i>	..	..	..	Discount.
<i>Katha</i>	..	..	..	Sacred recitation.

<i>Khandeali</i> .. ..	..	.. Dealer in sugar.
<i>Kharif</i> .. ..	..	.. Cold weather harvest.
<i>Khas khas</i> .. ..	..	.. A sweet scented grass root, <i>andropogon muricatum</i> .
<i>Khatti</i> .. ..	..	.. Grain pit.
<i>Khevat</i> .. ..	..	.. A record of proprietary rights.
<i>Khudkashi</i> .. ..	..	.. <i>Zamindar's</i> own cultivation.
<i>Kolha</i> .. ..	..	.. Pressing machine.
<i>Kotba</i> .. ..	..	.. Barn.
<i>Kothi</i> .. ..	..	.. Business firm.
<i>Kothival or kothival sarraf</i>	..	.. Big banker.
<i>Kuar</i> .. ..	..	.. Hindu month corresponding to September.
<i>Larkhwan</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>Nazrana</i> .. ..	..	.. Present, brokerage, double option.
<i>Padhan</i> .. ..	..	.. Village headman.
<i>Paink</i> .. ..	..	.. Periodical market.
<i>Pakba arhatia</i> .. ..	..	.. See under <i>arhatia</i> .
<i>Palladari</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 sarrafa</i> .. ..	..	.. See <i>sarrafa 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, hawker.
<i>Purdah</i> .. ..	..	.. Veil.
<i>Purdawachin</i> .. ..	..	.. Lit. observing <i>purdah</i> ; woman who lives in seclusion.
<i>Purohiti</i> .. ..	..	.. Priestly dues.
<i>Qist</i> .. ..	..	.. Instalment, method of lending on the instalment system.
<i>Qisthundi</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>Ranni</i> .. ..	..	.. See <i>rojahi</i> .
<i>Sahu</i> .. ..	..	.. See <i>sahubar</i> .
<i>Sahubar</i> .. ..	..	.. Lit. honest man, moneylender, banker.
<i>Sahubarat</i> .. ..	..	.. Banker's business.

**CHECKED**  
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<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.