

CHAPTER VI

BANKING, TRADE AND COMMERCE

PART A—BANKING AND FINANCE

THE system of ancient indigenous banking in the district of Gulbarga, though obscure in details, was certainly far removed from the organised banking facilities of the present day. In the old days, the wealthy indigenous bankers dominated the credit structure of the rural parts. They used to take deposits of money from the public and were lending it to traders and commission agents. It was the small "sahukar" who was lending money to the cultivators. These sahukars were essentially traders and dealers and operated on their own funds or funds borrowed from the indigenous bankers. These bankers, in addition to making advances against mortgage of property, were also giving loans on stocks in godowns. But on the whole, their contribution directly towards financing cultivators was very small and quite a large amount of money was lying idle with them during the slack season. Even in the busy season, they were not very generous in investing their funds with the sahukars lest they should be locked up for a considerable period. The flow of capital into the interior, just when it was largely wanted, was thus not quite adequate. It was not until 1939 that this handicap was overcome, when the first branch of a joint-stock bank in the district of Gulbarga was established, viz., a branch of the Central Bank of India. This bank and similar other banks which were established later took bankers of repute into their confidence and appointed them as their agents for the supply of money to the sahukars. This necessitated, of course, a thorough change in the outlook of the joint-stock banks with regard to their investment policy which, in addition to profit-making, was also meant to help the district's economy as part of their duty.

**History of
Indigenous
Banking**

In tracing the history of indigenous banking, one cannot help saying that the money-lenders' credit, instead of helping the farmer, was often the cause of his ruin. There was no doubt that the credit was necessary for the farmer. Due to the seasonal nature of his occupation, his income was periodical, but his expenditure was practically constant throughout the year. Ordinarily, in

theory, he needed credit only for productive purposes. But the farmer borrowed more often to ward off the wolf of hunger from his door than to improve his lands. The rate of interest at which he borrowed was very seldom less than 12 per cent and often 18 to 24 per cent. The money-lender, having an elastic conscience, followed such methods of business as were seldom above board. Once a farmer fell into his clutches he seldom got out of them.

Banking in the modern sense was almost unknown in the district of Gulbarga before 1917, when a Central Co-operative Bank at Gulbarga, which is now called the Gulbarga District Central Co-operative Bank, was established. Thereafter, mortgage banks came into existence and these were confined to towns. They were very much like the loan offices of Bengal or the "Nidhis" of Madras, catering mostly to the urban middle classes. They were like ordinary commercial banks, except that they gave and took a higher rate of interest. Money was lent on the security of immovable property and against gold. What was called "lots system" was practised under which less money was advanced than was wanted and a bond was executed for a higher amount. Repayment was spread over a long period and was in easy instalments. This system of borrowing was very popular with the artisan and petty merchant classes since it suited their needs and pockets.

In course of time, several established banking institutions from outside were invited to open branches in the district. Prior to the opening of those branches, a bank by the name of Saraswati Bank was established in 1922 at Gulbarga; this was not only the earliest joint-stock bank in the district but also the only bank which had its registered office within the district. This bank had to be closed down on 19th December 1958. In 1932, the Gulbarga Urban Co-operative Bank was established. The Central Bank of India was the first outside joint-stock bank to open a branch at Yadgir in 1939; it opened its second branch at Gulbarga in 1950. The State Bank of Hyderabad established in 1944 a branch at Gulbarga; it also felt it necessary, on account of the existence of a cement factory at Shahabad, to open the second branch in 1945 at Shahabad. Since 1961, five more branches were opened, one each at Shorapur (28th December 1961), Gulbarga City (in Asif Gunj—14th May 1962), Yadgir (1962), Seram (1963) and Aland. A branch of the Canara Industrial and Banking Syndicate (now the Syndicate Bank Ltd.) was opened at Gulbarga on 19th December 1956. The Canara Bank opened a branch at Gulbarga on 12th August 1957. The Punjab National Bank also opened a branch office at Gulbarga in the year 1960. Thus the growth of modern banking was particularly rapid during the last twenty-five or thirty years.

Rural indebtedness is widely prevalent in the district. The agriculturists who are in need of money often go to private money-lenders and get their credit at heavy rates of interest. The rate of interest was not less than 12 per cent and often 18 to 24 per cent. In the pre-modern age, the villages in the district were little kingdoms in themselves, isolated from one another due to the lack of means of communication and transport; they were self-sufficient in so far as their major needs were concerned. Production was carried on more for their own use than for exchange. Land had very little commercial or market value. The village was ruled by a strong local panchayat where everybody knew everybody else. Justice was rough and ready, and in practically all the cases, the facts were known to all. Even in those days, the sahuakar played a very important part in the rural economy of the village. But there was no sanctity attached to his dealings or contracts in the literal sense and adjustments were made according to circumstances. Neither was it in the interest of the money-lender to expropriate the farmer from land because land was not a commercial asset in those days nor was it possible for him to do so owing to the traditions and customs of the village. His interest lay in financing the farmer and getting a good return. The British system introduced a number of changes; law and justice began to be firmly established, but unfortunately those who administered justice generally belonged to the towns and were divorced from village life, having little experience of the conditions prevalent in the villages and the traditions followed by them. Having been trained in the British law, they generally adhered to the strict legal aspect of the cases and insisted that contracts must be honoured, forgetting that the contracts were more often "cooked" than real. The improvement in the means of communications and transport brought the law courts nearer and the decay of the panchayats compelled people to resort to them. The village economy under the stress of changing circumstances began to crumble. The payment of land revenue in cash necessitated the sale of crops outside the villages resulting in the broadening of markets and the gradual introduction of exchange economy. The village money-lender was released from the control of the panchayats. The land had begun to acquire value and became an asset which he was keen to possess. He therefore employed all possible means to acquire the land of the farmer, even becoming more liberal in the provision of loans to the indigent cultivators.

**Role of
Money-
Lenders**

The result of this state of affairs was that a large majority of farmers in the district remained in debt, which was mostly of the unproductive type, and this debt was bequeathed from father to son as an inheritance.

In 1937, the Government of Hyderabad decided that a thorough enquiry should be made regarding the extent of in-

**Rural
Indebtedness**

debtedness. Mr. S. M. Bharucha, an officer of the Hyderabad Government, was appointed to conduct this enquiry. Mr. Bharucha decided to adopt a sample method of enquiry and sample villages were selected in every district. The result of the survey disclosed that when all the pattadars in the selected villages (those who were in debt and those who were free from debt) were taken into account, on an average, there was a debt of Rs. 187-8-0 per pattadar and family ; but when only those pattadars who were in debt were considered, on an average, the debt was Rs. 390-13-10 per indebted pattadar. The burden of debt worked out at Rs. 10-0-8 per acre whereas the average revenue assessment then was Rs. 1-13-0 per acre. On the population basis, the debt per agriculturist worked out to Rs. 30. The average debt per acre worked out at Rs. 10-0-8 per acre or Rs. 187.5 per pattadar. But it should be remembered here that more than half the number of pattadars (whose number included non-agriculturists, money-lenders, lawyers, officers and pensioners who possessed land) were found free from debt. This was to be expected because nearly one-third of the occupied land in the villages was owned by men who were not agriculturists by occupation. The real incidence of debt, therefore, was almost double the figures given above, whether it be the average debt per acre or per pattadar or per unit of population. It is clear that in 1937 that (a) every acre of land had a burden roughly of about six times the assessment, (b) that every agricultural family in the selected villages was indebted to the extent of Rs. 390-13-10 and (c) the agricultural debt showed an incidence of Rs. 30 per head. The real burden of the raiyats was that of interest, a burden which they felt acutely. Rates of interest varied in proportion to the credit and the status and standing of the borrower and also in proportion to the fertility and value of his land. In cases of well-to-do and punctual borrowers, the sahuakar was lending at 9 to 12 per cent interest. At the other extreme, where land was poor, or the debtor was already involved upto his neck, he was to pay 24 to 30 per cent. It was calculated that the average rate of interest in Gulbarga Suba was $20\frac{1}{2}$ per cent.

The causes of indebtedness were the small size of holdings, accentuated by sub-division and fragmentation due to laws of inheritance, recurring loss of cattle, insecurity of crop, extravagant expenditure on marriages and other domestic expenses, litigation, and the money-lender's system of business. The evil of small holdings was aggravated by fragmentation of land due to the law of inheritance providing for an equal share in the property to all the sons of a father. It is pertinent to quote here Sir Frederick Nicholson who said that "the necessary complement of the small holder of land is the money-lender. The result of small holdings aided by fragmentation is not only small incomes but wasteful cultivation and greater expense. Cultivators have to go round a number of pieces of land at a distance from one another,

have to employ labour uneconomically and to leave strips in every field uncultivated, with the result that the crop and income both suffer, as the master's eye cannot be everywhere." Small holdings of land were thus the direct cause of indebtedness. The next important cause of indebtedness was the recurring loss of cattle due to bad years now and then. Another cause was the insecurity of crop due to the capricious nature of the monsoon. Further, litigation and marriage expenses were also causes for the agricultural indebtedness in the district. It has been mentioned in the old records that, in a good year, the raiyats' debt for vakils' fees and court expenses was a big item in the sahumars' books. The worst aspect of a loan for litigation, like one for marriage, was that it was unproductive and therefore was more difficult to repay. Many of the people of the lower classes were also addicted to drinking. The habit of going in for loans for purchasing bullocks, or for payment of land assessment to Government was another cause of indebtedness.

The professional money-lenders were spread all over the district and it has been recorded that, on an average, one money-lender had ten clients. In some places, the sahumars divided villages among themselves for the business of money-lending and grain dealing. The *Laoni* system and the *Lagwad* system of advancing money were also prevalent among money-lenders of the district. Under the *laoni* system, the money-lender was advancing a certain amount to the cultivator before the sowing season, on the condition that as soon as the harvest was ready, the debtor would return the loan in kind at a price which was stipulated to be less than the future market price of the next harvest, by a certain percentage which was between 15 to 40, according to the creditworthiness of the cultivator. When the harvesting season was near, the sahumar sometimes did not allow the crop to be moved till his claim was settled by the debtor. The *laoni* system was also called the "Satta or speculation system" as it was based on speculation as to the price that the commodity was likely to fetch at harvest time. Under the *lagwad* system, the sahumar advanced to his client expenses of weeding when the crop was coming up. The sahumar charged two per cent per month because the loan was to be repaid in a few weeks or months, as soon as the harvest was in. If the agriculturist was unable to pay, he was charged compound interest.

In view of the growing seriousness of the problem of indebtedness, the Government of Hyderabad made several legislative enactments and adopted several remedial measures to alleviate the distress of the indebted agriculturists. One important measure designed to relieve the immediate distress of the cultivator was the system of extending "Taccavi" loans to him for agricultural operations. The usual rate of interest charged was six to six and a half per cent and this was subject to reduction

**Relief of
Indebtedness**

according to circumstances. For instance, during the famine of 1919, the rate of interest on "Taccavi" loans was greatly reduced. Apart from this, the Government was advancing annually, through the Agricultural Department, "Taccavi" loans for the purchase of seeds and agricultural implements. Loans of this nature were free of interest for the first year and were charged only six per cent interest thereafter.

In 1933, the Government realised that the lands of hereditary agriculturists were passing into the hands of money-lenders so rapidly that, if it did not intervene promptly, an alarmingly large number of agriculturists would be reduced to the condition of landless labourers on their own land. With a view to checking this exploitation, the Land Alienation Regulation was drawn up in 1936 and was introduced as an experimental measure in the two Marathwada districts of Aurangabad and Osmanabad. The beneficial effects of this regulation in those two districts enabled the Government to extend it to all the other districts. Later on, this temporary regulation was made a permanent enactment. Further, to relieve the cultivator of his old debts, the Government passed the Debt Conciliation Act in 1938. The purpose of this Act was to effect a reduction in the cultivator's debt (a large part of which consisted generally of accumulated interest for several years) through conciliation. Conciliation Boards were established in the State and the Boards were authorised to declare all the debts paid, if the money-lender refused to submit a detailed statement of the debts to the Board. But that clause was ineffective in the case of those money-lenders who had usurped the mortgaged land of their debtors. For in such cases, the Board had no power to get the recalcitrant money-lenders round. But according to an amendment, the first Taluqdars were authorised to take over such lands and arrange for their temporary cultivation. In 1938, the Gulbarga district had one such Conciliation Board which was functioning satisfactorily till the end of 1941. In the year 1938, the old Government of Hyderabad promulgated the Money-Lenders' Act, 1938. This Act aimed at checking the various glaring malpractices of the money-lenders in the State. It enforced the compulsory registration and licensing of money-lenders and fixed the rates of interest for future dealings. This Act fixed the highest rate of interest for secured debt at nine per cent (simple interest) and for unsecured debt at 12 per cent (simple interest). Compound interest was prohibited by that Act. The Act also directed all the money-lenders to submit at the end of every year, a statement to each of its debtors showing therein the amount of the capital and interest payable. Under another clause of the Act, the money-lender was required to issue receipts invariably for the amounts paid by his debtors. This Act was replaced by the Mysore Money-Lenders' Act of 1962 which came into force with effect from April 1, 1965. The actions of money-lenders throughout the State are now controlled and governed by this uniform Act.

As per 1961 Census, there were 69 licensed money-lenders in Gulbarga district.

As explained already, the need for introducing adequate legislation to discourage private money-lending was met from time to time. Most of the difficulties of the farmers arose out of the ease with which they were able to borrow. The remarks made by the Royal Commission on Labour in India about the farmers applies equally to the district of Gulbarga. The Commission remarked: "The fatal weakness in the present system is the comparative ease with which the worker can borrow sums which he has little prospect of being able to repay. His lack of education tends to prevent him from taking long views, and the offer of cash to the extent of a hundred or two hundred rupees for the thumb print is almost irresistible."

Increased agricultural production to meet short-falls and occasional scarcity has received the earnest attention of the State Government. In planning for increased production, particularly foodgrains, incentives to agriculturists form the basic factor. In addition to grant of special loans for grow-more-food schemes, the traditional methods of giving subsidy to the cultivators as an incentive for further effort, have come to stay; the age-old taccavi loans, as also irrigation and subsidy loans have all become familiar features. The following table indicates the extent of financial help rendered during 1964-65 to the cultivators of Gulbarga district.

**Loans and
Advances**

<i>Sl. No.</i>	<i>Name of Taluk</i>	<i>Taccavi loans</i>	<i>Irrigation well loans</i>	<i>Subsidy</i>
		Rs.	Rs.	Rs.
1.	Gulbarga	30,000	1,29,000	30,000
2.	Aland	51,000	1,43,000	3,000
3.	Afzalpur	20,000	80,000	5,000
4.	Chittapur	25,000	37,500	6,500
5.	Seram	55,000	59,000	15,000
6.	Yadgir	52,000	8,000	1,500
7.	Shorapur	25,000	47,250	8,000
8.	Shahapur	77,000	50,000	5,000
9.	Jevargi	40,000	37,500	2,000
10.	Chincholi	25,000	33,750	1,000
	Total	4,00,000	6,25,000	77,000

**Joint-Stock
Banks**

The following table gives the places in the district of Gulbarga having banking offices (other than co-operative) and the names of banks having offices in each of these places in 1965.

<i>Name of Place</i>	<i>Name of Bank</i>	<i>Nature of the office</i>
Gulbarga ..	1. The State Bank of Hyderabad	Branch Office
	2. Do (Asif Gunj)	do
	3. The Canara Bank Ltd.	.. do
	4. The Syndicate Bank Ltd.,	.. do
	5. The Central Bank of India	.. do
	6. The Punjab National Bank	.. do
Yadgir ..	1. The Central Bank of India	.. do
	2. The State Bank of Hyderabad	Pay office
Aland ..	The State Bank of Hyderabad	.. Branch office
Shahabad ..	The State Bank of Hyderabad	.. do
Shorapur ..	The State Bank of Hyderabad	.. do
Seram ..	The State Bank of Hyderabad*	.. do

It would be seen from the above table that there are no registered offices in Gulbarga district, all of them being branch offices of institutions registered elsewhere.

The Hyderabad State Bank was constituted under the Hyderabad State Bank Act XIX of 1940; the bank was renamed as the State Bank of Hyderabad in 1956. The main purpose for which this bank was established was to stabilise the currency (Hali Sicca of the Nizam's dominions), undertake Government (treasury) transactions, provide facilities for remittances, collections, finance, trade and advance against agricultural produce. There were, in 1965, seven branches of this bank within the confines of the district. An office of the bank was established at Gulbarga on 26th November 1944 and another at Shahabad on 10th November 1945. A branch was opened at Shorapur on 28th December 1961 and another branch at Gulbarga (Asif Gunj) was established on 14th May 1962. In the same year, a pay office of this bank was opened at Yadgir also followed by another branch office at Seram in 1963 and yet another one at Aland. The above offices are providing all types of banking facilities like deposits, remittances, collections, discount of trade bills and advances against agricultural commodities and raw materials. In addition, there are safe deposit lockers at the Gulbarga and Shahabad branches and a currency chest at the Seram branch.

*This branch transacts also treasury business and maintains currency chest.

Various schemes of deposits to suit the public are in operation ranging from an ordinary savings bank to five-year fixed deposits, thrift deposits and cash certificates. Schemes have been drawn up to allow for different forms of savings to suit different classes of people and others to allow for an income from an initial deposit. The bank advances against different kinds of approved commodities, from Government promissory notes to the usual agricultural commodities like oil-seeds, pulses and cotton. With the establishment of warehouses, agricultural and industrial marketing societies, small-scale industries and industrial estates, the bank has undertaken to help these enterprises.

The Central Bank of India, which was established in 1911 at Bombay, has two branches in Gulbarga district, situated at Gulbarga and Yadgir. The Yadgir branch was opened in 1939 and the branch office at Gulbarga was opened in 1950. These two, being prominent places in the district, attracted the attention of the Central Bank of India and the branch offices in these two places are catering for the financial needs of the people of the two towns.

The Canara Industrial and Banking Syndicate, now called the "Syndicate Bank, Ltd.," which was incorporated at Udipi in 1925 to finance cottage industries, took up, after three years, commercial banking and began to expand its activities by establishing branches. The district of Gulbarga has one branch of this bank, which is situated at the district headquarters town. This branch which was opened there on 19th November 1956, besides catering to the needs of traders and industrialists, provides deposit schemes to promote small savings. There is also a cumulative deposit scheme which is a monthly savings scheme. The pigmy deposit scheme which is a daily deposit scheme where savings are collected at the doors of the depositors is a speciality of this bank. Loans on commercial products to merchants and transport contractors, on gold ornaments and approved securities to the community as a whole, are also granted by this bank.

In 1906, a band of enthusiasts started at Mangalore a 'nidhi' with the name "The Canara Hindu Permanent Fund Ltd.," which was reconstituted in 1910 into a regular bank and was named "The Canara Bank Ltd." A branch of this bank was opened at Gulbarga on 12th August 1957 with a view to meeting the financial needs of the people of the district, to instil the habit of thrift and to give financial assistance to the businessmen to run and improve their business. This branch is not merely advancing money on all types of marketable securities, but is also financing industries on a long-term basis.

The Punjab National Bank which was started at Lahore in April 1895 by a group of enthusiastic and enterprising persons who keenly felt the need of such an institution in the economic circumstances of the time and which now has its head office at Delhi, opened a branch at Gulbarga in 1960. This branch, besides its usual banking transactions, is advancing loans against commercial commodities.

Co-operative Movement

Though the co-operative movement was started in British India during the regime of Lord Curzon in 1904 when the first Co-operative Societies Act was passed, it was in 1914 that the movement was started in the ex-Hyderabad State, of which Gulbarga was a district till 1956, with the object of improving the economic condition of the people, especially that of the agriculturists. The Co-operative Act No. II was brought into force in 1914 and it was in 1915 that a systematic effort was first made to organise co-operative credit societies with a Central Bank at Hyderabad. The first District Central Co-operative Bank was established in 1917 and that was at Gulbarga. Among the various economic difficulties with which the agriculturists were faced, lack of capital was regarded to be the most acute. The co-operative movement, therefore, confined its activities for a long time to providing cheap capital to the agriculturist. Although the success gained in this limited field of action during the first three decades since the inception of the movement was fairly satisfactory, the movement did not improve the lot of the agriculturist by raising his standard of living. The causes for this slow progress of the co-operative movement were many. The greatest defect was the lack of knowledge of the principles and methods of co-operation in those who were brought into its fold. More often than not, the rural economy of the place and the social structure of the people, particularly that of the village communities, were disregarded by the sponsors of the movement. Co-operation was preached as a doctrine of moral philosophy rather than as a system of practical economy. The organisation of co-operative credit societies of the Raiffeisen type was attempted from 1915. It was almost impossible to convince the people of the usefulness of the movement by referring to the achievements of Raiffeisen Banks or of Danish Societies. A vast majority of the people was illiterate. But they knew very well how to look after their business, however crude their methods were. In those days, the role of sahkars was prominent and they were the immediate and easiest source of loans. But this private trade was curtailed to a large extent as a result of war-time legislation. Rural banks were started in 1938. The aim of these banks was to encourage thrift amongst their members by forming the habit of savings, to give the members loans for their legitimate needs and to make arrangements for the marketing of their produce and to supply them with their requirements. The Second World War, which came as a blessing in disguise for the co-operative

movement, fully exposed the evil effects of the capitalistic system of production and distribution. This state of affairs turned the attention of the people, as also of the Government, to co-operation as a means of solving the difficulty and as a guiding light for the future. Another feature of the co-operative organisation of Gulbarga district (which was part of Hyderabad State till the reorganisation of States) was the establishment of grain banks in 1944. These were started to encourage the saving of grains amongst small farmers and to provide them loans in the form of grain for seeds and other requirements. The year 1950-51 marked the beginning of the First Five-Year Plan and in that year there were 376 co-operative institutions in the district.

During the First Five-Year Plan, not much progress could be achieved by the Department, as a lot of spade work had to be done and as the several schemes were introduced during the latter part of the First Five-Year Plan period and no financial assistance was made available to the co-operative institutions on behalf of the State Government. However, during the Second Five-Year Plan period, significant work was done. The following statement indicates the comparative development in the co-operative sector of the district from 1950-51 to 1963-64 :—

<i>Sl. No.</i>	<i>Particulars</i>	<i>Position ending year 1950-51</i>	<i>Position ending year 1955-56</i>	<i>Position ending year 1959-60</i>	<i>Position ending year 1963-64</i>
1	2	3	4	5	6
1. Number of societies—					
(a)	Agricultural Credit Societies.	366	436	302	250
(b)	Rural Banks ..	10	10	8	8
(c)	Large-sized Societies	..	..	43	43
(d)	Small-sized Societies	..	..	13	12
(e)	Service Co-operatives	..	..	221	347
	Total ..	376	446	587	660
2. Number of Members of—					
(a)	Agricultural Credit Societies	8,307	12,095	9,983	9,827
(b)	Rural Banks ..	969	1,139	647	1,121
(c)	Large-sized Societies	..	..	8,531	10,105
(d)	Small-sized Societies	..	..	1,504	1,183
(e)	Service Co-operatives	..	..	18,801	34,489
	Total ..	9,276	13,234	39,466	56,725

1	2	3	4	5	6
		Rs.	Rs.	Rs.	Rs.
3. Paid-up Share Capital of—					
(a)	Agricultural Credit Societies.	2,34,062	2,56,407	2,79,356	3,01,945
(b)	Rural Banks ..	17,707	16,897	8,697	8,395
(c)	Large-sized Societies	..	..	1,99,690	7,31,376
(d)	Small-sized Societies	..	..	33,216	42,197
(e)	Service Co-operatives	..	..	3,60,943	14,30,509
	Total ..	2,51,769	2,73,304	8,81,905	25,56,619
4. Loans advanced by—					
(a)	Agricultural Credit Societies.	1,38,521	2,15,134	7,53,385	29,491
(b)	Rural Banks ..	12,951	8,885	1,165	..
(c)	Large-sized Societies	..	..	11,01,434	9,84,652
(d)	Small-sized Societies	..	..	1,89,295	53,036
(e)	Service Co-operatives	..	..	16,49,468	28,73,301
	Total ..	1,51,472	2,24,019	36,94,747	39,40,480
5. Working Capital of—					
(a)	Agricultural Credit Societies.	10,30,119	12,22,505	14,30,871	16,26,028
(b)	Rural Banks ..	51,538	52,484	26,059	24,745
(c)	Large-sized Societies	..	..	11,72,064	24,06,346
(d)	Small-sized Societies	..	..	1,60,411	2,26,039
(e)	Service Co-operatives	..	..	19,18,356	74,01,968
	Total ..	10,81,657	12,74,989	47,07,761	1,16,85,126

Co-operative Banks

There were in the district 11 urban banks and eight rural banks on 30th June 1964. The objects of the urban banks are to transact banking business and to advance loans on moveable and immoveable properties. The rural banks are located in villages and are merely dealing in credit. The Co-operative Urban Bank Ltd., Gulbarga, is the most important of the urban banks in the

district. The following is a comparative statement showing the progress achieved by the bank between 1956-57 and 1963-64 :—

<i>Particulars</i>	1956-57	1958-59	1960-61	1963-64
1. Membership ..	1,465	1,665	1,956	2,163
2. Paid-up Share Capital Rs.	52,931	66,757	80,123	88,268
3. Reserve Fund Rs.	38,734	47,365	55,895	71,700
4. Other reserves including building funds. Rs.	14,612	15,426	30,914	47,993
5. Deposits (Fixed) Rs.	78,238	1,00,500	1,12,926	1,63,836
6. Current Rs.	69,519	85,204	1,31,798	84,220
7. Loans advanced Rs.	2,45,881	3,01,472	4,08,881	1,31,795
8. Dividend paid to shareholders. ..	5%	5%	6%	6%

The Gulbarga District Co-operative Central Bank Ltd., which was the first District Co-operative Central Bank to be established in the old Hyderabad State, is at the same time the earliest of the banking institutions in Gulbarga district. This was established in 1917. Later on, four more co-operative central banks, *viz.*, (1) the Yadgir Co-operative Central Bank, (2) the Seram Co-operative Central Bank, (3) the Shahabad Co-operative Central Bank and (4) the Basheerabad Co-operative Central Bank came to be established in the district to serve the respective jurisdictions in the district under them with the result that the District Co-operative Central Bank at Gulbarga functioned for a limited jurisdiction. In the year 1953-54, the four Co-operative Central Banks situated in other places of the district were merged with the District Co-operative Central Bank, Gulbarga and funds were made available from the Reserve Bank of India to develop the nature and scope of its functioning as the central financing agency of the district. This bank had a total membership of 694 in 1960 which increased to 828 by 31st March 1964. Opening of branches of this bank was taken up during 1960-61 and at the close of the year 1963-64, nine branches had been opened, one each at the other 9 taluks of the district. The total paid-up share capital of the bank amounted, as on 31st March 1964, to Rs. 16,66,394 as against Rs. 6,06,525-87 on 31st March 1960. Out of the share capital, agricultural societies alone had shares of the value of Rs. 15,99,629. The total deposits of the bank were Rs. 16,90,880, Rs. 17,29,001, Rs. 15,97,810, and Rs. 21,10,936 during the years 1960-61, 1961-62, 1962-63 and 1963-64 respectively. During 1963-64, this bank advanced loans amounting to Rs. 44,06,140 to various agricultural societies, marketing and weavers' societies and urban banks.

**The Gulbarga
District
Co-operative
Central
Bank, Ltd.**

**Credit
Structure**

Agricultural credit has been an important factor in the rural economy of the district. During the Second Five-Year Plan, considerable attention was paid to this question and on 30th June 1964, there were, in all, 660 agricultural credit societies (including the rural banks) in the district. The following statement indicates the taluk-wise break-up of the agricultural credit societies in Gulbarga district as on 30th June, 1964 :—

Name of the Taluk	Number of Agricultural Credit Societies				
	Village Agricultural Credit Socie- ties (unlimited liabilities)	Small- sized societies	Service co-ope- ratives	Large- sized societies	Rural Banks
1. Gulbarga ..	52	..	48	3	1
2. Aland ..	16	..	40	6	..
3. Afzalpur ..	8	..	25	4	..
4. Jevargi ..	10	..	36	3	..
5. Shahapur ..	19	2	36	4	1
6. Shorapur ..	31	7	36	4	..
7. Yadgir ..	43	..	40	4	4
8. Chittapur ..	32	1	35	4	1
9. Seram ..	14	2	22	4	..
10. Chincholi ..	25	1	29	7	1
Total ..	250	13	347	43	8

**Marketing
Societies**

As envisaged under the programme of the Second Five-Year Plan, marketing societies were organised at each of the ten taluk headquarters of the district. These societies, being recent in origin and new entrants to the marketing field, they were still to undertake the business of marketing of agricultural produce. Lack of technical personnel, inadequacy of owned resources and lack of feeder primaries to ensure constant flow of agricultural produce, were some of the drawbacks of these societies which hampered their entry into the regular marketing field, except distributive activities. During 1963-64, these societies had handled agricultural produce worth Rs. 12,75,000. The main commodities handled were groundnuts, cotton and jowar. The procedure of linking credit with marketing is proposed to be enforced in the future, and this will give adequate marketing business and experience to these societies in the district.

**Other
Societies**

Besides the above, there were on 30th June 1964 a number of weavers' and industrial co-operative societies, in addition to 22 primary consumers' co-operative societies, 9 farming societies, 20 housing societies and one wholesale store in the district.

During the Second Five-Year Plan period, various schemes were initiated with a view to organise and re-vitalise various types of co-operatives like the District Co-operative Central Bank, large-sized societies, service co-operatives, primary marketing societies, primary land mortgage societies, etc. With a view to achieve the objects and implement the scheme successfully, the State Government sanctioned financial assistance to different types of co-operative institutions in the form of loans, subsidies and share capital and subsidies towards the managerial costs. The following statement gives particulars of Government financial assistance to the various types of societies in the district from the beginning of the Second Five-Year Plan up to 1963-64 :—

Co-operative
Planning

Sl. No.	Type of co-operative societies and nature of financial assistance extended to them	Amount sanctioned during 1956-61	Amount sanctioned during 1961-64
1	2	3	4
		Rs.	Rs.
1.	District Co-operative Central Bank Ltd., Gulbarga.—		
	(a) Share Capital contribution ..	50,000	..
	(b) Subsidy towards managerial cost (Head Office).	5,940	..
	Subsidy towards managerial cost (Branches).	9,000	31,000
	(c) Subsidy towards supervision cost	19,100	22,300
	Total	84,040	53,300
2.	Primary Marketing Societies—		
	(a) Share Capital contribution ..	2,00,000	48,000
	(b) Loan for purchasing trucks ..	57,500	..
	(c) Loan for construction of medium-sized godowns.	1,50,000	..
	(d) Subsidy for construction of medium-sized godowns.	50,000	..
	(e) Loan for construction of rural godowns.	37,500	28,025
	(f) Subsidy for construction of rural godowns.	12,500	8,225
	(g) Subsidy towards managerial cost	21,000	16,500
	(h) Loan for construction of office building.		3,000
	Total	5,28,500	1,03,750

1	2	3	4
		Rs.	Rs.
3.	Large-sized Co-operative Societies ..		
	(a) Share capital contribution ..	2,60,000	60,000
	(b) Loan for construction of small-sized godowns.	97,500	18,750
	(c) Subsidy for construction of small-sized godowns.	32,500	..
	(d) Subsidy for managerial cost ..	45,000	..
	(e) Subsidy for office building ..	1,000	..
	Total ..	4,36,000	78,750
4.	Small-sized societies—		
	Subsidy towards managerial cost ..	10,800	..
5.	Service Co-operatives—		
	(a) Share capital contribution ..	..	40,000
	(b) Subsidy towards managerial cost	82,000	1,59,600
	(c) Subvention for bad debt reserve	..	26,796
	Total ..	82,000	2,26,396
6.	Primary Land Mortgage Banks—		
	Subsidy towards managerial cost ..	990	39,566
7.	Grain Banks—		
	Subsidy towards managerial cost ..	2,800	..
8.	District Co-operative Union—		
	Subsidy towards managerial cost ..	..	10,000
9.	Departmental Credit Society—		
	Subsidy towards managerial cost ..	..	500
10.	Managerial subsidy to Housing Co-operative Society.	..	300
11.	Primary Consumers' Co-operative Stores—		
	(a) Share capital contribution ..	..	45,000
	(b) Managerial subsidy ..	..	21,600
	Total ..	..	66,600

1	2	3	4
		Rs.	Rs.
12.	Central Co-operative Wholesale Stores—		
	(a) Managerial subsidy ..	..	8,000
	(b) Share capital contribution ..	..	1,00,000
	(c) Loan for godown and purchase of truck.	..	75,000
	(d) Subsidy for godown and purchase of truck.	..	25,000
	(e) Cash credit loan ..	..	2,00,000
	Total ..	..	4,08,000
13.	Farming Co-operative Societies—		
	(a) Managerial subsidy ..	..	2,000
	(b) Share capital contribution ..	..	16,000
	(c) Godown-cum-cattle shed subsidy	..	20,000
	(d) MT and LT loans ..	..	16,000
	Total ..	..	54,000
	Grand Total ..	11,45,130	10,41,162

The statement below indicates the physical targets fixed and progress achieved under the II Five-Year Plan.

Sl. No.	Item of work	Targets	Achievements (1956-61)
1.	Organisation of Societies—		
	(a) Large-sized societies ..	57	43
	(b) Marketing Societies ..	10	10
	(c) Primary Land Mortgage Societies.	5	4
	(d) Service Co-operative Societies ..	290	289
2.	Construction of Godown—		
	(a) Medium-sized Godowns ..	10	10
	(b) Rural Godowns ..	5	5
	(c) Small-sized Godowns ..	13	13
3.	Enrolment of membership by Agricultural Credit Societies.	1,09,673	42,729
		Rs.	Rs.
4.	Collection of share-capital by Agricultural Credit Societies.	32,87,340	10,07,618
5.	Advancing of Agricultural Finance—		
	(a) Short-term loans ..	80,00,000	70,00,000
	(b) Medium-term loans ..	20,00,000	..
	(c) Long-term loans ..	30,00,000	46,075
	(d) Marketing Finance ..	10,00,000	65,080

Under the Third Five-Year Plan, the capital and other resources of the District Co-operative Central Bank, marketing co-operatives, primary land mortgage banks and agricultural primaries were further being strengthened and the organisation of processing, farming and consumers' co-operative societies was being intensified. The Third Plan (1961-66) target of setting up 228 consumers' co-operative societies had been exceeded by the 3rd year of the Plan and 238 such societies had been set up in the district by 1963-64. A Co-operative Training Institute was also established during the year at Gulbarga for training the staff of the co-operative institutions.

Life Insurance

Prior to the nationalisation of life insurance on September 1, 1956, several insurance companies were operating through their agents in the district. At present, there is a branch office of the Life Insurance Corporation which has jurisdiction over the whole of Gulbarga and Bidar districts. The branch office, which was opened as a sub-office on 21st February 1958, is situated on the Dargah Road at Gulbarga and the Branch Manager has 14 Development Officers working under him. There were in 1965, 244 active agents in the district and during 1961, 1962, 1963 and 1964, the number of agents stood at 110, 156, 123 and 196 respectively. Exact statistics of the number of policies issued and the total sum assured for the revenue district of Gulbarga are not available; as the Gulbarga Branch Office has jurisdiction also over the district of Bidar, figures are available for the two districts as a whole. This branch had completed a business of Rs. 71,41,600, Rs. 97,20,600, and Rs. 90,85,100 during the years 1962, 1963 and 1964, respectively.

There are no stock exchanges in the district.

State Aid to Industrial Development

The State Aid to Industries Board, a body set up under the State Aid to Industries Act, had advanced as loans a sum of Rs. 33,934-58 till 1960-61 to several industries in the district. Besides this, liberal loans were also given under the Community Development programme by the concerned blocks. Financial and technical aid given to individual industrial enterprises by the Government has been described in the course of the chapter on "Industries". Besides all these, the State Financial Corporation has been advancing liberal loans through the Mysore Central Co-operative Rural Industrial Financing Bank Ltd., Bangalore, which have been disbursed to individual entrepreneurs in the district through the local industrial societies. During 1960-61, 414 small industrial units had received loans amounting to Rs. 85,025. During 1961-62, the number of units which had obtained loans was only 19, the amount of loan advanced being only Rs. 6,780 besides Rs. 14,100 advanced as artisan loans.

**Currency
and Coinage**

There is practically no authentic record of the currency of the old Hyderabad State prior to the year 1856, when Prime Minister Sir Salar Jung I began his currency reforms and founded the Hyderabad Mint. This mint received silver from the nobles and merchants and minted silver coins on their behalf on payment of the striking charges. From that time to the establishment of the new mint, the Hyderabad currency had a chequered career. The old method of manufacture of coins by hand continued upto 1893, and there were no less than 24 kinds of rupees circulating in the Nizam's dominions. The introduction of the Charminar coin in 1904, placed the Hyderabad currency on a sound footing. The main feature of this coin was the depiction of the historic building, Charminar, on one side of the coin, the other side having an inscription in the Arabic language. In the archway of the Charminar, there was inscribed the letter "Meem" being the initial letter of the name of the then ruler. The letter was changed to "Ain" later. The machine-made coins in general were called Hali Sicca, meaning current coins. Later, they were known as Mahboobia Sicca and finally as Osmania Sicca. The weight of the rupee was 172.5 grains as against 180 grains of the British Government rupee, the fineness of the coin being 816.8 per mille as against 916.6 of the British rupee. Since the Mahboobia rupees were minted, the supply was regulated so as to prevent serious fluctuations in its exchange value with the B.G. rupee. The rate of exchange for accounts purposes was B.G. Rs. 100=O.S. Rs. 116-10-8. The Hyderabad Currency Act III of 1321 F (1912), however, provided for the fixing of the maximum and the minimum rates on which the O.S. rupee could be exchanged with B.G. rupee. Exchange was regulated by Government through the branches within the State of the then Imperial Bank of India and the Central Bank of India Limited, who purchased and sold B.G. rupee drafts on their behalf at the minimum and the maximum rates fixed by notification in the *Farida* from time to time. Arrangements were made with the Central Bank of India Ltd., for opening their branches in the districts and for transacting all business in the currency of the State, as a result of which two branches of the Central Bank of India Ltd., were opened in Gulbarga district, one at Yadgir and another at Gulbarga, in 1939 and 1950, respectively. The Agricultural Market Act which was passed in 1930, through one of its sections, made it compulsory that all transactions in the market should be made in O.S. currency.

When the rupee design was changed to Charminar, the Ashrafi was altered, and half, one-fourth and one-eighth Ashrafis were turned out as also the full one. The gold coins were having the same description on the obverse and reverse as the silver coins with the word 'Rupee' changed to 'Ashrafi'. The

Ashrafi was not a legal tender coin but was very popular and was freely used by the public for ornamental and ceremonial purposes.

Along with the old hand-made silver coins, copper coins made of an admixture of lead and copper were also in circulation. These coins were also hand-made and no two coins were alike either in size or in the impressions on them. In addition, two kinds of copper and bronze currencies were in circulation and they were the Mahboobia and Osmania coins. The Mahboobia coins were of three denominations, *viz.*, one pie coin, two pies coin and three pies coin, while there were only two denominations of the Osmania coins, *viz.*, two pies coin and six pies coin. The six and two pie pieces, coined prior to 1916 (1326 F) were cut out of sheets of pure copper. Six, two and one pie pieces minted in subsequent years were made of bronze. The copper and bronze coins which were in circulation till 1956 were machine-made and had milled edges. In the year 1919, a nickel one anna coin was introduced and was in circulation till 1956. In addition to the usual monogram in the centre and the figure 'one' on the reverse, the value was also shown in English, Kannada, Telugu and Marathi in the four corners.

Further, a very bold step was taken in the establishment in 1918 of the paper currency department under the Hyderabad Paper Currency Act of 1917 (1327 F), providing for the issue and regulation of paper currency. The first notes to be placed in circulation were one hundred rupee and ten rupee notes, followed by five-rupee and one-rupee notes in 1919. This currency system stood the test of time all through. After the Police Action in 1948 the Indian coins and currency notes were also in circulation in the ex-Hyderabad State. With the financial integration, currency became a Central subject. The Hali Sicca still remained legal tender. All Government payments were made in it and all Government accounts were kept in it, although, side by side, the Indian rupee circulated freely in the State. Assimilation of the Hali Sicca rupee with the Indian rupee was thought of as "a very desirable measure on account of the facility it would give to accounts and mercantile transactions." The Economy Committee appointed by the then Hyderabad Government in its report (1950) suggested that from 1st April 1951, Indian Government currency should be used in all Government payments. The Rural Banking Enquiry Committee recommended the bringing of all treasury and banking arrangements in Hyderabad State in line with those obtaining in other States. The Government decided to do this and as a result, the Reserve Bank of India was appointed Bankers to the State Government, while the Hyderabad State Bank was appointed Agent of the Reserve Bank within the State from 1st April 1953. The Finance Department began to work as the Agent of the Government of India for management of the Hyderabad currency. The gradual withdrawal of the Hali Sicca currency

from circulation was going on smoothly. This currency ceased to be legal tender on 1st April 1955 but the last date for its complete withdrawal from circulation was fixed as 31st March 1956. As a substantial amount of Hali Sicca currency was still found in circulation, the Central Government agreed to extend the period of withdrawal by another six months, and, on 31st December 1956, they were completely withdrawn from circulation and since then only the Indian coins and currencies are in circulation in the district, as elsewhere in the country.

The most recent currency reform was introduction of decimal coinage. This has been acclaimed all over the world as the simplest form of coinage, making calculations quicker and easier. In the modern complicated system of trade and commerce, easy conversion of money is most essential, and the decimal system, which works in multiples of ten makes the task of conversion easier. From 1st July 1957, India has changed over to the decimal coinage system and the district of Gulbarga has had the beneficial impact of this change.

PART B—TRADE AND COMMERCE

Many travellers who visited the Deccan have spoken of the **Course of** organised pattern of trade in the centuries during which Gulbarga **Trade** flourished as the capital of many a ruling dynasty. In many of the industries of the ancient days, the aim was to produce only goods that could be sold in the local market. In view of inadequate communications and the frequent disruptions in the area, it was not possible always to send goods from one region to another. But it is apparent that individual merchants moved from place to place, from one part of the country to another, collecting information about the demand for consumer goods. Mercantile corporations akin to trade guilds were developed during the Rashtrakuta regime, and continued for many years. These mercantile corporations concentrated their attention on the internal trade in certain specified goods. Spinning and weaving, which formed the major industrial occupation of the area provided an opportunity for the traders to move cloth from one place to another. Weavers' guilds were set up wherever possible. The Warangal carpets found their way into the Gulbarga region. The metal industry and the jewellers' art which had reached a high state of development, gave shape to specialised trade pattern. The salt manufactured at the ports found its way to all places in the Deccan. After the founding of the Vijayanagar and Bahmani kingdoms, the industrial pattern in the area became more precise. Trade routes were improved and, as a result, the volume of export and import trade increased. It is of interest to note here that before the emergence of modern trade practices, the barter system was in vogue. The surplus foodgrains in a particular area were exchanged for other requisites which were to be found in another area.

Thus, a sort of organised trade system developed. During the Bahmani rule, products of cottage industry were being exported to neighbouring regions. Fine fabrics made out of muslin were exported to places in South India. After the downfall of the Vijayanagar Empire, the pattern of political and economic history in the Deccan underwent a radical change. Trade became disorganised and till about the beginning of modern times, there was no marked improvement. The barter system continued to be in vogue as also the traditional trade practices. The introduction of railways in the latter part of the last century, when a broad gauge railway line was laid between Madras and Bombay (1863-1873) through the district of Gulbarga, opened up opportunities for increased trade and commerce. In 1873, a line from Hyderabad to Wadi was laid which added to the growth of trade. Thus, Seram and Chittapur on the Hyderabad-Wadi line and Yadgir, Wadi and Gulbarga on the Madras-Bombay route became inter-connected. Agricultural products like jowar and oil-seeds were sent by rail to the north and cloth, consumer goods and spices were imported. With the advent of railways and modern motor transport and good roads, markets were established all over, though they were not regulated in the modern sense. Gulbarga became a centre of trade in the Deccan. A number of grain markets, weekly markets and other trade centres were developed.

**Imports and
Exports**

The chief commodities which are now exported from Gulbarga district are jowar, bajra and other cereals and pulses, hides, cotton, jaggery, oil-seeds, tobacco and tarwad bark used in tanning. The chief imports are salt, salted fish, gold and silver, textiles, refined sugar, iron and steel and non-ferrous metals, cotton and woollen fabrics, matches, kerosene oil, hardware and other consumer goods. In the absence of any systematic assessment, it is difficult to estimate the exact volume of imports and exports. It is only through figures available in the regulated markets that some knowledge can be gained.

**Regulated
Markets**

Since the First World War, the problem of marketing the agricultural produce has come into prominence; the major problem of agriculture to-day is that of marketing. The credit provided to the farmer so that he can make improvements to his land, practise intensive agriculture or adopt a better quality seed, will be of little use to him if he is unable to secure a higher price for the better commodity that he produces. The publication of the Report of the Royal Commission on Agriculture in 1928 drew the attention of the Hyderabad Government to the significance of marketing as one of the most vital aspects of the raiyats' welfare and it is on the basis of these recommendations generally and having in view the special problems in the ex-Hyderabad State, that the Government passed the Hyderabad Agricultural Markets Act in 1930, the first piece of legislation in the whole of India that dealt with agricultural marketing in a comprehensive manner.

Decentralised bidding, prevalence of varying measures, weighing at different and scattered places, unstandardised weights, disproportionate handling charges, payment of wages in kind, untimely payments, varying units of price quotations, different filling capacities of bags, reduction in prices offered and allowances and deductions claimed, mamools and mutties, and the prevalence of secret dealings constituted a series of malpractices that existed in trade centres before the enforcement of the Markets Act in 1930. The indebtedness of the Indian raiyat and the grip of the money-lender over him were well-known. The raiyat in the district had to pay a commission to secure a loan in the first place and then sell his produce at a price lower than the one he would have got in the open market. As an example may be cited the *laoni* system in which there was a wide gap between the *laoni* price and the price the cultivator could have secured if he had sold his produce after the harvest. Next, the agriculturists had to face the traders when he brought his produce to markets. Before the passing of the Agricultural Markets Act, chaos ruled in respect of the commissions and deductions made from the price paid to the raiyat. The only sanction was custom and the rate of commission and the decisions on some items like charity deductions used to be entirely at the caprice of the *adatyas* and traders.

Another serious defect in the marketing of agricultural produce in the State was the vague and often extremely inequitable state of the weights and measures. It was often noticed that, in one and the same shop, both weights and measures were used for the same unit of purchase. A shopkeeper would quote his price in a weight unit and would sell or purchase by measure, as it suited his convenience. This exchangeability of weights and measures for the same unit of purchase in the same market was a source of infinite confusion and loss to the comparatively ignorant cultivator. Another source of confusion was that the same name was used for measures of different capacity, so that what would have stood for four units in one place would be used for a measure with a capacity of five identical units in another. From the villages to the assembling centres in the towns, there were wide variations in capacity for the measure of the same name and shape. Even with a measure that conformed strictly to the standard, it was possible to manipulate the quantity by what was called thumping, so that within limits, a crafty measurer could dupe the cultivator by a considerable percentage. The position in respect of weights was equally bad. Not only were the standards diverse but the actual weights used were also often grossly defective.

**Defects in
Weights and
Measures**

In view of the increasing importance of marketing problems, the Government of Hyderabad which passed the Agricultural Markets Act in 1930, opened a separate Marketing Department in 1935. The main feature of the Hyderabad Agricultural Markets

**Agricultural
Markets Act**

Act was the establishment of what are known as regulated markets. This Act aimed at tackling the evils narrated above and giving to the cultivator the facilities for securing the maximum price for his products. The Act covered almost all the agricultural commodities grown in the area. Before it came into force, the central functionary in the market was the broker called the *adatya*. The *adatya* whose chief duty was to facilitate business between buyer and seller, often did many other things such as lending money to the raiyats either in the shape of crop loans or against the security of stored goods, and sometimes himself engaging in trade. He was the purveyor of market information and his influence with the cultivator-sellers and the merchant-buyers gave him a solid position in the market. He was also responsible for the disposal of charity funds and similar items. The Act regularised the business of the *adatya* and other functionaries. It provided for licensing every *adatya* and fixed the commission he could receive for any service he performed. It also fixed the maximum deductions permissible on account of defects in certain commodities. Traders were obliged to be registered and weighmen were licensed. Appropriate fees were fixed for the registration of traders and the licensing of *adatyas*. Only the licensed were allowed to conduct commercial transactions within the limits of the regulated markets. The limits of the regulated markets were fixed with reference to the location of trading houses, the convenience of *adatyas* and sellers, and the necessity of efficient supervision.

The first regulated market in the district was started at Gulbarga in 1940. Two more regulated markets were opened, one at Yadgir and another at Seram, in 1947. In 1951, six more markets were added, bringing the total number of regulated markets in the district to nine. The table below gives information regarding their locations, dates of starting and their sub-markets.

<i>Sl. No.</i>	<i>Location of the regulated market</i>	<i>Date of starting</i>	<i>Sub-markets, if any</i>
1.	Gulbarga ..	19-3-1940	..
2.	Seram ..	9-9-1947	..
3.	Yadgir ..	11-9-1947	..
4.	Shahapur ..	10-8-1951	Gogi
5.	Shorapur ..	11-8-1951	Rangampet
6.	Shahabad ..	12-8-1951	..
7.	Nalwar ..	20-8-1951	..
8.	Chittapur ..	22-8-1951	..
9.	Saidapur ..	23-8-1951	..

The Regulated Market Committee, Gulbarga, was the first to be established in the district. The jurisdiction of the market extends over a radius of five miles from the district office. The important arrivals in the market and their value for the years 1962-63 and 1963-64 were as follows :—

Sl. No.	Name of the Commodity	1962—63		1963—64	
		Arrivals (in quintals)	Value (in rupees)	Arrivals (in quintals)	Value (in rupees)
1	2	3	4	5	6
1.	Paddy	.. 3,208	1,15,522	4,505	1,63,279
2.	Rice (Fine)	.. 5,784	4,02,987	7,917	5,67,521
3.	Rice (Coarse)	.. 5,947	3,28,804	7,415	4,28,282
4.	Wheat (White)	.. 9,762	3,42,126	4,752	2,72,191
5.	Jowar (White)	.. 88,748	39,94,215	96,387	41,67,970
6.	Jowar (Mungari)	.. 10,267	2,31,488	1,843	67,658
7.	Bajra	.. 19,415	5,67,604	32,323	12,53,016
8.	Kangni	.. ..	..	..	..
9.	Ragi	.. ..	..	..	..
10.	Gram	.. 6,853	2,95,855	13,593	6,92,087
11.	Jue	.. 5,029	1,93,094	..	..
12.	Tur	.. 55,771	11,66,134	52,537	21,59,697
13.	Udid	.. 30,248	21,22,537	34,130	20,25,038
14.	Moong	.. 9,194	4,09,862	5,569	2,42,640
15.	Groundnut pods	.. 2,67,495	1,61,30,509	2,59,988	1,64,21,336
16.	Linseed	.. 3,305	1,87,282	3,774	2,69,518
17.	Sesamum (Til)	.. 25,363	25,75,727	18,249	17,85,594
18.	Karad (Safflower)	.. 15,072	7,64,802	33,841	12,08,272
19.	Nigerseed	.. 720	43,055	..	..
20.	Ambada seed	.. 1,821	66,385	1,886	67,408
21.	Castor seed	.. 211	12,045	158	8,847
22.	Ambada Fibre	.. 2,590	2,31,893	..	..
23.	Chillies	.. 1,493	2,48,976	..	..
24.	Onions	.. 3,814	55,358	2,771	49,113
25.	Tamarind	.. 870	78,383	2,546	1,34,428
26.	Sugar (Red)	.. 10,978	7,92,585	13,841	13,64,411

The income and expenditure of the market committee during 1962-63 and 1963-64 were as given below :—

Year	Income Rs.	Expenditure Rs.
1962-63	1,60,118-74	2,14,260-75
1963-64	1,76,380-92	1,06,888-37

This market committee being the oldest in the district and having been situated in the district headquarters town, is the most important of all the markets in the district. Gulbarga occupies a very important place in the trade of the district and the regulated market at this place is mainly controlling the marketing of wheat, jowar, bajra, tur, green gram, Bengal gram, linseed, groundnut, paddy, rice, castor, til, safflower, cotton-seed, chillies and tamarind. This being a big market, there were 150 commission agents.

**Regulated
Market
Committee,
Yadgir**

The Regulated Market Committee, Yadgir, which was established in 1947, is rendering useful service to the traders of this place. The jurisdiction of the market committee extends over a radius of ten miles from the taluk office. There is no gunj attached to the market. There were, in 1963-64, 26 licensed buyers, 20 *adatyas*, 18 kirana merchants and 35 petty dealers who were carrying on transactions in this market. The most prominent of the commodities handled in this market are jowar, wheat and rice. Arrivals of agricultural commodities in the market for the years 1962-63 and 1963-64 were as under:—

Sl. No.	Name of the Commodity	1962-63		1963-64	
		Arrivals (in quintals)	Value (in rupees)	Arrivals (in quintals)	Value (in rupees)
1.	Paddy	11,382	4,05,902	6,891	2,48,457
2.	Rice (Fine)	..	..	..	..
3.	Rice (Coarse)	346	20,089	446	26,538
4.	Wheat	152	8,958	117	6,447
5.	Jowar (White)	7,661	3,93,545	3,008	1,24,448
6.	Jowar (Mungari)	281	10,050	195	6,652
7.	Bajra	202	7,489	109	4,363
8.	Kulthi	..	..	413	14,634
9.	Gram	51	2,236	79	3,614
10.	Tur	1,171	35,947	1,269	74,151
11.	Udid	29	1,853	203	10,747
12.	Moong	4,097	1,67,660	7,504	2,69,814
13.	Groundnut pods	44,287	25,53,561	59,957	35,33,751
14.	Linseed	68	4,388	84	5,426
15.	Safflower (Karad)	1,021	46,339	2,639	1,19,025
16.	Sesamum	1,615	1,55,115	1,963	1,98,047
17.	Castor seed	234	13,196	140	7,655
18.	Onion	20	295	19	327
19.	Cotton (Laxmi)	16,022	17,86,509	14,829	15,41,245
20.	Cotton (Farm)	4,947	4,19,679	3,246	2,74,786
21.	Lint (Laxmi)	1,363	3,57,047	3,586	5,78,571
22.	Lint (Farm)	772	1,88,238	..	..
23.	Cotton seeds	..	..	..	..
24.	Tamarind	139	5,960	138	4,512

The income and expenditure of this market committee for the years 1962-63 and 1963-64 were as follows :—

<i>Year</i>	<i>Income</i>	<i>Expenditure</i>
	<i>Rs.</i>	<i>Rs.</i>
1962-63	12,038-60	16,970-82
1963-64	31,606-19	43,040-52

The Hyderabad Agricultural Markets Act was brought into force in this trade centre in 1947 and a regulated market was established in that year. The jurisdiction of the market extends over an area of five miles from the taluk office. The number of commission agents and traders licensed under the Act during 1962 was 43. The important arrivals for the years 1962-63 and 1963-64 were as follows :—

<i>Sl. No.</i>	<i>Name of the Commodity</i>	<i>1962-63</i>		<i>1963-64</i>	
		<i>Arrivals (in quintals)</i>	<i>Value (in rupees)</i>	<i>Arrivals (in quintals)</i>	<i>Value (in rupees)</i>
1.	Rice (Fine)	2,658	1,70,491	..	..
2.	Rice (Coarse)	2,517	1,42,210	7,825	4,65,504
3.	Wheat	1,381	78,717	2,809	1,54,849
4.	Jowar (White)	21,594	9,28,542	12,640	5,68,635
5.	Jowar (Mungari)	..	..	1,324	52,676
6.	Bajra	339	13,255	778	29,336
7.	Gram	2,141	95,060	5,464	2,83,597
8.	Tur	24,082	10,81,282	21,726	11,58,294
9.	Moong	1,602	67,925	1,361	54,973
10.	Udid	4,526	2,46,667	9,267	5,88,299
11.	Groundnut pods	11,934	7,22,603	12,867	8,76,780
12.	Linseed	6,390	3,92,985	6,439	4,47,158
13.	Safflower (Karad)	5,179	2,28,405	11,363	4,23,179
14.	Castor seed	171	9,491	133	8,008
15.	Lobha	924	25,415	45	1,960
16.	Sesamum (Til)	664	66,134	314	29,451
17.	Kulthi	..	..	1,142	38,162
18.	Cotton seed	..	..	709	21,497

The income and expenditure of the market committee during 1962-63 and 1963-64 were as follows :—

<i>Year</i>	<i>Income</i>	<i>Expenditure</i>
	<i>Rs.</i>	<i>Rs.</i>
1962-63	14,959-94	15,959-59
1963-64	37,409-84	31,140-07

A market committee was established on 22nd August 1951 at Chittapur. The market committee includes all villages within a radius of five miles from the Chittapur Railway Station. The number of licensed commission agents in this market was 19 on

**Regulated
Market
Committee,
Seram**

**Regulated
Market
Committee,
Chittapur**

31st March 1962. The important arrivals into the market during 1962-63 and 1963-64 and their value are detailed below :—

Sl. No.	Name of the commodity	1962-63		1963-64	
		Arrivals (in quintals)	Value (in rupees)	Arrivals (in quintals)	Value (in rupees)
1	2	3	4	5	6
1.	Rice (Fine)	..	..	..	..
2.	Rice (Coarse)	..	319	445	31,705
3.	Jowar (White)	..	8,475	13,343	6,40,464
4.	Jowar (Mungari)	..	4,657	6,150	2,89,050
5.	Bajra	..	643	814	..
6.	Gram	..	746	1,045	62,700
7.	Tur	..	8,249	6,192	3,97,267
8.	Moong	..	686	747	56,025
9.	Udid	..	1,147	1,540	1,00,100
10.	Groundnut pods	..	7,393	8,202	5,65,938
11.	Linseed	..	3,281	3,363	2,25,321
12.	Safflower (Karad)	..	5,186	..	..
13.	Sesamum (Til)	..	441	..	..
14.	Ambada seed	..	245	266	9,576
15.	Ajwan	..	366	..	..
16.	Cotton seed	..	..	671	20,975

The income and expenditure of the market committee during 1962-63 and 1963-64 were as follows :—

Year	Income	Expenditure
	Rs.	Rs.
1962-63	9,219-31	8,979-31
1963-64	11,265-24	9,415-20

**Regulated
Market
Committee,
Shahapur**

The market committee, Shahapur, was started on 10th August 1951. The area of operation extends over a radius of eight miles from the taluk office. The number of licensed commission agents during 1962 was 21 excluding four oil mills which were also licensed to participate in the trade of the market committee. A sub-market under this main market was established at Gogi subsequently. The following are the statistics of arrivals of important commodities and their value in the Shahapur market committee

(these include arrivals in Gogi sub-market also) during the years 1962-63 and 1963-64.

Sl. No.	Name of the commodity	1962-63		1963-64	
		Arrivals (in quintals)	Value (in rupees)	Arrivals (in quintals)	Value (in rupees)
1.	Paddy (medium)	301	9,405	650	23,049
2.	Rice (Coarse)	12	719	38	2,295
3.	Wheat (White)	1,383	77,614	2,148	93,848
4.	Jowar (White)	3,768	1,32,987	4,553	1,51,950
5.	Jowar (Mungari)	8,158	3,70,942	10,101	4,12,808
6.	Bajra	2,090	68,856	2,612	94,890
7.	Gram	119	5,083	122	5,683
8.	Tur	1,041	31,968	907	51,962
9.	Moong	1,347	55,501	1,545	62,432
10.	Groundnut pods	19,209	11,26,394	27,490	17,31,085
11.	Safflower (Karad)	1,631	94,133	2,881	1,32,369
12.	Kapas (Mungari)	..	..	3,906	3,66,039
13.	Lobha	108	3,148	214	9,760
14.	Cotton seed	268	10,216	..	..
15.	Linseed	1,108	72,085	1,192	80,204
16.	Sesamum	1,825	1,79,791	..	..
17.	Cotton (Laxmi)	..	..	15,348	17,15,084
18.	Lint (Laxmi)	9,727	9,93,461	..	..
19.	Lint (Mungari)	288	77,637	125	29,653

The income and expenditure of the market committee for the years 1962-63 and 1963-64 were as follows :—

Year	Income	Expenditure
	Rs.	Rs.
1962-63	14,423-46	18,369-17
1963-64	19,544-15	21,345-62

The Regulated Market Committee, Shorapur, came into being under the Hyderabad Agricultural Markets Act, 1930, on 11th August, 1951, to improve the marketing conditions of the area. A sub-market under this market was established subsequently at Rangampet. The area of operation of the Shorapur market committee extends over a radius of five miles from the taluk office. The number of licensed commission agents in the market committee during 1962 was 40. The prominent arrivals of agricultural commodities in the market yard in terms of quantity and

**Regulated
Market
Committee,
Shorapur**

value during 1962-63 and 1963-64 are given below. (These include figures relating to Rangampet sub-market also).

Sl. No.	Name of the commodity	1962-63		1963-64	
		Arrivals (in quintals)	Value (in rupees)	Arrivals (in quintals)	Value (in rupees)
1.	Paddy (medium) ..	105	3,660	572	20,592
2.	Rice (coarse) ..	439	23,951	356	19,936
3.	Wheat (white) ..	979	59,719	1,324	75,547
4.	Wheat (red) ..	495	24,750	..	..
5.	Jowar (white) ..	3,618	1,74,810	3,086	1,26,526
6.	Jowar (mungari)..	7,144	2,42,896	7,565	2,57,210
7.	Bajra ..	5,015	1,90,570	7,502	2,62,570
8.	Tur ..	3,593	1,49,706	1,226	62,574
9.	Moong ..	648	25,272	1,675	82,075
10.	Groundnut pods	51,389	31,99,106	64,624	40,93,528
11.	Safflower (Karad)	412	20,188	1,670	83,500
12.	Til (Sesamum) ..	4,001	4,06,137	6,107	5,68,545
13.	Kapas Jowar ..	4,396	3,42,888	4,053	3,36,399
14.	Kapas (mungari)..	..	..	99	6,930
15.	Lint (Laxmi) ..	888	2,44,200	2,744	6,58,560
16.	Cotton Seed ..	123	4,428	112	3,828
17.	Castor Seed ..	5,296	5,45,488	149	8,344
18.	Cotton (Laxmi) ..	..	..	10,975	10,64,575

The income and expenditure of the market committee during 1962-63 and 1963-64 are given below :—

Year	Income Rs.	Expenditure Rs.
1962-63	19,436-00	16,783-00
1963-64	27,330-00	25,693-00

Regulated
Market
Committee,
Shahabad

The Shahabad Market Committee was established on 12th August 1951. The jurisdiction of the market extends over a radius of five miles from the Shahabad Railway Station. The number of commission agents as on 31st March 1962 was twenty.

Arrivals of prominent commodities and their value for the years 1962-63 and 1963-64 are given below :—

Sl. No.	Name of the commodity	1962-63		1963-64	
		Arrivals (in quintals)	Value (in rupees)	Arrivals (in quintals)	Value (in rupees)
1.	Rice (coarse) ..	826	48,480	535	20,234
2.	Wheat ..	469	31,734	829	49,262
3.	Jowar (white) ..	20,296	8,85,776	30,301	13,08,318
4.	Jowar (mungari)..	1,559	56,687	1,488	57,034
5.	Bajra ..	1,142	41,584	1,502	46,548
6.	Gram ..	510	20,969	482	25,626
7.	Tur ..	5,507	2,71,235	9,766	2,86,741
8.	Moong ..	442	19,177	489	19,428
9.	Groundnut pods	21,456	11,39,193	17,563	6,72,098
10.	Linseed ..	909	53,796	2,328	1,57,770
11.	Safflower (karad)	959	53,366	8,919	5,49,438
12.	Udid ..	113	6,691	146	8,079
13.	Ambada Seed ..	154	4,215	129	5,256

The income and expenditure of the market committee during 1962-63 and 1963-64 were as follows :—

Year	Income Rs.	Expenditure Rs.
1962-63	13,790-29	12,367-09
1963-64	16,611-61	10,579-30

The Saidapur regulated market was established at Saidapur on 23rd August 1951. The area of operation of the market committee extends over a radius of five miles from the Narayanpet Railway Station. The number of licensed agents in the market during 1962 was 18. The arrivals of agricultural commodities and their value for the years 1962-63 and 1963-64 are given below :—

**Regulated
Market
Committee,
Saidapur**

Sl. No.	Name of the commodity	1962-63		1963-64	
		Arrivals (in quintals)	Value (in rupees)	Arrivals (in quintals)	Value (in rupees)
1.	Paddy ..	2,268	73,026	5,076	1,83,463
2.	Wheat ..	7	401	14	894
3.	Jowar (white) ..	4,336	1,84,989	3,352	1,40,215
4.	Bajra ..	24	915	..	..
5.	Tur ..	268	9,174	401	21,374
6.	Moong ..	2,151	86,725	4,642	1,66,931
7.	Groundnut pods	9,681	5,77,555	11,021	6,62,018
8.	Safflower (Karad)	122	4,954	324	14,186
9.	Kapas (Laxmi) ..	..	..	3,237	3,31,453
10.	Sesamum ..	265	24,349	326	57,280

The income and expenditure of the market committee during 1962-63 and 1963-64 were as follows :—

<i>Year</i>	<i>Income</i>	<i>Expenditure</i>
	Rs.	Rs.
1962-63	5,388-37	4,563-18
1963-64	6,666-93	5,019-49

**Regulated
Market
Committee,
Nalwar**

The market committee, Nalwar, was established on 20th August 1951. This is the smallest of the regulated markets in the district. The area of operation extends over a radius of five miles from the Nalwar Railway Station. Arrivals of important commodities in the market and their value for 1962-63 and 1963-64 are indicated below :—

<i>Sl. No.</i>	<i>Name of the commodity</i>	<i>1962-63</i>		<i>1963-64</i>	
		<i>Arrivals</i>	<i>Value</i>	<i>Arrivals</i>	<i>Value</i>
		<i>(in quintals)</i>	<i>(in rupees)</i>	<i>(in quintals)</i>	<i>(in rupees)</i>
1.	Paddy ..	510	46,800	179	6,554
2.	Jowar (mungari) ..	8,659	3,30,721	..	..
3.	Jowar (white) ..	..	..	3,191	1,25,894
4.	Bajra ..	36	1,298	38	1,385
5.	Tur ..	552	21,071	459	27,218
6.	Gram ..	289	11,491	..	..
7.	Groundnut pods	660	25,826	5,896	3,66,265
8.	Linseed ..	..	..	422	28,505
9.	Safflower (Karad)	562	34,893	1,045	46,793
10.	Sesamum (Til) ..	4,819	2,76,191	382	37,860

The income and expenditure of the market committee during 1962-63 and 1963-64 were as follows :—

<i>Year</i>	<i>Income</i>	<i>Expenditure</i>
	Rs.	Rs.
1962-63	2,225-25	2,361-40
1963-64	4,090-21	1,515-04

Warehouses

As trade developed in the district, the necessity for warehouses which would ensure proper storage against pests and consequent loss was keenly felt. The Central Government promulgated a law called the Agricultural Produce (Development of Warehouses) Corporation Act, 1956, which resulted in the starting of a Warehousing Corporation in every State. In Mysore State also, a State Warehousing Corporation was established to afford proper storage facilities for foodgrains in the principal markets. Private traders, co-operative institutions and agriculturists are allowed access to these warehouses. A Central

Warehouse was started at Gulbarga on 2nd December 1960 which is controlled by the Central Warehousing Corporation, New Delhi.

The following statement indicates the transactions of the Central Warehouse at Gulbarga from August 1962 to February 1965.

CENTRAL WAREHOUSE, GULBARGA

<i>Month</i>	<i>Opening balance (in bags)</i>	<i>Deposits (in bags)</i>	<i>Withdra- wals (in bags)</i>	<i>Closing balance (in bags)</i>
1	2	3	4	5
August 1962 ..	4,299	92	2,030	2,361
September 1962 ..	2,361	..	1,556	805
October 1962 ..	805	874	540	1,139
November 1962 ..	1,139	965	710	1,494
December 1962 ..	1,494	320	233	1,581
January 1963 ..	1,581	292	74	1,799
February 1963 ..	1,799	1,088	208	2,679
March 1963 ..	2,679	2,401	188	4,892
April 1963 ..	4,892	4,173	634	8,431
May 1963 ..	8,431	3,144	1,628	9,947
June 1963 ..	9,947	1,195	2,095	9,047
July 1963 ..	9,047	1,008	1,481	8,574
August 1963 ..	8,574	1,319	1,723	8,170
September 1963 ..	8,170	687	2,084	6,773
October 1963 ..	6,773	985	3,309	4,449
November 1963 ..	4,449	594	1,599	3,444
December 1963 ..	3,444	2,176	1,056	4,564
January 1964 ..	4,564	3,449	794	7,219
February 1964 ..	7,219	4,227	1,564	9,882
March 1964 ..	9,882	3,452	2,698	10,636
April 1964 ..	10,636	668	2,306	8,998
May 1964 ..	8,998	698	2,332	7,364
June 1964 ..	7,364	955	3,032	5,287
July 1964 ..	5,287	374	1,020	4,641
August 1964 ..	4,641	19	1,604	3,056
September 1964 ..	3,056	23	1,775	1,304
October 1964 ..	1,304	632	253	1,683
November 1964 ..	1,683	14,985	4,966	11,702
December 1964 ..	11,702	1,681	10,602	2,781
January 1965 ..	2,781	12,201	1,768	13,214
February 1965 ..	13,214	2,901	636	15,479

The idea behind the establishment of warehouses is to draw all the produce during harvest and stock it in proper, pest-free storage houses. Users of the godown are allowed to change the title by a system of recognised transfer of documents, without the difficulty of transportation from seller to the buyer. Even sales are effected on the strength of warehouse receipts. The

arrivals in the godown are properly weighed or measured and all the particulars entered on the receipt. This helps traders to sell their goods without recourse to recurring weighments and exhibition of contents. There is no need to examine the samples or to scrutinise the standard. Everything is done by the technical staff of the warehousing corporation. It is also expected that by the increasing use of these godowns, hoarding and profiteering and the creation of artificial scarcity will be diminished. A stable and fair price, unhampered by unsocial tendencies, is the logical concomitant of the store house idea. The warehouses run by the Central Corporation like the one situated at Gulbarga have a much larger capacity than those run by the State Warehousing Corporations. They are, therefore, set up at places of inter-State trade or places which are important from the point of view of exports. The pattern of work in both types of warehouses, whether Central or State, is however the same. A beginning was made in Yadgir in April, 1960 in setting up a state warehouse on a modest scale. Later, when it became popular, warehouses were opened at the market centres at Seram and Shorapur in 1963. The particulars in respect of the working of the warehouses at Yadgir, Seram and Shorapur are given below :—

STATE WAREHOUSE, YADGIR

<i>Period</i>	<i>Opening Balance (in bags)</i>	<i>Deposits (in bags)</i>	<i>With- drawals (in bags)</i>	<i>Closing Balance (in bags)</i>	
1	2	3	4	5	
April 1960 to December 1960.	..	1,720	560	1,160	
January 1961 to December 1961.	1,160	23,797	20,972	3,985	
January 1962 to December 1962.	3,985	20,292	14,820	9,457	
January 1963 to December 1963.	9,457	11,694	16,913	4,238	
January 1964 to December 1964.	4,238	8,119	11,159	1,198	
January 1965 to December 1965.	1,198	8,334	7,252	2,280	
Total	..	20,038	73,956	71,676	22,318

STATE WAREHOUSE, SERAM

<i>Month</i>	<i>Opening balance (in bags)</i>	<i>Deposits (in bags)</i>	<i>Withdra- wals (in bags)</i>	<i>Closing balance (in bags)</i>
October 1963	..	147	..	147
November 1963	..	175	61	261
December 1963	..	210	112	359
January 1964	..	1,300	106	1,553
February 1964	..	3,263	143	4,673
March 1964	..	786	1,147	4,313
April 1964	..	581	927	3,967
May 1964	..	20	1,505	2,482
June 1964	..	16	1,403	1,095
July 1964	..	14	802	307
August 1964	..	12	165	154
September 1964	..	2	72	84
October 1964	..	38	49	73
November 1964	..	213	..	286
December 1964	..	234	39	481
January 1965	..	324	57	748
February 1965	..	921	24	1,645

STATE WAREHOUSE, SHORAPUR

<i>Month</i>	<i>Opening balance (in bags)</i>	<i>Deposits (in bags) •</i>	<i>Withdrawals (in bags)</i>	<i>Closing balance (in bags)</i>
December 1963	..	428	200	228
January 1964	..	309	57	480
February 1964	..	490	253	717
March 1964	..	393	..	1,110
April 1964	..	4	86	1,028
May 1964	..	19	319	728
June 1964	..	111	160	679
July 1964	..	6	392	293
August 1964	..	12	227	78
September 1964	..	6	69	15
October 1964	..	4	1	18
November 1964	..	1	11	8
December 1964	..	3,318	33	3,293
January 1965	..	1,264	..	4,557
February 1965	..	428	..	4,985

Trade Centres

The imported goods are distributed inside the district through various trade centres. The chief distributing centre in the district is Gulbarga itself. All the places where the regulated markets have been established are centres of trade in the district. Places like Seram, Chittapur, Shahabad, Yadgir and Gulbarga which are connected by railway are in a better position to handle the trade. As these are fairly big towns, several *mandies* (godowns) have started functioning. The weekly markets are the other trade centres in Gulbarga. These weekly markets which are called *shandies* are held at Aland (Thursday), Gurmatkal (Monday), Seram (Wednesday), Shahapur (Friday), Gogi (Wednesday), Shorapur (Friday), Gulbarga (Saturday) and Jevargi (Tuesday). At all these places, there is abundant retail trade also. Agricultural produce passes directly to *shandies* and wholesale bazaars from where the retailers buy their goods and sell them to their customers.

Fairs

The fairs of Gulbarga district are chiefly of a religious character. They attract people of the immediate neighbourhood. In some of the fairs, cattle markets are also held where cattle dealers bring their animals for sale or exchange. These fairs deal, in addition, in almost all commodities required by the village raiyat. In addition to these religious fairs, there are a number of *uruses* in the district. Particulars of the prominent fairs and *uruses* in the district of Gulbarga are given at the end of the Chapter.

Fair Price Shops

The post-war period of rise in prices, general inflation and hoarding and profiteering by unsocial elements made the Government set up fair price shops in order to arrest the rise in the prices of food articles. There were, in 1965, 585 fair price shops in the district.

Weights and Measures

The weights and measures used in the Gulbarga district were those prescribed by the Hyderabad Weights and Measures Act, 1946, which came into force in the area on 1st March 1950. Even after the States' Reorganisation in 1956, when the district became part of the New Mysore State, the same statute was being continued together with the rules, till the compulsory introduction of the metric system of weights and measures. The bullion transactions in the district were being done using the *tola*, *val* and *rathi* as units of weight. These bullion weights were the same as the Bombay bullion *tola* of 180 grains (*kaldar*), *val* and *mathi*. The traders in the area followed two kinds of weights, the seer and tola weights and the pound *avoirdupois* weights. Any trader found using false weights was punished under the law.

A seer was equal to 80 tolas and a maund was equal to 40 seers. A *palla* was equal to three maunds and twenty maunds was equal to one *khandi*. Multiples and sub-multiples of *tola*, seer, *palla* and *khandi* were also used in the determination of $1/2$, $1/4$,

$1/8$, $1/16$ and $1/32$ like a *masha* or $1/12$ of a tola or a *chatak* or $1/16$ of a seer.

The traders in goods like coffee, tea, tobacco and condiments followed the pound *avoirdupois* weights in preference to the traditional *tola* weight. Modern weighing machines were used to determine the correct weight. In wholesale markets with a fairly high turnover, all food-grains were determined in tons for purposes of export. The internal arrivals were determined by the maund. Dealers in cotton, cloth, coal, coke and metals followed the pound *avoirdupois* weights.

The seer was the unit of measure. A maund was equal to 40 seers and a *palla* was equal to 120 seers in the district. The multiples of half a seer and one-fourth seer were also used. In the day-to-day transactions of the retail bazaar, the *chatak*, the *adholi*, and the *pyali* were also used. The *chatak* was equal to $1/16$ of a seer and an *adholi* was equal to two seers and a *pyali* was equal to four seers. People who went to the bazaar for their daily provisions were served in these measures.

The liquids were measured by the imperial gallon where a pint was determined as $1/8$ of a gallon. In the bars and liquor shops, the peg and the dram were the accepted standards.

The standard of length used in the district was the same as elsewhere, namely foot, yard, furlong and mile. The area was measured in *guntas* and acres; one *gunta* was equal to 120 square yards and one acre was equal to 4,840 square yards.

The metric system of weights and measures was introduced in all the regulated market areas of the district from 1st October 1958. Subsequently, it was made compulsory. From 1st April 1962, the metric system has been made compulsory in all spheres of transactions of the State. The old weights and measures which were bewildering in their variety and complexity have now been completely replaced by the new metric system.

TABLE 1

PROMINENT FAIRS IN GULBARGA DISTRICT.

Sl. No.	Village or place where held	Name of Fair	Dates when held and duration in days	Approximate month when held	Average number of attendance	Distance from nearest Rly. Stn.
1	2	3	4	5	6	7
1.	Farhatabad ..	Sharana Basappa ..	10 Chaitra (3) ..	April ..	7,000	10 miles from Gulbarga.
2.	Brahmapur (Gulbarga) ..	Sharana Basaveshwar Jatra.	20 Chaitra (15) ..	March ..	1,00,000	..
3.	Gulbarga ..	Sharana Basappa ..	1 Phalguna (6) ..	March ..	5,000	1½ miles from Gulbarga.
4.	Kadganchi ..	Shanteshwar ..	18 Chaitra (1) ..	April ..	800	12 do
5.	Maniyal ..	Amok Siddappa ..	14 Vaishaka (1) ..	May ..	500	17 do
6.	Salgad ..	Basappa ..	8 Chaitra Shuddha(1) ..	April ..	1200	18 do
7.	Sirgapur ..	Vira Bhadrappa ..	8 Chaitra (1) ..	April ..	1200	10 do
8.	Waghdari ..	Arjun Dev ..	Kartika (1) ..	November ..	1200	10 do
9.	Anuli ..	Hanuman ..	14 Magha (1) ..	February ..	400	20 miles from Tandur
10.	Chincholi ..	Sri Balaji ..	7 Magha (4) ..	February ..	6,000	19 miles from Tandur
11.	Kaduli ..	Rameshwara Dev ..	9 Chaitra (2) ..	April ..	2,000	15 miles from Tandur.
12.	Sulepet ..	Vira Bhadrappa ..	1 Chaitra (8) ..	April ..	3,000	14 miles from Nawandgi
13.	Tatipalli ..	Rameshwar ..	1 Shravana (12) ..	August ..	1,200	25 miles from Tandur
14.	Yelmamdi ..	Balaji Dev ..	1 Magha (3) ..	February ..	1200	30 miles from Tandur
15.	Adki ..	Venkateshwar ..	1 Vaishaka (4) ..	May ..	1,000	4 miles from Kurkunta
16.	Degaon ..	Shivalingam ..	8 Chaitra (2) ..	April ..	1200	3 miles from Malkhed
17.	Handergi ..	Lokeshwar Dev ..	14 Magha (3) ..	February ..	400	14 miles from Seram
18.	Mudhol ..	Gopalaswami ..	8 Shravana (2) ..	August ..	1200	6 miles from Kurkunta

1	2	3	4	5	6	7
19.	Motakpalli	.. Bhimsen Dev ..	4 Margashira (5)	December	8,000	14 miles from Seram
20.	Seram	.. Kotal Baswanna ..	11 Vaishakha (3) ..	May ..	3,000	..
21.	Idlore	.. Shankarlingaswamy	5 Phalguna (1) ..	April ..	2,000	..
22.	Kadlore	.. Jatra ..	30 Phalguna (4) ..	April ..	10,000	Near Saidapur
23.	Kala Yelganda	.. Eranna Dev ..	5 Margashira (1)	December	1,000	Near Saidapur
24.	Yadgir	.. Sharana Basappa ..	18 Chaitra (2) ..	April ..	1,000	One mile from Yadgir.
25.	Diggi	.. Sangamnath Dev ..	30 Shravana (3) ..	August ..	5,000	25 do
26.	Mandagi	.. Basaveshwar ..	20 Shravana (1) ..	August ..	1,000	26 do
27.	Madbole	.. Gopalaswami ..	20 Pushya (1) ..	January ..	3,000	24 do
28.	Parsapur	.. Sharnappa Dev ..	5 Chaitra (3) ..	April ..	2,000	25 do
29.	Shahapur	.. Sivanappa ..	30 Shravana (1) ..	August ..	3,000	22 do
30.	Sarwal	.. Sudh Bishveswar ..	15 Pushya (2) ..	January ..	3,000	24 do
31.	Badevanhal	.. Gopalaswami ..	9 Chaitra (1) ..	April ..	400	34 miles from Almatti
32.	Baichbal	.. Hanuman Dev ..	5 Chaitra (1) ..	April ..	400	38 miles from Yadgir
33.	Hebbal Khurd	.. Parmanand ..	Shravana (3) ..	August ..	2,000	39 miles from Yadgir
34.	Jaly Benchi	.. Mallikarjun Dev ..	20 Magha (1) ..	February ..	1,500	34 miles from Yadgir
35.	Jangon Gaddi	.. Gaddamma Devi ..	15 Pushya (3) ..	January ..	2,000	30 miles from Almatti
36.	Kodekal	.. Basappa ..	15 Kartika (5) ..	November	4,000	38 Miles from Almatti.
37.	Narayanpur	.. Gudma Devi ..	3 Vaishakha (1)	May ..	2,000	30 do
38.	Shorapur	.. Gopalaswami ..	23 Shravana (2) ..	August ..	5,000	31 miles from Yadgir
39.	Tintini	.. Monappa ..	11 Magha (5) ..	February ..	5,000	38 miles from Almatti
40.	Aland	.. Hanuman ..	15 Chaitra (3) ..	April ..	3,000	27 miles from Gulbarga
41.	Ghangapur (Deval).	Dattatraya Maharaj Jatra.	16, Magha (5)	February	60 to 70 thousand	About 10 miles

TABLE 2
PROMINENT URUSES IN GULBARGA DISTRICT

Sl. No.	<i>Village or place where held</i>	<i>Name of Urus</i>	<i>Dates when held and duration in days</i>	<i>Average Number of attendance</i>	<i>Distance from nearest Railway Stn.</i>
1	2	3	4	5	6
1.	Gulbarga	.. Khwaja Bande Nawaz	15 Zikhaida (3)..	1,00,000	3 miles from Gulbarga.
2.	Gulbarga	.. Khubullah Hussaini..	22 Rabi-us-Sani	5,000	3 miles from Gulbarga.
3.	Pallapur	.. Ruknuddin Saheb ..	14 Shaban (4) ..	5,000	4 miles from Gulbarga
4.	Chincholi	.. Khudawande Numa..	15 Shavval (2) ..	1,500	19 miles from Tandur
5.	Jangalta	.. Shah Mastan Khadri	Zikhaida ..	2,000	18 miles from Tandur
6.	Seram	.. Asar Sharif ..	12 Rabi-ul-Avval (1)	300	..
7.	Alipur	.. Urus ..	14 Rajab (2) ..	2,000	..
8.	Gurmatkal	.. Matwalay Hussaini ..	30 Zikhaida (1)..	1,500	..
9.	Yadgir	.. Yakoob Bhukari ..	15 Rabi-ul-Avval (2).	2,000	One mile from Yadgir.

1	2	3	4	5	6
10.	Ambi Ruza	.. Syed Shah Hussain	15 Jamadi-us-Sani (3).	1,000	8 miles from Nalwar
11.	Bandi Bimli	.. Syed Jamaluddin Khadri	22 Jamadi-us-Sani (3).	5,000	6 miles from Saidapur
12.	Gogi	.. S. Jalaluddin Chanda Hussaini.	10 Shaban (3) ..	3,000	25 miles from Yadgir
13.	Gogipet	.. Shah Mahmood Bhorl	10 Shavval (2) ..	2,000	25 miles from Yadgir
14.	Sagar Shariff	.. Shaik Sufi Sermast ..	4 Rabi-us-Sani	10,000	25 miles from Yadgir
15.	Shorapur	.. Fakrullah Shah ..	1 Shavval ..	500	31 miles from Yadgir
16.	Kembhavi	.. Sultan Bibi Saheb ..	15 Rabi-ul-Avval (3).	3,000	44 miles from Yadgir.
17.	Chittapur	.. Chita Shah Vali ..	21 Zilhaj (15) ..	10,000	12 miles from Chittapur.
18.	Aland	.. Moray Mashaik ..	9 Rabi-us-Sani (4).	3,000	27 miles from Gulbarga.

GULBARGA DISTRICT