

## CHAPTER VI

### BANKING, TRADE AND COMMERCE

#### A—BANKING AND FINANCE

**T**HERE were no banks in the days prior to the State's **Historical background** intervention to help economic growth. Before the emergence of modern banking facilities, money-lenders entirely dominated the credit structure. They were always dreaded but were always in demand. The indigenous banking system was controlled by affluent men, who had the necessary resources to lend money at various rates of interest. Money was always required for investment and in order to get additional financial support, individuals as well as institutions went to the affluent to get the required capital.

Borrowing was purely a private affair and was restricted to the lender and the borrower with no control whatsoever from the State. The borrower had no relief when exorbitant rates of interest were charged. He had to borrow it only from the private affluent men and cases were many where borrowers went on paying interests which exceeded the amounts of the principals. The indigenous money-lending went on unchecked, without a sound economic base.

In Hassan district, as in several other parts of the State, generally agriculture is in the hands of small holders. More often than not they had to pursue their agricultural pursuits on borrowed money. In addition, his social obligations cast on him heavy financial burdens. These stresses and strains forced them to go to the money-lenders. For small sums of loan money, mutual trust and confidence constituted the sole security ; this was transacted on the personal responsibility of the lender and the borrower. There were instances, doubtless, of default in returning these loans; but, by and large, the average borrower redeemed his commitments and settled all claims to the satisfaction of the lender. For borrowing of heavy amounts, the cultivator had to come forward with securities of a sound value. This was either his dwelling house, cultivable fields or his precious ornaments. It was, indeed,

very difficult for any cultivator to redeem his land or other possessions well in time. Ultimately, the securities, in many cases, passed into the hands of money-lenders. The actual tiller of the soil became a dependent on the village banker. The Vysyas of Konanur, Ramanathapur, Sakleshpur, Belur, Arsikere, Channarayapatna and Holenarsipur transacted, to a large extent, money-lending at various levels. In the later years of the 19th century, Europeans started their first coffee plantation in Hassan district. The labourers engaged in these estates also often went in for loans. By this time money-lenders from the foothills of Western Ghats, Marwaris and Multanis also started their business of money-lending. They readily gave money on high rates of interest and the indebtedness among the people grew. Many coffee planters also wanted money for improvement and expansion of estates.

#### Agricultural Banks

All these manifestations led the Government to think as to how best to help the borrowing public to get credit on easier terms. In 1894, Dewan K. Seshadri Iyer enunciated a policy of starting agricultural banks in the State to finance the agriculturists. Agricultural banks were started throughout the State and at the end of 1897-98, the number of banks went up to 62. Of these, one bank was opened at Hassan and another at Sakleshpur which was called the 'Coffee Bank' as it was to meet especially the needs of the coffee planters. A large percentage of the amounts borrowed from these banks by the members in the beginning was for the liquidation of previous debts contracted at high rates of interest from money-lenders.

The Agricultural Bank at Hassan was an association of landholders. The funds required for the Bank in the initial stages was made available by the Government at (four) 4 per cent interest per annum on the security of the landed property of all the members of the bank. A peculiar feature of the Bank was the total absence of a share capital. It was raising funds by way of loans or deposits and its advances were restricted to approved purposes only to the members of the Bank. The maximum loan that could be sanctioned was limited to Rs. 2,000. The Bank advanced loans at  $5\frac{1}{2}$  to 6 per cent of interest per annum. The members of the Sakleshpur Coffee Bank were mainly the Indian coffee planters of the neighbourhood. It borrowed initially a sum of Rs. 3,73,850 from the Government. During the first four years, its working was successful, but later it had to face many difficulties. Due to bad coffee seasons and the depression in the industry, the members of the Bank became heavy defaulters. The Government treated their cases sympathetically and tried to realise the arrears in small dribbles. But even this did not improve the condition of the Bank and ultimately the Bank was wound up in 1905.

The unsatisfactory turn of events in the agricultural banks in general owing to various reasons compelled the Government to give

up the scheme in 1910-11; the total number of such banks had fallen from 62 in 1897-98 to two by 1910-11. By this time, many credit institutions in India had been founded on the co-operative principles and the State Government had also started seven co-operative societies in the State in 1905, one of which was in this district, *i.e.*, at Holenarsipur and it was mainly intended for the benefit of the weavers of the taluk. The Sakleshpur Coffee Bank referred to above was converted into a co-operative society. Two years later, an Agricultural Association was formed at the district level and grants varying from Rs. 70 to Rs. 250 were made to the members by the Government. This Association also did not fare well. Efforts were continued to organise more agricultural co-operative credit societies. In 1912, the State Economic Conference was set up which recommended the establishment of a financing bank for the encouragement of industries and commerce in the State. Accordingly, the next year "the Mysore Bank Limited" was started at Bangalore and a decade after (in 1923) a branch of it was opened at Arsikere. This was the beginning of commercial banking activity in the district and other commercial banks followed suit later.

But, in spite of the spread of co-operative credit institutions and opening of branches of the commercial banks which have helped the people to a considerable extent, the indigenous money-lender did not quit the field. The intricacies and the procedural difficulties and delays in the way of borrowing money from these institutions made them not very attractive to the quick borrowers. Thus, the profession of money-lending continued to flourish, because the borrowers could obtain loans easily without any wearisome formalities. Confidence of one party in the other was the basis for giving credit. 'Kaisala' (hand-loan) has been very popular in the rural areas of the district. The trade centres of Hassan, Arsikere and Sakleshpur, to a certain extent, continue to be the centres of professional money-lenders. But, on the whole, the part played by the professional money-lenders has been now considerably reduced. The Hassan District Monograph\* of All-India Rural Credit Survey conducted in 1951-52 says: "The money-lenders' business is predicated on their association with one or more of a variety of occupations such as cultivation, trading in agricultural commodities and commission agency business". Many affluent agriculturists supply credit particularly to the cultivators. Traders and Commission agents offer varied facilities to the borrowers. "The competitive agency in the field of marketing, *viz.*, the co-operative agency did not offer many facilities given by the trader" says the Monograph. Supply of credit purely on

**Money-lenders**

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\* All India Rural Credit Survey, District Monograph - Hassan - Bombay, 1959, pp. 16 to 29.

personal security and the low rate of interest in view of the pre-sale credit relationship prevailing between the borrower and the trader, constitute the main attraction for such borrowers.

A few urban money-lenders readily advance credit against standing crops obviously with an eye on the marketing business. It appears that the money-lenders in the rural areas often do not stipulate any definite period for the repayment of loan. Though it is not so in the urban areas, there also the borrowers seldom keep up this term of borrowing. In a large majority of loans the rate of interest charged varied from 6 per cent to 12½ per cent per annum. "Loans taken from individuals generally involve payment of usurious rates of interest and have a way of remaining outstanding for unduly long periods of time. The creditor, in many cases, will be more interested in collecting the interest due to him periodically and it is no wonder if sometimes the creditors are not keen that the debts are cleared, as they will be getting a good interest on their money", observes the Kurubathur Village Survey Monograph.\* It further states: "Of the total amount of debt the amount due to the societies is Rs. 4,500, while the total amount due to the individuals who have advanced loans is Rs. 24,450. This position is very unsatisfactory". According to the Hassan District Monograph referred to already, the individual money-lenders supplied about 83 per cent of the total borrowings of the cultivators and 71 per cent of the borrowings of non-cultivators. This speaks of the predominance of the money-lenders over other agencies in the credit structure. In 1951-52, commercial banks supplied nearly four per cent of the borrowings of rural families. The co-operative finance supplied to the rural families constituted only 0.3 per cent as in that year. Since then massive efforts have been made to provide more of co-operative and Government finances to meet as far as possible the credit requirements of the rural families. (This aspect is dealt with elsewhere in the chapter).

#### Indebtedness

The Rural Credit Survey referred to earlier made an inquiry into the extent of indebtedness in the district. For purposes of that survey eight villages were selected as sample villages in seven out of eight taluks of the district. The striking points revealed by the inquiry were the uniformly high proportion of indebted cultivating families and the relative difference in position between the cultivating and non-cultivating families. The incidence of debt per rural family was 85 per cent among cultivating families and 40 per cent among others. The average debt per rural family stood at Rs. 415; the average debt among cultivators was Rs. 490

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\* Census of India, 1961, Volume XI, Mysore, Part VI, Village Survey Monographs, No. 15, Kurubathur Village, Manjarabad taluk, Hassan district (typescript).

per family, while among non-cultivators, it was substantially lower at Rs. 171 per family. If only indebted families were taken into consideration, the debt per indebted family averaged Rs. 580 among the cultivators and Rs. 444 among non-cultivators. Particulars relating to the four classes of cultivators were as follows :—

(Amount in Rupees)

<i>Class of cultivators</i>	<i>Debt per family</i>	<i>Debt per indebted family</i>
Big cultivators ..	1,224	1,462
Large cultivators ..	785	947
Medium cultivators ..	411	474
Small cultivators ..	289	346

Debt in relation to the size of business or assets would be a better indicator than the debt per family or per indebted family, in assessing the burden of debt on various classes of cultivators. Therefore, it would be interesting to note that the debt per acre of cultivated holdings was found to be Rs. 102, while the average size of cultivated holdings per family was 4.8 acres. The burden of debt was heavier on the lower strata of cultivators than on the upper strata. The debt per acre of area sown averaged Rs. 131 among the upper strata, while the corresponding figure for the lower strata was Rs. 180. In the same way, the outstanding debt averaged Rs. 805 per family in the upper strata and Rs. 386 in the lower strata. The bulk of this debt was charged interest ranging from 10 per cent to 12½ per cent per annum.

The Government of Mysore took various steps to mitigate the hardships of the borrowers. The Mysore Usurious Act, 1923, the Mysore Debt Conciliation Act, 1937 and the Mysore Money-lenders Act, 1939, were the earlier measures. The first Act empowered the courts to re-open the transaction and relieve the debtor of all liability in respect of any excessive interest when they found that the interest was excessive and the transaction between the parties was substantially unfair. Under the second Act, certificates were issued when the creditor refused to agree to a fair offer of settlement made by the debtor. In such cases, the civil courts were barred from allowing any costs on suits or any interest for the period after the date of the certificate, in excess of simple interest at six per cent per annum on the principal amount due on the date of the certificate. The Mysore Money-lenders Act, 1939, required money-lenders to get themselves registered and obtain licences, maintain regular accounts in respect of each loan advanced by them, issue receipts for every payment made by a debtor and furnish to a debtor, on demand, a statement of accounts

#### Relief measures

of the debt, showing the principal and interest outstanding. The Act allowed simple interest upto 9 per cent per annum on secured loans and upto 12 per cent on unsecured loans, while the maximum compound interest rate was fixed at 6 per cent per annum with yearly rests on both secured and unsecured loans. Molestation of a debtor was a cognizable offence under the Act. The Act prohibited award of a decree, on account of arrears of interest, for a sum greater than the principal of the original loan. In spite of all these provisions the borrowers continued to be at considerable disadvantage as disclosed by the following observation of the Credit Survey Monograph cited earlier: "According to the testimony of the selected cultivators, the provisions regarding interest laid down in the Money-lenders Act were being violated though not universally, at least in some cases. It is also significant that in reply to the questionnaire enquiring into difficulties in obtaining prompt and adequate finance, malpractice and harrassment by money-lenders were reported as specific difficulties by some of the cultivators".

After the formation of the new Mysore State, comprehensive and uniform measures—the Mysore Money-lenders Act, 1961 (Mysore Act 12 of 1962) and the Mysore Pawn-Brokers Act, 1961 (Mysore Act 13 of 1962)—were passed by the State Legislature. Under these Acts, the money-lenders and pawn-brokers are required to obtain licences and to submit annual returns in prescribed forms. The maximum rates of interest allowed are 15 per cent for the secured loans and 18 per cent for the unsecured loans per annum. There were only 42 registered money-lenders in the district in 1969.

The State Government have been advancing two types of loans to the cultivators, namely *taccavi* loans and land improvement loans and the statement given below shows the amounts so disbursed in the district from 1961-62 to 1968-69 :—

<i>Year</i>	<i>Taccavi Loans</i>	<i>Land-Improvement Loans</i>
	Rs.	Rs.
1961-62	65,700	41,447
1962-63	1,02,350	61,837
1963-64	1,09,000	1,05,350
1964-65	2,07,450	1,85,400
1965-66	1,67,900	1,12,400
1966-67	4,00,000	2,84,075
1967-68	4,33,000	4,34,000
1968-69	5,92,500	3,85,350

The other important measures taken by the Government are distribution of the required materials at subsidised rates and on loan basis with easy terms of repayments, sinking of irrigation wells, construction of major irrigation works, desilting of tanks, lift irrigation schemes in river valleys, extension of power supply to irrigation pumpsets, land improvement works like reclamation of waste and marshy lands by proper drainage, contour bunding, terracing and like developmental activities. Agricultural credit societies in the district advanced a sum of Rs. 56.69 lakhs as loan to the farmers during the year 1969. The Primary Land Development Banks had advanced a sum of Rs. 11.02 lakhs in the year 1969 under various schemes. From December 1969, at the request of the Government of Mysore, the commercial banks have been advised to take up financing of agriculture through the Primary Co-operative Credit Societies. Under the scheme, which is in operation in the district, the Agricultural Department of the Reserve Bank of India has identified this district along with some other districts in the State where Primary Credit Societies need assistance from the commercial banks. According to this scheme, the primary agricultural societies in different taluks of the district receive financial assistance from Canara Bank, which is to act as a "Lead Bank". The "Lead Bank" takes up 5 to 10 societies in each taluk for purposes of offering the required farm finance to cultivators.

In the past two decades, the number of branches of the **Commercial Banks** operating in the district increased from six in 1951 to 31 by the beginning of 1970. Before 1947, the banking activities were chiefly confined to the three taluks of Hassan, Arsikere and Manjarabad with only six branches belonging to the State Bank of Mysore, the Canara Banking Corporation and the Syndicate Bank. The first of these banks to start its branch was the State Bank of Mysore in 1923 at Arsikere followed by a branch of the Canara Banking Corporation in 1936 at Sakleshpur and that of the Syndicate Bank in 1943 at Arsikere. It was only after 1958 that the other banks entered the field and the number of branches had gone up to 19 by the beginning of 1968. During the course of the following year, the number went up to 31 with the opening of nine more branches, five of them by the Canara Bank, three by Vijaya Bank, Ltd., two by the State Bank of Mysore, one each by the Canara and the Karnataka Banks. The State Bank of Mysore has to its credit ten branches in the district, the largest number when compared with the branches of the other banks. The two leading nationalised banks, the Canara Bank and the Syndicate Bank, have seven and three branches respectively. While the Karnataka Bank has five branches, the Canara Banking Corporation and the Vijaya Bank Limited have three branches each. There is no registered office of any of these banks in the district. The subjoined statement gives the location and year of starting the branches in the district :—

<i>Place of branch office</i>	<i>Name of Bank</i>	<i>Date of starting</i>
HASSAN ..	The State Bank of Mysore ..	1-2-1927
	The Canara Banking Corporation ..	12-12-1941
	The Karnataka Bank Ltd. ..	29-8-1960
	The Canara Bank ..	27-9-1968
	The Syndicate Bank ..	14-11-1968
	The Vijaya Bank Ltd. ..	19-2-1969
ARSIKERE ..	The State Bank of Mysore ..	16-7-1923
	The Syndicate Bank ..	10-10-1943
	The Karnataka Bank Ltd. ..	30-10-1968
SAKLESHPUR ..	The Canara Banking Corporation ..	26-6-1936
	The State Bank of Mysore ..	10-7-1937
	The Vijaya Bank Ltd. ..	28-7-1969
BALLUPET ..	The Vijaya Bank Ltd. ..	7-12-1968
HOLENARSIPUR	The State Bank of Mysore ..	22-4-1961
	The Karnataka Bank Ltd. ..	14-4-1959
CHANNARAYA- PATNA	The State Bank of Mysore ..	14-12-1960
ALUR ..	The State Bank of Mysore ..	16-7-1969
ARKALGUD ..	The Karnataka Bank Ltd. ..	27-4-1964
	The State Bank of Mysore ..	30-5-1966
BELUR ..	The State Bank of Mysore ..	25-10-1966
	The Canara Bank ..	27-9-1968
BANAVARA ..	The Syndicate Bank ..	27-2-1968
SHRAVANABEL- GOLA	The Canara Banking Corporation ..	29-7-1968
KONANUR ..	The State Bank of Mysore ..	30-4-1966
GORUR ..	The State Bank of Mysore ..	Not available
	The Canara Bank ..	7-8-1969
AREHALLI ..	The Karnataka Bank Ltd. ..	19-2-1969
HALEBID ..	The Canara Bank ..	7-8-1969
RAMANATHAPUR	The Canara Bank ..	7-8-1969
YESLUR ..	The Canara Bank ..	7-8-1969
DODDMETI- KURKE	The Canara Bank ..	7-8-1969



A State-aided bank called the Bank of Mysore was opened at Bangalore in October 1913, with an authorised capital of Rs. 20 lakhs. The main object of the Bank was to have well-knit branch offices in different parts of the State to cater to the needs of industry, trade and commerce and to transact at district headquarters and other places such Government treasury work as may be entrusted to it by the Government from time to time. By the end of 1969, the Bank had 125 branches and a paid-up capital of Rs. one crore. The first branch of the bank in the district was opened at Arsikere in July 1923, the second at Hassan in February 1927 and the third at Sakleshpur in July 1937. After a gap of 23 years, another branch was opened at Channarayapatna in December 1960. During the course of the present decade (1960—70), five more branches were opened at Holenarsipur, Arkalgud, Belur, Konanur and Alur.

The Canara Bank made its beginning in 1906 at Mangalore in South Kanara district, under the name "The Canara Hindu Permanent Fund Limited". This bank had seven of its branches located in the district, two of which being those taken over from the Pangal Nayak Bank Limited on the 27th September 1968. Later, five more branches were started.

The Canara Bank was selected to function as the "Lead Bank" in the district of Hassan. As such, it plays a major role in the opening of new branches and acts as a lead bank for purposes of investigation and invites the co-operation of other banks operating in the district. The total deposits of this bank in the district stood at Rs. 16.77 lakhs and advances at Rs. 9.31 lakhs as at the end of 1968. Out of the total advances made, an amount of Rs. 2.52 lakhs was for small-scale industries and Rs. 1.32 lakhs for agriculture.

The Karnataka Bank Limited, which was established in 1924 with its head office at Mangalore in South Kanara district, has six branches in Hassan district. The first of these six branches was opened at Holenarsipur on 14th April 1959 and the second at Hassan on 29th August 1960. The other branches are at Arkalgud, Arsikere and Arehalli. The volume of banking business of these branches in the district, in terms of deposits and advances, is estimated at Rs. 72 lakhs and Rs. 67 lakhs respectively. The amounts of deposits received and advances made by these branches for the last three years are shown hereunder :—

(Rupees in lakhs)

Position as on	Deposits	Advances
31-12-1966	44.97	41.18
31-12-1967	45.14	45.30
31-12-1968	59.24	52.92
31-6-1969	71.80	67.34

Loans for agricultural purposes amounted to Rs. 15.10 lakhs by the end of June 1969. In order to promote thrift among the people, the Bank has savings bank accounts, cumulative deposit accounts (monthly) and honey deposit accounts (daily) and issues cash certificates.

**Canara  
Banking  
Corporation**

The Canara Banking Corporation, established in 1906 as a *Nidhi* with a capital of Rs. 5,000, has three branches in this district. The first branch was opened at Sakleshpur in 1936, the second at Hassan in 1941 and the third at Shravanabelgola in 1968. The activities of the bank include mobilisation of public savings through its several schemes and grant of loans and advances to industry, trade, commerce, plantations, etc. The total advances outstanding at these three branches exceeded Rs. 17 lakhs as on 30th June 1969. Particulars of deposits mobilised and advances made by the bank in the district for the past six years from 1964 to 1970 were as follows :—

*(Amount in lakhs)*

<i>Position as on</i>	<i>Deposits</i>	<i>Advances</i>
31-12-1964 ..	37.62	13.81
31-12-1965 ..	43.18	16.39
31-12-1966 ..	44.96	18.26
31-12-1967 ..	48.73	18.12
31-12-1968 ..	55.45	20.58
31-12-1969 ..	(Not Available)	
28-10-1970 ..	56.64	15.56

**Syndicate Bank**

The Syndicate Bank, established in 1925 with its registered office at Manipal, has only three branches located in this district. The first branch was opened in October 1943 at Arsikere, the second in February 1968 at Banavara and the third at Hassan in November 1968. It undertakes all types of banking business. It has a special savings scheme called the Pigmy Deposit Scheme.

**Vijaya Bank**

The Vijaya Bank Limited, which was established in 1931 with its head office at Mangalore in South Kanara district, has three branches in the district of Hassan. The first of these three branches was opened at Ballupet in 1968 and during the course of the next year (1969), two more branches, one at Hassan and the other at Sakleshpur, were started. The Bank mobilises public savings through its several schemes and advances loans to agriculturists, coffee planters, motor operators, etc. The total deposits mobilised in the district as on 24th December 1970 exceeded Rs. 42 lakhs, while the total advances made during the same period exceeded Rs. 78 lakhs. Out of the total loans sanctioned, 60 per cent was

advanced to those engaged in trade, business and industry, 17 per cent to planters, 14 per cent to agriculturists and the remaining 9 per cent to others. The amounts of deposits received and advances made by these branches for the three years from 1968 to 1970 are shown hereunder :—

<i>Position as on</i>	<i>Deposits</i>	<i>Advances</i>
	Rs.	Rs.
31-12-1968 ..	4,94,400	5,000
31-12-1969 ..	33,80,000	43,53,700
24-12-1970 ..	42,76,451	78,17,020

The beginnings of the co-operative movement in the district may be traced back to the early decades of the present century. With the establishment of a co-operative society at Holenarsipur for the benefit of the weavers of the taluk in 1905, the district of Hassan became a pioneering district in this respect. Three years after this, the Hassan Co-operative Society Limited was established and sixteen more societies formed during the course of the year. The hopes of the movement received a serious set-back during the two world wars. However, it gained momentum later by the end of March 1950, the number of societies having gone up to 465 as against 253 in June 1947. The follow-up measures initiated by the Government gave an impetus to the movement. By the end of June 1969, the percentage of coverage by co-operative institutions to the total number of villages in the district had gone up to 97. The number of various types of co-operative societies in the district, the number of members and the amount of share capital in each such type as in 1968-69 are given below :—

Co-operative  
movement

<i>Sl. No.</i>	<i>Category</i>	<i>Number</i>	<i>Member-ship</i>	<i>Share capital</i>
1	2	3	4	5
				Rs.
1.	District Co-operative Central Bank Limited ..	1	498	26,73,100
2.	Planters' Co-operative Bank ..	1	758	4,08,200
3.	Agricultural Credit Co-operatives—			
	(a) Large-sized Co-operative Societies ..	22	11,152	6,21,038
	(b) Small-sized Co-operative Societies ..	338	60,276	18,74,690
	(c) Grain Bank ..	1	30	410

1	2	3	4	5
4.	Non-Agricultural Co-operatives—			
	(a) Urban ..	8	3,493	4,95,445
	(b) Employees ..	18	2,729	64,547
	(c) Others ..	14	1,807	65,941
5.	Primary Land Development Banks ..	8	21,487	10,02,107
6.	(a) Marketing Co-operative Societies ..	8	5,546	18,71,445
	(b) Other Marketing Societies ..	8	1,799	49,343
7.	Sugarcane Supply Co-operative Society ..	1	54	2,125
8.	Milk Supply Co-operative Societies ..	3	169	3,474
9.	Farming Co-operative Societies ..	21	649	41,328
10.	Cotton Processing and Marketing Societies ..	1	1,244	1,35,020
11.	Consumers' Co-operative Societies	49	8,588	2,62,343
12.	Housing Societies ..	26	7,166	2,66,345
13.	Fishermen Co-operative Societies	4	292	3,510
14.	District Co-operative Union ..	1	135	N.A.
15.	Other Industrial Co-operatives ..	62	18,265	4,29,492
16.	Weavers' Co-operative Societies	18	2,018	39,189
17.	Lift Irrigation Co-operative Societies ..	2	163	18,175

**District  
Co-operative  
Central Bank**

The Hassan District Co-operative Central Bank Limited came into existence on 28th October 1953 and its actual business was commenced from 21st March 1954. The membership of the bank which stood at 133 in 1953-54 had risen to 404 by 1962-63 and to 498 by the end of June 1969. Likewise, the authorised share capital increased from Rs. 10,00,000 at the time of registration of the bank to Rs. 15,00,000 by 1957-58 and to Rs. 25,00,000 by 1960-61. The paid-up capital amounted to Rs. 26,73,100 in 1968-69 while the working capital was of the order of Rs. 1,17,64,246 and the amount of loans advanced to members was Rs. 1,27,92,160 during the same period.

In 1964, the bank had three branches, one each at Belur, Channarayapatna and Arkalgud. After a gap of four years, four more branches one each at Alur, Arsikere, Holenarsipur and Sakleshpur were opened. The types of loans sanctioned by these branch offices are short-term, medium-term, cash-credit, produce loan and over-draft facilities. A crop loan system has been in operation since 1968 and under this system, it is proposed to

distribute about rupees one crore loan among agriculturists during 1970-71, the range of the limit of such loans varying from Rs. 250 to Rs. 500 per acre depending upon the crop. During 1967-68, the amounts of loans sanctioned under the first three categories of loans mentioned above were Rs. 26,47,387, Rs. 17,959 and Rs. 34,52,851 respectively. Periodical particulars of this bank since inception to 1967-68 are indicated below :—

<i>Particulars</i>	1954-55	1959-60	1967-68
	Rs.	Rs.	Rs.
No. of members ..	187	382	485
Share capital ..	1,17,150	12,77,200	20,25,300
Reserve fund ..	..	38,570	2,12,043
Other funds ..	375	43,012	2,50,420
Deposits ..	55,550	15,80,198	35,18,746
Loan of the Apex Bank ..	6,80,500	34,37,102	36,03,000
Working capital ..	8,53,575	63,76,082	96,09,509
Loans to members ..	6,88,150	48,19,840	72,46,387
Default loans from members ..	..	14,55,533	35,28,753
Net profit ..	2,509	28,924	1,40,057

The Hassan District Industrial Co-operative Bank Limited, established in 1963, started its business from April 1964. The main objects of this bank are to promote small-scale and cottage industries by extending financial assistance to artisans and such other persons engaged or interested in establishing and running cottage and village industries and also small-scale industries through the registered co-operative societies and to promote thrift, self-help and co-operation among the industrialists. The membership of the bank is open to registered co-operative institutions, small-scale industrialists, etc.

**District  
Industrial  
Co-operative  
Bank**

The membership and share capital of the bank went up from 141 and Rs. 30,125 in 1964 to 573 and Rs. 2,57,600 respectively, by the end of April 1969. In respect of deposits, the bank made a good stride from Rs. 1,507 in 1964 to Rs. 4,71,676 by the end of June 1968. An amount of Rs. 28,43,213 was advanced as loans to artisans, industrialists and registered societies up to April 1969. The bank has begun to handle general banking business also for the benefit of the industrialists. (See also chapter V). As at present it has no branch offices in the district. Salient particulars of this bank from 1965 to 1968 are as follows :—

*(Amount in rupees)*

<i>Particulars</i>	<i>(As on 30th June)</i>			
	1965	1966	1967	1968
Membership ..	256	385	430	518
Paid-up share capital ..	85,175	2,11,175	2,18,550	2,46,100
Deposits ..	2,58,868	3,76,499	3,90,310	4,95,505
Borrowings ..	8,53,450	6,04,268	8,24,029	9,43,722
Loans issued	9,29,136	12,06,129	28,18,530	50,13,865
Loans recovered	2,35,846	8,23,203	27,68,477	50,08,865
Net profit ..	1,281	139	12,155	30,137

**Planters' Co-operative Bank, Hassan**

The Planters' Co-operative Bank Limited, Hassan, established in June 1963, has jurisdiction extending over the whole of new Mysore State, while its present activity is confined mainly to the districts of Hassan, Chikmagalur and Coorg. The main objective of the bank is to carry on the business of a co-operative bank for the benefit of coffee and cardamom planters in particular and all planters in general. As on 30th June 1970, the bank had a paid-up share capital of Rs. 4,58,400 and 853 members. It advances loans of various kinds like crop loan, cash-credit, development loans, etc. At the end of June 1970, the advances amounted to Rs. 15,30,721 as crop loans, Rs. 2,65,250 as cash-credit and Rs. 1,30,900 as development loans.

**Industrial Co-operatives**

In June 1968, there were 62 industrial co-operative societies in the district. Collectively, the position in respect of them in 1966-67 and 1967-68 was as follows :—

<i>Particulars</i>	1966-67	1967-68
Number of societies ..	62	62
Number of members ..	18,743	19,131
Share capital ..	(Rs.) 4,87,000	5,83,858
Reserve and other funds ..	(Rs.) 1,92,000	2,63,777
Value of goods produced ..	(Rs.) 2,27,000	5,84,492
Sales ..	(Rs.) 2,31,000	6,97,622

**Primary Land Development Banks**

There are now (1970) eight Primary Land Development Banks, one in each taluk. (These were formerly called Primary Land Mortgage Banks). These banks advance finance for the discharge of prior debts, for land development, construction of

irrigation wells, installing of irrigation pumpsets and for schemes taken up for plantation crops on long term basis. They derive their working funds from State Land Development Bank which floats debentures and through collection of shares. The progress of these banks from 1964-65 to 1967-68 is indicated below :—

(Rupees in thousands)

Particulars	1964-65	1965-66	1966-67	1967-68	1968-69
Membership ..	17	18	19	19	21
Share capital ..	597	734	838	945	1,002
Reserve and other funds ..	91	118	133	164	135
Borrowings ..	8,359	10,233	13,217	13,419	N.A.
Working capital ..	..	11,085	11,919	14,531	14,603
Loans issued ..	1,748	2,205	4,521	2,297	1,102
Loans recovered ..	351	365	410	709	N.A.
Loans outstanding	8,540	10,080	11,729	13,425	13,658
Loans overdue ..	252	968	758	970	890
Net profit ..	..	..	..	37	N.A.

As at the end of June 1969, there were 338 service and small-sized societies and 22 large-sized societies functioning in the district, with a membership of 71,428, with a paid-up share capital of Rs. 24,95,728, the *per capita* share capital being Rs. 35. The advances made available by these societies amounted to Rs. 59.69 lakhs in 1969. Apart from advancing short-term and medium-term loans, these societies are also carrying on service activities like the supply of chemical fertilisers, improved seeds, insecticides and consumer articles. Since the beginning of 1968, loans are being advanced for the purchase and installation of electric motors and pumpsets also and up to the end of June 1968 an amount of Rs. 17,964 was advanced for installing 28 pumpsets. Efforts are being made to make these societies viable by process of amalgamation and by liquidating such of the societies as are in a bad shape. Particulars of these societies for the period from 1964-65 to the end of June 1968 are given below :—

Agricultural  
Credit Societies

(Figures in thousands)

Particulars	1964-65	1965-66	1966-67	1967-68
No. of societies ..	366	370	373	374
Membership ..	59	57	58	64
Share capital .. (Rs )	2,137	2,132	1,935	2,085
Reserve and other funds ..	610	778	665	788
Deposits ..	392	439	527	528
Working capital ..	7,992	8,532	8,544	8,778
Loans issued ..	4,464	2,126	1,724	1,739
Loans recovered ..	3,857	2,082	2,064	2,108
Loans outstanding ..	5,386	5,430	6,085	3,862
Loans overdue ..	3,085	4,360	4,275	3,723

**Marketing Societies**

Out of 19 marketing co-operative societies existing in the district in June 1969, eight were Taluk Agricultural Produce Marketing Societies, one District Marketing Society, one Areca Marketing Society, one Coconut and Copra Marketing Society, two Paddy Marketing Societies, two Fruit and Vegetable Marketing Societies and two Coffee-growers' Co-operative Societies, one Sea Island Cotton Marketing Society and one Cardamom Growers' Co-operative Society. Under a centrally sponsored scheme all the eight Taluk Agricultural Produce Marketing Societies are functioning also as wholesale agents for distribution of consumer goods in their respective taluks. They supply controlled goods, insecticides, improved seeds, fertilisers and agricultural implements and other agricultural inputs. For this purpose there is one District Marketing Co-operative Society. The Taluk Agricultural Produce Co-operative Marketing Societies (numbering eight in the district) collectively had 5,546 members with a paid-up share capital of Rs. 18,71,445 in 1969. The total value of agricultural produce handled by these societies in 1969 was estimated at Rs. 0.21 lakh. In addition to the procurement of paddy on behalf of Government, six out of eight societies have installed their own rice mills. The Government's financial assistance in 1967-68 for purposes of setting up rice mills and for processing activities amounted to Rs. 1,20,000 and Rs. 2,25,000 respectively. In 1969 these mills processed 42,855 quintals of paddy and earned an income of Rs. 0.71 lakh. The particulars of all these marketing societies, as relating to the years from 1964-65 to 1967-68, are given below :—

*(Rupees in thousands)*

<i>Particulars</i>	1964-65	1965-66	1966-67	1967-68
Share capital ..	1,643	2,223	1,897	1,914
Reserve and other funds	474	487	498	494
Borrowings ..	1,518	1,134	1,633	1,397
Working capital ..	4,020	4,720	4,075	4,735
Loans issued ..	674	385	193	3,158
Loans recovered ..	825	414	393	1,830
Loans outstanding ..	558	529	228	1,588
Loans overdue ..	54	128	85	135
Agricultural produce handled ..	..	2,618	1,586	1,178
Purchases ..	..	8,885	1,163	9,584
Sales ..	..	1,980	1,330	6,091
Net profit ..	63	..	..	171
Net loss ..	..	31	..	..



The Consumers' Co-operatives, in the district, have the federal type of organisation. As on 30th June 1969, there were in all 49 such societies and one wholesale central co-operative stores in the district. The District Co-operative Wholesale Stores was established in December 1966 under the Centrally Sponsored Scheme. The store has a paid-up share capital of Rs. 1,46,100, the Government contribution being Rs. 1,00,000. In 1968 the store made a net profit of Rs. 2,565. The total membership of all these primary societies was 9,000 with a share capital of Rs. 2,36,000 and reserve and other funds Rs. 1,23,000 in the year 1968. These societies are making good progress and are playing an important role in the distribution of consumer articles. It is stated that 33 co-operative consumers' societies were working on profit in 1968, of which the Northern Extension Consumers' Society Ltd., Hassan, had done remarkably well during the year. Twelve of them were given financial assistance by the Government in the form of share capital and managerial subsidy. Particulars relating to this category of co-operatives for the years 1964-65, 1967-68 and 1968-69 are given hereunder :—

**Consumers'  
Co-operatives**

<i>Particulars</i>	1964-65	1967-68	1968-69
No. of societies ..	40	48	49
Membership (in '000) ..	5	9	9
Share capital (Rs. in '000)	134	236	262
Reserve and other funds ,,	43	123	142
Working capital (Rs. in '000)	355	401	481
Purchases ,, ..	..	3,541	3,564
Sales ,, ..	..	3,743	3,629

Consolidation of small and un-economic holdings and increasing of agricultural production form the objectives of co-operative farming. Organisation of joint farming societies has been taken up by the Department of Co-operation on a pilot project basis in order to give a proper perspective to the public. In June 1970, there were 21 farming societies in the district with a total membership of 649. The total area with them was 2,558 acres and 61 guntas, of which an area of 1,172 acres was brought under cultivation, the irrigated area being only 69 acres.

**Farming  
Societies**

Out of these 21 societies, three are collective farming societies, 17 joint farming societies including two multi-purpose co-operative rehabilitation projects sponsored by the Social Welfare Department and one tenant farming society. The biggest of all these societies is the Attigudda Tenant Co-operative Farming Society Ltd., established in July 1961. In 1969-70, the membership

of this society stood at 260 and the share capital at Rs. 1,742. Of the total area of 636 acres under its control, as much as 623 acres of land has been brought under cultivation. The table given below shows particulars of these societies (excluding the two co-operative rehabilitation projects to be dealt with next and in Chapter XVII) from 1964-65 to 1967-68 :—

<i>Particulars</i>	1964-65	1965-66	1966-67	1967-68
No. of societies ..	14	17	17	20
Membership ..	332	221	367	632
Area under command (in acres) ..		612	784	1,083
Area under cultivation (in acres) ..		880	325	607
Share capital (Rs. in '000) ..	31	44	56	64
Reserve and other funds ,,	11	6	6	14
Working capital ,,	197	213	372	400

**Co-operative  
Rehabilitation  
Project**

There are two Multi-purpose Co-operative Rehabilitation Projects started in the year 1964-65, one at Karekere and another at Alodihalli in Hassan and Channarayapatna taluks respectively. These projects were started on an experimental basis to rehabilitate backward class people by providing necessary facilities such as irrigation wells, pump-sets, ploughs, bullocks, drinking water wells, houses, etc. The total membership of these societies was 60 and the total acreage pooled by them stood at 366 acres and 22 guntas in 1968. (See Chapter XVII).

**Bee-Keepers'  
Society**

The district is having a special type of society called the Bee-Keepers' Co-operative Society Limited, at Sakleshpur which was established in February 1940. The jurisdiction of the society extends over the whole of the Manjarabad taluk, Arehalli and Biccodu hoblies of Belur taluk and Kenchamma-Hoskote hobli of Alur taluk in Hassan district and parts of Mudigere taluk of Chikmagalur district. This industry received considerable encouragement from the Khadi and Village Industries Commission during the first three Five-Year Plan periods, the total assistance from it between 1954 and 1968 being Rs. 6,34,000. Though the society made progress during the first five years after its starting, it incurred losses during the next four years and in 1948-49, the net loss had gone up to Rs. 2,091 as against Rs. 287 in 1945-46. Its position was gradually improved and it has now continued to make profits, the highest profit earned being Rs. 35,392 in 1967-68 as against a profit of Rs. 27,264 made during the previous year. The society has opened two branch offices at Mudigere and Aldur in Chikmagalur district for the benefit of people of that area. It is stated that this society now stands first among the societies of

its kind in all-India in so far as the production of wild honey and bee-wax and turnover of sales of honey and bee-wax are concerned. The following table gives periodical comparative figures pertaining to this society (*see* also Chapter V) :—

<i>Particulars</i>	1940-41	1950-51	1960-61	1967-68
Membership ..	48	93	2,089	2,648
Share capital (Rs.) ..	184	1,151	11,470	19,715
Honey purchase (Rs.) ..	..	31,459	1,06,089	2,45,231
Honey sales (in lbs.) ..	..	25,536	82,697	3,28,885
Wax purchases (in lbs.) ..	108	748	8,459	94,660
Wax sales (in lbs.) ..	..	717	72,114	95,077
Net profit (Rs.) ..	348	2,759	10,134	35,392

There is a Cotton Processing Society at Arsikere. It was registered in August 1962 having jurisdiction over Hassan, Chikmagalur, Tumkur and Mandya districts. As at the end of 1967-68 it had 1,200 members and a paid-up share capital of Rs. 1,34,090. It possesses 12 gins having capacity of ginning 80 quintals a day. In addition, there is a pressing machine having the capacity of pressing 100 bales a day. The main business of this society is ginning, pressing, and marketing of cotton loops, lint and seed. The society is, however, running at a loss at present. The following figures indicate the position of this society as in 1966-67 and 1967-68 (*see* also Chapter V :—

**Cotton  
Processing  
Society**

<i>Particulars</i>	1966-67	1967-68
No. of members ..	1,160	1,200
Share capital (Rs.) ..	1,34,000	1,34,000
Reserve and other funds (Rs.) ..	64,000	64,000
No. of gins installed ..	12	12
No. of bales of cotton procured ..	750	858
Loss (Rs.) ..	16,000	69,000

There are 26 Housing Co-operative Societies (including eight such co-operatives meant for the Scheduled Castes and Scheduled Tribes) in the district. During 1968-69, the Government sanctioned interest-free loans to the tune of Rs. 90,360 and a subsidy

**Housing  
Societies**

of Rs. 22,500 to the Scheduled Castes and Scheduled Tribes Housing Co-operatives. An idea of working of these societies can be had from the following figures pertaining to the years 1967-68 and 1968-69 :—

<i>Particulars</i>	1967-68	1968-69
Number of societies ..	26	26
Number of members ..	5,615	7,166
Share capital (Rs.) ..	1,92,428	2,66,345
Loans issued (Rs.) ..	12,13,072	7,49,563
Loans outstanding (Rs.) ..	16,95,393	23,28,846
Number of houses constructed ..	248	597

**Construction of Godowns** The marketing societies and the primary societies require a large number of godowns to store agricultural produce and agricultural inputs like fertilisers, seeds, insecticides, etc. Realising this, the Government have, since 1956, sanctioned 147 godowns. Out of these, construction of 86 godowns was completed by 1970 and 35 are under construction.

**Other Societies** There were 16 Weavers' Co-operative Societies at the end of June 1969 with a total membership of 1,807 persons and a share capital to the tune of Rs. 38,625. There are four Fishermen's Co-operative Societies which are located at Hassan, Channarayapatna and Holenarsipur with a total membership of 292 persons and share capital amounting to Rs. 3,848. (See Chapter IV). The jurisdiction of these societies is co-terminus with the area of the revenue taluks. There is a District Co-operative Union, in the district, which was established in 1960, having the total membership of 162 as on June 1970. There are two co-operative units in the district each covering four taluks under a District Instructor which educate the people as to the usefulness of the co-operative movement in their day-to-day life and offer training to the members and staff of the co-operative institutions. These institutions imparted training to 653 persons in 1967-68 as against 472 in 1966-67.

**State Aid to Co-operatives** In order to help smooth functioning of the co-operative institutions in the district, the State Government have been rendering financial assistance in the form of share capital contribution, subsidies and the like. The following statement shows the extent of such share capital contribution as it stood on 30th June 1969 :—

<i>Sl. No.</i>	<i>Type of Society</i>	<i>Amount</i>
		Rs.
1.	District Co-operative Central Bank Limited, Hassan .. .. .	11,00,000
2.	District Co-operative Wholesale Stores Limited, Hassan .. .. .	1,00,000
3.	Large-sized Co-operatives .. .. .	2,20,000
4.	Marketing Societies .. .. .	17,05,000
5.	Service Co-operatives .. .. .	1,72,000
6.	Processing Societies .. .. .	1,00,000
7.	Marketing-cum-Processing Societies .. .. .	8,79,000
8.	Consumers' Co-operatives .. .. .	91,500
9.	Farming Societies .. .. .	26,000

In addition to the above, the Government have also been giving financial assistance to co-operatives for various other purposes. The particulars given below as relating to 1968-69 show the pattern of such assistance :—

<i>Sl. No.</i>	<i>Type of Assistance</i>	<i>Amount</i>
		Rs.
1.	District Co-operative Central Bank Limited ..	
	(a) Share capital .. .. .	5,00,000
	(b) Subsidy .. .. .	18,022
2.	For construction of godowns to service co-operative societies—	
	(a) Loan .. .. .	52,759
	(b) Subsidy .. .. .	26,266
3.	Loans to Scheduled Caste and Scheduled Tribes House Building Societies .. .. .	78,000
4.	For meeting managerial cost to—	
	(a) Agricultural Co-operatives .. .. .	25,820
	(b) Marketing Societies .. .. .	1,000
	(c) Consumers' Stores .. .. .	4,400
	(d) District Co-operative Union .. .. .	1,000
	(e) Scheduled Castes and Scheduled Tribes Housing Co-operative Societies .. .. .	1,000
	(f) Non-agricultural Co-operative Societies .. .. .	1,400
	(g) Industrial Co-operative Societies .. .. .	2,450
5.	Loans to Irrigation Co-operatives .. .. .	96,600
6.	For construction of godowns to marketing societies—	
	(a) Loan .. .. .	8,629
	(b) Subsidy .. .. .	6,406

**District  
Co-operative  
Union**

There is a Hassan District Co-operative Union Limited, which has two units, located at Hassan, functioning in the district since January 1962. It aims at strengthening the co-operative movement in the district by educating the people on co-operative principles and by other means. For this purpose the union undertakes this work with the assistance of two trained officers deputed by the Co-operative Department. Arranging of film shows and study tours, starting and running of libraries and reading rooms, etc., are some of the activities of the union. During the year 1968-69, the union held seminars on problems relating to the co-operative movement in all the taluk headquarters of the district.

**Life Insurance**

Prior to the formation of the Life Insurance Corporation of India, many companies were transacting Life Insurance business in Hassan district, operating either from Bangalore or from their head offices or divisional offices. In consequence of the nationalisation of life insurance business in the country, the Life Insurance Corporation of India is the only institution doing this work since 1st September, 1956. In order to spread the message of life insurance in rural areas and to implement successfully the development plans, the Life Insurance Corporation has opened a Branch Office at Hassan and a Development Centre at Arsikere. The business turnover in the rural areas of the district follows a seasonal pattern, with two peaks, the larger about December and the second in about April, largely depending upon the returns from the harvests. There has been an appreciable increase of the life insurance business in Hassan district, though fluctuations are not uncommon, in recent years as can be seen by the following figures :

<i>Period</i>	<i>No. of policies</i>	<i>Sum assured</i>	<i>No. of active agents</i>
<i>(Rupees in lakhs)</i>			
1-1-1962 to 31-3-1963	3,973	125.43	435
1-4-1963 to 31-3-1964	3,523	115.47	346
1-4-1964 to 31-3-1965	3,375	125.40	351
1-4-1965 to 31-3-1966	3,910	147.00	385
1-4-1966 to 31-3-1967	3,808	163.60	430
1-4-1967 to 31-3-1968	3,874	168.61	454
1-4-1968 to 31-3-1969	5,903	236.00	437
1-4-1969 to 31-3-1970	4,664	207.00	411

**Small Savings**

The Small Savings Scheme has made considerable progress in the district. With the increase in the tempo of various developmental activities and the consequent rise in expenditure, the need

for raising more funds has become imperative. In this connection, the Small Savings Scheme has been receiving greater and greater attention as it is one of the best methods of capital formation and it acts as an anti-inflationary measure. In order to take the message of small savings to the rural parts, the National Savings Organisation has been organising drives at the district and taluk headquarters and mobilising the savings of both the rich and the poor for the small savings securities, such as the National Savings Certificates, Post Office Savings Bank Deposits and Cumulative Time Deposits. In the district, there is a Small Savings Advisory Board consisting mostly of non-officials, which helps the official agency, and there are several small savings agents. There has been a rise in gross collections with some variations as can be seen from the following figures :—

(Amount in lakhs)

Sl. No.	Particulars	1961-62	1965-66	1969-70
1.	National Plan Savings Certificates, and National Defence Certificates ..	1,49,000	2,54,800	2,33,000
2.	Post Office Savings Bank	7,39,500	17,47,100	24,80,000
3.	Cumulative Time Deposits	21,400	1,60,800	3,36,000
4.	Defence Deposit Certificates ..	..	..	44,000
5.	Post Office Fixed Deposits	..	..	4,56,000

As a measure to help increase the small savings, the Government of Mysore is issuing twenty-five per cent of the bumper and first three prizes of the State Lottery, which is being conducted in accordance with the Mysore State Lottery Rules, 1969, in the form of National Savings Certificates.

The history of coinage in the district closely follows the rise and fall of various dynasties that held sway over this part of the State. As the dynasties changed, the coins in circulation were also changed. It is known that Vishnuvardhana, a Hoysala king, issued *Varaha* coins in three sizes—*Varaha* (large size), *fanam* (medium size) and half-*fanam* (small size). The Vijayanagar kings brought about a uniformity as to the value of the metal, weight of the metal and the face value of each coin. During their rule, gold coins, namely, *Gadyana*, *Varaha* or *Pagoda*, *Pratapa* and *Pana*, silver coins called *Tara* and copper coins called *Jithal Kasu* were in wide circulation. *Kantiraya Hana*, which subsequently came to be known as *Agala-Kantiraya Hana* was issued by Kanthiraya Narasaraaja Wodeyar of Mysore and much later it was reissued as

Coinage System

*Gidda-Kantiraya Hana* during the regime of Dewan Purnaiya. Earlier, Tipu Sultan's gold coins, namely, four *pagoda* piece, double *pagoda* piece and *pagoda*, silver coins like double-rupee, rupee, half-rupee, quarter-rupee, one-eighth rupee and one-sixteenth rupee and copper coins like double-paisa, paisa, half-paisa quarter-paisa and one-eighth paisa had become current. Later on, Krishnaraja Wodeyar III issued *Raja Rupai*, *Raja Ardha Rupai* and *pavali* (1/4 rupee) and silver *fanams* namely *adda* (1/2 *fanam*) representing half the value of *Kantiraya hana* and *haga* (1/4 *fanam*) were in use. A hoard found at Channarayapatna in the district revealed that silver coins issued by Mughal Emperors and the British East India Company were also current in the district side by side with other coins. By about 1843, the East India Company's coinage appears to have become the standard medium of exchange. Gradually, old coins were withdrawn and replaced by new coins. In 1863, the coins that were in circulation comprised copper coins like *Kasu* (pie), *Moorukasu* (1/4 anna), *Ardha-aane* (1/2 anna), nickle coins like *Eradu-aane* (two annas), *Nalku-aane* or *Pavali* (four annas), silver coins like *Dodda-aane* (two annas), *Pavali* (four annas), *Ardha-rupai* (1/2 rupee) and *Rupai* (one rupee).

Under a notification of the Government of India issued in 1870, the Indian Coinage Act of 1870 was extended to the princely State of Mysore and the coins of the Government of India were made legal tender in the whole of Mysore State. Under another notification issued in 1879, the Madras circle currency notes were made legal tender in Bangalore, while under the Emergency Regulation of 1918, universal currency notes and other currency notes of Government of India, issued within the Madras circle, were made legal tender in the whole of Mysore State.

#### Decimal coinage

Coins of the Indian Union beginning from one rupee coin down to the coins of smaller denominations called subsidiary coins have all been current in the district from time to time. Prior to the introduction of the decimal coinage system, rupee and half-rupee coins were unlimited legal tender, whereas the subsidiary coins were limited legal tender upto Rs. 10 only. From 1st April 1957, India has changed over to the decimal coinage system. To give effect to this change, an amendment to the Indian Coinage Act of 1906 was passed by the Parliament in August 1955. Under the Amendment Act of 1955, it was declared that the Indian rupee would continue to be the standard coin, but it would be divided into hundred *naya* paise, the half-rupee and the quarter rupee being equivalent to 50 and 25 *naye* paise respectively. Under the Amendment Act of 1955, there was no provision for counterparts, in the new system, for the old two anna, one anna, half anna and pice coins. Since 1st April 1967, 20, 10, 5, 2, 3 and 1 *naye* paise coins were also issued which circulated side by side with the old coins till recently. Now, the old coins have been completely withdrawn



from circulation. From 1st June 1964, when the old coins were no longer in existence, the 'Naya Paisa' ceased to be 'naya' and has become only 'paisa'.

#### B—TRADE AND COMMERCE

The district of Hassan used to enjoy, in normal years, a course of trade

marketable surplus of agricultural products, especially coconut and coffee. As Hassan has been a predominantly agricultural district it was but natural that its trade in agricultural products played a prominent role in the economy of the district in the past. Trade went on at markets and fairs. At the fairs, imported articles appear to have had a ready demand, while at the weekly markets mainly the local products were sold. It is known that during the days of the Hoyalas, particularly during the reign of Vishnu-varadhana, there were rich merchants. The Vijayanagara rulers encouraged foreign merchants to visit their extensive kingdoms and to sell their wares. Haidar Ali and Tipu Sultan brought into force new commercial regulations which controlled the various trade channels of the area. Describing the market conditions of the district in 19th century, Lewis Rice \* says, "The trade of the country is chiefly in the hands of outsiders, who frequent the different markets. There are, therefore, few merchants resident in the district of any wealth or importance. In addition to coffee, the articles exported are chiefly foodgrains. The imports consist of iron, European cotton and woollens, arecanuts, coconuts and salt". Though efforts of Tipu, who had set up a Royal Board of Commissioners of Trade, produced some good results, on the whole trade and commerce received a set-back by extraordinary and sometimes arbitrary regulations and transit duties. After Tipu, all such duties were abolished. But its defects persisted upto 1831.

During the days of the British Commission (1831 to 1881) a network of metalled roads connecting Bangalore with the headquarters and other important trade centres in the district were laid out, which provided an easy outlet to the road-borne traffic. The introduction of the British Indian currency throughout the State in 1843, the completion of Bangalore-Mysore railway line and the extension of this line from Mysore to Arsikere via Hassan in 1918, and the Bangalore-Harihara railway passing through Arsikere, an important railway junction facilitated the movement of commodities. When the works of the Hassan-Mangalore Railway Project and of conversion of the Mangalore port into an all-weather port are completed in the near future, there will be new opportunities for the development of trade and commerce of the area.

**Trade centres**

The chief centres of trade in the district are Hassan, Arsikere, Sakleshpur and Channarayapatna. Arsikere is well-known for copra and coconut, cotton, paddy and gingelly; of these, the first two items are being exported outside the State to places like Delhi, Ahmedabad, Kanpur, Lucknow and Agra. Hassan has a large trade in rice and agricultural implements. At present the most important commodity of the district is coffee. The importance of this product was realised several decades back. The cultivation of coffee has assumed great importance. "Though only half a century old, it has already, by attracting the investment of European capital and the settlement of European planters, changed the face of the country, and revolutionised the old feudal customs and immunities of this region," says Lewis Rice. Cardamom is grown in Manjarabad, Alur and Belur taluks and is of a reputed quality. Manjarabad sun-dried cardamom with either brown or golden green colour is exported particularly to Bombay and Virudhanagar and at times the merchants themselves from those places visit Hassan district for obtaining the products. Alur is noted for its rice market. The raiyats of the *malnad*, in normal years, bring into this place large quantities of rice for sale. The other important trading centres in the district are Holenarsipur, Arkalgud and Belur.

**Exports and Imports**

The items of export from the district are coffee, cardamom, copra and coconut, rice, ragi and other foodgrains. The bulk of the coffee grown in the district is prepared for export by the curing factories at Hassan. The cured coffee is taken by road to Mangalore and shipped abroad. The bulk of the cardamom grown in the district is sold in Sakleshpur market, only a part of the produce being taken to Mangalore. Bleached cardamom has got a good market in London and other foreign countries. With a view to enabling the cardamom growers to obtain a proper market and reasonable price for their produce, a regional office of the Central Cardamom Board has been established at Sakleshpur. From the Arsikere market, coconuts are exported to Delhi, Rajasthan, Maharashtra and Uttar Pradesh, copra to Kanpur, Delhi, Uttar Pradesh and Maharashtra, seegu to Punjab and Rajasthan, sesamum and oilseeds to Tamil Nadu, chillies to Andhra Pradesh and cotton to Davanagere, besides being sent also to Bangalore, Bellary and other markets within the State. Sakleshpur is noted also for its honey, pepper and oranges. The Bee-keepers' Society at Sakleshpur has taken up the work of collecting honey, including wild honey, processing and exporting it to many parts in India. Holenarsipur is known for trade in rice, ragi, tamarind and horsegram which are sold at regulated markets. There is some trade in cotton and silk cloth as there are a number of handlooms in the taluk. A largely attended shandy is held at Javagal on every Friday when rice, paddy, jaggery, coconut, copra and chillies are sold. The agricultural implements

manufactured at Hassan are sold in and outside the State. Hassan is fast becoming a centre for potato trade, potato being exported to Poona, Bombay, Ahmedabad, Secunderabad and Calcutta. The main imports are cotton and woollen fabrics, iron and steel, wheat, sugar, brass and copper vessels.

The trade fairs which are held in various places go by the name of shandies or *santes* and these are held on particular days of the week. Shandies usually start after day-break and go on till late in the evening. Men and women come from adjoining villages and buy their necessaries of life. Even before the introduction of the medium of exchange, these shandies acted as places of exchange of commodities. Even to-day, they have not lost their importance and are clearing houses of producers to sell their stocks. With the growth of regulated markets and the means of communication linking the various towns where wholesale bazaars are situated, these shandies, which are a part of the village system even now, are having a prosperous retail trade. Though a number of retail shops are existing in the villages, shandies have not lost their importance and are continued in the same old fashion. There are about 50 shandies in Hassan district and the most important of them are held at Hassan (Tuesday), Sakleshpur (Thursday), Holenarsipur (Monday), Alur (Wednesday), Arsikere (Friday), Belur (Monday), Arkalgud (Thursday) and Channarayapatna (Saturday). The other shandies of importance in the district are held at Shravanabelgola (Tuesday), Hiresave (Thursday) and Nuggihalli (Friday) in Channarayapatna taluk, Magge (Monday), Palya (Sunday) and Harihally (Wednesday) in Alur taluk, Keralapura (Tuesday), Mallipatna (Thursday), Basavapatna (Friday) and Konanur (Wednesday) in Arkalgud taluk, Hethur (Thursday) and Kumbathoor in Manjarabad taluk, and Javagal (Friday), Gandasi (Thursday), Kanakatte (Saturday) and Banavara (Sunday) in Arsikere taluk. The important shandies which are held in Belur taluk are in Biccodu (Friday), Halebid (Wednesday), Arehally (Monday), Hanike (Sunday), Cheekana-halli (Sunday) and Gendehally (Saturday).

Fairs are held in all taluks of the Hassan district and these have assumed a special importance in the trade trends of the area. People gather in great numbers to avail themselves of the opportunity to buy their necessities and thus these fairs, though generally religious in character, afford vast opportunities to canalise trade. These fairs, which are the clearing houses for trade, are held in places where important temples are situated and generally last for several days. The *Mahamastakabhisheka* of Sri Gommateshwara at Shravanabelgola, which takes place once in twelve years, is the biggest fair which attracts a very large number of devotees and lasts for nearly two months. This place is traditionally known for the manufacture of metal wares and images of deities. Next in

importance is the cattle fair at Hassan where a large number of people from various parts congregate for buying cattle. The cattle fairs at Holenarsipur and Belur are also important. The particulars of important cattle fairs and jatras in Hassan district are appended at the end of the chapter.

#### Regulated markets

The importance of agricultural marketing for improvement of the rural economy needs no emphasis. The need to have regulated markets arose on account of the existence of poor standards and principles in the primary and secondary markets where producers converted their crops into cash. Prevalence of various mal-practices like less weights, excessive market charges, un-authorised deductions and allowances and the absence of any machinery to settle disputes between sellers and buyers were also contributory factors for the constitution of regulated markets in the State. The Government of Mysore had taken steps in this direction much before the advent of the Five-Year Plans and had enacted the Mysore Markets Act of 1939 with a view to ensuring a fair price to the agriculturists. Recently, the Mysore Agricultural Produce Marketing (Regulation) Act, 1966, and the rules framed thereunder were brought into force in the district with effect from May 1968. Under the provisions of this Act, traders and commission agents are required to obtain licences. The District Marketing Officer appointed under the Act, attends to items of work like organisation, development and administration of the Regulated Markets for agricultural commodities and livestock, conducts survey on the marketing of the same, supervises the grading stations, etc. In addition to these, he takes up the work of organisation and supervision of supervisory grading centres and primary grading units in Regulated Markets and co-operatives for grading agricultural commodities. He administers the Warehouses Act also. He is assisted in his work by a marketing inspector, ministerial staff and six graders. There is one honey-grading and packing sub-station at Sakleshpur and two grading stations at poultry extension centres at Hassan and Holenarsipur.

The following regulated markets are at present functioning in the district :—

<i>Sl. No.</i>	<i>Name of Market</i>	<i>Date of establishment</i>
1.	Regulated Market, Arsikere ..	.. 9-1-1950
2.	Do Hassan ..	.. 15-5-1957
3.	Do Sakleshpur ..	.. 13-10-1953
4.	Do Channarayapatna ..	.. 14-4-1964
5.	Do Holenarsipur ..	.. 15-4-1964

The Agricultural Produce Market Committee, Arsikere, was first brought under the purview of the Mysore Agricultural Produce Market Act, 1939, in January 1950, but the actual work started from August 1952. The market area of this committee comprises Arsikere taluk and Halebid and Javagal hoblies of Belur taluk in Hassan district. The chief notified commodities of this market are coconut and copra which arrive for sale throughout the year. The particulars of arrivals of notified commodities and their value for 1961-62 and 1969-70 were as given below :—

**Regulated  
Market  
Committee,  
Arsikere**

Name of commodity	1961-62		1969-70	
	Arrivals (in quintals)	Value (in Rs.)	Arrivals (in quintals)	Value (in Rs.)
Coconut.				
(in numbers) ..	2,34,50,925	42,21,113	3,53,08,648	1,76,68,279
Copra ..	30,808	70,85,840	27,881	1,22,75,257
Seegu ..	23,500	5,87,500	8,692	3,52,173
Jaggery ..	81,690	4,22,791	N.A.	N.A.
Cotton ..	9,441	9,91,305	2,753	5,04,913
Chillies ..	778	81,690	4,329	11,70,930
Coriander ..	45	2,520	N.A.	N.A.
<i>Oilseeds.—</i>				
(a) Groundnut	26,908	14,53,032	5,641	6,10,272
(b) Ramtill ..	119	7,616	..	..
(c) Till seeds ..	12,234	8,93,052	..	..
(d) Castor seeds	10	580	14	..

During the year 1963-64, there were 126 traders and 26 commission agents in this market and these members had increased to 172 and 82 respectively by the end of 1968-69. In the market yard, all the commodities are disposed of only by the open auction system, except niger, horsegram and cotton which are sold out through the tender system. In the case of coconuts, nuts are spread on the ground before the auction commences so that the quality of the nuts is easily made out without waste of time. This enables not only the quick disposal of the produce but also helps to eliminate disputes. In the case of copra, a system known as the 'chamber system' of auction is in practice. Auction takes place in the market office on the basis of gate passes produced by sellers. The buyers are expected to see the heaps and know the quality of the produce before offering their bids in the auctions. The commercial grading of coconuts is being done by the graders on the days of auction according to the prescribed

10/10/64  
10/10/64  
10/10/64  
10/10/64

standards as specified by the Chief Marketing Officer in Mysore, Bangalore. As soon as the final bid is declared, an agreement is entered into by the commission agents and buyers. The produce is weighed even before the auction takes place by the appointed weighmen. Immediately after the auction the commission agents settle the accounts with the producer-seller.

The Market Committee is one of the price-reporting agencies under the scheme for improvement of market intelligence. Daily prices of all the commodities regulated are being sent telegraphically to the Chief Marketing Officer in Mysore, Bangalore, for sending the same to the All India Radio for broadcasting. Weekly, fortnightly and monthly price reports are also being sent to the Chief Marketing Officer, Economic and Statistical Adviser, Government of India, New Delhi, and to the secretaries of the Indian Oilseeds Committee, Hyderabad, and the Indian Central Coconut Committee, Ernakulam. Several improvements have been effected by the Market Committee at a total cost of Rs. 2,78,626, since its inception. In addition to this, the Public Works Department constructed eight open auction sheds and other construction works at a total cost of Rs. 1,72,185.

The following are the particulars of income of this Market Committee for the years from 1966-67 to 1969-70 :—

(Amount in Rupees)

Particulars	1966-67	1967-68	1968-69	1969-70
Market fee ..	53,312.72	58,537.24	59,507.87	1,10,454.82
Weighment charges	19,715.66	24,559.13	47,934.63	62,674.31
Licence fee ..	11,389.50	12,320.00	32,065.99	33,003.00
Interest on season deposits ..	4,124.54	1,127.47	1,146.52	1,128.00
Sale of sites ..	4,801.00	3,455.00	..	73,320.00
Rent on petty shops and hotels ..	2,269.00	1,799.84	950.94	1,305.00
Sale of manure	1,204.00	..	615.00	1,101.00
Miscellaneous ....	382.71	1,031.29	346.93	194.22
Site transfer fee ..	..	..	700.00	300.00
Belated payment	..	..	244.00	212.00
Total ..	97,199.13	1,02,829.97	1,43,511.88	2,83,692.85

The Regulated Market Committee, Hassan, was established in July 1957. The market area of this committee covers the entire taluk of Hassan. The commodities, which are notified under the Act, are jaggery, potato, coconut, chillies, onions, garlic,

**Regulated  
Market  
Committee,  
Hassan**

groundnut, paddy, ragi, rice, horsegram and pulses. The following statement shows arrivals in quantity and their value for the years 1961-62 and 1969-70 :—

Commodity	1961-62		1969-70	
	Arrivals (in quintals)	Value (in rupees)	Arrivals (in quintals)	Value (in rupees)
Jaggery ..	3,48,894	2,86,13,205	73,679	32,65,515
Potato ..	16,382	7,15,045	63,853	38,69,730
Onion ..	10,915	2,65,769	4,609	1,30,590
Garlic ..	2,812	2,06,175	114	13,330
Rice ..	16,553	10,98,892	25,343	26,94,655
Ragi ..	13,633	5,14,820	3,709	2,16,132
Chillies ..	4,455	12,09,170	876	5,55,500
Horsegram ..	3,579	94,700	1,266	56,970
Groundnut ..	..	..	1,674	2,06,058

There are 25 'A' class traders, 62 'B' class traders, 38 'C' class and 342 'D' class traders who have obtained licences. In addition to these there were 2,302 temporary licence-holders during the year 1968-69, the number of commission agents being 22. Major notified commodities are being sold by open auction in the market yard. The sale proceeds are paid in cash to the sellers on the day of the sale itself by deducting the market charges. The committee has acquired an area of 25 acres and 31 guntas of land for the market yard and the construction work of the yard with modern amenities is in progress. An amount of Rs. 2,26,617 has been spent for this purpose. The income and expenditure of the committee for the years from 1965 to 1967 were as noted below:—

Year	Income	Expenditure
	Rs.	Rs.
1965-66 ..	43,686.61	36,830.78
1966-67 ..	41,205.40	35,166.92
1967-68 ..	75,213.32	43,288.08

The Agricultural Produce Market Committee, Sakleshpur, was established in the year 1954 under the Mysore Agricultural Produce Market Act, 1939. The area of operation of the committee comprises the entire taluks of Manjarabad and Alur and Chikmagalur and Mudigere taluks of Chikmagalur district. The major commodities notified under the Act are cardamom

Regulated  
Market  
Committee,  
Sakleshpur

soapnut, antawala and pepper. Of these, cardamom is the chief product. The following table shows the annual arrivals and value of cardamom from 1959-60 to 1967-68 :—

<i>Year</i>	<i>Arrivals in Kgs.</i>	<i>Value in Rs.</i>
1959-60 ..	5,23,220	83,71,520
1960-61 ..	5,79,880	92,78,080
1961-62 ..	7,70,000	1,23,20,000
1962-63 ..	6,46,000	1,03,36,000
1963-64 ..	9,23,000	1,29,22,000
1964-65 ..	5,26,000	1,31,61,775
1965-66 ..	5,81,400	2,32,56,000
1966-67 ..	4,04,449	1,77,96,000
1967-68 ..	3,78,100	1,91,24,000
1968-69 ..	2,65,143	1,40,59,260

Nearly 70 per cent of the cardamom brought to this market is exported to foreign countries mostly to the U.S.A., the U.S.S.R., etc., and the other 30 per cent is sent to Bombay, Delhi, Calcutta, Hyderabad, Kanpur, Nagpur, etc. The method of sale of cardamom is through open auction and in respect of other commodities the method of mutual negotiations is followed. The statement given below indicates the quantity of arrivals of the notified commodities in this market and their approximate value, for the year 1967-68 :—

<i>Commodity</i>	<i>Arrivals</i>	<i>Value in Rupees</i>
Soapnut ..	3,350 bags	1,00,500
Antwala ..	780 "	12,800
Pepper ..	42 "	8,500

The main sources of income are market fee, licence fee, interest on fixed deposits, weighment charges, etc. The income of the committee for the years 1965-66, 1966-67 and 1967-68 was Rs. 49,792, Rs. 48,429 and Rs. 36,266 respectively.

The Agricultural Produce Market Committee, Channarayapatna, which was formed for the first time in April 1964, has the entire taluk as its market area. The notified commodities in this market are coconut, paddy, rice, horsegram, groundnut and jaggery. The particulars of arrivals (in quintals) of these commodities during the years 1965-66, 1966-67, 1967-68 and 1968-69 were as follows :—

**Regulated  
Market  
Committee,  
Channarayana-  
patna**



Commodity	1965-66	1966-67	1967-68	1968-69
Coconut ..	43,90,800	35,64,900	37,57,970	36,14,418
Paddy	37,359	16,517	11,602	2,484
Rice ..	545	571	1,384	815
Ragi ..	4,490	3,826	2,239	2,252
Horsegram ..	176	463	208	69
Groundnut ..	1,963	2,337	1,996	709
Jaggery ..	748	1,999	9,253	13,301

The market yard of the Committee is yet to be developed. In order to meet the expenditure for the various developmental activities of the Committee, the Government have sanctioned a loan of Rs. 80,000. The sale of agricultural products, as at present, takes place in the shandy *maidan*. At present, the Committee allows sales by mutual negotiations. At present, there are 88 licenced traders, 412 other traders having temporary licences and 724 traders with trip licences who carry on business in the market. Total amount realised by way of market fee, licence fee and other miscellaneous items by the Market Committee during 1968-69 was Rs. 17,847 as against Rs. 11,069 during the previous year.

The Agricultural Produce Regulated Market Committee, Holenarsipur, formerly an assembling centre, was brought under the purview of the Mysore Agricultural Produce Market Act, 1939, in May 1964. The Municipal area of the town forms the market and the entire Holenarsipur taluk its area. The Holenarsipur market is a weekly market. There are about six traders and 32 casual traders who have obtained licences under the Act. The market yard is still under construction. The income of the market for 1966-67 was Rs. 2,918 and the corresponding figure for 1967-68 was Rs. 4,242. Paddy, rice, ragi, horsegram, groundnut, jaggery, coconut and nigerseed are the notified commodities in this market. The arrivals (in quintals) of these commodities from 1965-66 to 1967-68 were as given below :—

**Regulated  
Market  
Committee,  
Holenarsipur**

Commodity	1965-66	1966-67	1967-68
Paddy ..	8,302	21,303	14,637
Ragi ..	2,159	32,820	2,763
Horsegram ..	198	709	385
Jaggery ..	6,520	3,602	3,418
Coconut (in Nos.) ..	78,729	53,140	50,860
Groundnut ..	1,959	1,739	1,489
Nigerseed ..	24	1,116	..

**State trading**

State trading in rice and paddy was introduced throughout the district under the Essential Commodities Act. Without actually causing any disturbance to the ordinary trade channels in the non-rationed areas, the Government took up the work of procuring sufficient stocks to meet its commitments in the areas where statutory rationing was introduced. Under the Levy Orders, the Government procured 24,293 quintals of paddy as against the target of 30,000 quintals in 1967-68, whereas the paddy procured during 1966-67 was about 33,705 quintals against the target of 59,000 quintals. Considering the net requirement of foodgrains in the district, there is, at present, a surplus which is sent to the neighbouring districts. In respect of production as well as procurement of paddy, the taluk of Manjarabad tops the list, followed by Alur taluk.

**Warehouses**

With a view to providing facilities for scientific preservation of agricultural products, the Mysore State Warehousing Corporation started two warehouses in the district in 1959, one at Hassan and another at Arsikere. There are three godowns at Hassan with a total capacity of 1,000 tonnes and six godowns at Arsikere with a total capacity of 2,000 tonnes. There is a proposal to have additional godowns with a total capacity of 2,000 tonnes at Hassan and 1,500 tonnes at Arsikere respectively. The goods are properly weighed and graded before they are taken for preservation. The stocks are protected against rodents, insects and other pests by means of prophylactic and curative measures like dusting, spraying and fumigation. Agriculturists, co-operative institutions and traders have easy access to these godowns. The table given below shows the average storage capacity and occupancy during the period from 1966-67 to 1969-70 at Hassan and Arsikere separately :—

<i>Year</i>	<i>Average storage capacity (in M. tons.)</i>	<i>Average occupancy (in M. tons.)</i>	<i>Average percentage of occupancy</i>
<b>HASSAN</b>			
1966-67 ..	640	314	49.00
1967-68 ..	1,000	4,21,770	42.17
1968-69 ..	1,600	1,093	54.65
1969-70 ..	1,300	1,296	99.06
<b>ARSIKERE</b>			
1966-67 ..	2,000	610	30.05
1967-68 ..	2,000	1,28,805	15.20
1968-69 ..	2,541	1,911	75.20
1969-70 ..	3,248	2,759	84.94

The Hassan District Merchants' Association, Ltd., was established at Hassan in September 1965. It aims at bringing about closer co-operation amongst the members and at devising ways and means of promotion of their common interests and makes representations about the difficulties of their trade to Government and other bodies and tries to solve them. In 1968 there were 140 members in this association. There are similar associations of traders at different centres of trade in the district. Disputes among merchants are also sometimes referred to these associations for settlement.

**District  
Merchants'  
Association**

Standard metric weights and measures of various capacities prescribed under the Weights and Measures Act are now employed in business transactions all over the district. The weights and measures together with their principal multiples and sub-multiples that were in force before the introduction of metric system were as detailed below :—

**Weights and  
Measures**

1. *Weights :*

Tola	..	(180 grains troy)
Ara pavu	..	One-eighth seer (3 tolas)
Pavu	..	One-fourth seer (6 tolas)
Acheru	..	Half seer (12 tolas)
Seru	..	One seer (24 tolas)
Savasaru	..	One and a quarter seers
Adiseru	..	Two and a half seers
Pancheru or Viss	..	Five seers
Dhadiya	..	Ten seers
Mana	..	Maund of 40 seers

2. *Measures of capacity :*

Chataku	..	One-sixteenth seer
Arapavu	..	One-sixth seer
Pavu	..	One-fourth seer
Acheru	..	Half seer
Seru	..	One seer
Balla	..	Four seers
Kolaga	..	Eight seers
Palla	..	One hundred seers
Khandi	..	20 kolagas or 160 seers

At Arsikere, the standard weight of a maund of copra was  $31\frac{1}{2}$  lbs. In respect of the measure of capacity of grains, pulses and seeds, a *khandi* was equivalent to 240 seers at Hassan and 160 seers at Channarayapatna. Petrol and diesel oil were sold to consumers using the gallon as the unit. The standard of length used in the district had almost been the same as found in other districts, *viz.*, 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 Mysore Weights and Measures (Enforcement) Act, 1958 and the Rules issued thereunder in the State have brought into force the use of a uniform metric system of weights and measures.

**Particulars of important Cattle Fairs and Jatras in Hassan District**

St. No.	Name of taluk	Name of cattle fair and jatra	Duration	Period	Approximate number of	
					Cattle brought for sale	People gathered
1	2	3	4	5	6	7
1.	Hassan	.. Cattle fair at Hassan town and exhibition.	About two weeks	During the last week of December and first week of January each year.	About 40,000	..
2.	Do	.. Cattle fair and Rathotsavam of Sri Yoganarasimhaswami temple, Gorur village.	do	During the second or third week of January each year.	About 9,000	8,000
3.	Arsikere	.. Cattle fair and Rathotsavam of Sri Venkataramanaswamy temple.	About one week	During the second or third week of July each year.	3,000	10,000
4.	Channarayapatna	.. Cattle fair and Rathotsavam of Sri Ranganathaswami temple at Bookana-betta.	do	During the second week or third week of January each year.	15,000	..
5.	Do	.. Cattle fair and jatra of Sri Chandrasekhara Swami at Channarayapatna	Ten days	During March/April each year	7,000	..
6.	Do	.. Mahamastakabhishekam of Sri Gommateshwara Swami at Shravanabelgola.	About two weeks.	Once in twelve years	..	..
7.	Arkalgud	.. Cattle fair and Rathotsavam of Sri Subramany Swami at Ramanathapura.	do	Third week of December each year.	20,000	10,000

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## Particulars of important Cattle Fairs and Jatras in Hassan District—(Contd.)

Sl. No.	Name of taluk	Name of cattle fair and jatra	Duration	Period	Approximate number of	
					Cattle brought for sale	People gathered
1	2	3	4	5	6	7
8.	Arkalgud	Cattle fair and Rathotsavam of Sri Kolalu Gopalakrishna Swami at Konanur.	About one week	February each year	2,000	2,000
9.	Holenarsipur	Cattle fair and Rathotsavam of Sri Lakshminarasimha Swami at Holenarsipur town.	do	February/March each year.	14,000	..
10.	Belur	Car festival of Sri Channakeshava Swami at Belur town.	Twelve days	March/April each year	..	10,000
11.	Do	Cattle fair at Belur	One week	February each year	2,000	10,000
12.	Sakleshpur	Cattle fair and Rathotsavam of Sri Sakleshwara Swami at Sakleshpur town.	do	February/March each year	500	5,000
13.	Alur	Sri Kenchammadevaru car festival at Harihalli village.	One day	April/May each year	..	2,000
14.	Do	Sri Lakshmijanaradhana Swami car festival at Palya village.	Ten days	April each year	..	1,000