

CHAPTER VI

BANKING, TRADE AND COMMERCE

81. History of indigenous Banking

There has never been known any organised indigenous banking in the district. The usual rural pattern of the credit system maintained by village money-lenders, Sahukars, Mahajans, Gountias, etc., had obtained unchallenged in this district for generations before the year 1945, when a Central Co-operative Bank came to be established. In spite of the fact that their methods continued to be old and antiquated, these traditional classes of creditors remained until recently the most important, if not the sole group controlling the bulk of the credit. These creditors still go on considerably unattracted by any banking policy. As they operate with their own funds without ever coming to the Reserve Bank for accommodation, they are immune from, and independent of, the bank's credit control.

82. General credit facilities available. Causes of rural indebtedness:

Causes of rural indebtedness are usually two-fold. One set of causes compels the agriculturists to borrow and the other enables them to borrow. General poverty, due to deficit agricultural economy, cattle mortality, ancestral debt, sickness, litigation, extravagance on social ceremonies, insecurity of crops due to capricious weather and money required for productive purposes force the agriculturists to have resort to borrowing. Increase in the value of land, existence of effective legal provisions for the recovery of debt which reassure the creditor, and high rates of interest charged by the creditors encourage the creditors to advance the desired debt without much risk.

83. Private money-lenders and financiers :

Generally the village money-lenders, Gountias, Zamindars, etc., used to meet the loan required by the people. Mention may also be made of another class of money-lenders the Kishtiwalas. The old Kabul money-lender who went from village to village to lend small amounts to the cultivators has now vanished or at any rate become scarce. Most of the old money-lenders of this class have returned to Afghanistan. Their methods were obnoxious in the extreme. They did not require any security and relied on their brute force for realisation of their debts with exorbitant interest. Some money-lenders who lend money and realise it in instalment still carry on a very profitable business and their

clientele consists largely of low-paid employees of local bodies, or even of Government and one may see members of this fraternity hovering round Government and municipal offices on any pay day. They gather there in order to confront their debtors as the latter emerge with their pay-packets and to collect their instalments. The usual *modus operandi* of the Kishtiwala is to advance sums in multiples of ten which are repaid at the rate of one rupee per month for 12 months. While advancing the loan, they would deduct one rupee per ten rupees, as advance repayment for the month in which the loan is advanced.

It is difficult to give a list of the money-lenders or the volume of their business without assiduous enquiries and it is not likely that the money-lenders themselves will co-operate in disclosing the true volume of their business. The reasons are obvious. So no attempt has been made to get this information which, even if obtained, could hardly be considered as very reliable.

84. State Bank of India and other banks

The first bank, on modern lines, to be established was the Central Bank of India which commenced functioning in 1941 followed by the Punjab National Bank in 1956 and United Commercial Bank in 1959. A Treasury Pay Office of the State Bank of India was opened at Sambalpur in 1951. Hitherto no commercial banks were induced to extend their activities to the district due to its under-developed character. However, for the spread of banking habit, the State Bank of India opened branches at Sambalpur in 1953 at Bargarh in 1958, and at Kuchinda in 1967. A Pay Office of the Bank was opened at Jharsuguda in 1960. In 1966 a branch office was opened there. The branches of the State Bank of India are under the administrative control of the Bank's Calcutta Local Head Office.

85. Co-operative Banks

Prior to 1956 there were two Central Co-operative Banks in the district, viz., the Sambalpur Central Co-operative Bank Ltd., and Bargarh Central Co-operative Bank Ltd. The Sambalpur Central Co-operative Bank attended to all the Subdivisions of Sambalpur district except Bargarh subdivision and the entire Sundargarh district. The Bargarh Central Co-operative Bank had its area of operation in the Bargarh Subdivision only.

The Bargarh Co-operative Circle started functioning from 1961 with Bargarh subdivision as its jurisdiction. Other subdivisions were under the jurisdiction of the Sambalpur Co-operative Circle, which

had its headquarters at Sambalpur. The advances made to the agriculturists and weavers through Co-operative Sector for 7 years are as below:

Year	Amount (in lakhs)
1962-63	79.31
1963-64	73.69
1964-65	66.83
1965-66	107.53
1966-67	80.76
1967-68	91.27
1968-69	172.87

The advances made by the village money-lenders, State Bank, and Life Insurance Corporation are not known. The approximate indebtedness of Bargarh subdivision is about Rs. 1.5 crores.

Prior to the opening of the Graingolla Co-operatives in 1955, the village money-lenders, Gountias and others having some surplus were lending paddy loans at the rate of 50 per cent and also were asking the borrowers to do some of their agricultural operations free of wages giving them some food for working days. But the Graingollas issued paddy loans at the rate of 25 per cent and in some cases 20 per cent and the borrowers were under no other obligations. The money lenders and Gountias, etc., were compelled to reduce their interest from 50 per cent per annum to 25 per cent.

The professional village money-lenders, Marwaris, and Sahukars are still in existence issuing loans with interest varying from the minimum 18 per cent to 37½ per cent. There are also instances where the money-lenders are charging old rate of one anna as interest per rupee per month which comes to 75 per cent per annum. The Marwaris and traders give cash loans to the cultivators at the time of agricultural operations with an understanding that they shall supply their produce after the harvest at a rate fixed by the trader or at a rate lower than the prevailing market rate at the time of harvest. It is the practice that they hardly execute any written bond or agreement for this type of loan as they have close contacts with the cultivator-borrowers. Moreover,

the cultivators of this area are very simple and God fearing to violate the terms. There are some hereditary professional money-lenders but their business in the villages is decreasing as the co-operative societies are able to meet some of their demands in cash and in kind at a lesser rate of interest. For the marketing of their produce the co-operatives at the village level have started linking credit with marketing. The Regional Marketing Co-operative Societies have started procurement of their produce offering reasonable rate. So far, eight Regional Marketing Co-operative Societies have been organised, e.g. at Sambalpur, Jharsuguda, Deogarh, Bamra, Bargarh, Padampur, Attabira, and Sohela. They are dealing in agricultural produce, fertilizer, agricultural good and requisite consumer goods. Their activities are given in the appendices I and II.

(i) Primary Land Mortgage Banks

The Primary Land Mortgage Banks are organised to advance long-term loans (repayable in 15 years) to agriculturists for improvement of land. In 1958 a Primary Land Mortgage Bank was opened at Bargarh with jurisdiction over Sambalpur, and Sundargarh districts. But the Provincial Co-operative Land Mortgage Bank, Ltd., Berhampur, was meeting longterm credit needs of the cultivators upto 1961. In 1962 the jurisdiction of the Bank at Bargarh was limited to the district and it had advanced a loan of Rs. 3,64,000. In 1965 another bank was opened. In 1967, there were five Primary Land Mortgage Banks, e. g., at Sambalpur, Bargarh, Deogarh, Kuchinda, and Rairakhol. Their activities are shown in the appendices III and IV.

(ii) Sambalpur District Co-operative Central Bank Ltd., Bargarh

The Sambalpur Central Co-operative Bank was amalgamated with the Bargarh Central Co-operative Bank on the 1st July 1956. It is known as the, "Sambalpur District Co-operative Central Bank Ltd." It has jurisdiction over the entire district with headquarters at Bargarh. It has branches at Sambalpur, Deogarh, Jharsuguda, Kuchinda, Rairakhol, Attabira, Barpali, and Padampur. The bank is issuing loans for agricultural purposes. It is also issuing cash credit loans to non-agricultural credit societies. Besides, it has taken over bill collection business which is of immense help to local traders. The Bank receives three kinds of deposits allowing rates of interest as follows :—

- | | |
|---------------------------------|---------------------------|
| 1. Current Account | .. $\frac{1}{2}$ per cent |
| 2. Savings Bank Deposit Account | .. 3.75 per cent |

3. For fixed deposits the interest varies from 4.5 per cent to 6.5 per cent according to the tenure of the deposits.

Details of deposits received by the bank from 1960-61 to 1968-69 are given below :—

Figures in Rs.

Years	Current	Savings Banks	Fixed	Others	Total
1	2	3	4	5	6
1960-61 ..	2,73,875	6,11,316	16,16,742	2,50,402	27,52,335
1961-62 ..	6,78,774	13,32,830	17,50,548	31,57,659	41,19,811
1962-63 ..	6,97,304	10,21,856	15,40,876	9,37,943	41,97,979
1963-64 ..	12,64,000	19,25,000	10,40,000	10,71,000	52,80,000
1964-65 ..	5,66,000	24,82,000	12,38,000	8,88,000	51,74,000
1965-66 ..	6,94,000	28,04,000	19,29,000	9,61,000	63,88,000
1966-67 ..	8,88,000	30,74,000	31,34,000	64,000	71,60,000
1967-68 ..	3,94,000	24,68,000	4,60,000	..	74,62,000
1968-69 ..	5,84,000	33,17,000	51,21,000	..	90,22,000

The State Government have also participated in the affairs of the Bank by purchasing Share Capital of Rs. 6,00,000. The total paid-up Share Capital of the Bank by the year ending the 30th June 1969 stands at Rs. 32.46 lakhs which is four times of that obtaining in 1960-61. By June 1969 there were 429 members. The Bank is lending cash loans to the agriculturists through its affiliated societies for which the Bank charges interest at the rate of 7 per cent to 8 per cent and the societies in their turn issue loans at the rate of 9 per cent to 10 per cent to the ultimate borrowers. The Bank has issued Rs. 172.87 lakhs as various loans to the affiliated societies by the end of June, 1969. During the same period the Reserve Fund and other Funds were Rs. 19.19 lakhs, total owned capital was Rs. 51.65 lakhs, and working capital Rs. 204.84 lakhs. The progress of the Bank has been shown in appendix V.

(iii) Co-operation and Community Development

There are 29 Blocks of which 23 Blocks are under Package Programme. Two Co-operative Extension Officers in cadre of Senior Inspector of Co-operative Societies are posted in each of the 23 Package Blocks and one Co-operative Extension Officer in each non-Package Block. These Co-operative Extension Officers are entrusted with the work of supervision, inspection, collection, arbitration, execution, and proper maintenance of accounts of co-operative societies working in the Blocks. They are also entrusted with the organisation of new societies.

86. Life Insurance

The Branch Office of Life Insurance Corporation of India at Sambalpur started functioning from the 1st September 1956 as a unit of Cuttack Divisional Office. There is also a Development centre at Jharsuguda,

Till the 31st March 1964, the Branch Office was doing only life insurance business. From the 1st April, 1964 it entered the field of general insurance business. In total, there are about 25,000 policy holders (from 1956 to March, 1970). The following figures show the life insurance business done by this Branch office :—

Year	Quantum of business	
	(in Rs.)	
1960-61	..	31,58,000
1961-62	..	56,15,500
1962-63	..	48,16,000
1963-64	..	58,89,250
1964-65	..	92,56,290
1965-66	..	1,18,38,500
1966-67	..	97,17,250
1967-68	..	1,17,75,000
1968-69	..	1,24,74,250
1969-70	..	1,43,50,250

87. Trade and Commerce

Rice is the staple export and is sent principally to Calcutta, but also to Tatanagar, Bombay, Chotnagpur, and Berar. Other exports include coal, oil-seeds, hemp, hides, and forest product such as timber, Kendu leaves, and Mahua flowers. The principal imports are salt, sugar, kerosine oil, piece goods, cotton cloth, cotton yarn, various cereals, and coal for the railway. Kerosine oil is brought from Calcutta and Bombay mills. Wheat, gram, and arhar are also imported, as they are not grown locally in sufficient quantities to meet the demand.

(i) Centres of Trade

Sambalpur, Bargarh, and Jharsuguda are the principal centres of trade. Bargarh, Bhukta, and Talpatia are the chief cattle markets. Professional cattle dealers go out to Sonepur, Patna, and Kalahandi and bring herds of cattle, mostly bullocks, and cows, for sale at the Bargarh market. Bhukta is the principal market for buffaloes. Herds of these animals brought from Bilaspur are purchased at this place who subsequently bring them for sale to Bargarh. Talpatia is a market for cattle and is visited by dealers of northern portion of Sambalpur Tahsil. Among other trade centres may be mentioned Jamurla, which is a central place for oil-seeds. Dhama, is a large timber market and Bhikampal, Katarbaga, and Talpatia are centres for the sale of country-made implements. A certain amount of trade in grain and household utensils is transacted at the annual fairs at Narsinghnath, and at Huma ; but most of the trade is carried on at village *hats*.

The district is surplus in rice. Other essential commodities like sugar, wheat, cement, kerosine, salt, coal, and coke which are not produced are imported from other districts of the State and from other States. The Supply Department's activities are mainly confined to the procurement of all available surplus stock of rice and paddy and arranging its export in accordance with the all-India basic plan under the instructions of the Government of Orissa and arranging the import of adequate quantities of other essential commodities and their equitable distribution within the district. The commodities which are handled by the Supply Department in this district besides rice, and paddy are textiles, cement, iron, kerosine oil, coal, paper, sugar, salt, live-stock, and other miscellaneous items like potatoes, ghee, vegetable oil, and fodder, etc. Control over these commodities for their import and distribution is enforced at times when there is scarcity of the commodities. The controlled commodities are distributed as per the rationing cards issued in the towns of Sambalpur, Jharsuguda, Bargarh, and Deogarh. The Consumers in the rural areas get the controlled commodities through Grama Panchayats. The foodgrains like rice and paddy are distributed through rice retail centres in the town and rural areas when necessity arises.

The main items of import and export of the district are :—

Imports Iron and Steel materials, cloth, gram and pulses, coal-tar, salt, sugar, kerosine oil, petrol, chrom ore, quartz, silica stone, wheat, lime-stone, lime, potatoes.
Exports	.. Bamboo, firewood, timber, charcoal, myrobalan, kendu leaves, pipes, paper, paper board, refractory bricks, magnasite, bricks, fire clay, coal, mohua flowers, paddy, and rice.

The goods are generally exported to all over India such as Shalimar, Nagpur, Wadi Bandar, Howrah, Serampore, Anjore, Midnapore, Naupada junction, Chitpur, Ballygunje junction, Ranchi, New Delhi, Bhaga junction, and so on and imported from all over India such as Wadi Bandar, Maihar, Jukehi, Nandya, Budge Budge, Rajgangpur, Armenian Ghat city Goods Booking Office, Chakulia, Bezwada, Dhantari, Bhadli, Allahabad junction, Sanat Nagar, Bilaspur and so on. The main places of commercial importance are Sambalpur, Jharsuguda, Belpahar, and Bargarh.

The following figures shows the imports and exports of 5 years, in metric tonnes—

Year	Import	Export
1957-58 ..	4,85,000	3,58,000
1958-59 ..	5,05,000	3,80,000
1959-60 ..	4,91,000	4,20,000
1960-61 ..	5,25,000	4,19,000
1961-62 ..	5,17,000	4,12,000

After 5 years, i. e., in the year 1967-68 the following is the position of imports and exports of the district:—

Imports 7,951,27 tonnes

Exports 4,357,24 tonnes

(ii) Regulated Markets

1. BARGARH

A regulated market was established at Bargarh under the Orissa Agricultural Markets Produce Act, 1958. Although this market was established during the year 1958-59, it was actually inaugurated on the 19th March 1960. The following commodities are brought under regulation in this market :—

- | | |
|-------------------------|---------------------------------------|
| I. Fibres — | IV. Oil seeds :— |
| (1) Sun-hemp | (1) Sesamum (Rasi) |
| II. Cereals — | (2) Mustard |
| (1) Paddy | (3) Groundnut (shelled and unshelled) |
| (2) Rice | V. Animal Husbandry products— |
| (3) Wheat | |
| III. Pulses — | |
| (1) Biri (Black gram) | (1) Cattle |
| (2) Mung (Green gram) | (2) Sheep |
| (3) Kulthi (Horse gram) | (3) Goat |
| (4) Bunts (Bengal gram) | |
| (5) Chana | |

2. SAMBALPUR

The regulated market at Sambalpur was established on the 28th March 1962. The market area extends over the Sadar police-station, Burla, Hirakud, Sason, and Dhama and the market yard covers the entire municipal area of Sambalpur and a portion of National Highway (from border of Ainthapali up to village Remed). The following commodities have been brought under regulation :—

- (1) Fibre : Sun-hemp, jute
- (2) Cereals : Paddy, rice, wheat
- (3) Pulses : Biri, Mung, Kulthi, Bunt, Chana, Khesari
- (4) Oil-seeds : Groundnut (Shelled & unshelled), Mustard
- (5) Vegetables : Potato and Onion.

(iii) Centres of Business

The following are the principal centres of wholesale business, where both wholesale and retail transaction take place. (1) Sambalpur, (2) Bargarh, (3) Jharsuguda, (4) Sohela, (5) Attabira, (6) Barpali, (7) Padampur, (8) Jamla, (9) Lakhmara, (10) Bagdihi, (11) Laida, (12) Bhukta, (13) Bijepur, (14) Kalla, (15) Gogua and (16) Riamal.

Brief notes in respect of each of these markets are given below :—

SAMBALPUR

This market is connected by rail with Jharsuguda junction on the main Howrah-Nagpur line. This market is also connected with a net-work of all-weather and fair weather roads. The Sambalpur-Raipur road passes through almost all the principal markets of the region. Other roads such as Sambalpur-Balangir, Sambalpur-Sonepur, and Sambalpur-Padampur also play a major role in the assembling of different agricultural commodities in the markets. In view of its conspicuous situation and an important rail-head market, Sambalpur draws supplies of agricultural commodities from a major part of Bargarh subdivision, part of Sonepur subdivision and Sadar subdivision of Balangir district. Some markets of Madhya Pradesh contiguous to this district also rush supply to Sambalpur market at frequent intervals.

The principal exports of this market are rice and paddy. Other exports include jute, hide, and skin. Forest products like timber, kendu leaves, etc., are also sent from this market to outside in huge quantities.

Imports of the market are salt, sugar, wheat, potatoes, onions, edible oils, gram and pulses, kerosine oil, textiles (cloth and yarn), etc. All these commodities are imported in substantial quantities and diverted to different consuming markets of the district.

There are altogether about 40 to 50 wholesale dealers operating in the market handling different commodities including cloth, yarn, iron and steel, and cement. A considerably large number of retail dealers (about 300) are also functioning in the market.

BARGARH

Bargarh is a Subdivisional headquarters. This market is connected by all-weather pucca road with Sambalpur and by railway with Jharsuguda junction on the Howrah-Nagpur line. Bargarh market is also connected with the producing areas of Sonepur and Balangir subdivision of Balangir district by all-weather communications. It has also trade activity with Saraipali, Basria and other contiguous areas of Madhya Pradesh because of easier communication available to those markets. On account of its convenient situation, Bargarh market draws appreciable quantities of agricultural commodities from different markets of this district and from outside markets. In the matter of imported commodities this market serves the entire Bargarh subdivision besides parts of Balangir district and some villages of Madhya Pradesh.

JHARSUGUDA

This is a junction station on main Howrah-Nagpur line of South-Eastern Railway. This market is also connected with Sambalpur and Sundargarh by all-weather roads. This market exports rice, and paddy to the tune of 7,210 qtls. and 2,709 qtls. respectively. Other exports of this market include hides and skins, and kendu leaves. In the matter of imported commodities this market serves part of Sundargarh district besides other areas of its own extending to four police-stations. There are in all 25 wholesalers operating in this market, besides a large number of retailers.

SOHELA

This market is situated at the junction of Sambalpur-Bargarh-Raipur and Sambalpur-Bargarh-Padampur roads communicable throughout the year. This market draws supplies from a large part of Madhya Pradesh in view of its convenient situation. In this market the average annual turn over of business is Rice 14,928 quintal, paddy 7,464 quintals, and groundnut 5,598 quintals.

ATTABIRA

This market situates on Sambalpur-Bargarh road at a distance of 35 kms. communicable throughout the year. One weekly market is held at this centre on Monday. Rice to the tune of about 1,120 quintals, is handled at this market in a year. Besides, groundnut of about 186 quintals are assembled annually. There are two wholesale dealers at this centre who also function as retailers.

BARPALI

This centre situates on the 12th mile of Bargarh-Balangir road. This centre is more a consuming market in view of different developmental activities undertaken at this centre. This centre is noted for tassar cloth. One weekly market sits here on Monday. Average annual arrival of rice to this market is about 746 quintals. Three dealers are operating at this market centre.

PADAMPUR

This market is situated on Bargarh-Kharia road, motorable throughout the year. The entire trade of the area covers Padampur, Melchhamunda, Gaisilat and Jagdalpur police-stations. Eight wholesalers are operating in this market besides a number of retailers. Annually about 1,30,800 quintals of rice, 373 quintals of groundnut, and 1,866 quintals of til seeds and pulses are assembled here.

JAMLA

This market situates on the 8th km. south of Bargarh-Padampur road. This market is connected with Padampur and other markets with fair-weather and Dharsa roads. One weekly market is held in this centre on Monday. The average annual turnover of the market is rice 7,464 quintals, til seed 746 quintals, and pulses 1,866 quintals.

AKHAMARA

This market situates on the 11th km. on Padampur-Jagdulpur road to the north of Padampur. One weekly market is held at this centre on Sunday. Rice to the tune of 3,732 quintals, and pulses to the extent of 1,866 quintals are annually handled at this market. There are four traders in the market who carry on both wholesale and retail trade.

BAGDIHI

This market is on a Railway Station on the main Howrah-Nagpur line. In view of its convenient situation, a number of merchants operate at this centre. The annual turnover of this market is about Rs. 9,00,000 in rice only. Besides huge quantities of forest produce like Mohua flower, crude gum, etc., are transacted annually at this centre.

LAIDA

This centre is connected with Sambalpur by a pucca road and with Jharsuguda by a Kutchra road. One weekly market is held at this centre on Tuesday. One wholesaler is operating in this market besides a number of retailers. Annually, 3,732 quintals of rice, 1,866 quintals of mohua flower, 2,500 number of goats, and sheep, and handloom cloth worth Rs. 60,000 are handled in this market.

BHUKTA

This market is connected with Bargarh by a pucca road, and situates on the border of Madhya Pradesh. It therefore draws supplies from that State. One weekly market is held here on Wednesday. Annually about 5,698 quintals of rice, 3,732 quintals of paddy, 858 quintals of oil-seeds are transacted. It is an important market for buffaloes, which are mostly procured from Bilaspur. There three merchants carry on the wholesale and retail transactions in the area.

BIJEPUR

This market is connected with a fair-weather road with Bargarh. The annual turnover of this market is 2,239 quintals of rice, paddy to the extent of 1,423 quintals. Groundnut to the tune of 373 quintals are assembled at this market annually.

KALLA

This is one of the biggest village markets of Deogarh subdivision. The market sits here every Tuesday. Paddy, rice, rabi seeds, and other consumer goods are sold here. Except during the rainy season, it is a busy market.

GOGUA

This is another big village market in Deogarh subdivision. The significant feature of the market is that this is the only place in the subdivision where besides usual commodities, cattle are marketed. Even people from Kuchinda, Talcher, Angul, Rairakhol, and Pallahara subdivisions come to this place to purchase cattle.

RIAMAL

This is also an important market. The adjoining villages are good paddy yielding areas. So the main items of trade in this market are rice, and paddy.

A list of village markets with days of their sitting is given in Appendix VI.

(iv) Co-operation in Retail and Wholesale Trade

Eight Regional Marketing Co-operative Societies are working in the districts at Sambalpur, Bargarh, Jharsuguda, Bamra, Deogarh, Sohela, Attabira, and Padampur. The first three societies were organised during 1957 with State Government's contribution of Rs. 25,000 to each of these societies towards share capital and Rs. 35,000 as loan for construction of godowns. The Regional Co-operative Society at Bargarh was also given a sum of Rs. 1,50,000 as share capital for establishment of a Rice-cum-Oil mill and Rs. 60,000 for installation of three rice hullers. The Regional Marketing Co-operative Society at Bamra and Deogarh were formed during 1961-62. The Bamra, Regional Marketing Co-operative Society has share capital of Rs. 2,27,023 including State Government share contribution of Rs. 1,25,000 and 46 members in June 1968. The Deogarh Regional Marketing Co-operative Society consisted of 96 members and owned a share capital of Rs. 2,27,390 (June 1968). The Regional Marketing Co-operative Society at Sohela, and Attabira consisted of 78 and 248 members and share capital of Rs. 1,85,780 and Rs. 1,78,935 respectively (June 1968).

Each of these societies has an area of 8 to 10 Panchayat Samiti comprising of 50 to 60 grain-gola co-operative Societies. All these primary societies are affiliated to Regional Marketing Co-operative Society and the latter in their turn affiliated to the Orissa State Co-operative Marketing Society. The Regional Marketing Co-operative Societies were mainly engaged in the distribution of chemical fertilisers to grain gola co-operative societies who supplied in their turn to the producers of their areas.

JAMLA

This market situates on the 8th km. south of Bargarh-Padampur road. This market is connected with Padampur and other markets with fair-weather and Dharsa roads. One weekly market is held in this centre on Monday. The average annual turnover of the market is rice 7,464 quintals, til seed 746 quintals, and pulses 1,866 quintals.

AKHAMARA

This market situates on the 11th km. on Padampur-Jagdarpur road to the north of Padampur. One weekly market is held at this centre on Sunday. Rice to the tune of 3,732 quintals, and pulses to the extent of 1,866 quintals are annually handled at this market. There are four traders in the market who carry on both wholesale and retail trade.

BAGDIHI

This market is on a Railway Station on the main Howrah-Nagpur line. In view of its convenient situation, a number of merchants operate at this centre. The annual turnover of this market is about Rs. 9,00,000 in rice only. Besides huge quantities of forest produce like Mohua flower, crude gum, etc., are transacted annually at this centre.

LAIDA

This centre is connected with Sambalpur by a pucca road and with Jharsuguda by a Kutchra road. One weekly market is held at this centre on Tuesday. One wholesaler is operating in this market besides a number of retailers. Annually, 3,732 quintals of rice, 1,866 quintals of mohua flower, 2,500 number of goats, and sheep, and handloom cloth worth Rs. 60,000 are handled in this market.

BHUKTA

This market is connected with Bargarh by a pucca road, and situates on the border of Madhya Pradesh. It therefore draws supplies from that State. One weekly market is held here on Wednesday. Annually about 5,698 quintals of rice, 3,732 quintals of paddy, 858 quintals of oil-seeds are transacted. It is an important market for buffaloes, which are mostly procured from Bilaspur. There three merchants carry on the wholesale and retail transactions in the area.

BHEPUR

This market is connected with a fair-weather road with Bargarh. The annual turnover of this market is 2,239 quintals of rice, paddy to the extent of 1,423 quintals. Groundnut to the tune of 373 quintals are assembled at this market annually.

KALLA

This is one of the biggest village markets of Deogarh subdivision. The market sits here every Tuesday. Paddy, rice, rabi seeds, and other consumer goods are sold here. Except during the rainy season, it is a busy market.

GOGUA

This is another big village market in Deogarh subdivision. The significant feature of the market is that this is the only place in the subdivision where besides usual commodities, cattle are marketed. Even people from Kuchinda, Talcher, Angul, Rairakhol, and Pallahara subdivisions come to this place to purchase cattle.

RIAMAL

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A list of village markets with days of their sitting is given in Appendix VI.

(iv) Co-operation in Retail and Wholesale Trade

Eight Regional Marketing Co-operative Societies are working in the districts at Sambalpur, Bargarh, Jharsuguda, Bamra, Deogarh, Sohela, Attabira, and Padampur. The first three societies were organised during 1957 with State Government's contribution of Rs. 25,000 to each of these societies towards share capital and Rs. 35,000 as loan for construction of godowns. The Regional Co-operative Society at Bargarh was also given a sum of Rs. 1,50,000 as share capital for establishment of a Rice-cum-Oil mill and Rs. 60,000 for installation of three rice hullers. The Regional Marketing Co-operative Society at Bamra and Deogarh were formed during 1961-62. The Bamra, Regional Marketing Co-operative Society has share capital of Rs. 2,27,023 including State Government share contribution of Rs. 1,25,000 and 46 members in June 1968. The Deogarh Regional Marketing Co-operative Society consisted of 96 members and owned a share capital of Rs. 2,27,390 (June 1968). The Regional Marketing Co-operative Society at Sohela, and Attabira consisted of 78 and 248 members and share capital of Rs. 1,85,780 and Rs. 1,78,935 respectively (June 1968).

Each of these societies has an area of 8 to 10 Panchayat Samiti comprising of 50 to 60 grain-gola co-operative Societies. All these primary societies are affiliated to Regional Marketing Co-operative Society and the latter in their turn affiliated to the Orissa State Co-operative Marketing Society. The Regional Marketing Co-operative Societies were mainly engaged in the distribution of chemical fertilisers to grain gola co-operative societies who supplied in their turn to the producers of their areas.

These Regional Marketing Co-operative Societies also undertake procurement of rice, and paddy under State Trading Scheme and also function as authorised dealers in cement, wheat, consumer goods, etc.

88. Merchants' Associations

(i) Northern Orissa Rice Millers' Association

The Association came to existence on the 26th December 1965. It was organised with 19 members. This Association collects and circulates statistics and other information relating to trade. The aim of the Association is to promote mutual help, friendly feeling and co-operation among mill-owners. It is a registered organisation with headquarters at Sambalpur.

(ii) Sambalpur Merchants' Association

Established on the 1st January 1959, the Association has a strength of 91 members. It stands for the safeguarding of their interests and works to foster amity among the business community. It is not affiliated to the Orissa Chamber of Commerce and Industry but it is recognised by it.

(iii) Bargarh Merchants' Association

The Association was formed in 1939. At present, it has about 175 members. Traders of Bargarh subdivision and of the adjoining areas of Balangir district are enrolled as members. It has its office at Bargarh and it seeks to safeguard the interests of merchants.

89. Weights and Measures

Metric system of weights has been enforced in Sambalpur municipal area from 1st October 1960. This system has also been made compulsory in all other parts of the district from 1st April, 1962. Prior to enforcement of this system seer weights were in use. In rural areas people use dry measures like 'Katha', 'Mana' and 'Tambi' in all transactions of rice, paddy and other foodgrains. These measures vary not only in nomenclature but also in capacities from area to area. Materials from which these measures are constructed also vary from place to place. In some parts brass measures are in use and in others measures prepared from earth. As a result of such differences in the use of dry measures there was ample scope for the trader to cheat the producers. With regard to seer weights also, difficulties were experienced by the traders in inter-state transactions as these weights vary from State to State, and from district to district. With a view to overcoming these difficulties which vitally concerned the traders and consumers, metric system of weights has been adopted as an all-India standard. This system has gained much popularity as it simplifies accounting. The consumers are also benefited by this system as these weights are thoroughly verified and checked by the Inspector of weights and measures before they are sent to the market. At the initial stage

some difficulties were experienced by the traders as well as the consumers about the use of this new system for want of proper understanding. Consequently, regular propaganda was conducted through the field staff of marketing department and publicity department by way of distribution of conversion tables, charts, pamphlets, etc. The system is well received by the people.

Before enforcement of metric system of weights and measures two series of units namely maunds, seers and tolas; and tons, hundred weights, pounds and ounces were generally recognised in the district. For measuring lengths, the recognised units were mile, furlongs, yard, foot and inch.

The following table shows the old weights and measures and their equivalent in metric units :—

	Old Units	Metric equivalent
Weights	.. 1 Tola	.. 11'664 grams
	1 Seer	.. 0'933 kg.
	1 Maund	.. 0'37 quintal
	1 Ounce	.. 28'35 grams
	1 Pound	.. 0'454 kg.
	1 Hundred weight	.. 50'802 kg.
	1 Ton	.. 1'016 metric tonnes
	1 Gallon	.. 4'546 litres
Length	.. 1 Inch	.. 0'025 metres
	1 Yard	.. 0'914 metres
	1 Mile	.. 1'609 kilometre
	1 Furlong	.. 0'201 kilometre
	1 Square feet	.. 0'09 Sq. metre
	1 Square yard	.. 0'85 Sq. metre

In addition, the following weights and measures were commonly used in the district :—

Weights	.. Masa	.. 8 Ratis
	Tola or Bhari	.. 12 Masas
	Chhatak	.. 5 Tolas
	Pau	.. $\frac{1}{4}$ Seer
	Seer	.. 80 Tolas or 4 paus
	Maund	.. 40 Seers
	Pasuri	.. Roughly 3 seers
Length	.. Kande	.. Length of a span roughly 9 inches.
	Hat	.. Length of a cubit roughly $1\frac{1}{2}$ feet.
	Gira	.. $\frac{1}{16}$ yard (in use mostly in cloth shops).

		Kos	..	Roughly 2 miles
		Dhape	..	Roughly $\frac{1}{4}$ Kos
Volume	..	Pau	..	Roughly $\frac{1}{4}$ seer
		Mana	..	Roughly $\frac{1}{2}$
		Tambi	..	18 Chhataks to 20 Chhataks.
		Katha	..	Roughly 1 seer
Paddy measure	..	Tambi	..	18 Chhataks
		Khandi	..	20 Tambis
		Pudung	..	8 Khandis
		Katha	..	8 Tambis
		Pastama	..	8 Kutas

90. TIME :

Hours, minutes, and seconds are prevalent. Terms like "Pahantia pahar", or "Kukuda Daka", "Bhuashuni Gadhua" and "Halia Baharia" are also used by the common folk.

APPENDIX I

The following are the activities of Regional Marketing Co-operative Societies of the district

Year	No. of Societies	Members	Working capital	Purchases	Sales	Rs.	
						4	5
1962-63	..	512	7,69,000	14,29,515	14,38,376		
1963-64	..	455	19,81,000		
1964-65	..	500	16,05,000		
1965-66	..	271	20,76,920	41,22,456	35,30,453		
1966-67	..	410	10,18,878	58,18,670	50,32,386		

APPENDIX II

In 196768, there were eight Regional Marketing Co-operative Societies. From this year the activities of Regional Marketing Co-operative Societies are increased. The activities of individual Co-operative Societies are given below :—

Location of R. M. C. Societies	1	2	3	4	5	6	7	8
Members	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Share capital	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Reserve Funds and others	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Deposits	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Borrowings	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Purchases	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Sales	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Deogarh	..	96	2,27,390	14,047	873	32,847	99,010	2,39,739
Banra	..	46	2,27,023	452	4,234	86,304	2,32,586	7,27,757
Bargarh	..	287	4,30,731	1,746	82,121	86,01,145	77,95,860	75,97,357
Padampur	..	131	2,85,868	7,426	3,102	10,73,565	12,10,393	9,21,316
Sohela	..	78	1,85,780	104	2,937	1,84,843	1,27,563	1,65,661
Attabira	..	248	1,78,935	11,362	..	1,38,689	2,52,200	2,67,850
Jharsuguda	..	103	2,27,737	123	2,225	51,921	1,420	5,20,714
Sambalpur	..	103	1,72,363	461	1,212	79,483	2,79,224	55,50,414

APPENDIX III

The following table indicates the activities of Primary Land Mortgage Banks.

Year	No. of Banks	Members	Working capital Rs.	Loan advances Rs.	Loan collection Rs.
1	2	3	4	5	6
1962-63 ..	1	65	5,32,000	3,64,000	7,000
1963-64 ..	1	3,048	7,81,000	2,58,000	30,000
1964-65 ..	2	3,994	11,14,000	4,03,000	89,000
1965-66 ..	2	764	2,52,473	1,78,902	1,138
1966-67 ..	4	4,455	4,95,306	2,50,892	7,266

APPENDIX IV

In 1967-68, there were five Primary Land Mortgage Banks. The activities of individual Banks are given below :—

1	2	3	4	5	6	7	8	
								Location of P. L. M. Banks
	..	548	17,812	..	685	1,78,918	1,65,464	2,455
Deogarh	..	309	9,495	..	13,400	2,78,968	1,55,950	9,587
Kuchinda	..	6,708	1,65,208	..	12,314	23,21,333	7,21,619	13,22,458
Bargarh	..	1,497	42,558	210	1,980	5,62,040	1,50,783	13,687
Sambalpur	..	135	5,730	..	210
Rairakhol

APPENDIX V

An idea can be formed as to the progress of the Sambalpur District Co-operative Central Bank from the following figures.

Year	1960-61	1961-62	1962-63	1963-64	1964-65	1965-66	1966-67	1967-68	1968-69
1	2	3	4	5	6	7	8	9	10
1. Membership ..	903	917	967	701	716	413	611	428	429
2. Share Capital ..	8,44,600	12,35,800	16,55,375	19,08,000	20,72,000	24,44,000	26,29,000	29,10,000	32,46,000
3. Statutory Reserve Fund	1,42,763	2,26,587	2,26,587	2,54,000	3,29,000	3,92,000	6,12,000	6,66,000	7,31,000
4. Working Capital—									
(a) Share Capital ..	8,44,600	12,35,800	16,55,375	19,08,000	20,72,000	24,44,000	26,29,000	29,10,000	32,46,000
(b) Reserve Fund ..	1,42,763	2,26,587	2,26,587	2,54,000	3,29,000	3,92,000	6,12,000	6,66,000	7,31,000
(c) Other Funds ..	1,77,837	3,14,770	3,68,300	5,64,000	5,48,000	6,27,000	7,05,000	9,62,000	11,88,000
A. Total owned Capital ..	11,65,200	17,77,157	22,50,262	27,26,000	29,49,000	24,63,000	39,46,000	45,38,000	51,65,000
(a) Deposits ..	27,52,335	41,19,810	41,97,978	53,00,000	51,74,000	63,88,000	71,60,000	74,62,000	90,22,000
(b) Loans from Government and others.	21,02,630	38,07,385	62,83,193	53,44,000	53,98,000	92,36,000	78,73,000	38,69,000	62,97,000
B. Total borrowed Capital.	48,54,965	79,27,195	1,04,81,171	1,06,44,000	1,05,72,000	1,56,24,000	1,50,33,000	1,13,31,000	1,53,19,000
Total Working Capital ..	60,20,165	97,04,352	1,27,31,433	1,33,70,000	1,35,21,000	1,90,87,000	1,89,79,000	1,58,69,000	2,04,84,000
5. Total advances of loan	51,04,763	70,73,625	90,86,770	48,29,000	67,94,000	1,17,48,000	1,41,59,000	1,14,63,000	1,72,87,000

APPENDIX VI

LIST OF MARKETS

Name of Block	Name of Market	Day of sitting
1	2	3
1. Ambabhona	1. Bhukta	Wednesday
	2. Dungri	Saturday
	3. Lakhampur	Sunday
	4. Uttam	Tuesday
2. Attabira	1. Attabira	Monday
	2. Gurbhaga	Thursday
	3. Kadobahal	Wednesday
	4. Kharmunda	Sunday
	5. Lastala	Wednesday
	6. Paharsirgida	Saturday
3. Bargarh	1. Chakerkend	Wednesday
	2. Katapali	Saturday
4. Barpali	1. Agalpur	Saturday
	2. Bagbadi	Tuesday/Saturday
	3. Barpali	Monday
	4. Bhatigaon	Wednesday
	5. Kumbhari	Wednesday
	6. Kusanpuri	Sunday
	7. Sarandapali	Thursday
	8. Satalama	Sunday
5. Barakot	1. Balita	Sunday
	2. Ballam	Monday
	3. Singasal	Wednesday
6. Bhatli	1. Bhatli	Monday
	2. Chadeigaon	Saturday
	3. Kelendapali	Thursday
	4. Mulbar	Tuesday
	5. Sulsulia	Tuesday
	6. Urduna	Sunday
7. Bheran	1. Bheran(Bhedan)	Saturday
	2. Rusuda (sits at Hatgaon).	Tuesday

Name of Block	Name of Market	Day of sitting
1	2	3
8. Bijepur	1. Badbrahmani	Sunday
	2. Bijepur	Sunday
	3. Kharmunda	Wednesday
	4. Leumunda	Tuesday
	5. Pahandi	Saturday
	6. Talpadar	Wednesday
9. Deogarh (Rjamal)	1. Deogarh Town	Daily
	2. Ganganan	Wednesday
	3. Kansar	Saturday
	4. Lamura	Friday
	5. Riamal	Wednesday
	6. Tinkbir	Sunday
10. Gaisilat	1. Gaisilat	Sunday
	2. Jagalput	Wednesday
	3. Kandakhai	Friday
	4. Sardhapali	Friday
11. Gobindpur	1. Garpos	Thursday/Sunday
	2. Gobindpur	Monday
	3. Jarabaga	Sunday
	4. Mahulpali	Tuesday
	5. Rangiatikra	Wednesday
12. Jamunkira (Jamankira)	1. Badarama	Thursday
	2. Jamunkira	Friday
	3. Kenadhipa	Thursday
	4. Pukuda	Monday
	5. Rengalbeda	Sunday
13. Jharbandh	1. Amthi	Thursday
	2. Dava	Tuesday
	3. Dungerepali	Monday
	4. Jagdalpur	Thursday
	5. Jharbandh	Wednesday
14. Jharsuguda	1. Baghiaberna	Friday
	2. Brajarajnagar	Sunday
	3. Kherual	Sunday
	4. Rajpur	Monday

Name of Bloek	Name of Market	Day of sitting
1	2	3
	5. Rampur Colliery	Sunday
	6. Sripura ..	Thursday
	7. Telenpali ..	Monday
	8. Talpatia ..	Saturday
15. Kuchinda	... 1. Bauriguda ..	Thursday
	2. Gochara ..	Thursday
	3. Khandokata ..	Monday
	4. Kuchinda ..	Friday
	5. Kusumi ..	Monday
	6. Kuturachuan ..	Saturday
16. Laikera-I	... 1. Bhatlaida ...	Monday
	2. Hudukudihhi ..	Wednesday
	3. Laikera ...	Wednesday
	4. Mudrajore ..	Saturday
	5. Sahaspur ..	Friday
17. Laikera-II (Kirmira) ...	1. Arda ..	Friday
	2. Bagdehi ..	Thursday
	3. Jharmunda ...	Sunday
	4. Kirmira ...	Tuesday
	5. Sulahi ...	Wednesday
18. Laikera-III (Kolabira)	1. Kolabira ...	Monday
	2. Malidhihi ...	Sunday
	3. Raghunathpali ..	Thursday

Name of Block	Name of Market	Day of sitting
1	2	3
19. Lakhanpur	1. Bagamunda	Tuesday
	2. Chantipali	Tuesday
	3. Charpali	Monday
	4. Jamugaon	Sunday
	5. Kadamdihi	Thursday
	6. Karpabahal	Thursday
	7. Kudaloi	Wednesday
	8. Lakhanpur	Friday
	9. Nua-Adhapara	Sunday
	10. Remeda	Monday
	11. Rengali	Friday
	12. Samada	Saturday
	13. Sunari	Sunday
	14. Tilia	Friday
20. Naikul	1. Gogua (Gogwa)	Friday
	2. Goudsuguda	Saturday
	3. Palsand (or Pabana).	Saturday
21. Naktideul	1. Khandiamunda	Thursday
	2. Naktideul	Monday
22. Padampur	1. Burkel (Barikel)	Wednesday
	2. Jamla	Monday
	3. Kansar	Sunday
	4. Kansingha	Friday

Name of Block	Name of Marke'	Day of sitting
1	2	3
	5. Melehhamunda ..	Sunday
	6. Padampur ..	Saturday
	7. Sargibahal ..	Friday
	8. Siletpali ..	Tuesday
23. Paikmal	.. 1. Bartunda ..	Tuesday
	2. Bhubaneswarpur	Wednesday
	3. Bukramunda ..	Wednesday
	4. Lakhmara ..	Sunday
	5. Mandosila ..	Sunday
	6. Munikel ..	Friday
	7. Paikmal ..	Saturday
	8. Palsada ..	Friday
	9. Temerimal ..	Wednesday
24. Rairakhol	.. 1. Kadaligarh ..	Monday
	2. Rampur ..	Saturday
25. Rengali	.. 1. Katarbaga ..	Sunday
	2. Khadiapali .. (Lapanga station)	Monday
	3. Khinda ..	Tuesday
	4. Laira (Laida) ..	Tuesday
	5. Lapanga ..	Friday
	6. Rengali ..	Thursday
	7. Rengaloi ..	Saturday
	8. Tamparkella ..	Thursday

Name of Block	Name of Market	Day of sitting
1	2	3
26. Sambalpur-I (Dhankauda)	.. 1. Sason	.. Wednesday
	2. Kilasama	... Thursday
	3. Balabaspur	... Saturday
	4. Chiplima	... Sunday
27. Sambalpur-II (Manesar).	.. 1. Bhikampur	... Friday
	2. Dhama	... Saturday
	3. Manesar (Maneswar).	.. Monday
	4. Sahaspur	... Tuesday
	5. Sangramal	.. Wednesday
	6. Themra	.. Saturday
28. Sambalpur-III (Jujomura).	... 1. Badsahir	.. Saturday
	2. Jujomura	.. Tuesday
	3. Kabrapali	.. Thursday
	4. Keshapali	.. Friday
	5. Pariabahal (Padiabahal).	.. Tuesday
29. Sohela	... 1. Damapali	... Wednesday
	2. Ghens	.. Thursday
	3. Loharchatti	... Wednesday
	4. Sarkanda	... Sunday
	5. Sohela	... Saturday