

## CHAPTER VI

### BANKING TRADE AND COMMERCE

#### 94. History of indigenous banking

(i) The credit facilities in the past were available from the village money lenders known as Mahajans and also the Marwaries who appeared in the district at a later time. Among the renowned families of money lenders, mention may be made of the Pals of Gadia, the Balas of Singhtia, the Pandas of Baisinga, the Beheras of Puruna Baripada and the Sahun of Karanja. They were lending money to the needy peasants at usurious rates against land, house, ornaments and even household utensils and agricultural implements. The Kabuliwallas were also found lending money to the poor village folk. Some of the members of the royal family were well known as money lenders and among them the name of Routroy Sridam Chandra Bhanja deserves mention. It was mainly through his loans that a number of rice mills and other small industries were established in Mayurbhanj and Balasore. Some of the big farmers were advancing paddy loans from the surplus farm produce. The Durbar Government instituted a number of Hamars for advancing paddy loans to peasants. An account of the Hamar system is given below:

#### ii) Hamars

These institutions are said to have started as early as 1902 in Mayurbhanj. The word 'Hamar' was locally used in the district to mean institutions loaning out paddy and realising the loan. During the ex-State Administration, a system of providing easy credit facilities of paddy loans to tenants was started. The produce rent of 887.99 acres of Koth-chas lands in different mauzas was diverted to raise the initial capital. The produce rent obtained from those lands was distributed among different Hamars to form their initial capital. Thereafter the annual produce rent was regularly added to the Hamar accounts and stock. There were altogether 31 such institutions by the time Mayurbhanj merged with Orissa. There was a set of rules known as "Rules regarding the management of State Granaries". The provision of Agriculturists Loans Act, 1884 were extended to Baripada and Bamanghaty subdivisions. Though the authority for extension of the above provisions to other areas of the district is not available, it is found that these were followed throughout the district prior to

merger. The rate of interest on paddy loans was 20 per cent when the loanee was an individual and 15 per cent when it was a co-operative society. The interest thus collected increased the assets of Hamars. The principles of Damdo-Pat Law embodied in the Hindu Code (i.e. the total interest in any case should not exceed the principal) were followed for putting a curb on indiscriminate and unlimited accrual of interest.

After merger of Mayurbhanj with Orissa on the 1st January 1949, these Hamars were allowed to continue under the administrative control of the Revenue Department. The Additional District Magistrate was authorised to exercise general powers of the Dewan who was exercising all executive powers according to the "Rules for management of State Granaries". From the 7th January 1953, powers were delegated to the Subdivisional Officers who were controlling the accounts of the Hamars before these were closed by 1960. The number of Hamars which was 31 at the time of merger later increased to 32.

### (iii) Mayurbhanj State Bank

Besides Mahajans and Hamars the only banking system Mayurbhanj possessed prior to its merger with Orissa in 1949 was the Mayurbhanj State Bank. It started on 2nd May 1938 with moderate capital subscribed by the Durbar. It opened a branch at Rairangpur the same year on 25th July. There was no share capital but deposits started flowing in.

The amount of the working capital and deposits of the years noted against them is given below:

Year ending	Working Capital	Deposits
	Rs.	Rs.
31st March 1941	15,00,000	13,72,000
31st March 1942	20,50,000	18,40,000
31st March 1943	24,00,000	21,35,000
31st March 1944	34,32,000	31,74,000

The business of the Bank consisted at the beginning of advance of loans against lands and buildings. Its scope subsequently widened to include deposits from the public and transactions of ordinary commercial banking. It opened a second branch office at Karanjia sometime

before merger. After merger in 1949 the Mayurbhanj State Bank functioned as a banking unit under the control of the State Government. The bank was amalgamated with the State Bank of India in 1961.

### 95. Rural and Urban Indebtedness

Rural indebtedness which is synonymous with agricultural indebtedness fluctuates with the crop. In a year of poor crops there is a steep rise in rural indebtedness accompanied by usurious rates of interest. Sakavi and Co-operative loans (in cash as well as in paddy) have lately begun to show a way out.

Urban indebtedness is smaller in magnitude, primarily because the urban population is small. Usury is less pronounced although an interest rate of 25 per cent per annum has been known.

Private money lenders and financiers still supply the larger part of rural credit. Their notoriety is not very different from that of their counterparts elsewhere, but they now operate under severe restrictions imposed by the Orissa Money Lenders' Act, 1948.

### 96. State Bank of India

The State Bank of India opened a full-fledged branch at Baripada in 1957 and two sub-offices at Rairangpur and Karanjia in 1958. The Baripada Branch office took over the currency chest and the Small coin Depot from the local Treasury and conducted Government cash transactions in addition to normal banking business. Its pay office at Karanjia undertook commercial transactions only. The pay office at Rairangpur has itself developed into a Branch office. The business of the State Bank in this district may be seen in Appendix I.

### 97. Co-operative Credit Societies and Banks

(i) The Co-operative Movement started in Mayurbhanj in 1932. There were 92 Primary Co-operative Societies dealing with paddy and cash loans. The Durbar Administration patronised these institutions through which the poor and needy people obtained cheap credit in cash and grain at the time of need. The Co-operative movement then was mainly confined to credit. After 1949 the Co-operative movement extended into various other fields like agriculture, industry, etc. Co-operative societies have been formed for marketing fish and tassar and also for farming and labour contracts, etc.

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The total number of Co-operative societies in 1963-64 was 469 with membership of 113,190 and working capital Rs. 1,37,81,000. Details of these Societies are given below:—

Sl. No.	Category of Societies	Number of Societies	Membership of Societies	Working Capital	Loans Advanced	Loans Collected
1	2	3	4	5	6	7
				Rs.	Rs.	Rs.
1	Large-sized Co-operative Societies	8	3,651	4,08,000	1,34,000	95,000
2	Small-sized Co-operative Societies	51	2,122	82,000	4,000	22,000
3	Graingola Co-operative Societies	277	91,791	48,68,000	27,48,000	26,48,000
4	Non-Agricultural	5	144	15,000		
5	Primary Land Mortgage Bank	1	1,231	4,76,000		
6	Regional Marketing Co-operative Societies	2	275	5,53,000		
7	Forest Marketing Co-operative Societies	2	248	73,000		
8	Farming Co-operative Societies	1	14	7,000		
9	Agriculture processing	16	458	66,000		
10	Other non-credit Co-operative Societies	4	104	4,000		
11	Labour Contract Co-operative Societies	5	186	43,000		
12	Consumers' Co-operative Societies	17	3,065	5,93,000		
13	Housing Co-operative Societies	8	151	63,000		
14	Weavers' Co-operative Societies	41	7,252	12,83,000		
15	Other Industrial Co-operatives	28	1,066	2,50,000		
16	Fishery Co-operatives	2	137	1,000		
17	Mayurbhanj Central Bank	1	417	36,73,000		

## (ii) Graingola Credit Societies

Following formation of Grama Panchayats, the question of substituting 'Hamars' by Graingola Co-operative Societies was first considered in 1954-55. Accordingly, some stock of paddy was supplied to 88 Graingola Co-operatives already established by that time and one room from each of the 18 Hamars lying within the jurisdiction of those Grama Panchayats was spared to provide facilities for accommodation. Issue of loans from the Hamars lying in the area where Graingola Co-operatives were functioning was stopped to avoid running of parallel institutions. The Graingola Co-operatives were authorised to collect interest at the rate of 20 per cent from the borrowers. With a view to clearing up the dues outstanding for collection an announcement was made to waive the interest on arrears of rent in respect of Koth-chas lands if the arrears were paid by the 31st. March 1960.

When Grama Panchayats were set up all over Orissa, a further quota of paddy was distributed to the Graingola Co-operatives in 1958-59. From this date, Hamars ceased to issue paddy loans to the areas covered by Graingola Co-operatives. In the rest of areas, it stopped from 1st. April 1960. After that, the Hamars only collected the outstanding arrears from the loanees. The collection of paddy loans by the Hamars continued till the end of 1962-63.

After formation of Grama Panchayats the number of Graingola Co-operative societies was 88 in 1954-55 which increased to 115 in 1956-57; 128 in 1957-58; 157 in 1958-59; 160 in 1959-60 and 277 in 1963-64. Their membership, working capital, loans advanced and collected by 1963-64 are given below:

Number of Graingola Co-operative Societies	277
Membership	91,791
Working Capital	.. Rs. 48,68,000
Loans advanced during 1962-63	.. Rs. 22,72,000
Loans collected during 1963-64	.. Rs. 4,76,000

The Graingola Co-operative societies deal with paddy and cash loans, chemical fertilisers and foundation paddy seeds.

The scheme to link up credit with marketing has been attempted in two Large-sized Co-operative Societies at Bhimda and Jagannathi and two Graingola Co-operative Societies at Madhupur and Merda.

The members repay their loans in time and obtain better price for their produce.

**(ii) The Mayurbhanj Central Co-operative Bank, Ltd.**

The Bank was established at Baripada on the 20th January 1951 to finance the loan operations of the various types of co-operative societies. It has advanced cheap credit to both agricultural and industrial societies on short-term and medium-term basis. Out of 470 societies in the district 365 societies had been affiliated to it by the end of 1963-64. The Bank has a total membership of 418 of which affiliated societies accounted for 365, individuals for 52 and the Government for 1. It had, by the end of 1963-64, a working capital of Rs. 36,72,469.

		Rs.	
1. Share Capital			
(a) Government	..	1,50,000	} Rs. 5,63,750
(b) Societies	..	4,10,000	
(c) Individual	..	3,700	
2. Reserve Fund	..	69,228	} Rs. 1,63,825
3. (a) Special Reserve	..	28,857	
(b) Bad debt Reserve	..	65,241	
4. Deposits	..	19,00,350	
5. Borrowings	..	10,45,043	
		-----	
Total	..	36,72,469	
		-----	

The management of the Bank is vested in a Board of Directors consisting of 15 members among whom 2 are from individual share holders, 8 are from amongst the affiliated co-operative societies, 5 are nominated by the State Government and one is the representative of the Orissa State Co-operative Bank.

The Bank has staff of its own and a Secretary who belongs to the Co-operative Department. It has a branch at Udala. With the expansion of the Co-operative movement, the Bank's responsibility has increased appreciably. By the end of 1963-64 its borrowings from the Reserve Bank of India and the Orissa State Co-operative Bank amounted to Rs. 10.45 lakhs approximately. The following table indicates performance over the period 1960-61 to 1963-64.

Year	Membership	Share Capital	Collection					Interest	Percentage	Reserve	Net profit	Working Capital
			Deposits	Borrowing	Lending	Principal						
1	2	3	4	5	6	7	8	9	10	11	12	
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		Rs.	Rs.	Rs.	
1960-61	404	3,65,923	11,28,433	7,58,391	7,47,879	6,11,163	1,21,383	62%	58,125	47,253	17,77,890	
1961-62	410	4,01,650	7,68,559	5,74,263	11,39,317	9,53,290	1,21,515	75%	64,252	49,662	23,38,674	
1962-63	415	5,13,975	14,43,604	8,29,909	16,79,643	10,70,436	1,18,337	73%	88,338	55,402	28,81,909	
1963-64	418	5,63,750	19,00,350	10,45,043	31,89,326	26,45,434	2,24,257	81%	1,63,326	44,577	36,72,469	

*(iv) The Baripada Urban Co-operative Bank Ltd.*

The Baripada Urban Co-operative Bank Ltd., was registered in 1958-59, but it actually started functioning from May 1960 under a provisional Board to manage its affairs. The authorised share capital of the Bank is Rs. 5,00,000 divided into 50,000 shares of Rs. 10 each. The Government of Orissa holds 50 per cent of the shares of this Bank. The working capital of the Bank was Rs. 12,81,983.00 in 1963-64, as indicated below:

		Rs.
Share Capital	..	3,56,860
Reserve fund and other funds	..	31,050
Deposits	..	7,94,073
Borrowings	..	1,00,000
		<hr/>
Total	..	12,81,983

During 1963-64 the Bank advanced a loan of Rs. 1,57,560 and allowed cash credit accommodation to the extent of Rs. 29,22,425 and other advances to the tune of Rs. 10,11,768. The Bank was able to earn a gross income of Rs. 1,00,066 during 1963-64, as against Rs. 76,365 of the previous year. After meeting the establishment and other charges the net profit stood at Rs. 44,949. The following statement indicates the position of the Bank :

Year	Membership	Share Capital	Reserve fund	Borrowings
(1)	(2)	(3)	(4)	(5)
		Rs.	Rs.	Rs.
1961-62	215	3,18,240	199	..
1962-63	324	3,39,790	199	1,00,000
1963-64	402	3,56,860	9,429	1,00,000

Lending	Collection	Profit	Working Capital
(6)	(7)	(8)	(9)
Rs.	Rs.	Rs.	Rs.
18,30,431	18,27,403	26,490	8,68,436
22,62,473	20,37,038	36,797	10,93,956
40,91,753	38,21,671	44,949	12,81,056



**(v) The Primary Land Mortgage Bank, Ltd. Baripada**

A Primary Land Mortgage Bank was organised at Baripada in January 1960 under the agency of the Orissa Provincial Land Mortgage Bank, Berhampur. It has a nominated Board of Directors consisting of 7 members. During 1963-64, it advanced long-term loans to the extent of Rs. 2,07,997 for improvement of lands and agriculture.

**(vi) Other Co-operative Societies**

There are 5 Labour Contract Co-operative Societies and 3 Employees' Co-operative Societies in the district. The particulars of these societies are given in the following table:

Type of Society	Number of Co-operative Societies	Membership (1963-64)	Working Capital (in rupees)
Labour Contract Co-operative Society.	5	186	43,420
Employees' Co-operative society.	3	662	57,349

**98. Life and General Insurance**

Various insurance companies were operating in the district in the past largely due to the proximity of Calcutta which made regular supervision of business possible. Almost all the leading life and general insurance firms had their agents in the district. After the nationalisation of life insurance the Life Insurance Corporation of India covered the district through its branch office at Balasore. There is a Development circle of the Balasore branch office at Baripada which covers, Baripada and Kaptipada subdivisions. Bamanghaty and Panchpir subdivisions are under the Keonjhar Development circle. During the years 1962-63, 1963-64 and 1964-65 the Life Insurance Corporation has made a business of Rs. 22,50,000, Rs. 23,62,200 and Rs. 32,12,000 respectively in the district. The business is done by a number of Agents who are supervised by five Development officers.

There is very little general insurance in the district. There are a few Agents of some general insurance firms to promote motor vehicle insurance. There are a few cases of fire insurance also.

## 99. Old Time Coinage

Different types of coins starting from the Punch-marked varieties of the Maurya period have been discovered in the district. The Punch-marked coins have been found at Bahalda and the Roman gold coins at Bamanghaty, while Kushan coins, as well as, imitation Kushan coins have been discovered near Khiching. The subject has been more fully discussed in Chapter II.

Musirdabad Sicca coins were in circulation in the district for some times. During the British period a uniform coinage system was in vogue throughout India. Coins of the East India Company, as well as, coins bearing the portraits of British monarchs were in circulation. After Independence those coins were replaced by coins of the Indian Republic. The decimal coinage system has been introduced since April, 1957.

## (B) TRADE AND COMMERCE

### 100. Course of Trade-import and export-purpose-destination-volume, Value, etc.

Partnership has not yet developed in any appreciable measure, the rule in trade being the single entrepreneur system. Co-operative marketing and trade are however developing gradually.

Trade in rice and paddy is controlled by the Government and both import and export are conducted through Government agencies. Although a large quantity of rice is exported every year to West Bengal and other parts of India, an occasional import is at times necessary. Wheat, wheat products and sugar are imported from outside. Salt, kerosene oil, coal, pulses, tobacco, manure, milk products, raw cotton, dry fish, building materials, textiles, medicines and various other consumer goods are the main items of import into the district. Road transport has in the past few years improved considerably and the bulk of trade is conducted by road. A number of trucks ply regularly between Calcutta and Kharagpur to Baripada and between Chainbasa and Tatanagar to Rairangpur. As these trade centres of West Bengal and Bihar are close to the district, the bulk of import trade in consumer goods is conducted by road from these centres. The major item of export trade is timber which is carried by these trucks on their way back or by the railways. The other items of export, excluding iron ore, are hides and skins, bamboo, sabai grass, medicinal herbs, etc.

Baripada is the wholesale market for Baripada and Kaptipada subdivisions. Considerable quantity of groceries, marine fish, building materials, petrol and kerosene oil are regularly carried by trucks from Balasore town. Previously firewood was being carried to Balasore by road where there was a ready market for it. But in recent years this trade has gone down as Balasore is able to procure sufficient firewood from the forests of Nilgiri at a cheaper rate.

Timber, one of the most important exports of the district is mainly carried by railways to West Bengal, Bihar and other States. Transport by means of trucks is also considerable specially to the towns of Midnapore and Balasore districts. Among other forest produce which are exported outside the district are hides and skins, bamboo sabai grass, medicinal herbs, roots and plants. Sabai grass is mainly exported from Betnoti and Krushnachandrapur railway stations. Bamboo is exported from almost all the rail heads situated between Baripada and Rupsa.

Bamanghaty subdivision is rich in mineral resources. Iron-ore is the most important export from this area to various steel factories located in Bihar and West Bengal. The ace consumer of iron-ore is the Tata Iron and Steel Company which has taken lease of iron mines at Gorumahisani, Badampahar, and Sulaipat. The ore is carried by railways to the steel factory at Jamshedpur. Besides, there are five private mine owners in the district at present who operate their mines and export iron-ore for sale. During 1963-64 these firms sold 51,788.71 tonnes of iron-ore at a cost of Rs. 5,61,263.72. During 1964-65 the export figures rose to 3,42,463.39 tonnes and their value amounted to Rs. 37,53,347.73. Besides iron-ore a number of other mineral products are also exported. The important centres of export of mineral products are Badampahar, Sulaipat, Gorumahisani and Rairangpur railway stations.

Iron-ore despatched from Gorumahisani, Badampahar and Sulaipat mines by the Tata Iron & Steel Company Limited during the period 1949-50 to 1965-66, is as follows:—

Name of Mine	Period	Quantity (in tonnes)
Gorumahisani	1949-50 to 1965-66	7,743,664
Badampahar ..	1949-50 to 1965-66	5,551,650
Sulaipat (Mines closed since 1-1-1962).	1949-50 to May 1963	1,414,606
	Total ..	14,709,920

### 101. Trade Centres

Goods imported from outside the district along with those produced in the locality are distributed through various trade centres both in rural and urban areas.

### 102. Regulated market

A Regulated Market has been established at Betnoti which regulates and supervises the trade mainly in paddy. Licenses are being issued to trading members and revenue is being realised. At present there are 64 trading members in the Regulated Market. This is managed by a committee consisting of agriculturists, traders and officials nominated by the State Government for a period of two years.

### 103. Centres of wholesale business and mandis

Baripada, Betnoti and Rairangpur are the main wholesale markets of the district. All these centres are connected by rail. Baripada and Betnoti are situated on the Talbandh-Rupsa narrow gauge railway line, whereas Rairangpur is connected by a broad gauge line with Jamshedpur. Moreover, all these places are situated on the Highway connecting Balasore and Tatanagar. The Calcutta-Bombay National Highway also passes through this district. Baripada and Rairangpur are the main wholesale markets as regards imported commodities and Betnoti is important for transaction in grain. Iron-ore, timber and other forest produce are the main items of export from Baripada and Rairangpur. Badampahar is the most important market for timber, where a number of timber contractors have established their offices, Khunta, Udala and Podadiha are noted as procuring centres for rice and paddy. Karanjia is the market for handpounded rice.

### 104. Important retail marketing centres

There are a number of retail marketing centres in the district which depend upon the wholesale markets for their requirements. Commodities are transported to these centres by trucks, buses and bullock-carts. The important retail markets of the district (subdivisionwise) are given below:—

- |            |    |  |
|------------|----|--|
| Baripada   | .. | Baripada, Betnoti, Rajaluka, Rupsa, Chitroda, Sirsa and Kuliana. |
| Kaptipada  | .. | Udala, Khunta and Kaptipada                                      |
| Panchpir   | .. | Karanjia, Jashipur, Raruan and Thakurmunda                       |
| Bamanghaty | .. | Rairangpur, Bahalda, Badampahar and Gorumahisani.                |

### 105. Rural Marketing Centres

Apart from the various wholesale and retail markets, generally every Grama Panchayat has its own trade centres for the sale of goods. Moreover, there are some centres in the district famous for their weekly markets. The real distribution of various commodities takes place in those *hats* where traders come from distant places both for sale and procurement. The important weekly markets sit at Baripada (Sunday and Thursday), Betnoti (Monday and Friday), Bisai (Saturday), Rairangpur (Friday) and Karanjia (Sunday).

Among the other important village markets mention may be made of the following :—

Baghada, Rajaluka, Saraskana, Bangiriposi, Kusumbandh, Kuliāna, Karkachia, Balidiha Muruda, Chitroda, Chandua, Rasgovindpur, Badasahi, Mantri, Jugpura, Khunta, Deuli, Jugal, Baisinga, Thakurmunda, Jastipur, Sukruli, Raruan, Ghagarbada, Bhanjakhia, Tongabila, Udala, Khunta, Podadiha, Puruna Baripada, Dukura, Sarat, Sulaipat, Bijatola, Asna, Tiring, Nuagoan, Uparbada, Basila and Bahalda. A Blockwise list of weekly hats is given below:

**Weekly Markets in Mayurbhanj district**

Name of the Block	Name of the Grama Panchayat	Name of the weekly market (Hat)	Days of holding
(1)	(2)	(3)	(4)
<b>BARIPADA. SUBDIVISION</b>			
1. Baripada	.. Badjod	.. Radha	.. Tuesday
2. Betnoti	.. Betnoti	.. Betnoti	.. Monday and Friday
	Dahikoti	.. Amanida	.. Tuesday
	Patalipura	.. Khirpada	.. Tuesday and Sunday
	Baisinga	.. Dahināti	.. Wednesday and Saturday
	Baisinga	.. Jugpura	.. Thursday
	Anla	.. Haripur	.. Thursday

3. Bangiriposi-I	..	..	Bangiriposi	..	Wednesday	
			Kusumbandh	..	Monday	
			Bhursani	..	Thursday	
			Ghat-Kuanri	..	Thursday	
			Kalabaria	..	Tuesday	
4. Samakhunta	..	Balidiha	..	Balidiha	..	Tuesday
		Rangamatia	..	Bhaluki	..	Friday
			..	Rangamatia	..	Wednesday
				Baradiha	..	Monday
5. Bangiriposi-II	..	..	Joka	..	Thursday	
			Saraskana	..	Saturday	
			Bhursuni	..	Friday	
			Rajaluka	..	Tuesday	
6. Kuliana	..	..	Chandua	..	..	
			Bairanbadia	..	..	
			Kuliana	..	Sunday	

Name of the Block	Name of the Grama Panchayat	Name of the weekly market (Hat)	Days of holding
(1)	(2)	(3)	(4)
7. Suliapada	.. Suliapada	.. Bhaliasol	.. Wednesday
		Deuli	.. Tuesday and Friday
		Baghada	.. Monday
		Bainchia	.. Sunday
		Kujudihi	.. Tuesday
		Kanimahuli	.. Saturday
		Paktia	.. Tuesday
		Singda	.. Thursday
		Bangaponchh	.. Saturday
		Kusmisol	.. Saturday
		Bhola	.. Tuesday
8. Muruda	.. Muruda	.. Muruda	.. Friday
		Chitrada	.. Monday and Friday
		Gadigan	.. Thursday
		Bhaliadiha	.. Wednesday
		Ghalmuha	.. Thursday



	Idar	..	Saturday
	Kohi	..	Wednesday
	Nahajhalia	..	Sunday
	Chedhigon	..	Friday
9. Rasgobindapur	Nalgoja	..	Wednesday
	Chatna	..	Sunday
	Rasgobindapur	..	Saturday and Tuesday
10. Badasahi	Badasahi	..	Tuesday and Saturday
	Deulia	..	Wednesday
	Mangovindapur	..	Thursday and Saturday
	Patisari	..	Saturday and Wednesday
	Bireswarpur	..	Monday and Friday
	Khanua	..	Monday and Thursday
	Pratappur	..	Tuesday
	Sankerko	..	Wednesday
	Balijada	..	Saturday
		..	Wednesday
	BAMANGHATY SUBDIVISION		
11. Rairangpur	Gorumahisani	..	Tuesday

Name of the Block	Name of the Grama Panchayat	Name of the weekly market (Hat)	Days of holding
(1)	(2)	(3)	(4)
12. Bahalda	.. Bahalda	.. Bahalda .. Jharadiha	.. Sunday .. Thursday
13. Tiring	.. Tiring .. Pandupani	.. Tiring .. Pandupani .. Lupang	.. Monday .. Wednesday .. Saturday
14. Jamda	.. Jamda .. Hensada	.. Jamda .. Mugohi	.. Saturday .. Thursday
15. Kusumi	..	.. Bacampahar .. Basila .. Upperbeda .. Hatbadra .. Naki .. Suliapada .. Champosi .. Padhia	.. Sunday .. Friday .. Monday .. Wednesday .. Monday .. Saturday .. Tuesday .. Thursday

16	Bisai-I	..	Asna	..	Sunday
		•	Naagan	..	Monday
			Charupani	..	Tuesday
			Manara	..	Thursday
		•	Bisai	..	Saturday
17.	Bisai-II	..	Bijatata	..	Wednesday
<b>KAFTIPADA SUBDIVISION</b>					
18.	Kaptipada-I	..	Kaptipada	..	Wednesday and Saturday
		•••••	Podadiha	..	Wednesday
			Sarat	..	Tuesday
			Chhanua	..	Sunday
19.	Kaptipada-II	..	Kundabai	..	Monday and Thursday
20.	Khunta-I	..	Basipitha	..	Wednesday
			Dukura	..	Friday
			Tadki	..	Sunday
			Tadkijharan	..	Thursday
			Bangra	..	Tuesday
			Bholagadia	..	Saturday
			Karkachia	..	Wednesday

Name of the Block	Name of the Grama Panchayat	Name of the weekly market (Hat)	Days of holding
(1)	(2)	(3)	(4)
21. Khunta-II	Khunta	Khunta	.. Sunday and Thursday
	Sikala	.. Puruna Baripada	.. Monday and Friday
	Kushalda	.. Sanbelakuti	.. Wednesday
	Ranibandha	.. Marsingam .. Bhandalgam	.. Thursday .. Friday
		PANCHPIR SUBDIVISION	
22. Karanjia	Karanjia	.. Karanjia	.. Thursday
	Bala	.. Tato	.. Saturday
	Batpalsa	.. Batpalsa	.. Monday
	Dudhiani	.. Dudhiani	.. Thursday
	Baddeuli	.. Bhanra	.. Wednesday
	Kuliposi	.. Kuliposi	.. Tuesday
	Chitraposi	.. Chosom	.. Tuesday
	Patbil	.. Kalakada	.. Friday

23. Raruan	..	Bhanjakia	..	Bhanjakia	..	Saturday
	..	Raruan	..	Godapalsa	..	Thursday
	..	Badyanath	..	Raruan	..	Monday and Thursday
	..	Badamara	..	Badyanath	..	Saturday
	..	Ghagerabeda	..	Denuan	..	Tuesday
	..		..	Badamara	..	Thursday
	..		..	Hindola	..	Wednesday
24. Sukruli	..	Haldia	..	Singda	..	Monday
	..	Sukruli	..	Sukruli	..	Friday
	..	Chataranali	..	Barjusahi	..	Sunday
	..		..	Bhramarposi	..	Tuesday
25. Jashipur	..		..	Khiching	..	Wednesday
	..		..	Jashipur	..	Tuesday
	..		..	Tongabila	..	Friday
	..		..	Durdura	..	Friday
	..		..	Manda	..	Monday
26. Thakurmunda	..	Hatigada	..	Higada	..	Friday
	..	Kendujiani	..	Kendujiani	..	Monday
	..	Champajhar	..	Champajhar	..	Sunday
	..	Jarka	..	Mahuldiha	..	Monday
	..	Thakurmunda	..	Thakurmunda	..	Wednesday

### 106. Fairs and Melas

The fairs and *melas* of the district are chiefly of religious character and attract the population of the immediate neighbourhood. Along with these fairs and *melas* markets are held where retail traders bring various articles to sell.

The most important fair in the district is the Car Festival at Baripada. A large crowd attends the festival. Fancy goods, horn products of Cuttack, grinding stone (Sila) from Chainbasa and brass and bell metals from Midnapore are mostly sold during this festival which sits for a fortnight.

The Sivaratri at Simla, Mantri and Baripada are also largely attended and the *melas* sit for a week. Sainkula in Kaptipada subdivision and Karanjia are famous for Dola Jatra. Large gatherings are held every year during the Makar festival, in the month of January at Samibruksha in Kaptipada subdivision and at Merumath (near Sirsa) in Baripada subdivision.

### 107. Co-operation in wholesale and retail trade

The Marketing Branch of the Co-operative Department regulates procurement, storage, processing, transport and marketing of agricultural and forest produce in a limited sphere. Institutions organised for the purpose are described below :

#### (i) Regional Co-operative Marketing Society

Two Regional Marketing Societies have been established at Baripada and Rairangpur. They generally deal with foodgrains, controlled commodities, distribution of chemical fertilisers and sale of consumer-goods. These societies distribute fertilisers to the cultivators through the Primary Agricultural Credit Societies of Grama Panchayats. Retail sale centres have been opened at their respective headquarters where they deal with various essential commodities. They also take up seasonal business like procurement of pulses, oil seeds and gur. The State Government gives financial assistance to these institutions. The membership working capital, yearly turnover of these two institutions during 1964-65 is given below :

	Baripada R. M. C. S.	Rairangpur R. M. C. S.
Membership ..	227	92
Share capital (Paid up) ..	Rs. 1,06,855	Rs. 28,321
State assistance ..	Rs. 2,36,000	Rs. 71,000
Trade in foodgrains ..	402 tonnes	105 tonnes
Trade in consumer goods ..	Rs. 3,14,385.56	Rs. 2,19,268.00
Fertilisers distributed ..	450 tonnes	550 tonnes

#### (ii) Forest Marketing Society

Forest Marketing Societies have been organised mainly for the benefit of Adivasis who mostly depend upon forest for their daily bread

Two such societies have been organised at Manda and Betnoti. These societies are expected to take lease of minor forest produce, fuel coupes and timber coupes.

Very recently a Forest Labour Co-operative Society has been organised with headquarters at Basipitha which also deals with forest produce.

### (iii) Co-operative Stores

There are ten Co-operative Stores in the district. All of them deal in consumer goods, besides a few which also undertake credit activities along with store business.

## 108. Merchant and Consumer Associations

Among the more important trade associations mention may be made of the Merchants' Associations at Baripada and Rairangpur. These Associations meet periodically to discuss matters of common interest regarding their trade.

## 109. Weights and Measures

Prior to the introduction of the metric system the standard weight of 80 tolas per seer was in use throughout the district. The standard one seer measure was that which could contain one seer of rice. Such measure was called *pala* in Bamanghaty and Panchpir subdivisions. Next higher measure was *pahi* which was equivalent to  $1\frac{1}{4}$  standard seers in Baripada subdivision and 2 standard seers in Panchpir subdivision. A higher measure called *mana* was also in use in some parts of Baripada subdivision. It was of two different sizes, one being equivalent to 3 standard seers and the other 4 standard seers. The next higher measure was *gouni* which was of two different sizes—8 seers and 10 seers—20 *gounis* made one *pouti*. These measures were prevalent in Baripada and Kaptipada subdivisions. *Mana* of 3 seers and *gouni* of 8 seers were generally being used in payment of wages and loans by private individualst But in Government hamars (granaries) *gouni* of 10 seers was in use. For collection of sanja (share in kind) paddy from the cultivators, the land owners used *mana* of 4 seers or *gouni* of 10 seers. 4 *manas* made one *kudi*, 16 *kudis* made one *arha* and 20 *arhas* made 2 *bisi*. In Bamanghaty subdivision 20 *palas* made a *khandi*, 2 *khandis* made a *kat* and 10 *kats* made a *pouti*. In Panchpir subdivision 2 *palas* made a *pahi*, 20 *pahis* made a *khandi* and 10 *khandis* made one *pouti*.

In the gradation of counting, 4 units made one *ganda*, 20 *gandas* made one *pana* and 16 *panas* made a *kahan*. But in counting of tassar cocoons 20 *panas* instead of 16 *panas* made a *kahan*. There were also separate volume measures for liquids. In urban areas liquids were weighed according to the standard seer. *Bhari* (one tola), *rati* and *masa* were the weights for gold and silver. The measure of length of textile good was the standard yard (*gaj*) of 36 inches divided into 16 *girahs*. The land was being measured in *mana* equivalent to 0.69 acres. A *mana* was divided into 25 *gunths* and the *gunth* consisted of 16 *biswas*.

## APPENDIX I

## Transactions conducted by the State Bank of India in Mayurbhanj during the year 1965

Government Receipts	..	2,22,98,113
Government Disbursement	..	4,04,85,477
State Bank 'Bank' and 'Government' Drafts, M. Ts. and T. Ts. Issued.		2,51,21,106
State Bank 'Bank' and 'Government' Drafts, M. Ts. and T. Ts. Paid.		80,22,765
Reserve Bank 'Bank' and 'Government', Drafts and T. Ts. Issued.		942
Reserve Bank 'Bank' and 'Government' Drafts, M. Ts. and T. Ts. Paid.		12,14,385
T. Ts. Realised	..	13,79,420
D. Ds. Purchased	..	29,33,140
D. Ds. Realised	..	34,24,043
Sterling Drafts Issued, Drafts Purchased	..	4,684
Sterling Demand Drafts Purchased	..	5 315
Bills Discounted	..	Nil
B. Ds. Repaid	..	Nil
Inland Bills	..	Nil
B. B. Rs. Realised	..	20,097
Bills of Exchange	..	Nil
B. Cs. and S. Cs. Collected	..	29,27,231
L. B. Cs. and L. S. Cs. Realised	..	95,61,988
Demand Loan Receipts	..	94,065
Demand Loan Payments	..	95,083
Cash Credit Receipts	..	39,09,488
Cash Credit Payments	..	40,10,462
Salt Commission Agency Receipts	..	Nil
Salt Commission Agency Payments	..	Nil
Current Account Receipts	..	3,17,60,687
Current Account Payments	..	3,17,01,415
Fixed Deposit Receipts	..	11,35,892
Fixed Deposit Payments	..	7,47,699
Short Term Deposit Receipts	..	Nil
Short Term Deposit Payments	..	Nil
Savings Bank Account Receipts	..	15,81,275
Savings Bank Account Payments	..	8,82,941
Payment Orders Account Receipts	..	2,14,741
Payment Orders Account Payments	..	2,18,378
Currency Transfers Remitted	..	1,62,58,000
Currency Transfers Received	..	1,29,32,000
Transfers to Principal, Account with Reserve Bank	..	Nil
Transfers from Principal, Account with Reserve Bank	..	Nil
Total	..	<u>22,32,63,442</u>